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COMPETITION POWER

January 2016 - ₹ 30

What's There,

Motivational Stories
Current Affairs November
Success Stories
Tips for Banking Interview
GK Hindu Review : November
Current Affairs Zinger
Tips for IBPS Clerk Mains
Handy Notes :
- Profit & Loss
- Subject-Verb Agreement
- Direction Sense
- Gold Schemes by RBI
History Tricky Notes



Newsmakers

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- ➔ 1st Cricket All-stars Series In USA
- ➔ Sovereign Gold Bond, Gold Monetisation & Gold Coin Schemes

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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 November but also for the month of October 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 Clerk Mains, Specialist Officer and SSC CGL for practice for our readers, so that they can increase their speed and accuracy.

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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You can have an Easy life or an Awesome life. Choose wisely..!!

A few years back after one of my friend, a young buck preparing for the banking examinations said, “I understand what you’re saying about taking risks in your career, but I’ve got rent to pay.”



I was shocked by his defeatist attitude, saddened at how the practicalities of life had already beaten this young creative soul down so that his biggest ambition in life was to pay rent.

Gone was adventurous youth. This kid was no longer the hero of his own life, willing to face his fears and slay the dragons that kept him from his reward. He was already s48 heepishly waving a white flag out the window of his mini van.

“What’s your name?” I asked. “Ravi,” he said.

“Ravi, here’s your tombstone:

“Here lies Ravi, he would have done great work, but he had to pay the rent.”

Which brings us to my point: **Everything you desire in life has a price and you have to be willing to accept that price.** If you desire to do great work, it will cost you. Likewise, security and comfort will cost you. If you want a luxury apartment with a wrap-around sectional couch in leather with stainless steel legs, it will cost you.

But here’s the thing: I’d rather be exhausted striving for excellence than churning out work that succeeds merely because it offends the least amount of people. The cost? The fear of financial uncertainty. But I willingly accept this cost because it allows me to follow my path and craft the type of career and lifestyle that I want and need. There are things that I will not compromise on, including my sanity, happiness, time with my family, spontaneous travel with my friends, and creative control in the work I choose to take on.

If I fail, I will fail on my own terms, doing what I love.

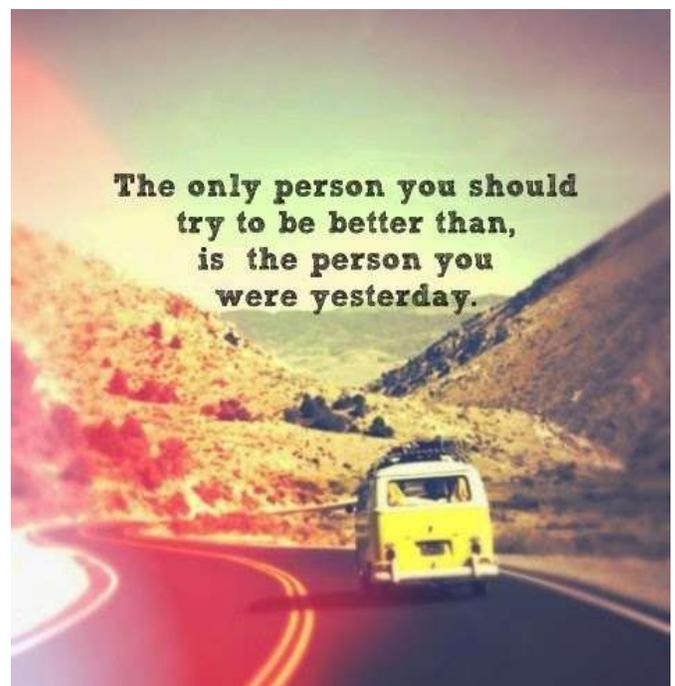
Taking a creative risk and stepping off the status quo treadmill requires bravery. It demands embracing risk, and fighting the good fight to face your fears of financial doom without bailing at the first sign of discomfort. The discomfort is just a test. It’s a test of your commitment and

enthusiasm—a test of your endurance and how much you want it.

It takes creative courage to make these hard decisions about your life and career, and to do what is in your heart. It takes gigantic cojones to serve your vision of a creative life, not blindly following the practical advice of your parents or friends.

Creative courage means not being content to let your Gift rot while pursuing a path that others have prescribed for you, creeping along in the safety of a status quo life. It means refusing to join the ranks of those around you bragging about their lack of commitment to their lives. It means having the bravery to leave a job that chafes or saying “No” to a high-dollar marketing client that you don’t actually believe in.

There are times when you need to re-tailor an ill-fitting life. These are the times that will define you—the moments you seek out your dragons and slay them when they rise. This is the courage to be creative.



Newsmakers of the Month - November 2015

Mahagathbandhan has done it....

ECI has declared the final results for the Bihar assembly polls 2015 which has a total of 243 assembly seats, of which 38 are reserved for Scheduled Castes and 2 for Scheduled Tribes. The election were conducted in five-phases from Oct 12, 2015 which are as follows:



Phase	Date	Constituencies
1st Phase	12 October 2015	49
2nd Phase	16 October 2015	32
3rd Phase	28 October 2015	50
4th Phase	1 November 2015	55
5th Phase	5 November 2015	57

Note: It was the first time when the EVMs will be carrying photos of the candidates in any general election to prevent the namesake problem.

The 'Grand Alliance' of JD(U), RJD and Congress won majority to form the government in Bihar, bagging 178 seats out of the 243 assembly seats, leaving behind NDA, which bagged just 58 seats.

What is Mahagathbandhan/Grand Alliance?

In April 2015, the Janata Parivar group (a group of six parties which were Samajwadi Party, Janata Dal (United), Rashtriya Janata Dal, Janata Dal (Secular), Indian National Lok Dal and Samajwadi Janata Party (Rashtriya)) announced to fight the election, with Nitish Kumar as their Chief Ministerial candidate. The Janta Parivar was joined by the Indian National Congress and the Nationalist Congress Party. But, the coalition was restructured as Mahagathbandhan when Samajwadi Party, Janata Dal (Secular), Indian National Lok Dal and Samajwadi Janata Party (Rashtriya) departed from the Janata Parivar.

Results Bihar Vidhan Sabha Elections 2015

The seats won by the parties were:

- 1) Bharatiya Janata Party-53
- 2) Indian National Congress-27
- 3) Janata Dal (United)-71
- 4) Lok Jan Shakti Party-2
- 5) Rashtriya Janata Dal-80

- 6) Rashtriya Lok Samta Party-2
- 7) Communist Party of India (Marxist-Leninist) (Liberation)-3
- 8) Hindustani Awam Morcha (Secular)-1
- 9) Independent-4

Some of the Winners and Losers in the elections were:

a) Former Bihar chief minister and Hindustani Awam Morcha (HAM) chief, Jitan Ram Manjhi fought the Bihar Assembly polls from two constituencies. He has won his seat in Imanganj, but lost in Makhdumpur by 26,500 votes.

b) Rashtriya Janata Dal (RJD) chief Lalu Yadav's son Tej Pratap Yadav, who's representing the same party, wins in Bihar's Mahua constituency.

c) Rashtriya Janata Dal (RJD) chief Lalu Yadav's youngest son Tejaswi Yadav, who is also contesting in these elections, won in Bihar's Raghapur constituency.

d) Bharatiya Janata Party (BJP) candidate Nand Kishore Yadav wins in Bihar's Patna Sahib constituency.

e) Neeraj Kumar, Janata Dal-United's (JD-U) candidate in Mokama loses to Anant Singh, an Independent candidate.

f) Lok Janshakti Party (LJP) chief Ram Vilas Paswan's nephew (L) Prince Raj loses in Kalyanpur. Paswan's younger brother Pashupati Kumar Paras lost in his constituency Alauli by 14,000 votes.

g) Bharatiya Janata Party (BJP) candidate Prem Kumar wins in Gaya Town by a margin of 28%.

h) Rashtriya Janata Dal (RJD) leader Shakti Yadav wins in Hilsa with over 43,000 votes.

Nitish took oath as CM

Nitish Kumar was sworn in Bihar Chief Minister for a fifth time at a grand event attended mostly by non-BJP leaders. Also, Tejaswi Yadav, the younger son of Mr. Lalu Prasad, became Deputy Chief Minister. The elder son, Tej Pratap, was given charge of three important Ministries. Apart from Nitish Kumar, 12 members each from the Janata Dal (United) and the Rashtriya Janata Dal and four from the Congress were administered the oath of office.

The JD(U) members who took the oath were: Rajiv Ranjan Singh Lallan, Bijendra Prasad Yadav, Shrawan Kumar, Jay

Kumar Singh, Maheshwar Hazari, Krishnandan Prasad Verma & others. Some RJD leaders who found a place in the new Cabinet are Abdul Bari Siddiqui, Abdul Gafoor, Vijay Prakash, Chandrika Rai, Alok Kumar Mehta, Ram Vichar Rai, Sheo Chander Ram, Muneshwar Chaudhary, Dr. Chandrashekhar and Anita Devi.

Warne's Warriors defeated Sachin's Blasters to win the 1st Cricket All-Stars Series in USA



Cricket All-Stars (also known as Cricket All-Stars Series) is an exhibition Twenty20 cricket series started in 2015 with the first series taking place in the United States. Two teams compete in this competition Sachin's Blasters lead by Sachin Tendulkar and other being Warne's Warriors lead by Shane Warne.

What's the main idea of the Tournament?

Indian cricket legend Sachin Tendulkar hopes to see cricket become a global sport by making an impact on the youngsters and women in America through the inaugural three-match All Stars series.

“The reason for picking up a cricket bat again after retirement is to globalise cricket. That is a dream and vision Warne and I have. One day we would like the American (cricket) team also to participate in the World Cup. It would be a great moment. All cricketers have also been endorsing for having cricket in the Olympics. This is the beginning,” he said.

The teams in the Series were as follows:

Tendulkar's team includes Indian opening batsman Virender Sehwag, former Indian skipper Sourav Ganguly, V V S Laxman, West Indian captain Brian Lara, Pakistani bowling legend Shoaib Akhtar, and Moin Khan, former Sri Lankan cricket team captain Mahela Jayawardene, Lankan bowling legend Muttiah Muralitharan and former Australian cricketer Glenn McGrath.

Warne's team includes Indian cricketer Ajit Agarkar, former Pakistani cricketer Wasim Akram, former Australian cricketers Matthew Hayden and Ricky Ponting, former South

Africa cricketer Jonty Rhodes, former captain of the Sri Lankan team Kumar Sangakkara, Pakistani cricketer Saqlain Mushtaq and former Australian cricket team all-rounder Andrew Symonds.

Interesting was that, the three venues chosen were all baseball stadiums. The first match played at Citi Field, the home of the NY Mets, the second T20 played at Minute Maid Park, the home stadium of the Houston Astros & the third T20, played under floodlights at the Dodger Stadium, the home of the LA Dodgers.

Highlights of the Tournament

1st Match Result: Warne's Warriors won by 6 wickets

2nd Match Result: Warne's Warriors won by 57 runs

3rd Match Result: Warne's Warriors won by 4 wickets

Clearly, Warne's team won the series with 3-0.

The most runs in the series were scored by Kumar Sangakkara (153) while the most wickets were taken by Andrew Symonds (8). They both belonged to Warne's team i.e. Warne's Warriors.

The man of the series of the Cricket All-Stars Series tournament was given to Kumar Sangakkara.

PM VISIT TO UK

Prime Minister Narendra Modi concludes three-day visit from 12th November to 15th November to the United Kingdom.

Prime Minister Narendra Modi is received by Hugo Swire, Minister of State at the Foreign and Commonwealth Office, upon his arrival at Heathrow Airport in London. He started his visit from London. He first



held talks with his British counterpart David Cameron who has described the trip as “extraordinary”. After talks with Cameron at 10 Downing Street, he addressed a joint press conference at the Foreign and Commonwealth Office (FCO). Then, he paid tribute to the Mahatma Gandhi statue in Parliament Square which was followed by speeches at the Houses of Parliament and then at the Guildhall in the financial hub of London.

His talks with Cameron carried on at the British Prime Minister's country residence of Chequers in Buckinghamshire, where he was hosted overnight.

On Friday 13th November, Modi returned to London for a CEOs round-table which was likely to include representatives from major British companies like Rolls-Royce and Vodafone.

The pomp and ceremony which was attached to the visit included a special tricolour flypast by the Red Arrows Royal Air Force (RAF) Aerobatic Team over Buckingham Palace before the Prime Minister sits down for lunch with Queen Elizabeth II and after the lunch he went to Wembley Stadium in north London for the diaspora reception.

He left for Ankara to attend the G20 summit on Saturday i.e. 14th November after inaugurating a new statue of 12th century philosopher Basaveshwara as well as a new Ambedkar memorial in London. His visit to the Tata Motors' owned Jaguar Land Rover (JLR) factory in Solihull, in the West Midlands region of England, was the last meet in his UK visit.

During his visit, the "Modi Not Welcome" campaign by the Awaaz Network as well as a protest organised by CasteWatchUK assembled outside Downing Street and then move on to Parliament Square.

Major Statements of Modi during the visit

- He emphasizes the 3 Ds – Democracy, Demography and Demand and its movement towards E-entrepreneurship.
- He said that Motto of 'Sabka Saath, Sabka Vikas' is our vision, its' not just a call for economic inclusion, but a celebration of diversity, individual liberty and rights.
- He also stated that it's true that there's been a gap of 10 years. But during my tenure, 11 ministers have come from India to UK and vice versa. That's why both our nations will continue to have political dialogue.
- He announced that it's a matter of joy for me that we are going to launch railway rupee bond in London for Indian railways.
- He said that Britain is the third largest inward investor in India, after Mauritius and Singapore, with a cumulative equity investment of USD 22.26 billion between 2000-2015. The UK ranks first among the G20 and India undertook 122 FDI projects in the country in 2014-15.

Major Agreements signed/announced during the visit:

1. UK listed OPG Power Ventures plc will add to its existing investment in India by £2.9 billion to a total of £3.4 billion, creating around 100 UK jobs over next few years. The investment will create 4200 MW of new power

capacity in India, of which 1000 MW will be solar power and 3200 MW will be thermal and renewable power in Tamil Nadu

2. King's College Hospital NHS Foundation Trust and Indo UK Healthcare have signed a pact to open King's College Hospital, Chandigarh, which will lead to the creation of jobs for 2,500 nurses and 500 doctors.
3. Merlin Entertainments plc has announced its first business in India — a Madame Tussauds wax attraction scheduled to open in New Delhi in early 2017.
4. Genus ABS will invest £1 million in India, providing latest dairy genetics and constructing a state-of-the-art facility near Pune.
5. Solar PV generator in the UK and Europe, Lightsource, has announced a £2 billion investment in India. It will design, install and manage around 3 Giga watts of solar power infrastructure in India over the next 5 years.
6. The UK's Kloudpad Mobility Research Ltd has announced a £100 million investment in South India to 'Make in India' the next generation of smart watches, wearables and tablets, creating 2,500 skilled jobs in India and supporting 50 highly skilled researchers in the UK.
7. Vodafone has announced a range of further investments in India totalling £1.3 billion (Rs 13,000 crore) to support the Government of India's 'Digital India' and 'Make in India' campaigns
8. Representatives of the UK's insurance industry with JVs in India have announced a number of agreements to increase their FDI in the country.
9. E-commerce cloud platform provider, CloudBuy, is signing a contract with the Confederation of Indian Industry (CII) for an online business to business marketplace.
10. UK technology company Intelligent Energy signed an agreement to acquire the energy management business of Indian firm GTL. It will provide clean energy to 27,400 telecoms towers in India, with a contract value of £1.2 billion over ten years.
11. Holland & Barrett International has partnered with Apollo Hospitals in a deal worth £20 million. The partnership will open 1,000 Holland & Barrett outlets in India over the next 5 years. The first store will open in New Delhi in January 2016.
12. Indiabulls Housing Finance Limited has invested £66 million into OakNorth Bank Limited, a recently authorised bank providing lending to UK entrepreneurs and small business owners
13. SSPSL, a subsidiary of India's Strides Shasun will announce an £8 million investment in its England based facility.
14. Advatech Health Care will invest £5 million in the UK and introduce 'disruptive' IT technology to ambulances.

15. TVS is opening £20 million advanced logistics facility in Barnsley generating 100 new jobs, growing to 500 over 5 years, in addition to 50 jobs being created through market growth.
16. Indian learning solutions provider Dexler is setting up Dexler Education UK with investments of around £10 million.
17. London Stock Exchange Group and Yes Bank are signing an MoU to foster collaborations on bond and equity issuance, with a focus on Green Infrastructure Finance.
18. HDFC will issue rupee denominated bonds overseas up to \$750 million under the RBI guidelines, in one or more tranches. It will list the initial issue of bonds for trading on the London Stock Exchange
19. Bharti Airtel intends issuing its maiden sterling bond of up to £500 million to be listed on the London Stock Exchange
20. State Bank of India and London Stock Exchange Group to collaborate to create the 'FTSE-SBI India Bonds Indices' which will be used initially by a new investment fund run by SBI.
21. The offshore arm of the UK's Equiniti Group, Equiniti India announced its expansion plan in Chennai that will create 500 new jobs by end of 2017.
22. Zyfin and Sun Global will be listing the world's first India fixed income ETF on the London Stock Exchange
23. SBI UK will open two branches in Hounslow and Ilford and expand of its Manchester and Leicester branches
24. Wipro has increased its investment in the UK with the opening of its newest office for Wipro Digital
25. TCS, with British Council, will provide opportunities for 1,000 graduate interns from British universities to train and work in India over the next five years
26. HSBC has announced the launch of its 'Skills for Life' initiative in India, a programme to skill 75,000 disadvantaged young people and women over five years
27. MoU between the two countries on tech cooperation in the rail sector

G-20 SUMMIT, TURKEY

The 2015 G-20 Antalya summit was the tenth meeting of the G-20 heads of government. It was held in Antalya, Turkey on 15-16 November 2015. The venue for the Leaders Summit was Regnum Carya Hotel Convention Centre.



The summit was attended by all the leaders of the G20

including Prime Minister Narendra Modi.

However, France President Francois Hollande couldn't attend the summit as Paris came under a coordinated terrorist attack on 13 November 2015 that killed around 130 civilians.

Besides urging for strong and coordinated actions against climate change and terrorism, the G-20 has reaffirmed its earlier goal of achieving two percent additional GDP growth by 2018.

On the sidelines of the summit, meetings of G7 and BRICS leaders took place.

Turkey officially took over the presidency of the G-20 from Australia on 1st December 2014.

Next year China will preside over the summit.(2016)

The 2015 G20 Agenda

Three key objectives of the 2015 G20 agenda for the global economy will be:

- 1-Strengthening the Global Recovery and Lifting Potential
- 2-Enhancing Resilience
- 3-Buttressing Sustainability

In 2015, Turkey will attach utmost importance to strong cooperation and effective coordination among its members and also strengthening interaction between the G20 and Low-Income Developing Countries (LIDCs).

Turkey aims to channel the influence of G20 to reach at concrete and beneficial outcomes for the global community. In this regard, Spain, Azerbaijan, Singapore and the chairs of ASEAN (Malaysia), African Union (Zimbabwe) and NEPAD (Senegal) are invited to the G20 meetings in 2015.

The G20 members are:

Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Mexico, Russia, Saudi Arabia, South Africa, South Korea, Turkey, the United Kingdom, the United States and the European Union.

It works closely with international organizations including the Financial Stability Board, the International Labour Organization (ILO), the International Monetary Fund (IMF), the Organization for Economic Co-operation and Development (OECD), the United Nations (UN), the World Bank and the World Trade Organization.

Turkish Presidency Priorities

In 2015, the Turkish G20 Presidency will focus its efforts on ensuring inclusive and robust growth through collective action. This can be formulated as the three I's of the Turkish Presidency:

Inclusiveness: At the domestic level, in order to ensure that the benefits of growth and prosperity are shared by all segments of society, the Turkish Presidency will emphasize issues pertaining to small and medium sized enterprises (SMEs) as a cross-cutting subject, follow up on the commitment to strengthen gender equality in employment as well as address youth unemployment. At the international level, challenges facing Low Income Developing Countries (LIDCs) will be raised more vocally in the G20 agenda.

Implementation: The G20 members have committed to lifting the collective economic growth by an additional 2,1% by 2018, which will bring an additional 2 trillion US Dollars to the world economy, equal to the size of the Indian economy. Implementation of the collective G20 commitments will be vital for the credibility of G20. To keep G20 accountable to its reform commitments, the Turkish Presidency aims to develop an implementation monitoring mechanism with the cooperation of members and the contribution of international organizations.

Investment for growth: Investment is a central theme for the Turkish Presidency agenda, as it is critical both for lifting the global growth potential and also for generating new jobs.

7th Pay Commission Report

Just after Diwali, all the Government Employees have received the gift in the form of pay commission report. The commission, headed by Justice AK Mathur has submitted its report to Finance Minister Arun Jaitley yesterday. Some of the key points recommended by the commission are:



- a) 23.55 per cent increase in pay and allowances recommended
- b) Recommendations to be implemented from January 1, 2016
- c) Minimum pay fixed at Rs. 18,000 per month; maximum pay at Rs. 2.25 lakh
- d) The rate of annual increment retained at 3 percent

- e) 24 per cent hike in pensions
- f) One Rank One Pension proposed for civilian government employees on line of OROP for armed forces
- g) Cabinet Secretary to get Rs 2.5 lakh as against Rs 90,000 per month pay band currently
- h) Military Service Pay (MSP), which is a compensation for the various aspects of military service, will be admissible to the defence forces personnel only
- i) Short service commissioned officers will be allowed to exit the armed forces at any point in time between 7 to 10 years of service
- j) Commission recommends abolishing 52 allowances; another 36 allowances subsumed in existing allowances or in newly proposed allowances.
- k) Recommendations will impact 47 lakh serving govt. employees, 52 lakh pensioners, including defence personnel.

Now the report is in the safe hands of finance ministry and it is upto the Government what to implement and what not to. The key points have been mentioned above and a lot of other changes have been suggested by the report. In a statement, Finance Minister Arun Jaitley said "The Government has received the report and the final decision is yet to be taken". Now the time is to wait for Government's green signal. Let's hope that this get finalised on time.

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An Ordinary Guy in SBI PO: Success Story

An Ordinary Guy in SBI PO

Hi, I am **Yuvraj M Sharma**, an ardent yet silent follower of “bankersadda” and the institution which had set up this portal “Career Power”. My story has been published once at Stories adda already, link to which is:

The story after that...

So, I informed the parents of the girl about my success as a PO at Punjab & Sind Bank and astonishingly her dad gave a positive response this time. He agreed for this society's disapproved nuptial just for the sake of my hard work and the result I had managed to squeeze out of it. The girl too somehow managed to show resistance and convinced her dad for the approval. Now all, I and they, were waiting for my joining at Punjab & Sind Bank.



Meanwhile, I gave some other examinations too like CGL Tier II (2014), CGL Tier I (2015), Postal Assistant and SBI PO 2015 pre and mains. Finally, my joining for PSB was announced for 17 Aug 2015. I resigned from PNB and joined PSB at their Ludhiana Circle. Now, I had an interview for SBI PO on 12th September for which I was again under pressure from the girls' dad as he believed that job as a PO in PSB is not as reputed and well paid as that in SBI (and I believe he was right in saying so). I was so desperate to nail this interview (given that I failed to score good marks in interviews of SBI associate PO and SBI Clerk 2014) that I got a formal suit stitched for myself and brought new shoes and shirt (Since I am from a middle class family, I couldn't afford such extravagance earlier). Previously I had given all the interviews in shirts with tie whereas all others wore a suit. I always felt like the odd one out and I didn't want to leave any stone unturned this time and that's why I made this investment. In all, this interview costed me Rs. 12000.

Finally it was the interview day. I appeared quite pleasing to myself in the suit I wore for the first time. My GD topic was “India is living culturally and economically, in many centuries at once”. I managed to speak well and also pacify some members of the group who had started an, unrelated to the topic, altercation. In the interview, I was congratulated for getting job as a PO in PSB and then asked certain banking and customer service related questions. I handled all the question very well.

Given my previous two failures in the SBI club, I was least expectant for a positive result. Then came the result, a friend at PSB told me that he didn't make it (he had more attempts than me) and I casually asked him to check mine as well. He sent me two smileys on WhatsApp, one with tongue and other with immense laughter. The next lines he wrote made my heart beats racing like a horse...“Bhai terahogaya”. I was literally astonished and glad with immense joy. Finally I made it to the esteemed organization like SBI.

I don't want to share with you all what I did, in what circumstances I did or how I did. I want you to understand this story, draw inspiration from it. In 2013, I was no one. Back then, I was just another guy like you, looking for a direction, looking for a job, sick with all the difficulties, frustrated, angry at life, impatient and what not. But today PO at SBI.

I was a guy with limited mathematical aptitude, narrow reasoning ability and zero G.K. It took me 2 years to reach here. You all are much better than me in terms of mind, may be much younger than me, then why to give up at failures? I failed many times and I know I'll fail many more times, but I also believe that I will succeed. You must believe this too..!! And at the end all I would like to say that this all wouldn't have been possible if the excellent guidance from Career power were not there. I owe a big time to Career Power and Bankers Adda..You make your dreams come true..!

A glimpse of my performance:

My Failures

IBPS SO 2013-written out
 IBPS PO 2013-written out
 IBPS RRB PO 2013-written out
 SSC CGL 2013-tier II
 SSC CGL 2014- tier II
 RBI Assistant 2014-written out
 RBI Grade B 2014-written out
 SIDBI asst manager 2014-written out
 NICL Admn Officer-written out
 IB-written out
 SBI PO 2014-written out
 SBI Clerk 2014-interview out
 SBI Associate PO 2014-interview out

My Success

IBPS Clerk 2014
 IBPS PO 2014
 SBI PO 2015
 Postal Assistant – Secured 93 out of 100 but didn't appear for interview.

INTERVIEW ZING WITH BANKERSADDA : Last Minute Tips

As the interviews are going to start very soon. We are sure you all are ready to put your best foot forward and move ahead towards your goals. Just to give final touches to your preparation, we would like to add that zing factor to help you get the Midas touch.



Here is a list of few things that you need to stay away from during your interview, to keep you going on the right track!

1. Arriving late- make sure you be on time, as the saying goes, the first impression is always the last impression.
2. Being rude to the receptionist.
3. Smelling like a cigarette.
4. Being dressed inappropriately- please refer to the interview capsule for proper dress code for the interviews.
5. Wearing sunglasses.
6. Wearing too much perfume or aftershave.
7. Wearing the cell phone Bluetooth earpiece.
8. Leaving the cell phone on- make sure you have your phone on flight mode or the silent mode before entering the room.
9. Shaking hands too weakly or too strong- This is the most common mistake candidates make if they extend their hand for a hand shake. Remember the hand should fit in the opposite persons hand and should be a firm grip which is neither too tight nor too loose.
10. Complaining that you were kept waiting for the interview.
11. Sitting before invited by the interviewer (not waiting to be invited before taking a seat).
12. Sitting in a sloppy manner.
13. Chewing gum, a pen or playing with your hair.
14. Not matching yourself to the style of the interviewer's communication- i.e if the interviewer is cracking a joke, do laugh a bit along with him, or if the interviewer changes the language, make sure you do it as well, if his tone is a bit casual, you too, answer in a way that is short and casual.
15. Failing to listen carefully to the interviewer's questions- At times we get lost in our own thoughts, or previous answer that we have given. Remember to be in the present moment during the interview, even if your past answer was a bit messy or not to your expectation. Do not assume things till you get over with your interview.
16. Being unprepared to the standard job interview questions- We are sure you have gone through the list of frequently asked questions and have made your answers as per your situation, if not you still have time, as it is always beneficial to have a
17. Failing to do your homework about the potential employer.
18. Lying about your qualifications, experience and your knowledge- make sure you put forward correct facts about yourself, this does not mean that you elaborate the negatives as well in your attempt to be honest. Just say what will help you get brownie points, leave the rest.
19. Not showing enthusiasm/interest on the job- No matter how you feel, or what your life situation might have been, but once in the interview room, all you should think about is the job and the panelist who are no less than the golden ticket to your job.
20. Bad mouthing your previous boss- A definite no no, always have good things to say about your boss, remember the phrase- "The boss is always right", have things to say about how much you learnt from him/her, what was the best thing about your previous job, and how much it helped in your development, etc.
21. Explaining in detail about the cause of the job layoff- Remember DO NOT GO INTO DEPTH OF ANYTHING, say only that which is required and will help you in convincing them about your capabilities.
22. Sharing too much- same as above, do not get too involved in your answer that you forget when to stop. The panelist are trained to make you feel at home, and are usually a chirpy lot, so seeing them do not forget your purpose. Stay committed to your goals at all times

and on guard too.

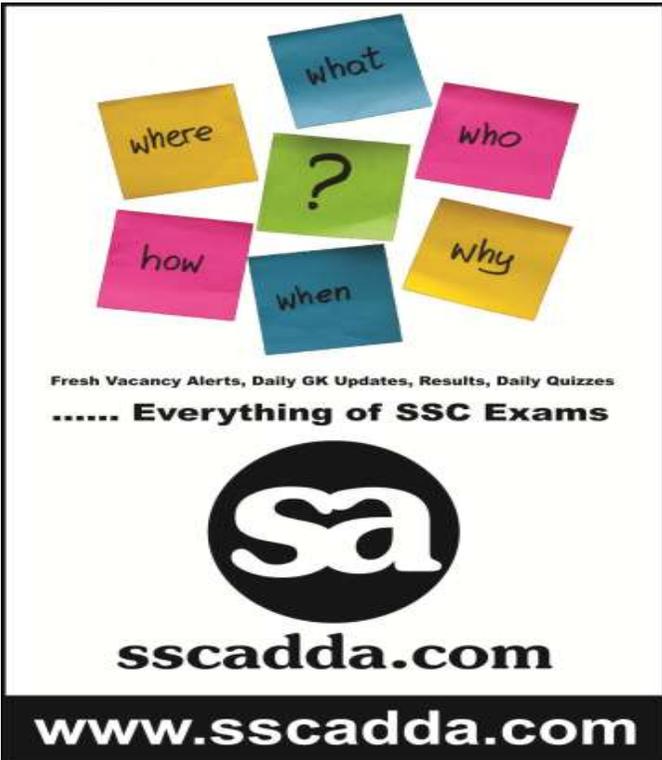
23. Failing to explain how your skills match the job in question- See you are going there either for the post of an Assistant officer or a Probationary officer, so at all times your skill description should convince them of your commitment and eligibility for that post
24. Speaking for most of time of the interview or Interrupting the interviewer speech-remember you need to be a good listener if that's what the situation demands.
25. Asking too many questions or irrelevant questions. Failing to ask good questions.
26. Yawning.
27. Waving names to boast or sounding like you think you know everything.
28. Asking to use bathroom during the interview.
29. Being too humble: Being humble is a good trait, but it does not mean that you stay mum and do not say anything about your-self. Remember you are there to sell your-self there, think of ways by which you can stand apart from the crowd. Find ways to make the best of the situation you are in. Do not for once doubt your capabilities.**Remember it is not what you say that is going to land you a job, but rather how you say that will set you apart.**
30. Not making eye contact (or maintaining prolonged eye contact)- Make sure you make eye contact with the panelist, but does not mean that you keep looking into their eyes, while talking look around as well for a few seconds.
31. Getting angry or defensive- no matter where the conversation leads to, even in the worst case scenario, stay away from anger or irritation. Do not let your ego come in the way of your prudence.
32. Saying phrases like "you know", "like a", "I guess" and "Hmm"- i.e. being too casual and laid back in your answers, rather be a good mix of formal and casual as per the demand of the situation.
33. Showing nervousness-We are well aware of the fact that not everyone is super confident, and it is only natural to be a little jittery and nervous before the panelist. but make sure you do not let this nervousness get the better of you, be in control of your mind at all times and stay

away from over anxiety about the result. Like said before, be in the present and try enjoying the conversation.

34. Laughing and Giggling unnecessarily: Smiling and being enthusiastic does not mean that you become like a child in a play-ground. Dont forget that you all are going there to sell yourself as the future bankers of our country, so might as well behave like one.
35. Sounds desperate.
36. Checking the time - looking at the watch.
37. Being too prepared. Blurting your answers out-See preparing your answers in advance is important, but you have to say them in a way that they look natural and fit the situation. They should not look mugged up, rather natural an effortless.

Having said all this, go into the interview with self-belief. You will meet a lot of candidates outside the room, who might seem much more capable to you than your own self, but do not let anything take your self-belief and confidence from you. You have reached the interview round based on your capability.

So as always, no matter what, do not forget to have fun, and giving it your best shot, so that when you come out of the room, you have no regrets!



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INTERVIEW EXPERIENCE - RRB Officer scale 1

Time: 8.30am

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.

1F- So you did your schooling from St Francis College?
ME Yes ma'am.

1F- What did u do after school?

Me- Ma'am I have done my bachelor in arts in English and Economics (actually i have a 3yr 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 bcz there is no point saying things that are not being asked)

1F- Why do u wanna join banking sector?

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

1F- ok so you're looking for career growth?
Me- yes ma'am.

1F- What will be your profile and what will u do while working in the bank? told

1F- 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.

1F- ok so what's the head of the panchayat called?

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

1F- ok so now we will talk in hindi also.

Me - sure ma'am

1M- so u did economics ?

Me- yes sir

1M- ok so tell me what is gdp. told properly

1M - 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"

1M- ok tell me how are banks helping the country.told. 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.

CURRENT AFFAIRS

INDIA IN NEWS

National Food Security Act

Barring Tamil Nadu, all States are on board for implementing the National Food Security Act by April next, Union Food Minister Ram Vilas Paswan said after a meeting with State food secretaries. So far, 22 States and Union Territories have rolled out the Act which covers up to 67 per cent of the population (75 per cent rural and 50 per cent urban) and gives with 5 kilogram of subsidised rice or wheat or coarse cereals per identified beneficiary.

Indian Railways planning to launch Green bond

Indian Railways is considering to float green bonds, a first of its kind by the public transporter, to fund its clean energy projects. Indian Railways have undertaken a series of clean energy projects like setting up solar and wind energy plants and waste to energy plants to reduce its dependence on conventional energy. The environment-friendly sustainable development projects are aimed to reduce carbon emission to mitigate adverse impact on environment.

Vodafone investment in India

Vodafone, India's second-largest telecommunications service provider by number of users, will invest Rs.13,000 crore or \$2 billion on capacity expansion and new business initiatives. Vodafone, which ranks behind Bharti Airtel in the Indian telecom market, is already the largest FDI investor in the country with investments exceeding Rs.1,11,000 crore since starting its Indian operations in 2007.

Collegium system for Judges Appointment

With judicial vacancies in the High Courts mounting and transparency yet to kick in over appointments, the Supreme Court turned to the very collegium process it wants to reform to appoint judges, at least for the time being. The Constitution Bench headed by Justice J.S. Khehar said judges would continue to be appointed under the prevailing collegium system, which was restored when the National Judicial Appointments Commission (NJAC) laws were struck down as "unconstitutional" by the Supreme Court.

French President will be Chief Guest at Republic Day

French President Francois Hollande will be the chief guest at the Republic Day parade of January 26. Mr. Hollande's visit will be symbolic and is expected to send out a message of solidarity among the democratic countries against terrorism of the ISIS.

Indian assistance to Africa

India offered a concessional credit of USD 10 billion to Africa over the next five years and a grant assistance of USD 600 million even as Prime Minister Narendra Modi made a strong pitch for deeper ties in key areas of counter-terrorism, climate change and UN reforms.

No membership for India in APEC

India's desire for membership is not on the agenda of the Asia Pacific Economic Cooperation (APEC) forum meeting in Manila in Philippines, on November 18 and 19, the U.S. said. "I do not believe there is any active consideration within APEC for expanded membership in the current time," Deputy Assistant Secretary of State and Senior Official for APEC Matt Matthews said.

STATE IN NEWS

Modi announced Package for J&K

Invoking Atal Bihari Vajpayee's mantra for development, Prime Minister Narendra Modi announced a package of Rs 80,000 crore for Jammu and Kashmir and pledged to transform it into a new, modern, progressive and prosperous state for which there will no dearth of money.

Railways signed agreement with Odisha

A Memorandum of Understanding (MoU) has been signed between Indian Railways and Odisha government to form a Special Purpose Vehicle (SPV) for implementation of railway projects in the state. The MoU was signed in the presence of the Union Minister of Railways Suresh Prabhakar Prabhhu, Union Minister of Tribal Affairs Jual Oram, Union Minister of State for Railways Manoj Sinha

and Minister of State (Independent Charge) Department of Commerce and Transport Government of Odisha Ramesh Chandra Majhi.

Development Project for North East

Prime Minister Narendra Modi has given top priority to the development of the North-East and has decided to build 10,000 km roads at a cost of Rs one lakh crore in the region, including in Arunachal Pradesh, Union Minister Nitin Gadkari said. Rs 25,000 crore would be spent for developing roads in Arunachal Pradesh, he said.

Bio-ethanol refinery in Punjab

The State government of Punjab signed a Memorandum of Understanding (MoU) for setting up a bio-ethanol refinery. The MoU was inked with a consortium of Beta Renewables, Novozymes and CVC India Infrastructure Pvt. Ltd. for an estimated project worth Rs. 950 crore, during the Progressive Punjab Investor Summit, 2015.

Ambedkar's house in London

Indian students visiting London for higher studies will have the option of staying in Babasaheb Ambedkar's house purchased by the Maharashtra government, said Chief Minister Devendra Fadnavis. Prime Minister Narendra Modi inaugurated the memorial at Dr. Ambedkar's house during his visit to London.



Solar Power Plant in Rajasthan

The Reliance Group has signed an MoU to develop Solar Park and Solar Projects of 6,000 MW capacity, spread over nearly 30,000 acres, over next six years, with a potential to attract investment of about Rs 60,000 crore in Rajasthan.

Britain selected two cities for Smart cities

The British Government has selected two cities of Maharashtra and one from Madhya Pradesh for developing them as 'Smart City', British Deputy High Commissioner, Mumbai, Kumar Iyer said. The cities in

Maharashtra include Pune and Amravati and Indore in Madhya Pradesh.

French assistance for smart cities

French Ambassador to India, Francois Richier, has said that his country is committed to provide over two billion euros for the Smart city projects in India with a focus on Chandigarh, Nagpur and Puducherry. He also said that an additional investment of 200 million euros will be made for the extension of Bangalore metro.

Some More News:

- An **environment tax** to the tune of **Rs 700 on light-duty vehicles and Rs 1,300 for three-axle vehicles and above**, would be charged at all entry points to the national capital i.e. New Delhi. However, trucks "destined to Delhi" will not have to pay the environment cess; only trucks passing through the capital would have to pay it.
- **Annual Hundred Drums Wangala Festival** has begun on a cultural fervor at **Asanang near Tura town in Meghalaya**.
- The **Meghalaya High Court** has asked the Centre to consider enforcing **Armed Forces (Special Powers) Act, 1958 (AFSPA) in militancy-hit Garo Hills region** in the state to help the administration restore the rule of law.
- **Mysuru Railway Station (Karnataka, India)** became the first blind-friendly Railway Station in India. Anuprayaas, a Non – Governmental Organisation assisted the railways in making Mysuru railway station blind-friendly.
- Phase-I of **T-Hub inaugurated in IIIT-Hyderabad**. Technology Hub or T-Hub is the country's largest incubation centre for start-ups and entrepreneurship.
- **Walmart India** announced an entrepreneur development programme for women, a move to encourage **women owned businesses (WOBs)** in the supply chain. Krish Iyer, President & CEO, Walmart India, said, "**Andhra Pradesh** will be one of the **first states in India** where we will start an entrepreneurial programme for women in collaboration with Society for Elimination of Rural Poverty."
- **Rajasthan Government** signed **295 MoUs attracting**

about 3.3 lakh crore rupees investment during the Resurgent Partnership Summit 2015.

- **Rajasthan and South Australia** signed the historic **Sister-State Agreement to boost export and investment** opportunities between the two states. The agreement was signed by South Australia Trade and Investment Trade Minister Martin Hamilton-Smith and Rajasthan Chief Minister Vasundhara Raje in Rajasthan.
- Union Minister of Food Processing Industries **Harsimrat Kaur Badal** laid the **foundation stone** of the **first Mega Food Park in Telangana**.
- **Delhi** will host the **first International Qawwali Festival 2015** titled Taali Ho that is scheduled to be held from 12 February 2016 to 14 February 2016.
- The **Centre, Andhra Pradesh and the World Bank** have inked a **\$75 million (₹500 crore) credit deal for the Andhra Pradesh Rural Inclusive Growth Project**. The project seeks to enhance agricultural incomes of small and marginal farmers and ensure increased access to services related to health, nutrition, sanitation and social entitlements.
- The **Jharkhand Chief Minister Raghubar Das** introduced Mobile Governance in the state to realise the dreams of Digital India during the occasion of 16th Foundation Day of the state. The State Government launched 14 mobile applications and three web portals on the State Foundation Day to deliver the benefits of information technology to the people of the state in order to bridge the gap between the government and public.

NEWS FROM THE BANKING SECTOR

Banks decided to auction Kingfisher Airlines assets

Lenders to Kingfisher Airlines have decided to auction the grounded carrier's assets located at Mumbai's Chhatrapati Shivaji International Airport including aircraft pullers, tractors and cars in a bid to recover a small part of the outstanding loans of Rs. 6,963 crore. SBI Caps — the merchant banking arm of



State Bank of India — is managing the e-auction, which will be held on Dec. 7, with the reserve price set at Rs. 65 lakh.

Bharat Bill Payment System

The Reserve Bank of India on 24 November 2015 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 any where bill payment to customers. The scope of BBPS will include utility bill payments, such as, electricity, water, gas, telephone and Direct-to-Home (DTH).

Guidelines on Internet banking for all licensed cooperative banks

Reserve Bank of India (RBI) on 5 November 2015 issued revised and uniform guidelines on Internet Banking for all licensed cooperative banks including Urban Cooperative Banks (UCBs), Cooperative Banks (StCBs) and Districts Co-operative Banks (DCBs). These guidelines relate to Internet Banking (View Only) facility and Internet Banking with Transaction facility. All licensed StCBs, DCCBs and UCBs which have implemented Core Banking Solution (CBS) and migrated to Internet Protocol Version 6 (IPv6) may offer Internet Banking (View only) facility to their customers, without prior approval of RBI.

RBI allowed NRI investment in NPS

To enable Indians living abroad to access old age income security, Reserve Bank allowed non-resident Indians (NRIs) to subscribe to the National Pension System (NPS).

Monetary Policy Committee

The Ministry's note for the Cabinet's approval proposes a five-member Monetary Policy Committee. The government will nominate two members and the RBI one expert, besides two of its officials: the Deputy Governor and the executive director dealing with monetary policy. Each of the five members would have one vote and the RBI Governor, chair of the committee, will have a casting vote in the event of a tie in situations such as the absence of a

member, a top official of the Finance Ministry told.

Ministers meeting with Public sector Banks

Jayant Sinha, Minister of State for Finance, is planning to meet Chief Executives of State-run banks every 45 days to take stock of various performance



parameters and discuss evolving issues. The move comes at a time when public sector banks are witnessing increasing pressure on asset quality, which is eroding their capital and profitability. The move is in line with several initiatives of the government and the Reserve Bank of India (RBI) to improve the health of the public sector banks.

FDI limits revised in Banks

The government's decision to remove sub-limit restrictions within the overall limit of 74 per cent of foreign direct investment for private sector lenders is seen as a positive for banks such as Axis Bank and YES Bank that have lower foreign investment. Foreign investment in HDFC Bank, however, is close to the overall cap of 74 per cent, and will not gain much because of the move.

NPA at unacceptable level

Finance Minister, Arun Jaitley said non-performing assets of Indian banks were at an 'unacceptable' level but the situation is expected to improve as the government and the central bank were taking steps to relieve stress in various sectors. The gross NPAs of public sector banks were at six per cent at the end of June, up from 5.2 per cent in March. According to RBI data, stressed asset, that is gross NPA plus standard restructured advances, as a percentage of gross advances moved up to 11.1 per cent as on March 2015 as compared to 9.2 per cent two years ago.

Low recovery in Education Loan

An increase in non-performing assets have led several public sector banks to go slow on educational loans, latest data compiled by the Finance Ministry shows. "Banks have achieved 50 per cent of the disbursal targets of the year

2015-16 up to 30 September," according to a note circulated among chief executives of the public sector banks before Finance Minister Arun Jaitley met the bankers.

NEWS RELATED TO INDIAN ECONOMY

World Bank's report on Indian Economy

World Bank projected that India's GDP growth will remain below 8 per cent till 2018, the penultimate year of the Modi Government's tenure. GDP growth is expected to accelerate gradually to 7.5 per cent in 2015-16 and to 7.8 and 7.9 per cent in the subsequent two fiscal years, the Update projected.

Modi announced Swachh Bharat cess

The Narendra Modi government announced two cesses — a Swachh Bharat cess at the rate of 0.5% on all services now liable to service tax, and a 2 % cess on air fares on all international flights as also those between metros and big cities. The Swachh Bharat cess will be effective from November 15, said an official release. The proceeds will be used for Swachh Bharat initiatives.

FDI norms relaxed

Centre announced 'Big Bang' Foreign Direct Investment (FDI) reforms, easing norms across 15 sectors including defence, banking, construction, single brand retail, broadcasting and civil aviation. The move is aimed at boosting the investment environment and attracting more foreign capital to the country.

For facilitating faster approvals on most of the proposals, the government also raised the threshold limit of approval by Foreign Investment Promotion Board from the earlier Rs.3,000 crore to Rs.5,000 crore. As per the extant policy, FIPB considers foreign investment proposals of inflow up to Rs.3,000 crore and those above that limit are placed for consideration of the Cabinet Committee on Economic Affairs.

In terrestrial Broadcasting FM (FM Radio), and in up-linking of 'News & Government route Current Affairs' TV Channels FDI upto 49 per cent is allowed through the FIPB route (from the earlier 26 per cent), while 100 per cent FDI is

allowed through the automatic route in up-linking of Non-'News & Current Affairs' TV Channels. 100 per cent FDI is also allowed (up to 49 per cent automatic route and beyond that through government route) in teleports, direct to home, cable networks, mobile TV, headend in the sky broadcasting service and cable networks.

In private sector banking, the government has brought in a composite cap by removing the sub-limits for FDI and FII, thereby allowing FIIs/FPIs/QFIs to invest up to the sectoral limit of 74 per cent provided there is no change of control and management of the investee company. The existing foreign portfolio limit of 49 per cent was coming in the way of fund raising plans of private sector banks such as Yes Bank, Kotak Mahindra Bank and Axis Bank. The new rule will give the banks and investors considerable flexibility in raising funds and investing respectively.

The government also decided to plantation activities namely; coffee, rubber, cardamom, palm oil tree and olive oil tree plantations also for 100 per cent foreign investment under automatic route. As of now, only tea plantation was open to foreign investment. Investment by companies/trusts/partnerships owned & controlled by NRIs on non-repatriation basis will now be treated as domestic investment. Manufacturers have been allowed to sell their product through wholesale and/or retail, including through e-commerce without Government approval.

OECD's report on Indian Economy



The Organisation for Economic Cooperation and Development (OECD) cut the global growth forecast for this year to 2.9 per cent. In the current financial year (ending March 2016), India is estimated to grow 7.2 per cent, followed by 7.3 per cent in 2016-17 and 7.4 per cent in 2017-18 period, as per OECD.

EPFO investment in Stock market

Retirement fund body EPFO is likely to invest Rs 5,750 crore in stock market funds in the current fiscal, as against

the earlier plan of Rs 5,000 crore. This has been made possible as the Employees' Provident Fund Organisation (EPFO) has estimated receiving Rs 1.15 lakh crore as incremental deposits during this fiscal as against the earlier projection of Rs 1 lakh crore.

Disinvestment of Coal India

Cabinet Committee on Economic Affairs approved a 10 per cent disinvestment in Coal India, the third government stake sale in the company's history. The government is expected to get around Rs.20,000 crore from the disinvestment.

Fiscal impact of 7th Pay Commission

The total financial impact of the implementation of the 7th Pay Commission report recommendation on Indian Railways is estimated to be Rs 28,450 cr. The 7th Pay Commission report submitted its report recommending Rs 18,000 per month for government employee which is applicable to Indian Railways also.

Three percent export subsidy

Concerned over the decline in exports for the 11th consecutive month, the government announced a 3% interest subsidy scheme for exporters to make the labour-intensive exports sector globally competitive.

Current Account Deficit decreased

India's current account deficit (CAD) is likely to be about 1 per cent of the GDP in the current fiscal because of low crude prices and contained gold imports, says a Citigroup report. According to the global financial services major, CAD is likely to be about USD 20.6 billion (1 per cent of GDP) in 2015-16, as against USD 28 billion (1.4 per cent of GDP) last year.

India's energy emission growth

Buyoed by strong economic activity, India's energy emission growth was highest in the world at 8.2 per cent last year, says a report. According to the report by global consultancy firm PwC, the sharp rise in energy emission was on account of double-digit growth in demand for coal, as power consumption surged.

Moody's report on Indian Economy

Projecting stable growth rate for India, Moody's Investors Service said the economy would grow at 7.5 per cent in the current fiscal and improve marginally in the following year. "We expect that India's real GDP will grow at 7.5 per cent in the financial year ending March 31, 2016 (FY16) and 7.6 per cent in FY17."

Committee on Income Tax Act

The Income Tax Department has set up a panel to help simplify the Income Tax Act, 1961, as part of the government's move to improve the ease of doing business. The committee will be chaired by Justice R.V. Easwar, a former judge of the Delhi High Court and former president Income Tax Appellate Tribunal, the department announced.

FDI limit increased in broadcast sector

The FDI limits hiked in teleports (uplinking hubs), DTH (direct-to-home) and cable networks to 100 per cent with government approval required beyond 49 per cent. On FM Radio segment, Mr. Thakkar said FM radio companies struggled to attract interest from foreign companies due to the existing FDI cap of 26 per cent. At 49 per cent, the sector becomes a lot more attractive, although since news is not allowed in radio, more than 50 per cent FDI in this sector too would have been welcome.

FDI limit increased in aviation

The Government's decision to allow 100 per cent Foreign Direct Investment (FDI) in general aviation and ground handling services is likely to benefit these segments as foreign air charter operators and ground handlers with deep pockets and expertise will set up base or buy out existing players.

Investment in Insurance sector

The U.K.-based global healthcare group Bupa will add a 23 per cent stake in Max Bupa Health Insurance for Rs.191 crore. The all cash deal will result in Bupa having 49 per cent stake in the venture — the maximum permissible foreign direct investment in the insurance sector. Max

India will own the rest of the equity.

FDI relaxed in Defence

The government relaxed foreign direct investment norms in the defence sector by allowing FDI up to 49 per cent under automatic route and beyond that through the FIPB's approval.

BUSINESS NEWS

Reliance Power: Power purchase agreement terminated

In a positive development for Anil Ambani-promoted Reliance Power, electricity distribution utilities, or discoms, have agreed to terminate the power purchase agreement (PPA) with the Tilaiya ultra mega power project (UMPP) in Jharkhand.

Reliance investment in Punjab

Reliance Industries Chairman Mukesh Ambani said he is looking forward to Punjab becoming the first state in the country where every village will be covered with broadband mobile connectivity as he committed to invest towards digital infrastructure in the state. Participating in the second edition of Progressive Punjab Investor's Summit, Ambani said Reliance had already invested Rs 3,900 crore in the state.

Some more Business News

- Sameer Gehlaut led Indiabulls Housing Finance Ltd. (IHFL) has acquired a 40 per cent stake in OakNorth Bank of the U.K. for \$100 million, making it the largest shareholder of a full service universal bank.
- Internet giant Google is working with the government on a pilot project for providing Internet connectivity by using large balloons.  Google, under its 'Project Loon', is using big balloons floating at a height of 20 kilometers above earth surface for transmission of Internet services.
- Ministry of Railways issued a Letter of Award (LoA) to

USA-based GE Global Sourcing India Pvt Limited for setting up of Diesel Locomotive Factory (DLF) at Marhowra, Saran district, Bihar and for procurement and maintenance of mainline Diesel Electric Locomotives.

- US-based social networking giant Facebook on 31 October 2015 partnered with state-owned Bharat Sanchar Nigam Ltd. (BSNL) to create 100 WiFi hotspots in rural areas of western and southern India.
- Tata Motors has roped in Football star Lionel Messi as the global brand ambassador for its passenger vehicles.
- Anil Ambani-led Reliance Communications Ltd (R-Com) is merging the telecom business of Sistema Shyam Teleservices Ltd (SSTL) that operates MTS brand with itself in an all-stock deal worth Rs.4,500 crore, marking the start of the much-anticipated consolidation in India's telecom sector.
- Tata Consultancy Services (TCS), India's largest software exporter launched a new Centre of Excellence (CoE) for Internet of Things (IoT) in collaboration with Intel. The CoE is located at the TCS campus in Hyderabad.
- Chip-maker Intel has rolled out its 'Ek Kadam Unnati Ki Aur' programme towards rural digitisation in 10 States from Nadimpalle villlage in Telangana.
- Online auto classifieds portal CarTrade acquired CarWale. After the deal, the CarTrade, which only sells used cars, plans to enter into the new cars segment.
- Healthcare booking platform Practo and taxi-hailing platform Uber announced a global partnership to help people reach doctors easily.
- Travel services provider Thomas Cook India has entered into a partnership with online aggregator of budget hotels, OYO Rooms, offering access to over 3,200 hotels, spread over 140 cities across India.

AGREEMENT/MOU SIGNED

Government signed MoU with South Korea

The Union Government has announced that it has signed a Memorandum of Understanding (MoU) with the Republic of Korea in an effort to enhance the two countries' existing air service cooperation. The new agreement will see

Korean carriers getting access to more airports, additional capacity entitlements for both countries, and the ability to use each other as stop-overs to fly further like to the U.S.

India-Bangladesh Secretary level meeting in Dhaka

Delhi and Dhaka have agreed to bring border killings to an end and stressed greater awareness among citizens to avert such incidents in the future. This was decided at the home secretary-level meeting between India and Bangladesh.



India signed pacts with Singapore

India and Singapore elevate their bilateral relations to a strategic partnership to deepen and broaden engagement in existing areas of cooperation and catalyse new ones ranging from political, defence and security cooperation to economic, cultural and people-to-people contact. The strategic partnership is also a framework to contribute to greater regional stability and growth," the joint declaration said.

India- ASEAN trade

The Prime Minister Narendra Modi has said the trade between India and the Association of Southeast Asia Nations (Asean) should increase to \$100 billion by 2020 and to \$200 billion by 2025. During 2014-15, after a temporary decline, the trade stood at \$76.5 billion.

India signed deals with UK

India and the UK signed deals worth 9-billion pound as they inked a civil nuclear pact and decided to collaborate in defence and cyber security besides launching a railway rupee bond in London market. The decisions were announced during a joint press interaction by Prime Minister Narendra Modi and his British counterpart David Cameron after their 90-minute wide- ranging talks at 10 Downing Street.

Nuclear agreement with Australia

Australia said that the civil nuclear agreement allowing it to supply uranium to India and the Comprehensive

Economic Cooperation Agreement (CECA) would be in place by the target deadline of December.

India & China established Ministerial mechanism

India and China have decided to establish a ministerial mechanism that would, for the first time, link the two home ministries, filling a vital gap in the overall institutional architecture of the bilateral ties. The decision was taken following Home Minister Rajnath Singh's talks with Guo Sheng Kun, China's Public Security Minister, who is also the State Councillor in the Communist Party of China.

COMMITTEES IN NEWS

NITI Panel for Innovation

The PMO-appointed Empowered Committee on Innovative Collaborations under NITI Aayog vice-chairman Arvind Panagariya has taken over the appraisal of the ambitious high-speed railway network to ascertain its way forward and how to go about implementing the first section between Mumbai and Ahmedabad, signifying the NDA government's seriousness regarding the cost-intensive project.



Committee for New Education Policy

Former Cabinet secretary T.S.R. Subramanian has been appointed chairperson of a committee set up by the Human Resource Development Ministry to draft the new education policy. The committee, which has been mandated to submit the draft of the new policy no later than December 31, 2015.

RV Easwar Committee - The Union Government on 27 October 2015 constituted RV Easwar Committee with a view to simplify the provisions of the Income Tax Act, 1961. The committee will be headed by Justice RV Easwar (Retd.), former Judge of Delhi High Court and former President of ITAT.

RANKS AND REPORTS

Top 250 Global Energy Company

Both of India's largest oil and gas explorers — ONGC and RIL — significantly improved their rankings in the 2015 edition of the benchmark Platts Top 250 Global Energy Company Rankings. RIL, which ranked 22nd last year, came in at 14th place in 2015. ONGC improved its rankings from 21st in 2014 to 17th in 2015. This year's rankings also mark the highest Indian representation in the top 250 energy companies in the world, with 14 Indian companies making the list.

Report on unemployment

Ten million Indians with graduate, post-graduate and technical degrees were looking for work, meaning that 15% of all Indians with the highest levels of education were seeking job as of 2011. Kerala had India's highest graduate unemployment rate at over 30 per cent. The data emerges from new Census 2011 numbers analysed.

India's growth in Steel production

India remained the only steel-producing country, among the top six in the world, to record a positive production growth in the January-October period of the current year. With 3.3% growth in production at 75.07 MT during the 10-month period, the growth rate outpaced China, Japan, the US, South Korea and Russia — all clocked negative growth in the range between 0.2% and 8.8%, according to the World Steel Association.

Global business leaders by Fortune Magazine

MasterCard's Ajay Banga and Microsoft's Satya Nadella have been named among the top 50 global business leaders by Fortune magazine, a list that is topped by Nike's Mike Parker. Both Banga and Nadella are India-origin CEOs.

World Economic Survey on World Personality

Prime Minister Narendra Modi is the 10th most admired personality globally, as per a new survey by the World Economic Forum (WEF) that has ranked late South African President Nelson Mandela on the top. Mahatma Gandhi is

ranked fourth most admired leader, according to a survey of more than 1,000 millennials.

Economic survey on wealth

India is among the top 10 nations in terms of total private wealth held, but at the bottom in terms of per capita riches, says a report. According to the report by New World Wealth, India's total individual wealth stood at USD 3,492 billion, while the United States, which topped the list, had a total individual wealth of USD 48,734 billion.

World Bank's Doing Business Report

India improved its position from last year's 134 to 130 in the World Bank Doing Business 2016 ranking, which was released. Last year's report ranked India at 140, but this year's report features the recalculated 2015 rankings, in which India comes at 134, computed according to a new methodology.



WORLD BANK GROUP

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BBC's Top 100 women

Making a mark on the global map, seven Indian personalities have made it to BBC's list of 100 most aspirational women. They are singer Asha Bhosle, tennis star Sania Mirza, veteran actor Kamini Kaushal, Rimppi Kumari, farmer, Smriti Nagpal, entrepreneur, Mumtaz Shaikh, campaigner, and Kanika Tekriwal, entrepreneur.

Global Gender Gap Report 2015 - World Economic Forum (WEF) on 19 November 2015 released the Global Gender Gap Report 2015. It ranked 145 economies according to how well they are leveraging their female talent pool, based on economic, educational, health-based and political indicators. 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. Top 5 countries with high gender equality are Iceland (1), Norway (2), Finland (3), Sweden (4) and Ireland (5). Five countries with least gender equality are Iran (141), Chad (142), Syria (143), Pakistan (144) and Yemen (145).

Global Terrorism Index - Institute for Economics and Peace (IEP) on 17 November 2015 released Global Terrorism

Index 2015. It is a comprehensive summary of the impact of terrorism in 162 countries (covering 99 percent of the world's population) in terms of lives lost, injuries, property damage and number of incidents. As per the report, deaths from terrorism increased 80 percent in 2014 to the highest level ever and global economic cost of terrorism reached all-time high at 52.9 US billion dollars. Out of the 162 countries, India was the sixth most affected by terrorism in 2014.

Internet in India 2015 report - Internet and Mobile Association of India (IAMAI) on 17 November 2015 released a report entitled Internet in India 2015 report. The report surveyed usage of internet on different devices (mobile, desktop, etc), in different areas (village and urban) and among different demographic segments. The key finding of the report is India's internet user base will touch 402 million by December 2015 making it the second-largest in the world after China. The number of Internet users in India is expected to reach 402 million by December 2015 registering a growth of 49 percent over last year. With this, India will surpass the USA and will have second largest user base next only to China.

Financial Secrecy Index - Tax Justice Network on 2 November 2015 released the Financial Secrecy Index 2015 that ranked jurisdictions according to their secrecy and the scale of their offshore financial activities. While Switzerland is the most secretive jurisdiction in the world, India, with 42 ranking, is identified as the moderately secretive among 92 countries/jurisdictions surveyed. While Switzerland (1), Hong Kong (2), the USA (3), Singapore (4) and Cayman (5) are identified as the top secretive jurisdictions in the world, Slovenia (88), Dominica (89), Finland (90), Cook Islands (91) and Montserrat (92) are the most transparent among the surveyed countries.

Doing Business 2016 report - World Bank on 27 October 2015 released Doing Business 2016 report. The report ranked Singapore as first on ease of doing business while Eritrea has been ranked last at 189th position. India showing the largest improvement in the South Asia region jumped 12 places to reach 130th rank on the ease of doing business. In the Doing Business 2015 report, India was ranked 142nd.

PM VISITS

Narendra Modi visited Singapore & Malaysia - Prime Minister Narendra Modi returned to India on 24 November 2015 concluding his two-nation tour to Malaysia and Singapore. During the 4 day visit that took place from 21 November to 24 November 2015, Modi participated in ASEAN Business and Investment Summit and met with the heads/leaders of ASEAN states.

Narendra Modi Visited UK & Turkey - Prime Minister Narendra Modi on 16 November 2015 returned to India after his two-nation tour of the United Kingdom and Turkey. During his five-day visit which took place from 12 November to 16 November 2015, Modi participated in G-20 summit at Antalya in Turkey and met with Queen Elizabeth II, British Prime Minister David Cameron, Turkey President Recep Tayyip Erdogan and others.

NEW APPOINTMENTS

First woman president of Nepal

Nepal's Parliament elected communist lawmaker Bidhya Bhandari as the country's first woman President after the adoption of a landmark Constitution last month.

Swati Dandekar - Indian-American politician Swati Dandekar was on 20 November 2015 nominated as executive director to the Asian Development Bank (ADB).

Harshavardhan Neotia - Harshavardhan Neotia, Chairman of Ambuja Neotia group, was on 20 November 2015 elected as the President of industry body Federation of Indian Chambers of Commerce and Industry (FICCI) for the year 2016. Neotia will succeed the current FICCI President Jyotsna Suri.

Tirath Singh Thakur - The President of India Pranab Mukherjee on 18 November 2015 appointed Justice Tirath Singh Thakur as the Chief Justice of India. Justice Thakur will take over the office from 3 December 2015 as the 43rd Chief Justice of India. His tenure will be till 3 January 2017.



Syed Akbaruddin - Syed Akbaruddin was on 16 November 2015 appointed as the next Permanent Representative of India to the United Nations at New York. He will replace Asoke Kumar Mukerji.

Dr Raghuram Rajan - Dr Raghuram Rajan, Governor of the Reserve Bank of India (RBI), on 9 November 2015 was elected as the Vice-Chairman on the Board of Directors of BIS. With this, he became the first Indian to be elected to this position in the Bank for International Settlements (BIS). In this capacity, he will serve the BIS for three years.

Subir Vithal Gokarn - Former Deputy Governor of Reserve Bank of India Subir Vithal Gokarn on 12 November 2015 was appointed as an Executive Director on the board of the International Monetary Fund (IMF). Gokarn will replace Rakesh Mohan at the IMF.

Ajit Prakash Shah - Former Chief Justice of Delhi High Court, Justice Ajit Prakash Shah, was on 9 November 2015 appointed as the ethics officer (ombudsman) at Board of Control for Cricket in India (BCCI). He will preside as the sole decision maker on all conflict of interest issues plaguing Indian cricket..

Harjit Sajjan - Indo-Canadian Sikh Harjit Sajjan was on 4 November 2015 sworn-in as Defence Minister of Canada.

Navtej Singh Sarna - Navtej Singh Sarna was on 31 October 2015 appointed as Indian High Commissioner to United Kingdom (UK).

Suresh N Patel - Suresh N Patel was appointed as the managing director & chief executive officer (MD & CEO) of Andhra Bank. He took charge on 2 November 2015 in New Delhi.

Bhushan Kumar Bansal - IRS officer Bhushan Kumar Bansal has been appointed as the sixth member of the Central Board of Excise and Customs (CBEC), the apex body on indirect taxes, filling up the last vacancy on the board.

Krishna Swaminathan - Captain Krishna Swaminathan on 2 November 2015 assumed the charge as the second Commanding Officer of INS Vikramaditya at Karwar. INS Vikramaditya is Indian Navy's new and formidable aircraft carrier which was commissioned at Severodvinsk in Russia

and was being commanded by Captain Suraj Berry, NM.

Deepak Singhal - The Reserve Bank of India (RBI) on 2 November 2015 appointed Deepak Singhal as the Executive Director (ED). The appointment is effective from the same date. Singhal replaced K K Vohra.

Paul Ryan - Republican Paul Ryan was on 30 October 2015 elected as the 54th speaker of the US House of Representatives after fetching the votes of 236 members by the full House of Representatives.

Shaktikanta Das - Economic Affairs Secretary Shaktikanta Das was on 30 October 2015 nominated as a Director to the Central Board of Directors of the Reserve Bank of India (RBI).

Najib Shah - Senior IRS officer Najib Shah was on 28 October 2015 appointed as Chairman of Central Board of Excise and Customs (CBEC), apex body on Indirect Taxes.

Sylvie Lucas - Luxembourg ambassador to the United Nations (UN), Sylvie Lucas on 27 October 2015 was appointed as the Chair of the Inter-Governmental Negotiations (IGN) on UN Security Council (UNSC) reforms.

Brett McGurk - US President Barack Obama on 23 October 2015 designated veteran Iraq expert Brett McGurk as Special Presidential Envoy to the US-led coalition fighting the Islamic State for Iraq and Syria (ISIS).

Sunil Kanoria - Sunil Kanoria was on 25 November 2015 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.

Michael Keating - The Secretary-General Ban Ki-moon on 23 November 2015 announced the appointment of Michael Keating of United Kingdom as Special Representative for Somalia and Head of the UN Assistance Mission in Somalia (UNSOM).

Prithvi Raj Singh - Prithvi Raj Singh of Jal Bhagirathi Foundation was elected to Board of Governors of World Water Council (WWC) for 2016-18.

Kalyani Kaul - Indian-origin barrister in UK, Kalyani Kaul was sworn-in as a Circuit Judge in the UK on 9 November 2015. Now, she will be sitting at Snaresbrook Crown Court with immediate effect.

Anil Kapoor - Bollywood actor Anil Kapoor in the first week of November 2015 was selected to be the chief guest of the 46th International Film Festival of India (IFFI) that will start in Goa from 20 November 2015. On the other hand, film director Shekhar Kapur was selected to be the head of the jury.

Shekhar Basu - Renowned Indian nuclear scientist Shekhar Basu on 23 October 2015 took over the posts of Chairman, Atomic Energy Commission (AEC) and Secretary, Department of Atomic Energy (DAE) in Mumbai.

Shaktikanta Das - Economic Affairs Secretary Shaktikanta Das has been nominated to the Central Board of Directors of the Reserve Bank. "The Central Government has nominated Shaktikanta Das, Secretary, Department of Economic Affairs, Ministry of Finance, New Delhi as a Director on the Central Board of Directors of the Reserve Bank of India vice Ajay Tyagi," the RBI said in a statement.

Subir Gokarn - Former Reserve Bank of India Deputy Governor Subir Gokarn was appointed as an Executive Director on the board of the International Monetary Fund (IMF). "The Appointments Committee of the Cabinet has approved the proposal for appointment of Mr. Subir Gokaran, Economist as Executive Director representing the Indian Constituency (India, Bangladesh, Bhutan and Sri Lanka) at the International Monetary Fund. Mr. Gokarn's name was cleared by Appointments Committee of Cabinet headed by Prime Minister Narendra Modi, as per an order issued by the Department of Personnel and Training. He replaces Mr. Rakesh Mohan at the IMF.

Shashank Manohar - Board of Control for Cricket in India president Shashank Manohar will be the new BCCI representative at the International Cricket Council. He will replace former BCCI president N. Srinivasan who was elected the first chairman of the ICC in June 2014. Former BCCI and ICC president Sharad Pawar has been named the alternative representative in case Mr. Manohar is unable to attend. The house praised Mr. Srinivasan's contributions

as the ICC chairman.

Jimmy Morales - Comedian and political neophyte Jimmy Morales was elected President of Guatemala in a landslide.

Paul Ryan - U.S. lawmakers elected Paul Ryan, a conservative Republican who helped steer budget and tax policy in Congress, as speaker of the House of Representatives, seeking to end months of political disarray.

Mauricio Macri - Conservative opposition candidate Mauricio Macri won the presidential election of Argentina with over 51.5 percent of vote in the fourth week of November 2015.



OBITUARIES

Khekiho Zhimomi - Sitting Rajya Sabha MP from Nagaland Khekiho Zhimomi passed away on 26 November 2015 following a cardiac arrest at the All India Institute of Medical Sciences in New Delhi. He was 69.

Banwari Lal Mittal - Nepal's noted Indian-origin businessman Banwari Lal Mittal passed away on 25 November 2015 at Kathmandu, Nepal after protracted illness.

Ram Krishna Trivedi - Former Gujarat Governor Ram Krishna Trivedi died on 19 November 2015 after prolonged illness in Lucknow. He was 94.

Ashok Singhal - The patron of the Vishwa Hindu Parishad (VHP) Ashok Singhal passed away on 17 November 2015 in Gurgaon due to a prolonged illness. He was 89.

Saeed Jaffrey - Veteran Bollywood actor Saeed Jaffrey passed away on 15 November 2015 due to age-related ailments. He was 86.

Kamala Laxman - A well-known author of children's books, Kamala Laxman, passed away in Pune on 14 November 2015 due to old age issues.

Yitzhak Navon - Yitzhak Navon, who served as the fifth president of Israel, died on 6 November 2015 in Jerusalem. He was 94.

Angad Paul - Angad Paul, the youngest son of NRI industrialist Lord Swraj Paul, on 8 November 2015 died after falling from his penthouse home in an eight-storey building in central London. He was 45.

Tom Graveney - Former England Cricketer Tom Graveney died at the age of 88 on 3 November 2015. He played for England between 1951 and 1969 and was one of the only 25 players to have made more than a hundred hundreds.

Brijmohan Lall Munjal - Hero Group founder Brijmohan Lall Munjal died on 1 November 2015 in New Delhi. He was 92 and survived by three sons and one daughter.

Virendra Nath Misra - Renowned archaeologist and pre-historian Professor Virendra Nath Misra on 31 October 2015 passed away due to old-age related problems. He was 80.

Gulam Noon - One of Britain's most well-known Indian-origin peers, Lord Gulam Noon on 27 October 2015 passed away in London due to liver cancer. He was 79.

Maureen O'Hara - Acclaimed Irish-American actress Maureen O'Hara passed away peacefully in her sleep on 25 October 2015 in Boise, US.

AWARDS

Ramnath Goenka Lifetime Achievement Award - Kuldip Nayar, a veteran journalist, columnist and author was honoured with Ramnath Goenka Lifetime Achievement Award on 23 November 2015. He was awarded for his contribution to journalism.

Dinanath Mangeshkar Award - Noted Marathi actor Prashant Damle was on 23 November 2015 selected for the Master Dinanath Mangeshkar Award. He was chosen for the award for his outstanding contribution in the field of theatre, film and music.

Honorary doctorate of Arts - Tennis champion-turned Hollywood filmmaker Ashok Amritraj on 19 November 2015 was awarded with an honorary doctorate of Arts by the University of East London.

Indira Gandhi Prize for Peace, Disarmament and Development



The United Nations High Commissioner for Refugees (UNHCR) was on 19 November 2015 chosen for the Indira Gandhi Prize for Peace, Disarmament and Development for 2015. The UNHCR was chosen for the award in recognition of its immense contributions in assisting millions of refugees in their rehabilitation and resettlement.

Disaster Risk Reduction Champion - Union Minister of State for Home Affairs, Kiren Rijiju, was on 17 November 2015 designated as the Disaster Risk Reduction (DRR) Champion for the Asia Region by the United Nations Office for Disaster Risk Reduction (UNISDR). Rijiju also became the first Indian to be conferred with this honour.

International Children's Peace Prize - Liberian teenager Abraham M Keita was on 10 November 2015 awarded with the prestigious International Children's Peace Prize 2015. He was awarded for his extraordinary and peaceful fight for justice for child victims of physical or sexual violence, and for successfully campaigning for the Liberian parliament to adopt the Children's Law.

Aditya Vikram Birla Kala Shikhar Award for lifetime achievement - Santoor maestro Pandit Shiv Kumar Sharma on 7 November 2015 was honoured with the Aditya Vikram Birla Kala Shikhar Award for lifetime achievement. On the other hand, Murad Ali Khan (Sarangi) and Satyajit Talwalkar (Tabla) were awarded with the Kala Kiran Awards. Special Jury Award was given to Shehnai players Sanjeev and Ashwani Shankar.

Sakharov human rights prize - Saudi blogger Raif Badawi, who was sentenced to 1,000 lashes and 10 years in prison for 'insulting' Islam, was awarded the European Parliament's prestigious Sakharov human rights prize.

Asia-Pacific Broadcasting Union Prizes - All India Radio's programme on child labour on 30 October 2015 bagged the first prize under the Community Service Announcement category at the Asia-Pacific Broadcasting Union (ABU) Prizes 2015. The prize was announced at a

function held at Ankara, Turkey.

New York Global Leaders Dialogue Humanitarian Award - Sociologist and founder of Sulabh International Bindeshwar Pathak on 29 October 2015 was selected for the prestigious New York Global Leaders Dialogue Humanitarian Award for his contribution to sanitation and improving the quality of life for millions of manual scavengers.

Sakharov Prize for Freedom of Thought - Saudi blogger Raif Badawi on 29 October 2015 awarded Sakharov Prize for Freedom of Thought for the year 2015.

Angry Indian Goddesses - Director Pan Nalin's film, Angry Indian Goddesses, on 25 October 2015 was awarded with BNL People's Choice Award at the 10th Rome Film Festival held in Rome, Italy.

Hridaynath Mangeshkar Award - Oscar-winning composer AR Rahman was on 26 October 2015 conferred with Hridaynath Mangeshkar Award in Mumbai. He won the award for his contribution to the Indian music.

DEFENCE

Boeing P8I inducted in Indian Navy

Giving a boost to the firepower and arsenal of the Indian Armed Forces, Defence Minister Manohar Parrikar dedicated the Boeing P-8I (Poseidon Eight India) Long Range Maritime Patrol aircraft to the nation, at INS Rajali, Arakkonam, India's premiere Naval Air Station in southern India, about 70 Km off Chennai.

INS Viraat for National maritime museum

Fifty-seven-year-old and the oldest serving aircraft carrier, INS Viraat, is being offered to States to be converted into a national maritime museum after it is decommissioned next year, after the International Fleet Review to be held during February. Andhra Pradesh is the first to approach the Defence Ministry to allot the ship to the State so that it could be converted into a tourist attraction.

War Memorial in Malaysia

On the second day of visit to Malaysia, Modi said his government was prepared to work with the Malaysian government to build a memorial to Indian soldiers who laid down their lives in Malaysia during World War II.

Russia Joined France in bombing ISIS

Hours after confirming for the first time that a bomb brought down a Russian charter jet over the Sinai Peninsula in Egypt more than two weeks ago, killing all 224 people aboard, Russia joined France in bombing Islamic State (IS) targets in Syria.

Turkey shot down Russian warplane

Turkish fighter jets on patrol near the Syrian border shot down a Russian warplane that Turkey said had violated its airspace, a long-feared escalation that could further strain relations between Russia and the West. Turkish Prime Minister Ahmet Davutoglu ordered the Foreign Ministry to consult with NATO and the United Nations over this episode, his office said in a statement, without elaborating.

Agni-IV missile - Indian Army's Strategic Forces Command (SFC) on 9 November 2015 successfully test-fired surface-to-surface Agni-IV missile. The 4000-km range nuclear capable missile was test-fired from Abdul Kalam (Wheeler) Island off the Odisha coast.



It is 20 meters in length weighs 17 tonnes and carries a payload of one tonne with light weight. It was developed by Defence Research and Development Organisation (DRDO).

BrahMos missile - Indian Army on 7 November 2015 successfully test-fired the BrahMos supersonic cruise missile at the Pokhran Test Range in Rajasthan. It was launched from an Autonomous Mobile Launcher (AML). It is capable of carrying a conventional and nuclear warhead of 300 kilogram. It can be launched from land, Sea, Sub-seas and air. The missile has been developed by the BrahMos Aerospace Private Limited. It is a joint venture between Russian Federation's NPO Mashinostroyeniya and

India's Defence Research and Development Organisation (DRDO).

Pinaka - The Defence Acquisition Council (DAC) presided by Defence Minister Manohar Parrikar on 29 October 2015 cleared new military modernisation proposals worth over 12000 crore rupees. The proposals include the acquisition of two additional regiments of the indigenous Pinaka multiple-launch rocket systems to the upgrade of 26 Ilyushin transport aircraft by Russia.

SAADMEx - The South Asian Annual Disaster Management Exercise (SAADMEx) 2015 was on 26 November 2015 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.

Corvette Kadmat - The second Anti-Submarine Warfare Corvette Kadmat built by Garden Reach Shipbuilders and Engineers Limited (GRSE) was formally handed over to Indian Navy at Kolkata on 26 November 2015.

Maareech - The Defence Minister Manohar Parrikar on 14 November 2015 handed over the Maareech - Advanced Torpedo Defence System – developed by DRDO to the Navy Chief Admiral Robin K. Dhowan in Vishakhapatnam. Maareech is a joint project of Naval Physical and Oceanographic Laboratory (NPOL), Kochi and NSTL, Visakhapatnam.

INS Vishwakarma - The Shipwright School, a premier technical establishment, was on 14 November 2015 commissioned as Indian Naval Ship (INS) Vishwakarma by Admiral RK Dhowan, Chief of the Naval Staff at Visakhapatnam.

Samarth - Defence Minister Manohar Parrikar on 10 November 2015 commissioned the India Coast Guard Offshore Patrol Vessel (OPV), 'Samarth' at Vasco in Goa. It is Coast Guard's largest OPV. The Ship built by Goa Shipyard limited is the first in the series of six off Shore Patrol vessels. It has a maximum speed of 23 knots and has an endurance of 6000 nautical miles at economical speed.

Army Cloud - Union Defence Minister Manohar Parrikar on 9 November 2015 launched Army Cloud, Software Defined Data Centre and Digi-Locker facilities for the Indian Army at the Army Headquarters in New Delhi. The three initiatives are aimed at catalysing automation and digitization of the Indian Army and help in transforming it from a Platform Centric to a Network Centric Force.

SLINEX - Indian Navy and Sri Lanka Navy concluded the 4th edition of Sri Lanka-India Exercise (SLINEX) at Trincomalee, Sri Lanka. SLINEX 15 is expected to enhance the capability of two navies to work together and contribute towards maritime security.

SCIENCE AND TECH

- Indigenously made communications satellite **GSAT-15** was **launched successfully by the European Ariane 5 VA-227 launch vehicle** at 3:04 am. The launch took place from Kourou in **French Guyana** in South America. The Ariane-5 rocket was hired at a cost of approximately 581 crores rupees. The **3164 kilogram GSAT-15** carries communication transponders in Ku-band as well as a GPS Aided GEO Augmented Navigation (GAGAN) payload operating in L1 and L5 bands.
- Russia** successfully on 17 November 2015 launched the **first satellite** for its newest early warning system, named EKS or Integrated Space System. The satellite was officially named **Kosmos 2510 (Tundra 11L)**.

INTERNATIONAL NEWS

Terror attack in Paris

In a deadly terror strike that reminded the world of the attack on Mumbai on November 26, 2008, suspected Islamic State gunmen launched a coordinated assault on Paris late on 13 November, leaving 129 dead and 352 injured. The worst terror attack in France's history eclipsed the shooting inside the Charlie Hebdo newspaper office in January, which killed 12 and injured 11. French President Francois Hollande announced that he held the IS responsible for the attack and France considered it "an act

of war". He announced a state of emergency, the first in France since 2005, and the deployment of 1,500 soldiers. The attack was carried out on six locations, one being the French national stadium Stade de France where France and Germany football teams were playing a friendly before an 80,000-strong crowd. Mr. Hollande, who was among the spectators, was evacuated immediately following security protocol.

Japan's economy in recession

Japan's economy shrank in the July-September quarter as domestic demand declined, sending the nation into a technical recession. The numbers from the Cabinet Office showed that gross domestic product, the value of a nation's goods and services, declined.

Nepal signed fuel agreement with China

Nepal signed its first fuel agreement with China for Beijing to supply petroleum to ease a crippling shortage after protests blocked imports from sole supplier India, an official said. The shortages have led to overnight queues at gas stations in the Nepalese capital and prompted the government to turn to its northern neighbour for help, ending a decades-long monopoly by India as tensions deepen between New Delhi and Kathmandu.

China dropped one child policy

China has dropped its controversial one-child policy, allowing all couples to have two children for the first time in more than three decades amid pressure from an ageing society and a growing shortfall in the workforce. The decision was taken by the Communist Party of China (CPC).

Pakistan failed to re-elect in UN Human Right Commission

Pakistan failed to win a re-election to the top UN human rights body, garnering just 105 votes in the 193-member General Assembly.



Emergency imposed on Maldives

The Maldives Parliament approved a state of Emergency imposed by President Abdulla Yameen and used

extraordinary powers to sack his estranged deputy despite mounting international concern.

WHO declared Sierra Leone Ebola free

The World Health Organisation declared that Sierra Leone's deadly Ebola outbreak is over, prompting jubilant celebrations as thousands massed in the capital Freetown.

Emergency Trust Fund for refugees

EU to provide initial 1.8 billion euros (\$1.9 billion) to a new Emergency Trust Fund to support projects aimed at reducing refugee flows from Africa to Europe and displacement of people within Africa. Future development cooperation to focus on projects which will reduce migratory pressures: includes fostering jobs and economic growth in areas refugee come from or transit through, a scheme to reduce the development impact of remittances by cutting transfer costs and joint research on the causes of migration.

Highest Indian student in US

The number of Indian students in higher education in the U.S. is the highest ever, now at 132,888, which is 29.4 per cent more than the previous year. Indians constitute 13.6 per cent of the total number of international students in the U.S.

New Political Party in Nepal

In a significant internal political development in Nepal, former Prime Minister Baburam Bhattarai re-emerged with Naya Shakti, a new broad-based political front, even as clashes continued between the Nepali police and Madhesi protesters in the Terai region.

SUMMITS

India-African Forum Summit

Prime Minister Narendra Modi outlined his desire to assist Africa with infrastructure building from "Cairo to Cape Town, Marrakesh to Mombassa." Addressing the India-Africa Forum Summit (IAFS), Mr. Modi announced credit at concessional rates of \$10 billion over 5 years, in addition to about \$7.4 billion that India had already pledged since

2008, and the first IAFS. The PM spoke at the inaugural session of the IAFS at the Indira Gandhi indoor stadium in Delhi that has been given a full makeover for the big summit.

27th Summit in Kuala Lumpur, Malaysia

The Association of Southeast Asian Nations (ASEAN) was proclaimed a community through a declaration signed by the ASEAN leaders at its 27th Summit in Kuala Lumpur. The leaders stated that this was a historic development and an important milestone in the evolution of the 10-member grouping since its founding in 1967. Simultaneously, the leaders endorsed "ASEAN 2025: Forging Ahead Together," which charts the path for community building over the next 10 years.



Indo-Japan meeting in Malaysia

Prime Minister Narendra Modi met his Japanese counterpart who said Indo-Japan ties have the greatest potential of any bilateral relationship in the world. The two leaders met on the sidelines of 13th ASEAN-India Summit in the Malaysian capital. In the 9th annual Indo-Japan summit talks, Modi and Abe are likely to review implementation of various decisions taken in course of last one year to boost ties, particularly in the trade and investment sector.

China-Taiwan meeting

Taiwan and China have identified a broad agenda of engagement, including talks to narrow down differences over a "one-China" formulation, easing security tensions and collaboration in Beijing-led connectivity projects, following historic talks after a gap of 66 years, between Chinese President Xi Jinping and his Taiwanese counterpart Ma Ying-jeou. As they assembled for talks in Singapore, President Xi called his meeting with President Ma as "historic."

10th East Asia Summit - The 10th East Asia Summit (EAS) was held in Kuala Lumpur, Malaysia on 22 November 2015. The year's summit held under the theme Our People, Our Community, Our Vision. It was the 10th anniversary of the establishment of the East Asia Summit. The summit was chaired by the Prime Minister of Malaysia Najib Razak and attended by the Heads of State/Government of ASEAN Member States, Australia, China, India, Japan, New Zealand, Korea, Russia and the United States of America. The 11th East Asia Summit will be held Lao PDR in 2016. 9th East Asia Summit was held in Nay Pyi Taw, Myanmar on 13 November 2014.

23rd Asia-Pacific Economic Cooperation - 23rd Asia-Pacific Economic Cooperation (APEC) Economic Leaders Summit was held at Manila, Philippines from 18 November to 19



November 2015. The summit was chaired by Philippines President Benigno S. Aquino III. The theme of the Summit was Building Inclusive Economies, Building a Better World. After the conclusion of the summit,

the leaders from 21 member-countries issued the 2015 Leaders Declaration titled Building Inclusive Economies, Building a Better World: A Vision for an Asia-Pacific Community. Peru will chair APEC throughout 2016 and host the 24th APEC Economic Leaders' Meeting.

12th Asia-Europe Foreign Ministers' Meeting - 12th Asia-Europe Foreign Ministers' Meeting (ASEM FMM12) took place in Luxembourg on 5-6 November 2015. The meeting hosted by Government of Luxembourg was chaired by Federica Mogherini, High Representative of the European Union for Foreign Affairs and Security Policy. The ASEM FMM 12 was held under the theme Working Together for a Sustainable and Secure Future.

World Robot Olympiad - World Robot Olympiad (WRO), 2015 was held in Doha, Qatar from 6 November to 8 November 2015. The 2015 session of the event was held with theme Robot Explorers. The event saw participation of students from more than 55 countries. This is the first time in the history of WRO that Indian students were able

to win three medals (1Gold & 2 Silver) and one position (Eighth).

Tripartite Agreement among IBSA - The Union Cabinet on 18 November 2015 approved the signing of the Tripartite Agreement among India, Brazil and South Africa (IBSA) on the IBSA Fund for the Alleviation of Poverty and Hunger. The decision will help in strengthening the IBSA Fund which is a unique vehicle in the context of South-South cooperation.

BOOKS / AUTHORS

What Happened to Netaji? - Book titled What Happened to Netaji? authored by former journalist Anuj Dhar was released October 2015. The book talks about the controversy surrounding the fate of Subhas Chandra Bose and lights the factual position with regard to the air crash that reportedly killed Netaji in 1945.

Rebooting India: Realizing a Billion Aspirations - The book titled Rebooting India: Realizing a Billion Aspirations authored by Nandan Nilekani and Viral Shah was released on 4 November 2015. The book talks about the demographic dividend of India, which is expected to be the world's youngest country by 2020 with 64 percent (roughly 800 million) of its population of working age.

Interlinking of Indian Rivers - Book titled Interlinking of Indian Rivers authored by Radha Kant Bharati was released on 3 November 2015 by Chairman of Central Water Commission (CWC) AB Pandya. The book based on a comprehensive research explains the social, economic and commercial significance of linking of rivers in the country.

IMPORTANT DAYS

- The **World Science Day** for Peace and Development, dubbed World Science Day, was observed on 10 November 2015 across the world. The theme for 2015 is Science for a Sustainable Future.
- **World Pneumonia Day** observed on 12th November with the theme Every Breath Counts: Stop Pneumonia Now.
- **World Toilet Day (WTD)** was observed on 19 November 2015 across the world with the theme Sanitation and Nutrition.
- The World Health Organisation (WHO) on 16

November 2015 launched the **World Antibiotic Awareness Week** with the theme Antibiotics: handle with care.

- The **International Day for Tolerance** was observed globally on 16 November 2015 with an aim to educate people about the need for tolerance in society and help them understand the negative effects of intolerance.

Important Days: November (Sum Up)

- **Nov. 1** - World Vegan Day
- **Nov. 6** - International Day for Preventing the Exploitation of the Environment in War and Armed Conflict
- **Nov. 7** - World Cancer Awareness Day
- **Nov. 8** - World Radiology Day
- **Nov. 9** - World Legal Service Day
- **Nov.11** - National Education Day
- **Nov.12** - Public Service Broadcasting Day
- **Nov.13** - World Kindness Day
- **Nov. 14** - World Diabetes Day
- **Nov. 16** - International Day for Endurance or Tolerance
- **Nov. 17**-International Students Day
- **Nov.19** - World Toilet Day, National Integration Day
- **Nov. 20** - Universal Children's Day
- **3rd Sunday of November** - World Day of Remembrance for Road Traffic Victims
- **3rd Thursday of November** - World Philosophy Day
- **November 21**-World Fisheries Day
- **November 21**-World Hello Day
- **November 21**-World Television Day

VISITS

Chinese Vice-President visited India

Li Yuanchao, the Vice-President of China will conclude his India visit by sealing agreements marking cooperation on better river water management and cultural exchanges. He will preside over the renewal of the 2013 memorandum of understanding on joint water management which helps India and China share data on multiple Himalayan rivers for better water management. The second agreement to be signed during Mr. Li's visit will be on the cultural exhibition on the Gupta period in the Indian history to be held in 2016 in China. The focus of Mr. Li's visit is expected to be on the renewal of the MoU on smooth sharing of hydrological data related to the common Himalayan rivers.

Prince William will visit India

Prince William and his wife Kate Middleton will undertake their first visit to India in the first half of next year, Kensington Palace announced coinciding with Prime Minister Narendra Modi's maiden U.K. visit. The announcement came soon after Prime Minister Modi was hosted for lunch by Queen Elizabeth II at Buckingham Palace.

Russia President visited Iran

Russia's President Vladimir Putin was in Tehran for talks with Iranian leaders expected to focus on the Syrian crisis and an international peace plan intended to end the conflict. The visit comes as Russia, the U.S., France and others are talking about possible joint action against the Islamic State group following the terror attacks in Paris and the downing of a Russian passenger jet in Egypt.

SPORTS NEWS

- India's **Heena Sindhu** on 6 November 2015 won the gold medal in the 10m air pistol women's event at the 13th Asian Shooting Championship. The championship was held in Kuwait City. 
- **N Srinivasan dethroned** as the ICC Chairman after the BCCI decided to recall him and nominate its recently-elected **President Shashank Manohar** as the chief of the world body. The decision to remove Srinivasan was taken at the BCCI's 86th Annual General Meeting, virtually signalling the end of his hold on Indian cricket.
- **Ravichandran Ashwin** becomes the fastest among Indian bowlers to reach the landmark of **150 Test wickets in 29 Tests**. Overall, former England fast bowler **Sydney Barnes is the fastest** to the landmark of 150 wickets, which he achieved in 24 Tests.
- **Michelle Payne** became the **first female jockey** to win 6.2 million Australian dollars Melbourne Cup.
- **Ace shooter Jitu Rai** on 4 November 2015 won India's first senior medal at the 13th Asian Shooting Championship in Kuwait City. He bagged the silver in the finals of the **men's 50 metre pistol event**. Korea's Park Daehun, won the gold medal of the event.
- Veteran Pakistani cricketer **Shoaib Malik announced retirement from the longest format** of the game i.e. Test Cricket.
- **Inzamam ul Haq**, the former Pakistan captain, has been roped in as the **Afghanistan coach for a two-year period**.
- **Mana Patel and Viradhwal Khade** emerged as the best

swimmers of the 69th senior National Aquatic Championships 2015 that concluded in Rajkot on 2 November 2015.

- **Former footballer and Asian games gold medallist late Ram Bahadur Chetri** and renowned athletics coach **Renu Kohli** have been officially approved by the state sports ministry for the prestigious **Khel Ratna (posthumous) and Devbhoomi Uttarakhand Dronacharya** respectively.
- **Nico Rosberg** claimed victory at the Mexican Grand Prix ahead of Mercedes teammate and newly-crowned world champion Lewis Hamilton.
- **New Zealand beat Australia** 34-17 at Twickenham to become world champions for a record third time, and the first nation to retain the **Webb Ellis Cup**.
- **Nigeria won 2015 FIFA U-17 World Cup**. The championship was held across 8 cities in Chile.
- **FIFA World Rankings 2015**: Belgium topped for first time. Belgium rose from third to first after overtaking Argentina and world champions Germany.
- **Shiva Thapa** ranked World No 2 in boxing.
- **2015 Paragliding World Cup concluded**. It was held for eight days in Bir village of Himachal Pradesh.
- **Roger Federer won 2015 Swiss Indoors men's singles** title by defeating Rafael Nadal. Federer defeated Rafael Nadal 6-3 5-7 6-3 at the final match held at the St. Jakobshalle in Basel, Switzerland.
- **Sania Mirza-Martina Hingis** won women's doubles title of Singapore Open. The top-seeded Indo-Swiss pair defeated eighth seed Spanish team of Garbine Muguruza and Carla Suarez Navarro 6-0, 6-3.
- **Maharashtra's chess player Srishti Pandey** clinched the second Indiana All India FIDE Rating Chess tournament. The tournament was organised by **Nagpur Taluka Chess Association**, which concluded at Dr Hedgewar Smarak Samiti Hall, Reshimbagh, Nagpur.
- Indian men and women elite cyclists won five medals on the opening day of the **Track Asia Cup**. The cyclists won one gold medal, three silver medals and one bronze medal at the event held in **IG Stadium Complex Velodrome, New Delhi**. Anu clinched a silver medal in the 500m race distance event in the junior women category in a time of 40.093 seconds. **Amritha Reghunathan, from SAINCA, won the gold medal** in a time of 39.927 seconds.
- The **Czech Republic** successfully defended its Fed Cup crown after beating Russia in final day's play in Prague. Czech Republic's Karolina Pliskova emerged as the



team's hero.

- **FIFA, the governing body of football**, banned Nepal's football chief **Ganesh Thapa for 10 years for corruption**. The body also banned the President of the Laos federation Vipheth Sihachakr for two years for bribery.
- **Young shuttler Siril Verma** grabbed a silver medal at the BWF World Junior Championships held in Lima, Peru. China's Chia Hung Lu clinched the gold medal at the Boys' singles event.
- **Australian fast bowler Mitchell Johnson** (age 34) has announced his retirement from all forms of international cricket. He made this announcement after conclusion to the second Test match against New Zealand at WACA.
- **Ace Indian shuttler Saina Nehwal** has won silver medal at **2015 China Open Super Series Premier Badminton** tournament after finishing at second position in the Women's Singles category.
- **German Formula One motor racer Nico Rosberg** defeated Lewis Hamilton to grab the **Brazilian Grand Prix** trophy. Sebastian Vettel grabbed the third position in the race.
- **IAAF provisionally** suspended Russia from World Track and Field Events. The IAAF's council members voted **22-1 in favour of Russia** being banned from the events. The ban will keep Russian athletes out of all sanctioned international track and field events worldwide.

SCHEMES

Panel on Centrally sponsored scheme

With the states getting a higher share in the central taxes and more untied funds, the government has decided to reduce the centrally sponsored schemes (CSS) to 27 from 72, a move likely to result in the states picking up a higher tab on these schemes. Of the 27 CSS, the Centre would fully fund ten and provide 60% of the funds for the 17 others. The restructuring of the schemes is largely based on the recommendations of a Niti Aayog panel of chief ministers headed by Madhya Pradesh CM Shivraj Singh Chouhan, which submitted its report to Prime Minister Narendra Modi on October 27.

Bharat Stage-VI by 2020

Petroleum and Natural Gas Minister Dharmendra Pradhan confirmed that his Ministry still aimed to implement introduction of the cleaner Bharat Stage-VI fuel in the country by 2020, notwithstanding the substantial

resistance to the proposal from automakers.

Deendayal Upadhyaya Grameen Jyoti Yojana - Power Ministers of all states and Union Territories unanimously decided to ensure electrification of all the un-electrified villages by March 31, 2017 in mission mode under the



Centre's ambitious Deendayal Upadhyaya Grameen Jyoti Yojana (DDUGJY). The two-day conference of ministers of power, new & renewable energy and mines from States and UTs, also resolved to work in mission mode to complete the activities in the roll out plan for achieving the 24x7 Power For All by 2019 or earliest.

Ujwal DISCOM Assurance Yojna - The Union Cabinet chaired by the Prime Minister Narendra Modi, has given its approval to a new scheme moved by the Ministry of Power – Ujwal DISCOM Assurance Yojna or UDAY for the financial turnaround and revival of Power Distribution companies (DISCOMs), and importantly also ensures a sustainable permanent solution to the problem. UDAY is a path breaking reform for realizing the Prime Minister's vision of affordable and accessible 24x7 power for all.

AMRUT - The Ministry of Urban Development on 26 November 2015 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. Besides, an inter-ministerial Apex Committee approved State level Annual Action Plans for 2015-16 with an investment of 438 crore rupees for Haryana (18 AMRUT cities), 573 crore rupees for Chattisgarh (9 AMRUT cities), 416 crore rupees for Telangana (12 AMRUT cities), 588 crore rupees for Kerala (9 AMRUT cities) and 1105 crore rupees for West Bengal (54 AMRUT cities).

Schemes for the disabled persons - Union Minister for Social Justice and Empowerment Thaawar Chand Gehlot on 24 November 2015 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. Besides, he also announced to increase the number of categories of disability from 7 to 19, so that more number of disabled could be brought into the ambit of Government's new initiatives.

The Scheme Blue Revolution - The Scheme Blue Revolution: Integrated Development and Management of Fisheries was in news as Union Minister for Agriculture and Farmer Welfare Radha Mohan Singh on the eve of World Fisheries Day 2015 on 21 November 2015 mentioned about it. The scheme was conceptualized by Prime Minister Narendra Modi in 2014 and entails a total outlay of 3000 crore rupees. It visualizes an enabling environment for an integrated and holistic development and management of fisheries keeping in view the sustainability, bio-security and environmental concerns. The scheme will cover inland fisheries, aquaculture, marine fisheries including deep sea fishing, mari-culture and all activities undertaken by the National Fisheries Development Board (NFDB) towards realizing Blue Revolution.

AMRIT - Union Ministry of Health and Family Welfare on 15 November 2015 launched the Affordable Medicines and Reliable Implants for Treatment (AMRIT) pharmacy outlet at the All India Institute of Medical Sciences (AIIMS) in New Delhi. The purpose of the first of its kind outlet is to reduce the expenditure incurred by patients on treatment of cancer and heart diseases by 50 to 60 percent.

PRASAD and SWADSH DARSHAN schemes - PRASAD and SWADSH DARSHAN schemes of the Union Ministry of Tourism were in news in the second week of November 2015. The two initiatives, along with Zonal Cultural Centres (ZCCs), were launched to achieve 1 per cent share of international tourist arrivals by 2016-17 from the present 0.68 per cent. Both the schemes are under implementation in mission mode and aimed at developing world-class tourism related infrastructure. Its objective is to augment religious and spiritual tourism in the country as India is a land of many religions like Hinduism, Buddhism, Sikhism, Jainism and Sufism. In the initial phase, 12 cities, that are part of HRIDAY scheme, namely Amritsar, Ajmer, Amaravati, Dwaraka, Gaya, Kanchipuram, Kedarnath, Kamakhya, Mathura, Puri, Varanasi and Vellankani have been identified for development.

MISCELLANEOUS

Nuclear Insurance Pool

India's \$234-million (Rs 1,500 crore) nuclear insurance pool will be in place shortly, and the issue of right to recourse against suppliers in case of accidents could be resolved contractually, says Shekhar Basu, chairman of the Atomic Energy Commission (AEC). The move is expected to provide relief to small suppliers in the nuclear energy sector.

Report on Education

Only 4.5 per cent of the population in the country is educated upto the level of graduate or above while a majority of 32.6 per cent population is not even educated upto the primary school level. According to the census data for 2011 on literacy, workers and educational levels, released by the Registrar General and Census Commissioner of India, literate population who are presently attending any educational institution in the country, below primary occupies the major share of 32.6 per cent. It was followed by primary (25.2 per cent), middle (15.7 per cent), matric (11.1 per cent), higher secondary (8.6 per cent) and Graduate and above (4.5 per cent).

Chhota Rajan arrested in Indonesia

Fugitive don Chhota Rajan, one of India's most wanted criminals and a leading figure in the Mumbai underworld, was arrested at Bali in Indonesia. Confirming the arrest, Union Home Minister Rajnath Singh told the media that the Central Bureau of Investigation and other security agencies are in touch with their Indonesian counterparts to expedite his deportation.

Extradition proceedings against Lalit Modi

The Enforcement Directorate has requested the Union Home Ministry to initiate extradition proceedings against the United Kingdom-based former IPL chief, Lalit Modi, in connection with a money laundering case.

Penalty imposed on Airlines

The Competition Commission of India (CCI) has imposed penalties of Rs. 258 crore on Jet Airways, IndiGo and SpiceJet for their alleged action in fixing and revising fuel surcharge for transportation of cargo. The commission has noted that the airlines acted in parallel in collusion in fixing the rates.

Facebook achieved landmark

Facebook, the 11-year-old social media company founded by Mark Zuckerberg in his Harvard dorm room, surpassed the \$300-billion mark in market capitalisation, overtaking General Electric (GE) along the way. Facebook became the seventh most valuable firm in the US, with market capitalisation touching \$303 billion and joined Alphabet, Apple, Microsoft and Amazon among the top 10 ranks.

Facebook report on content restriction

Facebook has restricted access to over 15,000 pieces of information on its website in India during the first six months of 2015 — the highest for any country, following requests from the government and law enforcement agencies.

Doordarshan - Public service broadcaster Doordarshan claimed on 24 October 2015 that it has emerged as the most-watched Hindi channel in terms of time spent per viewer ahead of top General Entertainment Channels (GEC).



Operation Inherent Resolve - US military operation for the intervention against the Islamic State of Iraq and Syria (ISIS) Operation Inherent Resolve (OIR) was in news in fourth week of November 2015. It came into news after the Paris terror attack on 13 November 2015 in which about 130 people were killed and several were injured. 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.

First international film festival for the persons with disabilities - To recognise the spirit of the persons with disabilities, first international film festival for the persons with disabilities (IFFPD) will be held in Delhi from 1 December to 3 December 2015.

NSCN-K - The Union Government on 6 November 2015 declared militant outfit National Socialist Council of Nagaland-Khaplang (NSCN-K) and all its formation as a terrorist organisation. It was declared so under the Unlawful Activities Prevention Act (UAPA), 1967. The NSCN-K was declared a terrorist organisation after the outfit killed innocent civilians and security forces and engaged in other violent activities including the 4 June 2015 attack on the Army convoy in Chandel district of

Manipur.

Letter of Award - Ministry of Railways on 9 November 2015 issued a Letter of Award (LoA) to USA-based GE Global Sourcing India Pvt Limited for setting up of Diesel Locomotive Factory (DLF) at Marhowra, Saran district, Bihar and for procurement and maintenance of mainline Diesel Electric Locomotives.

Asian Development Bank - The Union Government on 9 November 2015 signed 273 million US dollar loan agreement with Asian Development Bank (ADB) to continue improving rural roads in the States of Assam, Chhattisgarh, Madhya Pradesh, Odisha and West Bengal.



Nirbhaya Fund - The Union Government on 4 November 2015 constituted an Empowered Committee to approve schemes proposed under the Nirbhaya Fund. The Committee comprises officials from various ministries, including Women and Child Development, Home Affairs, Road Transport and Railways. The Secretary of the Women and Child Development Ministry will be the chairperson of the committee.

SIT on Black Money - Special Investigation Team (SIT) on Black Money on 3 November 2015 submitted its third report to the Union Ministry of Finance. The SIT is headed by Justice MB Shah and the report dealt with shell companies and beneficial ownership. The SIT found that over 2600 persons are directors on more than 20 companies and at least 20 companies are operating from the same address at 345 places which indicate the violation of Companies Act, 2013.

Alternate Train Accommodation Scheme - Indian Railways on 1 November 2015 launched Alternate Train Accommodation Scheme (ATAS) called as Vikalp to provide confirmed accommodation to waitlisted passengers in alternate trains. The scheme was launched on pilot basis for the tickets booked through internet on Delhi-Lucknow and Delhi-Jammu sectors of Northern Railway. It will be operational for six months. The purpose of the scheme is to provide confirmed accommodation to waitlisted passengers and also to ensure optimal utilisation of available accommodation.

SEBI - Securities and Exchange Board of India (SEBI) on 22

November 2015 signed Memorandum of Understanding (MoU) with the Bangladesh Securities and Exchange Commission (BSEC) on bilateral cooperation and technical assistance. The MoU was signed by UK Sinha, Chairman, SEBI and Dr M Khairul Hossain, Chairman, BSEC at Dhaka, Bangladesh.

Technology Acquisition and Development Fund - Union Government on 18 November 2015 launched the Technology Acquisition and Development Fund (TADF) under the National Manufacturing Policy, 2011. The TADF was launched by Minister of State for Commerce & Industry Nirmala Sitharaman. The fund will facilitate acquisition of clean, green and energy efficient technologies. It will also catalyse the manufacturing growth in Micro, Small & Medium Enterprises (MSME) sector with an aim to contribute to 'Make in India' initiative. The scheme will be implemented through Global Innovation and Technology Alliance (GITA), a joint venture company. GITA was launched in 2007-08 by CII and Department of Science & Technology to stimulate private sector's investment in R&D.

Conference of Power, New Renewable Energy and Mines Ministers of States & Union Territories - A two day Conference of Power, New Renewable Energy and Mines Ministers of States & Union Territories (UTs) concluded on 7 November 2015. It was held in Kochi, Kerala. The conference discussed problems faced by the power and renewable energy sector and evolved appropriate resolutions.

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Handy Notes : PROFIT AND LOSS

Let's understand some of the basics of the Chapter!

Cost Price: The Price at which a product or good is purchased from the market.

It is mainly denoted as C.P.

Selling Price: The Price at which a product or good is sold in the market.

It is mainly denoted as S.P.

Loss: When CP is greater than SP, then it is termed as Loss.

Gain/Profit: When SP is greater than CP, then it is termed as profit.

Break-Even: When CP is equal to SP, then it is termed as Break-Even.

Basics- Important Concepts/Formula related to P&L

1. Gain= SP-CP
2. Loss= CP-SP
3. Profit/Gain Percent= (Gain/CP)*100
5. Loss Percent =(Loss/CP)*100
6. In Case of Loss Percent, SP is calculated as
 $SP = [(100 - \text{Loss})\% / 100] * CP$
7. In Case of Profit Percent, SP is calculated as
 $SP = [(100 + \text{Profit})\% / 100] * CP$
8. To find out CP, the formula is
 $CP = [100 / (100 + \text{Profit}\%)] * SP$ or
 $CP = [100 / (100 - \text{Loss}\%)] * SP$, in case of Loss.
9. If a good is sold at a loss of 40%, then to find SP you can use the given logic:

$$SP = [(100 - 40) / 100] \text{ of } CP$$

Let's have some SHORT-CUTS TRICKS of P&L

SC 1: If a vendor sells two similar goods or product, one at a profit of p% and another at a loss of p%, then the Vendor always incur a loss. This will be calculated as:

$$\text{Loss}\% = \left(\frac{p}{10}\right)^2 \%$$

SC 2: If 'p'th part of a product is sold at q% Loss, then to find the required Gain per cent in selling rest of the Product in order to have break even in whole transaction, is $\frac{pq}{1-p} \%$

SC 3: If a vendor sells a product at a Gain or Loss of x Percent, if he sells the product for more Rs. Y more, he would have a Gain or Loss of z percent. Then the CP of the product is,

$$CP = \frac{Y}{x \pm z} \times 100$$

When in both cases Profit or Loss is given, - is used.

When in the cases, one is profit & other is loss, + is used.

SC 4: If X sells to Y at a Gain (Loss) of P₁% and Y sold this article to Z at a Gain (Loss) of P₂%, then cost price of the product for Z is calculated as:

$$\text{Cost Price for X} \times \left(1 \pm \frac{P_1}{100}\right) \left(1 \pm \frac{P_2}{100}\right)$$

Note: Use Positive sign in case of Gain & Negative Sign in case of Loss.

SC 5:

If a dishonest businessman promises to sell his product at CP but uses False/Wrong weight, then

$$\text{Gain}\% = \frac{\text{Error}}{\text{Actual Value} - \text{Error}} \times 100\%$$

Marked Points:

a) If CP of 'x' articles is equal to the SP of 'y' articles, then the Gain percentage is = $\frac{x-y}{y} \times 100\%$

b) If a Shopkeeper buys P items for Rs. A and sells Q items for Rs. B, then the Gain or Loss per cent is calculated as:
 $\frac{PB - QA}{QA} \times 100\%$

Note: If the answer comes positive then it means, it is Profit or if it comes out Negative then it means Loss.

PROFIT AND LOSS PRACTICE SET

- By selling an article for Rs. 720, a man loses 10%. At what price should he sell it to gain 5%?
(a) Rs. 840 (b) Rs. 890 (c) Rs. 1000
(d) Rs. 995 (e) None of the above
- A Businessman buys some goods for Rs. 150. If the overhead expenses be 12% of the cost price, at what price should it be sold to earn 10%?
(a) Rs. 184.80 (b) Rs. 185.80 (c) Rs. 187.8
(d) Rs. 188.80 (e) None of the above
- Meena purchase two fans each at Rs. 1200. She sold one fan at the loss of 5% and other at the gain of 10%. Find total gain or loss per cent.
(a) 1.2% loss (b) 1.2% profit (c) 2.5% profit
(d) 2.5% loss (e) None of the above
- Prashant purchased an item for Rs. 4000 and sold it at the gain of 35%. From that amount, he purchased another item and sold it at he loss of 20%. What is his over all gain/loss?
(a) Loss of Rs. 340 (b) Gain of Rs. 320
(c) Loss of Rs. 360 (d) Neither gain nor loss (e) None of the above
- Vandna sold an item for Rs. 6384 and incurred a loss of 30%. At what price should he have sold the item to have gained a profit of 30%.
(a) Rs. 14656 (b) Rs. 11856 (c) Rs. 13544
(d) Cannot be determined (e) None of the above
- A dealer sold three-fourth of his articles at a gain of 24% and the remaining at the cost price. Percentage of gain in the whole transaction is
(a) 15 (b) 18 (c) 24
(d) 32 (e) None of the above
- The cost price of 24 apples is same as the selling price of 18 apples. The percentage of gain is
(a) $12\frac{1}{2}\%$ (b) $14\frac{2}{3}\%$ (c) $16\frac{2}{3}\%$
(d) $33\frac{1}{3}\%$ (e) None of the above
- Some Banana bought at 5 for Rs. 10 and sold at 6 for Rs. 15. What is the gain per cent?
(a) 35% (b) 45% (c) 20%
(d) 25% (e) None of the above
- A shopkeeper purchased some books from a publication worth Rs. 750. Because of some reasons, he had to sell two-fifth part of the book at a loss of 15%. On which gain he should sell his rest of the books, so that he gets neither gain nor loss?
(a) 10% (b) 9% (c) 12% (d) 15% (e) 18%
- A person sold a watch at a profit of 10%. If he had sold it for Rs. 2000 more, he would have gained 20%. Find the CP of watch.
(a) Rs. 15000 (b) Rs. 10000 (c) Rs. 20000
(d) Rs. 25000 (e) None of the above

Solutions

- (a); $SP = \text{Rs. } 720$ and $\text{loss} = 10\%$
 $\therefore CP = \frac{100}{90} \times 720 = \text{Rs. } 800$
Now, $CP = \text{Rs. } 800$ and $\text{gain} = 5\%$
 $\therefore SP = \frac{105}{100} \times 800 = \text{Rs. } 840$
- (a); Total $CP = (CP + \text{Overhead expenses})$
 $= 150 + 12\% \text{ of } 150$
 $= 150 + \frac{12}{100} \times 150 = \text{Rs. } 168$
Given that, $\text{gain} = 10\%$
 $\therefore SP = \frac{110}{100} \times 168 = \text{Rs. } 184.80$
- (c); Total $CP = 2 \times 1200 = \text{Rs. } 2400$
 $SP \text{ at } 5\% \text{ loss} = \frac{95}{100} \times 1200 = \text{Rs. } 1140$
 $SP \text{ at } 10\% \text{ gain} = \frac{110}{100} \times 1200 = \text{Rs. } 1320$
Total $SP = 1140 + 1320 = \text{Rs. } 2460$
 $\therefore \text{Gain} = 2460 - 2400 = \text{Rs. } 60$
 $\therefore \text{Gain}\% = \frac{60}{2400} \times 100\% = 2.5\%$
- (b); $CP_1 = \text{Rs. } 4000$
 $SP_1 = 4000 \times \frac{135}{100} = \text{Rs. } 5400 = CP_2$
 $SP_2 = 5400 \times \frac{80}{100} = \text{Rs. } 4320$
 $CP_1 < SP_2$
Hence, profit is earned here.
 $\therefore \text{Required gain} = (SP_2 - CP_1) = 4320 - 4000 = \text{Rs. } 320$
- (b); $CP = \frac{100}{70} \times 6384 = \text{Rs. } 9120$
To gain 30%, $SP = 130\% \text{ of } 9120$
 $SP = \frac{130}{100} \times 9120 = \text{Rs. } 11856$
- (b); Let $CP = \text{Rs. } 100$
 $\therefore SP = 75 \times \frac{124}{100} + 25$
 $= 93 + 25 = \text{Rs. } 118$
Clearly, $\text{gain}\% = 18\%$
- (d); Given that, $a = 24$ and $b = 18$
According to the formula,
 $\text{Gain}\% = \left(\frac{a-b}{b} \times 100\right)\%$
 $= \left(\frac{24-18}{18} \times 100\right)\% = \left(\frac{6}{18} \times 100\right)\% = \frac{100}{3}\% = 33\frac{1}{3}\%$
- (d); Let number of apples bought = $5 \times 6 = 30$ [LCM of 5 and 6]
 $CP = \frac{10}{5} \times 30 = \text{Rs. } 60$
 $SP = \frac{15}{6} \times 30 = \text{Rs. } 75$
 $\therefore \text{Gain} = SP - CP = 75 - 60 = \text{Rs. } 15$
 $\therefore \text{Gain}\% = \left(\frac{15}{60} \times 100\right)\% = 25\%$
- (a) Here, $a = \frac{2}{5}$, $x = 15\%$
According to the formula,
 $\text{Gain}\% = \frac{ax}{1-a}\% = \frac{\frac{2}{5} \times 15}{1-\frac{2}{5}}\% = \frac{6 \times 5}{3}\% = 10\%$
- (c); $20\% - 10\% = 2000$
 $10\% = 2000$
 $100\% = 20000$

Handy Notes : Subject-Verb Agreements

Dear Readers,

English is the subject that many of you are afraid of. I agree that in past times, the cut-off for English section is going high day by day. And the only way to deal with it is to practice it and learn the rules. There is no way out other than this. And to help you with this, we are presenting you the one of the most important topics viz. **Subject-Verb Agreement**. It is nothing but to check whether the verb agrees to the subject or not. If we talk about the topics, this can come in **Error Detection Form**, **Sentence Improvement Form** or it may also come in **Cloze Test Form**. So it will cover the most sought after topics in English Section. So let us start with the rules.

1. Subjects and verbs must agree in number. This is the most basic concept behind this whole topic.

Examples:

The **man walks** down the street.

The **men walk** down the street.

2. Don't get confused by the words that come between the subject and verb; they do not affect agreement.

Examples:

The **dog**, who is chewing on my jeans, **is** usually very good.

The **man**, who already had three or four drinks, **was** waiting for his partner to arrive.

3. Prepositional phrases between the subject and verb usually do not affect agreement.

Examples:

The **colors** of the rainbow **are** beautiful.

The **characters** in the play **were** dressed like 18th century people.

4. When sentences start with "there" or "here," the subject will always be placed after the verb. This needs to be observed carefully.

Examples:

There **is** a problem with the Credential Management Software.

Here **are** the papers required to be attested.

5. Subjects don't always come before verbs in questions. Make sure you accurately identify the subject before deciding on the proper verb form to use.

Examples:

Does **Lucy** usually **eat** grass?

Where **are** the missing **pieces** of this puzzle?

6. If two subjects are joined by **and**, they typically require a plural verb form.

Examples:

The cow and the pig **are** jumping over the moon.

India and Pakistan **are** not only countries struggling with the border issues.

7. The verb is singular if the two subjects separated by **and** refer to the same person or thing.

Examples:

Red beans and rice **is** my mom's favorite dish.

Discipline and Enthusiasm **is** the most sought after feature of a banker

8. If one of the words **each**, **every**, or **no** comes before the subject, the verb is singular.

Examples:

No smoking or drinking **is** allowed in the bus.

Every man and woman **is** required to wash their hand before going into the ICU.

9. If the subjects are both singular and are connected by the words **or**, **nor**, **neither/nor**, **either/or**, and **not only/but also** the verb is singular.

Examples:

Jessica or Christian **is** to blame for the accident.

Not only IBPS, but also SSC **is** looking for the candidates with good communication skills.

10. The only time when the object of the preposition factors into the decision of plural or singular verb forms is when noun and pronoun subjects like **some**, **half**, **none**, **more**, **all**, etc. are followed by a prepositional phrase. In these sentences, the object of the preposition determines the form of the verb.

Examples:

All of the students **are** gone.

Half of the egg **was** eaten by my mother.

11. The singular verb form is usually used for units of measurement or time.

Examples:

Four quarts of oil **was** required to get the car running.

Even 10kgs of rice **is** not sufficient for a family of 4 person to survive for a month.

12. If the subjects are both plural and are connected by the words *or, nor, neither/nor, either/or,* and *not only/but also,* the verb is plural.

Examples:

Dogs and cats are both available at the pound.

Men and women, above 60 years of age, **are** required to visit doctors every quarter.

13. If one subject is singular and one plural and the words are connected by the words *or, nor, neither/nor, either/or,* and *not only/but also,* you use the verb form of the subject that is nearest the verb.

Examples:

Either the bears or the lion **has** escaped from the zoo.

Neither the lion nor the bears **have** escaped from the zoo.

14. Indefinite pronouns typically take singular verbs. *

Examples:

Everybody **wants** to be loved.

Everyone **needs** to be careful while operating machines.

15. * Except for the pronouns (few, many, several, both, all, some) that always take the plural form.

Examples:

Few **were** left alive after the flood.

Many **were** caught red handed when police raided the place.

16. If two infinitives are separated by *and* they take the plural form of the verb.

Examples:

To walk and to swim **require** great skill.

17. When gerunds are used as the subject of a sentence, they take the singular verb form of the verb; but, when they are linked by *and,* they take the plural form.

Examples:

Standing in the water **was** a bad idea.

Swimming in the ocean and playing drums **are** my hobbies.

18. Collective nouns like herd, senate, class, crowd, etc. usually take a singular verb form.

Examples:

The **herd** is stampeding.

The crowd **seems** satisfied with the speech of the CM.

19. Titles of books, movies, novels, etc. are treated as singular and take a singular verb.

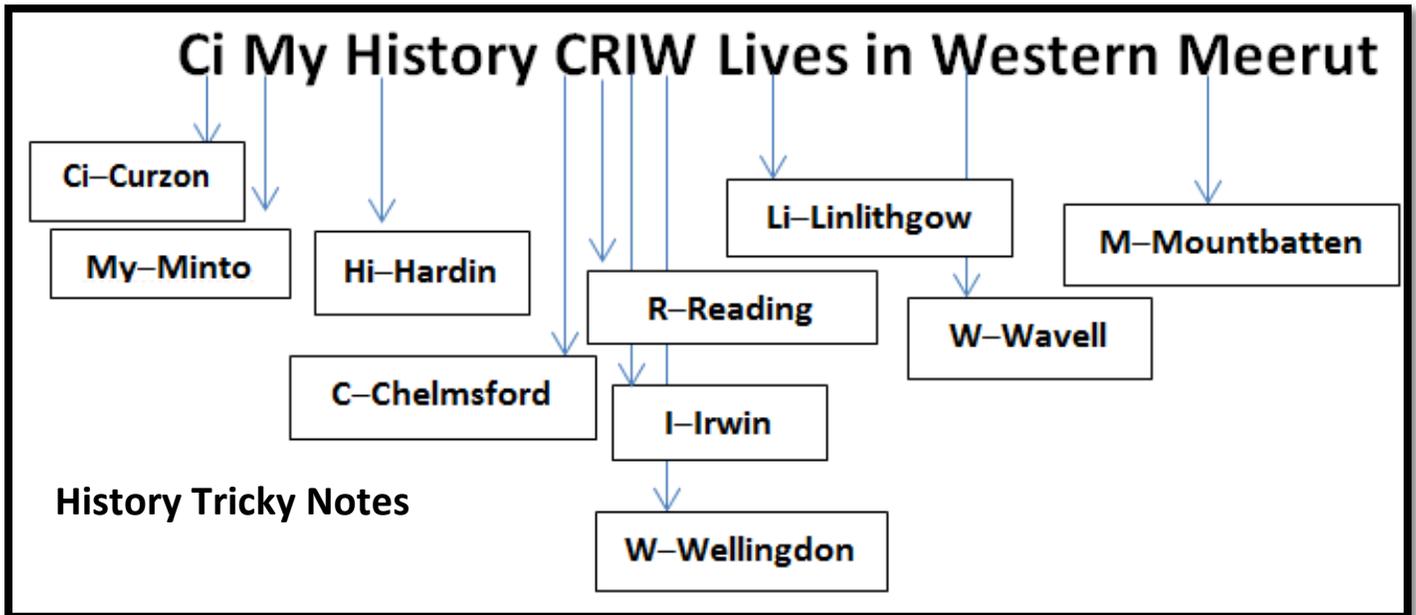
Examples:

The Burbs **is** a movie starring Tom Hanks.

The Satanic Verses **is** written by Salman Rushdie.

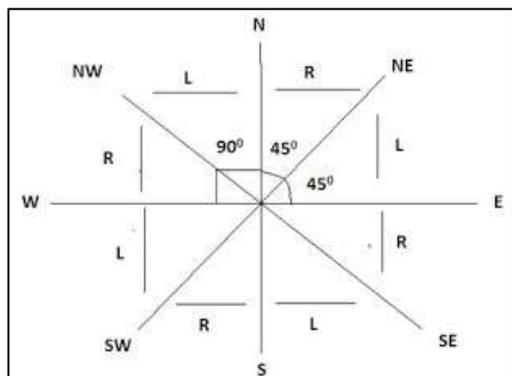
20. Final Rule – Remember, only the subject affects the verb!

How to Learn the Viceroys in Chronological Order



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Handy Notes : DIRECTION SENSE



Note:

- 1) There are 8 directions in all i.e. N, S, E, W, NE, SE, SW, NW
- 2) Angle between 2 crosses i.e. NW & NE or N and E etc is 90*
- 3) Angle between direction and a cross is 45* i.e. between N & NE or E and SE, etc.

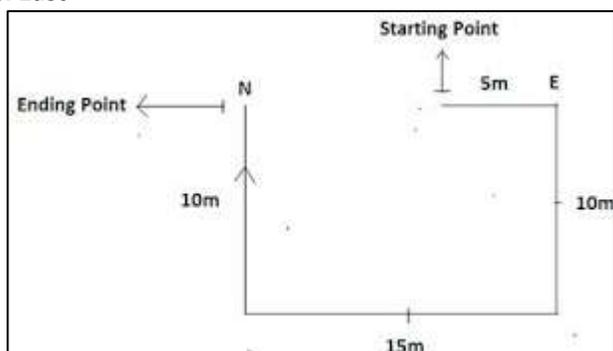
Main Questions that are asked:

- 1) Find the Final Direction
- 2) Starting point direction with respect to the ending point
- 3) Ending point direction with respect to starting point

Example 1.

A Person is walking towards east 5 meters then he turned towards his right and walks 10 meters. Later in the journey he turned towards his right direction and walks for 15 meters finally he turns right and walks 10 meters.

- What is his final direction? **Ans:North**
- How far is he from his starting point and in which direction? **Ans: 10 meters-West**
- In which direction is his starting point from ending point? **Ans: East**



SHORT CUT METHOD:

North	South	East	West
10m	10m	5m	15m
10 - 10 = 0		15 - 5 = 10m West	

Steps

- 1) The 1st line in the question says that person walks 5m east so write 5m under the east column.
- 2) The 2nd line says that he turns right and walks 10m since he is facing east so his right would be 'SOUTH' direction therefore he walks 10m south so write 10m under the south column.
- 3) The 3rd line says that he turns right again and walks 15m so right of south is west so write 15m under west column
- 4) Further the question says that he finally turns right and walks 10m so right of west direction is north so write 10m under north column.

So answer is 10 meters west- which is the ending point direction from the starting point. (see table for the reason)

5) LOGIC behind the short cut

a) Same direction

Ex. North
10 m
10 m = 20m(i.e if there are 2 numbers under a direction, then the numbers get added)

b) Opposite direction

2) Opposite direction

N	S
10	10
= 0	

This is because, opposite directions get subtracted. See below for better understanding.

3) Opposite direction

3) Opposite direction

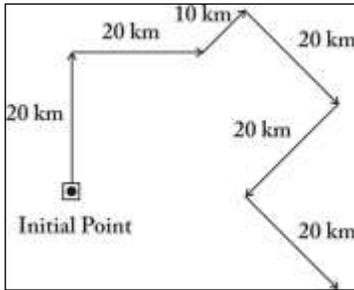
E	W
5m	15m
= 10m west	

DIRECTION SENSE PRACTICE SET

1. Pankaj is facing North and moves 20 km, then he turned to his right and moves 20 km and then he moves 10 km in North-east direction. Then he turned to his right and moves 20 km, and again he turned to his left and 20 km. Now in which direction Pankaj is facing?

- (a) South-east (b) South-west (c) North-west
(d) North-east

Solution: It is clear from the above diagram that Pankaj is facing towards south-east.



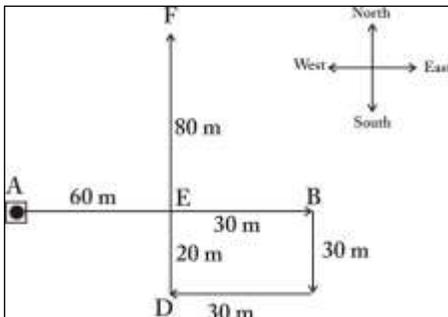
2. Ramu is looking for his wife. He went 90 metres in the east before turning to his right. He went 20 metres before turning to his right again to look for his wife at his brother's place 30 metres from this point.

His wife was not there. From here he went 100 metres to his north before meeting his wife in a street.

How far did Ramu meet his wife from the starting point?

- (a) 140 m (b) 250 m
(c) 80 m (d) 100 m

Solution:- (d)

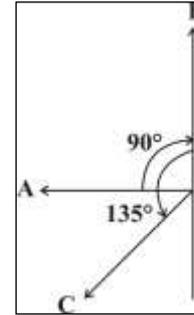


3. I am facing west. I turn 90° in clockwise direction, then 135° in anticlockwise direction. In which direction, I am facing now?

- (a) North-west (b) South-west
(c) South (d) North

Solution:- (b) Resultant rotation = $90^\circ - 135^\circ$ ACW = 45° ACW (Anti-clock wise)

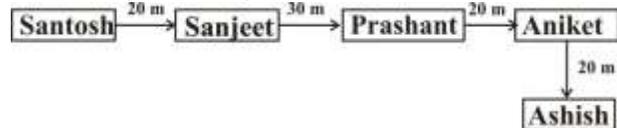
Hence, I am facing towards south-west direction.



4. Santosh, Ashish, Sanjeet, Aniket and Prashant are standing in a line facing towards north. Prashant is standing 20 metres left of Sanjeet. Aniket is standing 20 metres right to Prashant and 50 metres right of Sanjeet. What is the distance Santosh and Aniket?

Solution:- (c)

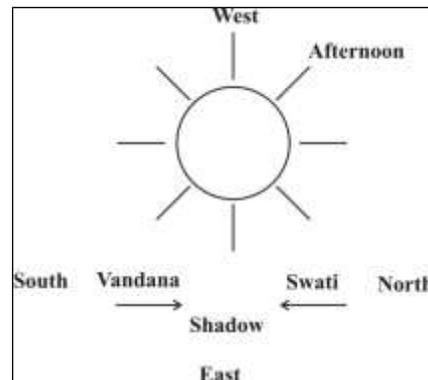
Distance = $(20 + 30 + 20) = 70$ m



5. One afternoon, Vandana and Swati were talking to each other face to face near to career power, Delhi. If Vandana's shadow was exactly to the left of Swati, which direction was Vandana facing?

- (a) North (b) South
(c) East (d) Data inadequate

Solution:- (a) In the afternoon, the sun is in the west. Hence the shadow is in the east. Now east is to the left of Swati, so Swati is facing towards south. Therefore, Vandana, who is face to face with Swati, facing towards North.



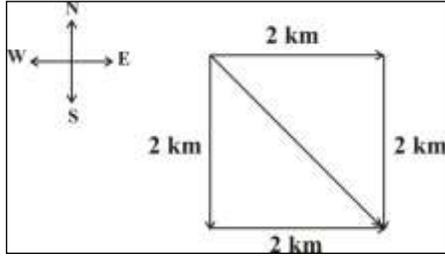
6. Aditya and Kunal start from a point simultaneously. A moves to his East and travels 2 kms, and Kunal moves to his south and travels 2 kms. Aditya takes turn 90° clockwise and travels 2 kms. Kunal turns 90° anticlockwise

and travels 2 kms. Where would they be found from the starting point?

- (a) Aditya in South and Kunal in North direction.
- (b) Aditya in east and Kunal in North direction.
- (c) Both in East direction.
- (d) Both in South-east direction.

Solution:- (d)

Both are in south-east region from initial point.



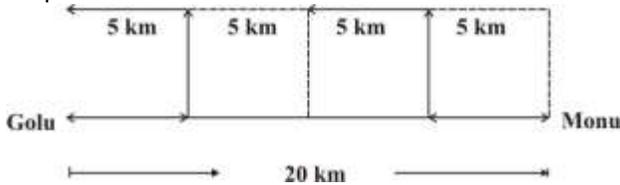
7. Golu and Monu are standing at a distance of 20 kms from each-other on a straight East-west road. Golu and Monu start walking simultaneously eastwards and westwards respectively and both cover a distance of 5 kms. Then Golu turns to his left and walks 10 kms. Monu turns to his right and walks 10 kms at the same speed. Then both turn to their left and cover a distance of 5 kms at the same speed. What will be the distance between them?

- (a) 10 kms
- (b) 30 kms
- (c) 20 kms
- (d) 10 kms or 30 kms

Solution:- (d)

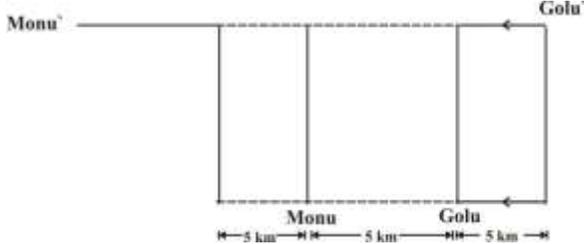
Condition 1:-

Required distance = $5+5=10$ km



Condition 2 :-

Required Distance (Monu'-Golu') = $5+5+20=30$ km.



8. Queen travels towards East. Marry travels towards North. Stuart and Tom travel in opposite direction. Tom travels towards right of Queen. Which of the following statement is definitely true?

- (a) Marry and Stuart travel in the opposite directions
- (b) Stuart travels towards West.
- (c) Marry and Stuart travel in same direction.

(d) Tom travels towards North.

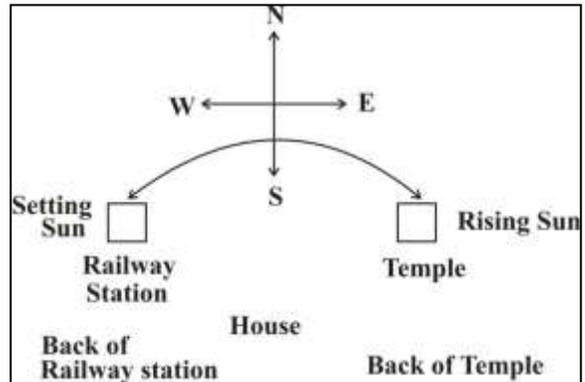
Solution:- (c)

We have been given that Queen travels towards East and Marry travels towards North. Now, Tom travels towards right of Queen implies that Tom travels towards South. Hence Stuart travels towards North (because Stuart and Tom travel in opposite directions). Therefore, it is definitely true that Marry and Stuart travel in the same direction i.e. North.

9. If Yadav sees the rising sun behind the temple and the setting sun behind the railway station from his house, what is the direction of the temple from the railway station?

- (a) East
- (b) West
- (c) North
- (d) South

Solution:- (a)



Thus temple is in the east with respect to the railway station.

10. At 12.30, the hour hand of a clock faces North and the minute hand faces South. At 2.45 the minute hand will be in which direction?

- (a) East
- (b) West
- (c) North-west
- (d) South-east

Solution:- (b)

Imagine
 With all
Believe
 your mind.
 With all
Achieve
 your heart.
 With all
your might.

HANDY NOTES: Gold Schemes by RBI

Prime Minister Narendra Modi launched three ambitious schemes to reduce the physical demand for gold and fish out 20,000 tonnes of the precious metal worth \$800 billion lying idle with households.



Prime Minister Narendra Modi launched three gold related schemes- Gold Monetisation Scheme (GMS), Gold Sovereign Bond Scheme and the Gold Coin and Bullion Scheme. He also unveiled the first ever Indian gold coin & bullion, bearing national emblem Ashok Chakra on one side and Mahatma Gandhi's image engraved on the other side. Initially the coins will be available in denominations of 5 and 10 grams. The 20 grams bullion will also be available through 125 MMTC outlets.

The government's move comes on the hope that Indians, with their obsession for the yellow metal, will prefer the national coin over imported ones.

The Gold Monetisation Scheme (GMS), 2015 will offer option to resident Indians to deposit their precious metal and earn an interest of up to 2.5 per cent; while under the Sovereign Gold Bonds Scheme, investors can earn an interest rate of 2.75 per cent per annum by buying paper bonds.

FAQ on Sovereign Gold Bond Scheme 2015

1. What is Sovereign Gold Bond (SGB)? Who is the issuer?

SGBs are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by Reserve Bank on behalf of Government of India.

2. What are the benefits of investing in SGB?

The SGB offers a superior alternative to holding gold in physical form. The risks and costs of storage are eliminated. Investors are assured of the market value of gold at the time of maturity and periodical interest. SGB is free from issues like making charges and purity in the case of gold in jewellery form. The bonds are held in the books of the RBI or in demat form eliminating risk of loss of scrip etc.

3. Are there any risks in investing in SGBs?

There may be a risk of capital loss if the market price of gold declines. However, the investor does not lose in terms of the units of gold which he has paid for.

4. Who is eligible to invest in the SGBs?

Persons resident in India as defined under Foreign Exchange Management Act, 1999 are eligible to invest in SGB. Eligible investors include individuals, HUFs, trusts, universities, charitable institutions, etc.

5. Can a Minor invest in SGB?

Yes. The application on behalf of the minor has to be made by his / her guardian.

6. Where can investors get the application form?

The application form will be provided by the issuing banks/designated Post Offices/agents. It can also be downloaded from the RBI's website. Banks may also provide online application facility.

7. What are the Know-Your-Customer (KYC) norms?

Know-Your-Customer (KYC) norms will be the same as that for purchase of physical form of gold. Identification documents such as Aadhaar card/PAN or TAN /Passport / Voter ID card will be required. KYC will be done by the issuing banks/Post Offices/agents.

9. What is the minimum and maximum limit for investment?

The Bonds are issued in denominations of one gram of gold and in multiples thereof. Minimum investment in the Bond shall be two grams with a maximum buying limit of 500 grams per person per fiscal year (April – March). In case of joint holding, the limit applies to the first applicant.

10. Can I buy 500 grams worth of SGB every year?

Yes. One can buy 500 grams worth of gold every year as the ceiling has been fixed on a fiscal year (April-March) basis.

11. What is the rate of interest and how will the interest be paid?

The Bonds bear interest at the rate of 2.75 per cent (fixed rate) per annum on the amount of initial investment. Interest will be credited semiannually to the bank account of the investor and the last interest will be payable on maturity along with the principal.

12. Who are the authorized agencies selling the SGBs?

Bonds are sold through scheduled commercial banks and designated Post Offices either directly or through their agents like NBFCs, NSC agents, etc.

13. When will the customers be issued Holding Certificate?

The customers will be issued Certificate of Holding on the date of issuance of the SGB. Certificate of Holding can be collected from the issuing banks/Post Offices/agents or

obtained directly from RBI on email, if email address is provided in the application form.

14. At what price the bonds are sold?

Price of bond will be fixed in Indian Rupees on the basis of the previous week's (Monday – Friday) simple average price for gold of 999 purity published by the India Bullion and Jewellers Association Ltd. (IBJA). The issue price will be disseminated by the Reserve Bank of India

15. Will RBI publish the rate of gold applicable every day?

The price of gold for the relevant tranche will be published on RBI website two days before the issue opens.

16. What will I get on redemption?

On maturity, the redemption proceeds will be equivalent to the prevailing market value of grams of gold originally invested in Indian Rupees. The redemption price will be based on simple average of previous week's (Monday-Friday) price of closing gold price for 999 purity published by the IBJA.

17. What are the procedures involved during redemption?

- The investor will be advised one month before maturity regarding the ensuing maturity of the bond.
- On the date of maturity, the maturity proceeds will be credited to the bank account as per the details on record.
- In case there are changes in any details, such as, account number, email ids, then the investor must intimate the bank/PO promptly.

18. Can I encash the bond anytime I want? Is premature redemption allowed?

Though the tenor of the bond is 8 years, early encashment/redemption of the bond is allowed after fifth year from the date of issue on coupon payment dates. The bond will be tradable on Exchanges, if held in demat form. It can also be transferred to any other eligible investor.

19. What do I have to do if I want to exit my investment?

In case of premature redemption, investors can approach the concerned bank/Post Office/agent thirty days before the coupon payment date. Request for premature redemption can only be entertained if the investor approaches the concerned bank/post office at least one day before the coupon payment date. The proceeds will be credited to the customer's bank account provided at the time of applying for the bond.

20. Can I use these securities as collateral for loans?

Yes, these securities are eligible to be used as collateral for loans from banks, financial Institutions and Non-Banking

Financial Companies (NBFC). The Loan to Value ratio will be same as applicable to ordinary gold loan mandated by the RBI from time to time.

21. Is tax deducted at source (TDS) applicable on the bond?

TDS is not applicable on the bond. However, it is the responsibility of the bond holder to comply with the tax laws.

22. Whether nomination facility is available for these investments?

Yes, nomination facility is available as per the provisions of the Government Securities Act 2006 and Government Securities Regulations, 2007. A nomination form is available along with Application form.

23. Are institutions like banks allowed to invest in Sovereign Gold Bonds?

There is no bar on investment by banks in Sovereign Gold Bonds. These will qualify for SLR.

24. Can I get the bonds in demat form?

The bonds can be held in demat account.

25. Can I get part repayment of these bonds at the time of exercising put option?

Yes, part holdings can be redeemed in multiples of one gm.

Gold Monetisation Scheme, 2015

The Reserve Bank of India issued a Direction to all Scheduled Commercial Banks (excluding Regional Rural Banks) on implementation of the Gold Monetisation Scheme, 2015 notified by the Central Government.

The objective of the Scheme is to mobilise gold held by households and institutions of the country and facilitate its use for productive purposes, and in the long run, to reduce country's reliance on the import of gold. The Reserve Bank has issued the Direction to banks in exercise of powers conferred on it under Section 35 A of the Banking Regulation Act, 1949.

The scheme is aimed at converting an estimated 20,000 tonnes of idle gold worth Rs 540,000 crore in family lockers and temples into the banking system.

The Scheme

- a) The GMS will replace the existing Gold Deposit Scheme, 1999. However, the deposits outstanding under the Gold Deposit Scheme will be allowed to run till maturity unless the depositors prematurely withdraw them.
- b) Resident Indians (Individuals, HUF, Trusts including Mutual Funds/Exchange Traded Funds registered under

SEBI (Mutual Fund) Regulations and Companies) can make deposits under the scheme.

- c) The minimum deposit at any one time shall be raw gold (bars, coins, jewellery excluding stones and other metals) equivalent to 30 grams of gold of 995 fineness. There is no maximum limit for deposit under the scheme. The gold will be accepted at the Collection and Purity Testing Centres (CPTC) certified by Bureau of Indian Standards (BIS) and notified by the Central Government under the Scheme. The deposit certificates will be issued by banks in equivalence of 995 fineness of gold.
- d) The principal and interest of the deposit under the scheme will be denominated in gold.
- e) The designated banks will accept gold deposits under the Short Term (1-3 years) Bank Deposit (STBD) as well as Medium (5-7 years) and Long (12-15 years) Term Government Deposit Schemes. While the former will be accepted by banks on their own account, the latter will be on behalf of Government of India.
- f) There will be provision for premature withdrawal subject to a minimum lock-in period and penalty to be determined by individual banks.
- g) Interest on deposits under the scheme will start accruing from the date of conversion of gold deposited into tradable gold bars after refinement or 30 days after the receipt of gold at the CPTC or the bank's designated branch, as the case may be and whichever is earlier.
- h) During the period from the date of receipt of gold by the CPTC or the designated branch, as the case may be, to the date on which interest starts accruing in the deposit, the gold accepted by the CPTC or the designated branch of the bank shall be treated as an item in safe custody held by the designated bank.

Reserve requirements

The short term bank deposits will attract applicable cash reserve ratio (CRR) and statutory liquidity ratio (SLR). However, the stock of gold held by the banks will count towards the general SLR requirement.

KYC to apply

The opening of gold deposit accounts will be subject to the same rules with regard to customer identification as are applicable to any other deposit account.

Utilisation of gold mobilised under GMS

The designated banks may sell or lend the gold accepted under STBD to MMTC for minting India Gold Coins (IGC) and to jewellers, or sell it to other designated banks participating

in GMS. The gold deposited under MLTGD will be auctioned by MMTC or any other agency authorised by the Central Government and the sale proceeds credited to the Central Government's account with the Reserve Bank. The entities participating in the auction may include the Reserve Bank, MMTC, banks and any other entities notified by the Central Government. Banks may utilise the gold purchased in the auction for purposes indicated above.

Risk Management

Designated banks should put in place a suitable risk management mechanism, including appropriate limits, to manage the risk arising from gold price movements in respect of their net exposure to gold. For this purpose, they have been allowed to access the international exchanges, London Bullion Market Association or make use of over-the-counter contracts to hedge exposures to bullion prices subject to the guidelines issued by the Reserve Bank.

Grievance redress

Complaints against designated banks regarding any discrepancy in issuance of receipts and deposit certificates, redemption of deposits, payment of interest will be handled first by the bank's grievance redress process and then by the Reserve Bank's Banking Ombudsman.

Facts related to Gold Coin/Bullion Scheme

- a) It is the first ever national gold coin minted in India.
- b) It is having National Emblem of Ashok Chakra engraved on one side and Mahatma Gandhi on the other side.
- c) The Coin weighs 5 and 10 grams.
- d) The gold coin and bullion will carry advanced anti-counterfeit features and tamper proof packaging and hallmarked by Bureau of Indian Standards.
- e) The gold coin and bullion will be of 24 carat purity and 999 fineness.
- f) Aim: The government's move comes on the hope that Indians who is said to have an obsession for gold will prefer the national coin over imported ones.
- g) All coins will be hallmarked as per the BIS standards.
- h) This coin will be distributed through the outlets of state-owned Metals and Minerals Trading Corporation of India.

Some Abbreviations related to Gold Schemes

CPTC- Collection and Purity Testing Centre

MLTGD - Medium and Long Term Gold Deposit

STBD- Short Term Bank Deposit

IBJA- India Bullion and Jewellers Association Ltd.

MMTC- Metals and Minerals Trading Corporation of India

Hard Work Never Fails - ROCK STAR(Nani) (Bank Of Baroda Manipal PO) : SUCCESS STORY

We at Bankers Adda are so proud to be sharing Nani's story with you all..a true inspiration at all levels. So proud of you Nani!!

Hard work never fails - ROCK STAR(Nani) (Bank Of Baroda Manipal PO)

Hi friends, I am very happy to share my journey to Bank of Baroda PO with you all. First of all I would like to say thanks to the entire team of BA, especially Shruti mam who always motivated me with her wonderful words, I have never seen such a wonderful person. Bankersadda helped me a lot to get PO job within a year with their wonderful Capsules, Quizzes, Motivation, Suggestions and many more. And a big thanks to all my friends ☺ .

I am the person who was born as an unlucky guy. I am the person who always smiles in front of everyone and cries alone. God did not give me a chance to touch my dad. He did not even give me a chance to see my dad once. My father died in an accident when I was in my mother's womb. My mother was very young (18 years) at the time of the incident as she had got married at the age of 13 years. My grandparents and my father's brother blackmailed my mom after my father died and took all father's belongings and refused to take care of us. Did not even provide for a small place to stay.

My mother started living on a big hill with us in a small house getting wet in the rain and burning in the sun. She was illiterate. To feed me and my brother, she used to clean bowls in hotels. She used to work in houses. She used to work hard from morning to night to take care of me and my brother. We slept many nights without food. I have never seen smile on my mom's face during my childhood. She always used to cry a lot out of guilt for not being able to provide food for us. She knew the value of education. She joined us in a government school and always used to tell us "I am illiterate, so I am not able to do a good job. If you study well, you will get a better job then you can live happily, I don't want you to suffer like me without education, so you should always study well, You need not to do anything for me but you should make a good name for yourself that itself will make me very happy". My brother and I always remember her words. We used to get good marks in all the classes. She used to suffer a lot to provide for our food, books and

clothes. She used to sleep without eating anything to provide us with everything. Many times I have seen my mom crying. I didn't know why she was crying as I was very young at that time. I also used to cry whenever I saw her crying. No words to speak about my mom's sacrifices but I can say one thing that my brother and I have grown up drinking her blood. She did a lot for us. She lost everything for us.

When I turned 10 years my brother and I started helping my mom though she didn't allow us to work. I used to make paper covers and sell them to the shops walking 2-km. My brother used to sell Papads, Biscuit packets in the streets. I always used to pray to God asking him to grow me fast, so that I could do a better job and take care of my mom. My mother took the responsibility of her parents who were very old and poor and dint have a son to take care of them. So my Brother stopped his studies at 10th Class to help my mother completely. They faced many problems to provide me money for books and exams though I studied my intermediate and B.Sc. in a government college. My Scholarship and my part time money (worked in a Private school) helped me a lot while I was studying degree and I used to make some notebooks collecting empty papers from the old books of my friends and records of my labs.

I knew nothing except school, College and home. I didn't roam with friends. I didn't go for movies. I didn't eat anything outside. My friends used to scold me a lot saying that you were studying very well but you were not enjoying the life, your school and college life will not come back again, you will suffer a lot after finishing your studies thinking about our college, just tell us if you have any problems so that we will take care of you. But I never shared with them about my financial problems and I never told them that I was coming to college with empty pockets. I always used to say that I don't like movies, I don't like outside food, I don't like roaming. God is great, he gave me a nice smile to hide my sufferings ☺ but I used to cry a lot whenever I was alone. I never neglected my studies remembering my mother's words. I was a first class student. I got a good name from my lecturers and all my friends. I am very happy that my teachers still remember my name ☺. Everybody used to say to my mom that she is very lucky to have sons like us. These words always make my mom feels very happy but the truth is we are very lucky having such a wonderful mom.

Finally I finished my whole education at the age of 19 years but I used to worry a lot for English as I finished all my education in Telugu medium (Local Language) in government schools and colleges. I came to know that I will not get a good job if I can't speak in English. I couldn't go for any English institutes as I couldn't pay for fees. So, I started working as a data entry operator in an institute and whenever there was no work, I used to learn how to use computer, how to write and send an email, how to search information on internet, how to use shortcuts and also improved my English little by reading English books of children who were studying in private schools. When I felt like I could manage English though I can't speak very well, I attended the BPO Interview, there I didn't find any of the Telugu medium guy, all are from English medium. I was afraid; I felt I will not get the job. There were 5 rounds. They were sending out people from every round. I thought that they would also send me out. But God is great; I was selected in all the rounds.

After my training I got the 1st rank. It's unbelievable. Everyone appreciated me a lot. I felt very happy as I got a nice job and got a good name. I felt proud of myself as I am working with the people who finished Engineering, MCA, MBA, Etc. I started working hard in my office. I always used to get "A" grades and good incentives for my hard work. My salary was Rs.12,000. It's a big amount for me. My mom is so happy with my job. My family financial position came out from the below poverty as we three started working hard. I asked my mom to stop working but she didn't listen to me and she told me that she was habituated with the hard work and she can work for few more years until we came out of poverty completely as we still don't have a good house to stay. I told her many times to stop working but she didn't listen to me. After working for 3 years there, I started having little enjoyment with my friends. I started buying what I needed saving some money every month. All my friends felt very happy as I changed myself. Even I was very happy with the little enjoyments.

People who were working with me in my office started saying that you are intelligent, you always work hard, you have good knowledge and you are very young, why don't you try for government jobs, you will definitely get it if you try and private job will not give you a good life, this job is ok at this age but later you have to suffer a lot.

I started thinking of my future after listening to their words. I have seen many married people in my office who are suffering a lot with less salary. I wanted to prepare for government jobs while working. But many of my friends told me that it takes a lot of time to get government job if you

prepare while working as there is a lot of competition for government jobs. I was afraid to leave my job. I asked my mom and bro what to do. They told me to try for government jobs but do not leave the present job. I didn't get time to prepare for government jobs as I always had to work in extra hours and in weekends. All my colleagues asked me to stop working hard and concentrate on my preparation. But if I stopped working hard, I would lose my good name and if I resigned from my job, it would affect my family a lot. I didn't understand what to do. I became mad thinking of it. No sleep and no food for few days.

One day I came to know that if I resign my job I will get PF amount of 50,000 rupees. I told my mom and bro about it and requested them to give me one year time. But they asked me what you will do if you don't get the job government within a year, you would be leaving a good job, it's very difficult to get it again if you leave it now. I cried a lot and I asked god why was I born poor, why was I born without my dad, why was I not getting the opportunity to prove myself. My mom and bro are always great. After few days they allowed me to resign the job believing that I would definitely get the government job within a year. I was so happy with their words. My management came to know that I was going to resign the job. They said they don't want to lose me and offered me the team leader position and asked me to stay with them in the company. I explained to them everything about my family position. Then they supported me a lot. They promised me that they can give my job back whenever I need it. I felt very happy with their words and worked during the notice period of one month and came out with the blessing of all my managers, supervisors, colleagues and everybody.

I started my preparation in the month of August 2014 and I was 23 years old.

My First Attempts:

- RRB PO (Qualified)
- RRB Clerk (Qualified)

I felt very happy as I qualified in the first attempt but I didn't get any interview call as my marks were less

My next Attempts:

- IBPS PO (Failed)
- IBPS Clerk (Failed)

I missed both PO & Clerk by single digit, I was worried a lot as I missed by a single digit but all my friends motivated me saying that you have just started your preparation and you still managed to reach cutoff marks that means you are very near to success, you should feel very happy for yourself and you will definitely be succeeded in future exams. Their words motivated me a lot.

I am very weak in English. Bankersadda helped me a lot to improve my English with their quizzes and also all the BA friends helped me by posting very useful information. I started reading The Hindu news paper. I found it very difficult to read it for the initial few months. I started collecting the new words from the news paper and making notes with the telugu meanings, synonyms and antonyms. I started practicing grammar. I started writing mock tests.

For General Awareness section, I used to depend completely on BA capsules and daily current affairs. Mathematics is my favorite subject since childhood. I didn't feel any difficulty preparing for it. I used to read BSC material for computer section. It helped me a lot.

My next Attempts:

- SBH Clerk (Qualified)
- BOB Manipal PO (Qualified)
- NICL Assistant (Qualified)
- SBI Prelims (Qualified)

I was very confident that I will get a job after getting 3 interview call letters. But at the same time I was worried a lot whether I can make it or not. I was afraid of GD in BOB Manipal PO but it went very well.

On 5th August at 7PM my friend messaged me on whatsapp stating that Congratulations, you have been selected for BOB Manipal PO. I said please don't joke. He said that he was not joking and asked me to check the result on BOB website. I was tensed to check the result. I prayed to god for some time then I opened the pdf file.

My name and number were there in the list. It's unbelievable that I have been selected for BOB PO. I can't express in words how I felt on that day. Tears of happiness rolled down my eyes. I told my mom and bro that I got job as a PO. I saw a lot of happiness on my mom's face that day. I will never forget the day in my life. My bro called all of his friends and said my brother became a PO within a year. All my friends told me that I have proved again that hard work never fails. The people who always discouraged me saying it's very difficult to get government job these days and you took wrong decision

resigning your good job are now saying everything is possible with hard work and you took good decision. I am very happy now. It's all because of my mother's sacrifices. It's not the end, there are many to achieve in my life.

Dear friends!!! If you are born poor it's not your mistake but if you die poor it's definitely your mistake. You should always try to be better than yesterday. Hard work and Determination will help you to reach your goals.

Thank you all...!!!

A special thanks to Vishal, Kishore, Uday and Ram...!!!

All the best friends



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THE HINDU-NEWS REVIEW (NOV. 2015)

1. Indian-American politician Swati Dandekar was nominated as executive director to the Asian Development Bank with ambassadorial rank by US President Barack Obama.
2. Harshavardhan Neotia, Chairman of Ambuja Neotia group, was elected as the President of industry body Federation of Indian Chambers of Commerce and Industry (FICCI) for the year 2016.
3. The President of India Pranab Mukherjee appointed Justice Tirath Singh Thakur as the 43rd Chief Justice of India.
4. Syed Akbaruddin was appointed as the next Permanent Representative of India to the United Nations at New York. He will replace Asoke Kumar Mukerji.
5. Dr Raghuram Rajan, Governor of RBI was elected as the Vice-Chairman on the Board of Directors of Bank for International Settlements. He became the first Indian to be elected to this position.
6. Former Deputy Governor of Reserve Bank of India Subir Vithal Gokarn was appointed as an Executive Director on the board of the International Monetary Fund (IMF).
7. Former Chief Justice of Delhi High Court, Justice Ajit Prakash Shah, was appointed as the ethics officer (ombudsman) at Board of Control for Cricket in India (BCCI).
8. Indo-Canadian Sikh Harjit Sajjan was sworn-in as Defence Minister of Canada.
9. Navtej Singh Sarna was appointed as Indian High Commissioner to United Kingdom.
10. Suresh N Patel was appointed as the MD & CEO of Andhra Bank.
11. IRS officer Bhushan Kumar Bansal has been appointed as the sixth member of the Central Board of Excise and Customs.
12. Captain Krishna Swaminathan assumed the charge as the second Commanding Officer of INS Vikramaditya at Karwar.
13. RBI appointed Deepak Singhal as the Executive Director (ED).
14. Republican Paul Ryan was elected as the US House of Representatives.
15. Economic Affairs Secretary Shaktikanta Das was nominated as a Director to the Central Board of Directors of the RBI.
16. Senior IRS officer Najib Shah was appointed as Chairman of Central Board of Excise and Customs.
17. Ashok Amritraj was awarded with an honorary doctorate of Arts by the University of East London.
18. Luxembourg ambassador to the United Nations, Sylvie Lucas was appointed as the Chair of the Inter-Governmental Negotiations (IGN) on UN Security Council (UNSC) reforms.
19. US President Barack Obama designated veteran Iraq expert Brett McGurk as Special Presidential Envoy to the US-led coalition fighting the Islamic State for Iraq and Syria (ISIS).
20. Sunil Kanoria was appointed as the President of The Associated Chamber of Commerce and Industry of India (ASSOCHAM).
21. Prithvi Raj Singh of Jal Bhagirathi Foundation was elected to Board of Governors of World Water Council.
22. Bollywood actor Anil Kapoor was selected to be the chief guest of the 46th International Film Festival of India (IFFI) that will start in Goa. On the other hand, film director Shekhar Kapur was selected to be the head of the jury.
23. Renowned Indian nuclear scientist Shekhar Basu took over the posts of Chairman, Atomic Energy Commission and Secretary, Department of Atomic Energy.
24. Shaktikanta Das has been nominated to the Central Board of Directors of the Reserve Bank.
25. Subir Gokarn was appointed as an Executive Director on the board of the International Monetary Fund.
26. Board of Control for Cricket in India president Shashank Manohar will be the new BCCI representative at the International Cricket Council. He will replace former BCCI president N. Srinivasan.
27. Indian cricketer Yuvraj Singh has reportedly got engaged to model-actress Hazel Keech in Bali.
28. Comedian and political neophyte Jimmy Morales was elected President of Guatemala.
29. Indian cricketer Harbhajan Singh tied the knot with his long-time girlfriend, actor Geeta Basra.
30. U.S. lawmakers elected Paul Ryan as speaker of the House of Representatives.
31. Mauricio Macri won the presidential election of Argentina.
32. Kuldip Nayar was honoured with Ramnath Goenka Lifetime Achievement Award.
33. Noted Marathi actor Prashant Damle selected for the Master Dinanath Mangeshkar Award.

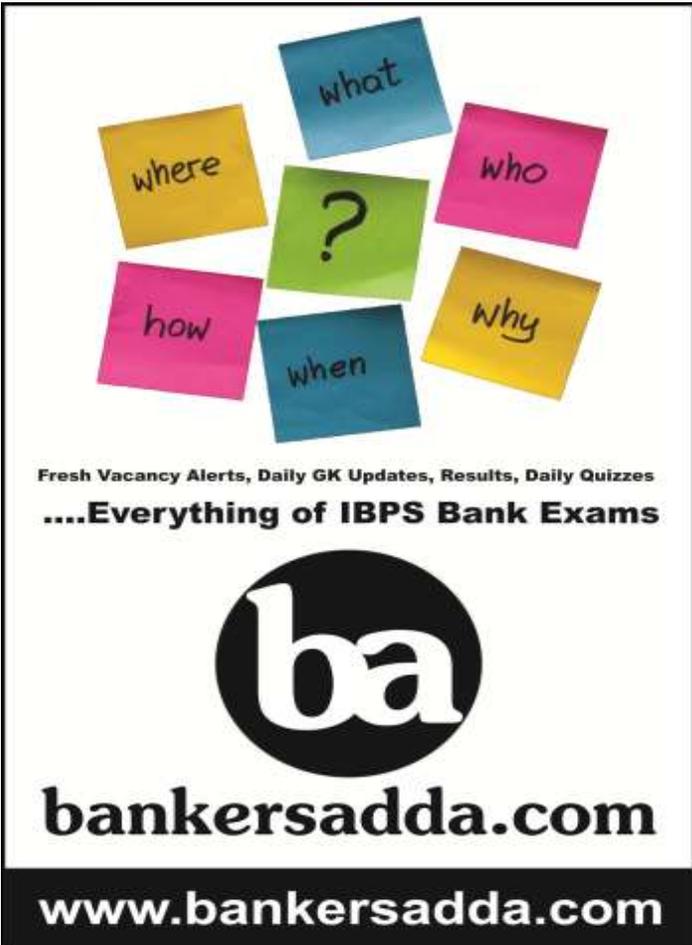
34. The United Nations High Commissioner for Refugees was chosen for the Indira Gandhi Prize for Peace, Disarmament and Development for 2015.
35. The United States President Barack Obama announced the names of 17 individuals who will receive 2015 Presidential Medal of Freedom, the nation's highest civilian honour. The list includes the name of American professional baseball catcher, manager and coach Yogi Berra (posthumous), and American director, producer and screenwriter Steven Spielberg.
36. Union Minister of State for Home Affairs, Kiren Rijiju, was designated as the Disaster Risk Reduction (DRR) Champion for the Asia Region by the United Nations Office for Disaster Risk Reduction (UNISDR).
37. Liberian teenager Abraham M Keita was awarded with the prestigious International Children's Peace Prize 2015.
38. Santoor maestro Pandit Shiv Kumar Sharma was honoured with the Aditya Vikram Birla Kala Shikhar Award for lifetime achievement.
39. Saudi blogger Raif Badawi was awarded the European Parliament's prestigious Sakharov human rights prize.
40. All India Radio's programme on child labour bagged the first prize under the Community Service Announcement category at the Asia-Pacific Broadcasting Union (ABU) Prizes 2015.
41. Sociologist and founder of Sulabh International Bindeshwar Pathak was selected for the prestigious New York Global Leaders Dialogue Humanitarian Award for his contribution to sanitation.
42. Director Pan Nalin's film, Angry Indian Goddesses, was awarded with BNL People's Choice Award at the 10th Rome Film Festival held in Rome, Italy.
43. Oscar-winning composer AR Rahman was conferred with Hridaynath Mangeshkar Award in Mumbai.
44. Sitting Rajya Sabha MP from Nagaland Kehkiho Zhimomi passed away.
45. Former Gujarat Governor Ram Krishna Trivedi died.
46. The patron of the Vishwa Hindu Parishad Ashok Singhal passed away.
47. Veteran Bollywood actor Saeed Jaffrey passed away.
48. A well-known author of children's books, Kamala Laxman, passed away in Pune.
49. Yitzhak Navon, who served as the fifth president of Israel, died.
50. Angad Paul, the youngest son of NRI industrialist Lord Swraj Paul died.
51. Former England Cricketer Tom Graveney died.
52. Hero Group founder Brijmohan Lall Munjal died.
53. Prime Minister Narendra Modi returned to India concluding his two-nation tour to Malaysia and Singapore. During the 4 day visit that took place from 21 November to 24 November 2015, Modi participated in ASEAN Business and Investment Summit and met with the heads/leaders of ASEAN states.
54. Prime Minister Narendra Modi returned to India after his two-nation tour of the United Kingdom and Turkey.
55. World Economic Forum released the Global Gender Gap Report 2015. India stood at the 108th position. Top 5 countries with high gender equality are Iceland (1), Norway (2), Finland (3), Sweden (4) and Ireland (5).
56. Internet and Mobile Association of India released a report entitled Internet in India 2015 report. India's internet user base will touch 402 million by December 2015 making it the second-largest in the world after China.
57. Tax Justice Network released the Financial Secrecy Index 2015 that ranked jurisdictions according to their secrecy and the scale of their offshore financial activities. While Switzerland is the most secretive jurisdiction in the world, India, with 42 ranking, is identified as the moderately secretive among 92 countries/jurisdictions surveyed.
58. World Bank released Doing Business 2016 report. The report ranked Singapore as first on ease of doing business while Eritrea has been ranked last at 189th position. India showing the largest improvement in the South Asia region jumped 12 places to reach 130th rank on the ease of doing business.
59. Union Ministry of Human Resource Development constituted a drafting committee to frame the New Education Policy. It will be headed by former Cabinet Secretary TSR Subramanian.
60. NITI Aayog panel on Innovation headed by Prof Tarun Khanna submitted its report recommending that the private sector should help fund research and development, including in research labs at universities and startups.
61. The Union Government constituted RV Easwar Committee with a view to simplify the provisions of the Income Tax Act, 1961.
62. The 10th East Asia Summit (EAS) was held in Kuala Lumpur, Malaysia on 22 November 2015. The year's summit held under the theme Our People, Our Community, Our Vision.
63. 23rd Asia-Pacific Economic Cooperation (APEC) Economic Leaders Summit was held at Manila, Philippines from 18 November to 19 November 2015.
64. G20 Summit was held for two days in Antalya, Turkey. The summit was attended by all the leaders of the G20 including Prime Minister Narendra Modi. However, France President Francois Hollande couldn't attend the summit as Paris came under a coordinated terrorist attack on 13 November 2015.

65. World Robot Olympiad 2015 was held in Doha, Qatar.
66. Union Cabinet approved the signing of the Tripartite Agreement among India, Brazil and South Africa on the IBSA Fund for the Alleviation of Poverty and Hunger.
67. PM Narendra Modi launched gold monetisation scheme. Minimum deposit limit has been brought down to just 30 grams and depositors will get up to a 2.5% interest.
68. Investors will get a 2.75% annual interest on the sovereign gold bond seeking to provide an alternative to the purchase of physical gold in the country. The scheme will offer investors a choice to buy bonds worth a minimum of 2 grams of gold, up to a maximum of 500 grams. The 2.75% interest has been fixed per annum, payable semi-annually on the initial value of investment. The interest will be taxed, as per the provisions of the Income Tax Act, and the capital gains would also be the same as in the case of physical gold. The bonds will be sold through banks and designated post offices, as may be notified.
69. Power Ministers of all states and Union Territories unanimously decided to ensure electrification of all the un-electrified villages by March 31, 2017 in mission mode under the Centre's ambitious Deendayal Upadhyaya Grameen Jyoti Yojana.
70. The Union Cabinet chaired by the Prime Minister Narendra Modi, has given its approval to a new scheme moved by the Ministry of Power – Ujwal DISCOM Assurance Yojna or UDAY for the financial turnaround and revival of Power Distribution companies (DISCOMs), and importantly also ensures a sustainable permanent solution to the problem.
71. 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).
72. 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.
73. Union Ministry of Health and Family Welfare launched the Affordable Medicines and Reliable Implants for Treatment (AMRIT) pharmacy outlet at the All India Institute of Medical Sciences (AIIMS) in New Delhi.
74. PRASAD and SWADSH DARSHAN schemes were launched to achieve 1 per cent share of international tourist arrivals by 2016-17 from the present 0.68 per cent. In the initial phase, 12 cities, that are part of HRIDAY scheme, namely Amritsar, Ajmer, Amaravati, Dwaraka, Gaya, Kanchipuram, Kedarnath, Kamakhya, Mathura, Puri, Varanasi and Vellankani have been identified for development.
75. Indian Army's Strategic Forces Command successfully test-fired surface-to-surface Agni-IV missile. The 4000-km range nuclear capable missile was test-fired from Abdul Kalam (Wheeler) Island off the Odisha coast.
76. Indian Army successfully test-fired the BrahMos supersonic cruise missile at the Pokhran Test Range in Rajasthan. It was launched from an Autonomous Mobile Launcher (AML).
77. India successfully test-fired BrahMos Supersonic Cruise Missile from INS Kochi off the west coast. BrahMos successfully destroyed target ship Alleppey which was stationed 290 km away, the missile's full range.
78. The Defence Acquisition Council (DAC) presided by Defence Minister Manohar Parrikar on 29 October 2015 cleared new military modernisation proposals worth over 12000 crore rupees. The proposals include the acquisition of two additional regiments of the indigenous Pinaka multiple-launch rocket systems to the upgrade of 26 Ilyushin transport aircraft by Russia.
79. 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.
80. Defence Minister Manohar Parrikar handed over the Maareech - Advanced Torpedo Defence System – developed by DRDO to the Navy Chief Admiral Robin K. Dhowan in Vishakhapatnam.
81. Defence Minister Manohar Parrikar commissioned the India Coast Guard Offshore Patrol Vessel (OPV), 'Samarth' at Vasco in Goa.
82. Defence Minister Manohar Parrikar launched Army Cloud, Software Defined Data Centre and Digi-Locker facilities for the Indian Army at the Army Headquarters in New Delhi.
83. Indian Navy and Sri Lanka Navy began the 4th edition of Sri Lanka-India Exercise (SLINEX) at Trincomalee, Sri Lanka.
84. Book titled What Happened to Netaji? authored by former journalist Anuj Dhar was released October 2015.
85. Rebooting India: Realizing a Billion Aspirations - The book titled Rebooting India: Realizing a Billion Aspirations authored by Nandan Nilekani and Viral Shah was released.
86. Interlinking of Indian Rivers - Book titled Interlinking of Indian Rivers authored by Radha Kant Bharati was released.
87. Public service broadcaster Doordarshan claimed that it has emerged as the most-watched Hindi channel in

- terms of time spent per viewer ahead of top General Entertainment Channels.
88. Flight 7K9268 of Airbus A321 operated by Russian airline Kogalymavia (Metrojet) crashed with 224 people, including 17 children on board in Egypt's Sinai Peninsula on 31 October 2015. The plane crashed while travelling from Sharm el-Sheikh bound to St Petersburg.
 89. To recognise the spirit of the persons with disabilities, first international film festival for the persons with disabilities (IFFPD) will be held in Delhi from 1 December to 3 December 2015.
 90. The Union Government declared militant outfit National Socialist Council of Nagaland-Khaplang (NSCN-K) and all its formation as a terrorist organisation. It was declared so under the Unlawful Activities Prevention Act (UAPA), 1967.
 91. Ministry of Railways issued a Letter of Award to USA-based GE Global Sourcing India Pvt Limited for setting up of Diesel Locomotive Factory (DLF) at Marhowra, Saran district, Bihar.
 92. Union Government signed 273 million US dollar loan agreement with Asian Development Bank to continue improving rural roads in the States of Assam, Chhattisgarh, Madhya Pradesh, Odisha and West Bengal.
 93. The Union Government constituted an Empowered Committee to approve schemes proposed under the Nirbhaya Fund.
 94. Indian Railways launched Alternate Train Accommodation Scheme called as Vikalp to provide confirmed accommodation to waitlisted passengers in alternate trains.
 95. Securities and Exchange Board of India signed MoU with the Bangladesh Securities and Exchange Commission on bilateral cooperation and technical assistance.
 96. Union Government launched the Technology Acquisition and Development Fund under the National Manufacturing Policy, 2011. The fund will facilitate acquisition of clean, green and energy efficient technologies.
 97. Conference of Power, New Renewable Energy and Mines Ministers of States & Union Territories concluded in Kochi, Kerala.
 98. Lenders to Kingfisher Airlines have decided to auction the grounded carrier's assets located at Mumbai's Chhatrapati Shivaji International Airport including aircraft pullers, tractors and cars in a bid to recover a small part of the outstanding loans of Rs. 6,963 crore. SBI Caps — the merchant banking arm of State Bank of India — is managing the e-auction, which will be held on Dec. 7.
 99. RBI decided to grant in principle approval to the National Payments Corporation of India to function as the Bharat Bill Payment Central Unit in Bharat Bill Payment System. 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 any where bill payment to customers.
 100. RBI issued revised and uniform guidelines on Internet Banking for all licensed cooperative banks including Urban Cooperative Banks (UCBs), Cooperative Banks (StCBs) and Districts Co-operative Banks (DCBs).
 101. RBI allowed NRIs to subscribe to the National Pension System.
 102. Jayant Sinha, Minister of State for Finance, is planning to meet Chief Executives of State-run banks every 45 days to take stock of various performance parameters and discuss evolving issues.
 103. The gross NPAs of public sector banks were at six per cent at the end of June, up from 5.2 per cent in March.
 104. 7th Pay Commission report recommended that a 23.55 per cent hike in salary, allowances and pension involving an additional burden of Rs 102,000 crore has been recommended to central government employees and pensioners. The Seventh Pay Commission report more than doubled the entry and top level pay while favouring a virtual One Rank One Pension (OROP) for civilians. The 900-page report of the 7th Pay Commission headed by Justice A K Mathur was presented to Finance Minister Arun Jaitley with a recommendation that the new scales be implemented from January 1, 2016.
 105. Swachh Bharat cess at the rate of 0.5% on all services now liable to service tax, and a 2 % cess on air fares on all international flights as also those between metros and big cities. The Swachh Bharat cess will be effective from November 15.
 106. Government raised the threshold limit of approval by Foreign Investment Promotion Board from the earlier Rs.3,000 crore to Rs.5,000 crore.
 107. Indian economy is expected to expand by 7.2 per cent this fiscal, says Paris-based think tank Organisation for Economic Cooperation and Development (OECD).
 108. Cabinet Committee on Economic Affairs approved a 10 per cent disinvestment in Coal India.
 109. WPI inflation in October was -3.8 per cent, compared with -4.5 per cent in September, the 12th consecutive month in which WPI inflation was negative.
 110. Vijay Kelkar committee on revitalising public-private partnership (PPP) projects submitted its report to finance minister Arun Jaitley.
 111. Concerned over the decline in exports for the 11th consecutive month, the government announced a 3%

- interest subsidy scheme for exporters to make the labour-intensive exports sector globally competitive.
- 112.** Income Tax department has launched its official handle on micro-blogging website Twitter. The handle "incometaxindia" is aimed to keep taxpayers and other users updated about the activities of the department.
- 113.** Barring Tamil Nadu, all States are on board for implementing the National Food Security Act by April next, Union Food Minister Ram Vilas Paswan said after a meeting with State food secretaries.
- 114.** Total telephone subscriber base increased marginally to 102.26 crore at the end of September on the back of rise in wireless users even as the fixed line base continued to fall.
- 115.** Giving a boost to the firepower and arsenal of the Indian Armed Forces, Defence Minister Manohar Parrikar dedicated the Boeing P-8I (Poseidon Eight India) Long Range Maritime Patrol aircraft to the nation, at INS Rajali, Arakkonam.
- 116.** Come November 12, you can book a railway ticket online 30 minutes prior to the departure of a train.
- 117.** Government relaxed foreign direct investment norms in the defence sector by allowing FDI up to 49 per cent under automatic route and beyond that through the FIPB's approval.
- 118.** Government has decided to reduce the centrally sponsored schemes (CSS) to 27 from 72. The restructuring of the schemes is largely based on the recommendations of a Niti Aayog panel of chief ministers headed by Madhya Pradesh CM Shivraj Singh Chouhan, which submitted its report to Prime Minister Narendra Modi on October 27.
- 119.** Narendra Modi announced a package of Rs 80,000 crore for Jammu and Kashmir and pledged to transform it into a new, modern, progressive and prosperous state for which there will no dearth of money.
- 120.** Government increased the minimum support price (MSP) for rabi pulses — gram and masoor — by more than 10% for the 2015-16 season in comparison to the previous year. The cabinet also raised MSP for wheat by a moderate 5%.
- 121.** Reliance Industries Chairman Mukesh Ambani said he is looking forward to Punjab becoming the first state in the country where every village will be covered with broadband mobile connectivity as he committed to invest towards digital infrastructure in the state.
- 122.** Fugitive don Chhota Rajan was arrested at Bali in Indonesia.
- 123.** Centre told the Supreme Court that it did not support rent-a-womb commercial surrogacy and would make such exploitation of women and children wombs punishable under the law.
- 124.** Punjab State government signed a Memorandum of Understanding (MoU) for setting up a bio-ethanol refinery.
- 125.** Petroleum and Natural Gas Minister Dharmendra Pradhan confirmed that his Ministry still aimed to implement introduction of the cleaner Bharat Stage-VI fuel in the country by 2020.
- 126.** Former Cabinet secretary T.S.R. Subramanian has been appointed chairperson of a committee set up by the Human Resource Development Ministry to draft the new education policy.
- 127.** Indian students visiting London for higher studies will have the option of staying in Babasaheb Ambedkar's house purchased by the Maharashtra government, said Chief Minister Devendra Fadnavis.
- 128.** Parliament will meet in what is likely to be a stormy winter session from November 26 to December 23.
- 129.** Five months after Maggi noodles was taken off shelves, Nestle India resumed sales of the popular instant noodles brand in India.
- 130.** The Competition Commission of India has imposed penalties of Rs. 258 crore on Jet Airways, IndiGo and SpiceJet for their alleged action in fixing and revising fuel surcharge for transportation of cargo.
- 131.** Delhi and Dhaka have agreed to bring border killings to an end and stressed greater awareness among citizens to avert such incidents in the future. This was decided at the home secretary-level meeting between India and Bangladesh.
- 132.** Anil Ambani-led Reliance Group will develop a 6,000 megawatt Solar Power Park in Rajasthan, a plan that has potential to attract an investment of Rs.60,000 crore.
- 133.** Fifty-seven-year-old aircraft career, INS Viraat, is being offered to States to be converted into a national maritime museum after it is decommissioned next year. Andhra Pradesh is the first to approach the Defence Ministry to allot the ship to the State so that it could be converted into a tourist attraction.
- 134.** Idea Cellular, will buy spectrum in Gujarat and Uttar Pradesh (West) from Videocon Telecommunications for Rs 3,310 crore (\$499 million) to boost its high-speed data services.
- 135.** With PM Narendra Modi in Singapore, the Indian delegation signed as many as 10 pacts that elevated the ties to the 'strategic partnership' level.
- 136.** French President Francois Hollande will be the chief guest at the Republic Day parade of January 26.
- 137.** The British Government has selected two cities of Maharashtra and one from Madhya Pradesh for developing them as 'Smart City', British Deputy High Commissioner, Mumbai, Kumar Iyer said. The cities in Maharashtra include Pune and Amravati and Indore in

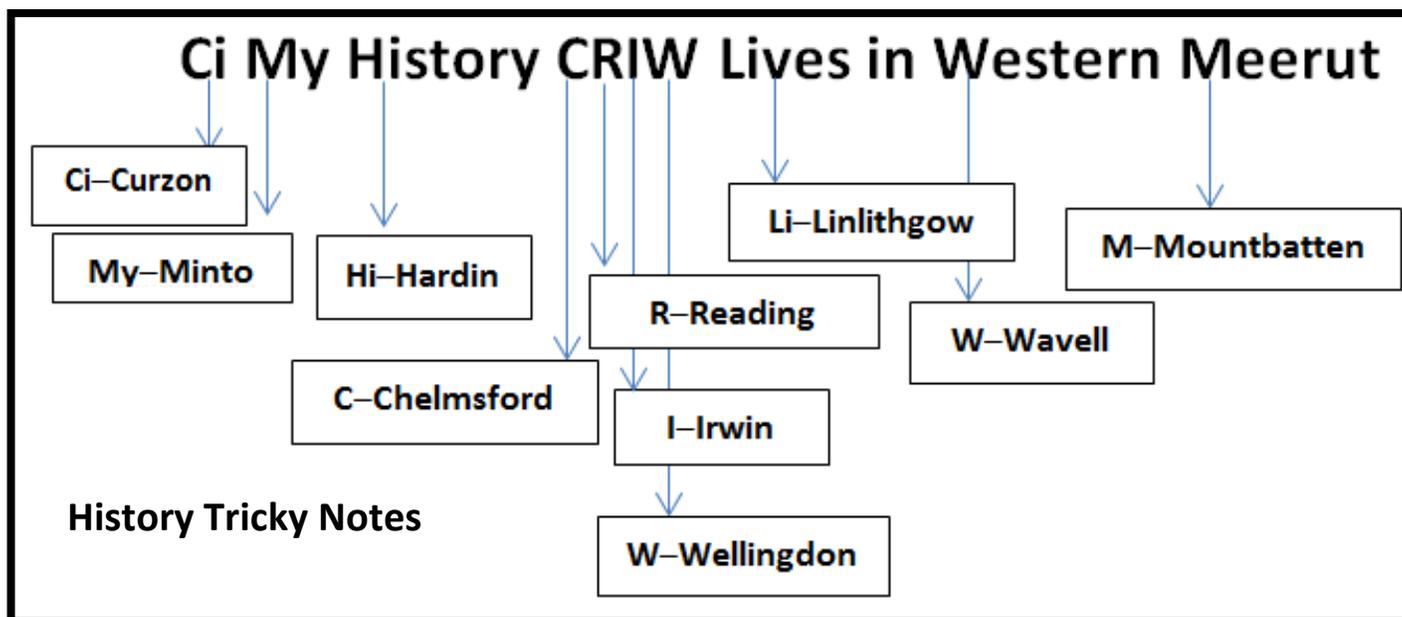
- Madhya Pradesh.
138. India and the UK signed deals worth 9-billion pound as they inked a civil nuclear pact and decided to collaborate in defence and cyber security besides launching a railway rupee bond in London market.
 139. French Ambassador to India, Francois Richier, has said that his country is committed to provide over two billion euros for the Smart city projects in India with a focus on Chandigarh, Nagpur and Puducherry.
 140. Nepal's Parliament elected communist lawmaker Bidhya Bhandari as the country's first woman President after the adoption of a landmark Constitution last month.
 141. Nepal signed its first fuel agreement with China for Beijing to supply petroleum to ease a crippling shortage after protests blocked imports from sole supplier India.
 142. China has dropped its controversial one-child policy, allowing all couples to have two children for the first time in more than three decades amid pressure from an ageing society and a growing shortfall in the workforce.
 143. Pakistani ghazal maestro Ghulam Ali has scrapped his upcoming shows in India, saying the situation was not conducive for music right now and he doesn't want to "get involved in any kind of politics."
 144. Li Yuanchao, the Vice-President of China will conclude his India visit by sealing agreements marking cooperation on better river water management and cultural exchanges.
 145. Google received permission from the Indian government earlier this month to provide Internet using large balloons that float 20 km above the earth's surface. Facebook announced in October that it would launch a satellite next year in collaboration with the French company Eutelsat to provide low-cost Internet to 14 sub-Saharan African countries.
 146. The Maldives Parliament approved a state of Emergency imposed by President Abdulla Yameen.
 147. Facebook surpassed the \$300-billion mark in market capitalisation, overtaking General Electric (GE) along the way. Facebook became the seventh most valuable firm in the US.
 148. Taiwan and China have identified a broad agenda of engagement, including talks to narrow down differences over a "one-China" formulation, easing security tensions and collaboration in Beijing-led connectivity projects.
 149. World Health Organisation declared that Sierra Leone's deadly Ebola outbreak is over.
 150. Pakistan has invited External Affairs Minister Sushma Swaraj for a crucial regional conference in Islamabad on Afghanistan. The 'Heart of Asia' conference will be held on December 7 and 8, where representatives from Azerbaijan, China, Iran, Kazakhstan, Kyrgyzstan, Russia, Saudi Arabia, Tajikistan, Turkey, Turkmenistan and the UAE are expected to attend.
 151. Prince William and his wife Kate Middleton will undertake their first visit to India in the first half of next year.
 152. After confirming for the first time that a bomb brought down a Russian charter jet over the Sinai Peninsula in Egypt more than two weeks ago, killing all 224 people aboard, Russia joined France in bombing Islamic State (IS) targets in Syria.
 153. Seven Indian personalities have made it to BBC's list of 100 most aspirational women. They are singer Asha Bhosle, tennis star Sania Mirza, veteran actor Kamini Kaushal, Rimppi Kumari, farmer, Smriti Nagpal, entrepreneur, Mumtaz Shaikh, campaigner, and Kanika Tekriwal, entrepreneur.
 154. India and China have decided to establish a ministerial mechanism that would link the two home ministries, filling a vital gap in the overall institutional architecture of the bilateral ties.
 155. Turkish fighter jets on patrol near the Syrian border shot down a Russian warplane that Turkey said had violated its airspace.



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Tricky Notes (History) : Important Viceroys



Lord Curzon (1899 – 1905):

- He passed the Indian Universities act (1904).
- He called for the partition of Bengal (October 16, 1905) into two provinces Bengal (proper) & East Bengal & Assam.
- He passed the Ancient Monuments Protection act (1904), to restore India's cultural heritage.
- He passed the Indian Coinage and Paper Currency act (1899)

Lord Minto (1905 – 1910):

- Extremists like Lala Laipat Rai and Ajit Singh (in May, 1907) and Bal Gangadhar Tilak (in July, 1908) were sent to Mandalay jail in Burma.
- The Indian Council act of 1909 or the Morley Minto Reforms was passed.

Lord Hardinge (1910 – 1916):

- During his tenure, a durbar was held in Delhi in December, 1911 to celebrate the coronation of King George V.
- During his tenure, partition of Bengal was cancelled (1911) & capital of India was shifted from Calcutta to Delhi (1911).
- Annie Besant announced the Home Rule Movement.

Lord Chelmsford (1916 – 1921) :

- In his time, August Declaration of 1917 was made whereby control over the Indian government would be gradually transferred to the Indian people.
- The government of India act in 1919 (Montague Chelmsford reforms) was passed.
- During his time, Rowlatt act of 1919 was passed and the

Jallianwala Bagh Massacre (April 13, 1919) was also happened.

- Gandhiji launched Non Cooperation Movement in 1920.
- A Women's university was founded at Poona in 1916.

Lord Reading (1921 – 1926) :

- In this time, Rowlatt act was repeated along with the Press act of 1910.
- He Suppressed non – cooperation movement.
- Prince of Wales also visited India in November, 1921.
- During his time, Swaraj Party was formed.
- Kakory Train Robbery happened on August 9, 1925.

Lord Irwin (1926 – 1931) :

- In his time, Simon Commission visited India in 1928.
- During his time, the Lahore Session of 1929 held under the head of Jawahar Lal Nehru .
- Gandhiji started the Dandi March (March 12, 1930).
- First Round Table Conference held in England in 1930.
- Gandhi Irwin Pact (March 5, 1931) was signed and Civil Disobedience Movement was withdrawn.

Lord Willington (1931 – 1936) :

- During his tenure, Second Round Table conference held in London in 1931.
- Civil Disobedience Movement was resumed in January, 1932.
- Communal Awards (August 16, 1932) assigned seats to different religious communities was announced by Ramsay Mcdonald.
- Third Round Table conference in 1932.
- Poona Pact was signed in 1932 between Gandhiji & Ambedkar.

f) Government of India act (1935) was passed.

Lord Linlithgow (1936 – 1944) :

- Government of India act enforced in the provinces.
- Provincial Elections were held during his time. Congress ministries formed in 8 out of 11 provinces.
- The Muslim League observed the days as 'Deliverance Say' (22 December)
- Churchill became the British PM in May, 1940.
- Outbreak of World War II in 1939.
- Cripps Mission in 1942 came to India which was opposed by INC.
- Quit India Movement (August 8, 1942), the last movement of Gandhiji was launched.

Lord Wavell (1944 – 1947) :

- During his tenure, Shimla Conference on June 25, 1945 with Indian National Congress and Muslim League was held but it failed.
- Cabinet Mission Plan (May 16, 1946).
- Elections to the constituent assembly were held and an Interim Government was appointed under Nehru.
- First meeting of the constituent assembly was held on December 9, 1946.

Lord Mountbatten (March 1947 – August 1947) :

- He was the last Viceroy of British India and the first Governor General of free India.
- It was during his tenure, the partition of India was declared by the June 3 Plan.
- Indian Independence Act passed by the British parliament on July 4, 1947, by which India became independent on August 15, 1947.



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CURRENT AFFAIRS ZINGER: OCTOBER 2015

1. Name the new naval warship which is commissioned by Defence Minister Manohar Parrikar at the Naval Dockyard in Mumbai? - INS Kochi
2. The HRD ministry recently shelved the first international summit on _____ which was scheduled to take place in Gandhinagar, Gujarat?- Education
3. The government recently launched a policy, which is to help the environment, help local communities, and generate employment by planting trees along all the highways in the country. Name the policy? - Green Highways (Plantation, Transplantation, Beautification & Maintenance) Policy 2015
4. What is the name of the political party which Hardik Patel is planning to launch? - Patel Nav Nirman Sena (PNNS)
5. Who has been appointed the next Director General of the Institute for Defence Studies and Analyses (IDSA)? - Jayant Prasad
6. Which country has offered assistance to Maldives to investigate the explosion on a speedboat which was carrying President Abdulla Yameen Abdul Gayoom and his wife, the acting Maldivian Foreign Minister? – India
7. With USD 31 billion of foreign capital inflows, which country has surpassed China and the US to take the pole position in attracting largest FDI in the first half of 2015, according to a report? – India
8. Which state government is planning for setting up separate police stations to deal with crime against SC/ST community members? – UP
9. To fasten payment of crop insurance claims to farmers, the Centre launched a pilot programme, which will use satellite and drone-based imaging and other geospatial technology to get timely and accurate data on crop yields. Name the programme? – Kisan
10. Who won the Noble Prize 2015 in Medicine? - It jointly went to William C. Campbell and Satoshi Ōmura, and Youyou Tu.
Note:
a) Mr. Campbell and Mr. Omura won it for "their discoveries concerning a novel therapy against infections caused by roundworm parasites"
b) Ms. Tu won it for "her discoveries concerning a novel therapy for malaria."
11. According to a report in October 2015, a 50 basis points repo rate cut and slew of policy measures announced by the Reserve Bank in the recent monetary policy review could attract an average annual flow of how much crore in government bonds from overseas investors for the next few years? - Rs. 48000 crores
12. G. Satheesh Reddy, Scientific Advisor to the Union Defence Minister, adopted his native village. Name his village which he adopted? - Mahimaluru, located in the Atmakur mandal.
13. Who is the third most valued Indian firm in terms of market valuation after TCS and RIL? – Infosys
14. The Nobel Prize 2015 in Chemistry jointly went to Tomas Lindahl, Paul Modrich and Aziz Sanchar. They won the prize for their work in? - The Nobel was awarded "for mechanistic studies of DNA repair".
15. The President of India toured how many countries from 10th October 2015? Also, name the countries. - 3 countries named Jordan, Palestine & Israel
16. The Centre cleared amount of 500 crores for the National War Memorial and National War Museum? Where these are to be constructed? - India Gate circle in Delhi.
17. Who becomes the Chairman of Board of Directors of Volkswagen? - Hans Dieter Poetsch
18. To which political party, Myanmar opposition leader Aung San Suu Kyi belongs? - National League for Democracy party
19. A three-member Committee chaired by former Secretary General of the Lok Sabha PDT Achary, in its report submitted to Delhi Assembly Speaker Ram Niwas Goel favored how much hike in the basic salary of the Capital's MLAs? - 400 per cent hike, i.e. from Rs. 12,000 to Rs. 50,000 per month
20. Who returned her Sahitya Akademi award because of dissatisfaction from the current government in the Dadri Case? - Nayantara Sahgal
21. Name the Indian Navy's Torpedo Launch and Recovery Vessel which was commissioned at Naval Jetty in Visakhapatnam recently. - INS Astradharani
22. According to the recent data, among all Asian countries, which country continues to be the top country of birth for scientists and engineers who have made the US their destination for key research and development? – India
23. Who won the the chess World Cup which held recently? - Russia's Sergey Karjakin
24. Name the Olympian and Arjun award-winning Indian boxer who has been suspended from his job for allegedly taking a bribe of Rs. 1 lakh from a businessman?- Jai Bhagwan
25. Which bank has entered into a tie-up with online financial product aggregator bankbazaar.com for capturing retail loan business through the firm's online platform? - Dena Bank
26. According to the latest World Economic Outlook Update,

- IMF has projected how much growth rate for India in 2016? - 7.5 per cent
27. Which bank will raise a capital infusion of Rs. 394 crore by issuing of its Equity Shares to the Government of India? - Bank of Maharashtra
 28. E-commerce major Snapdeal invested USD 20 million (around Rs.130 crores) in which firm to expand operations in the country? – GoJavas
 29. HCL Technologies will buy which Swedish commercial vehicles major external IT business for USD 138 million (around Rs 895 crore)? - Volvo Group's
 30. Infosys signed a definitive agreement to acquire which U.S. based consulting services provider for the oil and gas industry for a consideration of \$70 million (about Rs.450 crore)? - Noah Consulting
 31. The Finance Ministry said that GDP will expand by over how much percent in the current fiscal year (2015-16)? - 7.5 per cent
 32. Which country is the world's second largest economy which grew by 6.9 percent in the three months ended in September, the slowest since early 2009 in the aftermath of the global crisis? – China
 33. Which company has started the new initiative named 'Expert Track', in a bid to attract top talents from the premier institutes of the country? – Infosys
 34. Name the one of India's greatest opening batsmen who announced his retirement from all forms of international cricket and Indian Premier League (IPL)? - Virender Sehwag
 35. Who has been named as the brand ambassador of tyre manufacturing giants MRF Limited? - South African batsman AB de Villiers
 36. Name the Indian player who bagged a bronze medal at the Flemish Open fencing championship held at Ghent, Belgium recently. - S.A. Bhavani Devi
 37. ASTROSAT, the first Indian space observatory, spotted the Crab Nebula using the Cadmium Zinc Telluride Imager (CZTI) instrument. What is Crab Nebula? - The Crab Nebula is the brightest hard X-ray (highest energy X-ray) source in the sky.
 38. Fugitive underworld don Chhota Rajan, one of India's most wanted criminals and a leading figure in the Mumbai underworld, was arrested in which country? - Bali in Indonesia
 39. Where is the 3rd India-Africa Forum Summit started? - New Delhi
 40. Days after the Indian Air Force announced that it will induct women as fighter pilots, which defence force has decided to allow women pilots in various streams? - The Indian Navy
 41. Name the Comedian and political neophyte who sworn elected as the President of Guatemala? - Jimmy Morales
 42. Which country has announced that special presidential task force would be constituted to ensure protection of children in that country? - Sri Lanka, announced by President Maithripala Sirisena
 43. Name the mission which is a part of the proposed overhaul of the innovation ecosystem in the country, which will encourage and promote self-employment as a career option for young people? - Atal Innovation Mission
 44. A NITI Aayog panel on innovation has recommended that the private sector should help fund research and development, including in research labs at universities and startups. Who headed the panel? - Prof. Tarun Khann
 45. What is the full form of SETU? - Self Employed and Talent Utilization (SETU) scheme
 46. Which country has said it is ready to provide any kind of assistance to Afghanistan and Pakistan where the earthquake occurred on 26th October? – USA
 47. What is the epicenter of the 7.5 magnitude earthquake, centered in the Hindu Kush mountains, which hit northern Afghanistan and Pakistan? - Afghanistan's Jurm
 48. Which state has proposed to spend Rs 405.17 crore on enhancing water supply in 11 AMRUT cities in the state during the current fiscal year? – Telangana
 49. Name the Telangana's flagship programmes for the development of irrigation and drinking water supply? - Mission Kakatiya and Jalaharam
 50. Name the Top Lashkar-e-Toiba (LeT) commander who was mastermind behind several high-profile attacks in the State of J&K, killed in a surgical operation in south Kashmir's Kulgam district. - Abu Qasim
 51. The former is ranked fourth while the latter is ranked 10th Who is the 10th most admired personality globally, as per a new survey by the World Economic Forum (WEF) that has ranked late South African President Nelson Mandela on the top? - Narendra Modi
 52. Who is ranked fourth most admired leader, according to a survey as per a new survey by the World Economic Forum (WEF)? - M.K.Gandhi
 53. Who become the Nepal's first female President? - Bidhya Devi Bhandari
 54. Who is the World Bank's Chief Economist, who said that it is possible for India to break into the top 100 rankings in the World Bank's Ease of Doing Business listing within one year? - Kaushik Basu
 55. Which company acquired four per cent equity stake in Indian Energy Exchange (IEX) from Bessemer Venture Partners for Rs.81 crore? - TVS Capital
 56. Which central bank has raised \$1,500 million international sovereign bonds, marking the country's largest offering in the international bond market since

- 2007? - The Central bank of Sri Lanka (CBSL)
57. Which team won the PayTm ODI series 2015 and who was declared the man of the series of the series? - South Africa & AB de Villiers
 58. Name the foundation of Pakistan who returned Geeta to India & declined the donation of Rs. 1 crore which India had extended in appreciation of its role in looking after Geeta in Karachi. - Edhi Foundation
 59. Which country said that the civil nuclear agreement which allowing it to supply uranium to India and the Comprehensive Economic Cooperation Agreement (CECA) would be in place by the target deadline of December? – Australia
 60. The Income Tax Department that it has set up a committee to simplify the provisions of the Income Tax Act, 1961. Who will chaired the committee? - Justice R.V. Easwar
 61. What is the ranking of India in the World Bank Doing Business 2016 ranking, which was released recently? – 130
 62. Which company has become the first company to comply with the Securities and Exchange Board of India's (SEBI) new requirement after it signed new listing agreements with the BSE and the National Stock Exchange (NSE)? - Reliance Industries
 63. Name the financial institution which said it will set up in Africa, a development firm KPDC, in partnership with others, to facilitate Indian participation in infrastructure projects across the continent? - Exim Bank
 64. Name the veteran film maker and the film critic-author will be honoured at the 2nd edition of the International Film Festival of Colombo? - India's veteran film maker, Adoor Gopalakrishnan and film critic-author, Aruna Vasudev
 65. The Police in the Maldives arrested the country's Vice President in connection with an explosion aboard the president's boat last month. Name the Vice President. - Ahmed Adeeb
 66. A Special Investigation Team has been formed to probe the death of a 15-year-old Dalit youth in Gohana. Who is heading the SIT? - Amit Bhatia
 67. India and with which country said that the two partners are aligned on the outstanding issues at the World Trade Organisation (WTO) and are in favour of multilateral trading systems? - Africa
 68. Paytm, leading mobile payment and e-commerce platform, has tied up with which bank to offer mobile wallet top up facility through bank ATMs? - Bank of Maharashtra
 69. Where is the 11th Institute for Development and Research in Banking Technology's Banking Technology Excellence awards presented? – Hyderabad
 70. The CVC has asked RBI and Indian Banks' Association (IBA) to red flag multiple transactions of smaller amounts from a single account and ensure compliance of KYC norms to check fraudulent forex transactions even if the amount is less than how many dollars? - One lakh dollars
Note: At present, an alert is generated only when foreign exchange (forex) remittance is over one lakh dollars.
 71. What is the ranking of India on a global index of world's most competitive economies for the year 2015-16? – 55
 72. Name the city which will charge Light duty vehicles Rs 700 and three-axle vehicles Rs 1,300 for entering in its boundary in a bid to check high pollution levels in the city? - New Delhi
 73. Prime Minister Narendra Modi will launch the first ever 'India gold coin' bearing which sign on it? - Ashok Chakra
 74. The foundation stone laying ceremony for which city was laid by Prime Minister Narendra Modi that will be the capital of Andhra Pradesh? - Amaravati city
 75. Railway Minister Suresh Prabhu has announced that the Railways would soon start country's first-ever double decker Shatabdi Express that would run between which cities? - Mumbai and Goa
 76. With which country India signed 18 MoUs in various sector including renewable energy, skill development and culture? – Germany
 77. Which country's flag was raised for the first time at United Nations headquarters in New York? – Palestinian
 78. The Reserve Bank of India opened a sub-office in which city, that will have separate departments for financial inclusion and development, consumer education and market intelligence? – Imphal
 79. Foreign investors would now be able to invest up to how much percent equity in white label ATM operations with the government notifying the regulations for the same? - 100 per cent
 80. India's largest missile systems manufacturing and integration facility with an investment of Rs. 500 crore is being set up on a sprawling 900-acre site at which place in India? - Palasamudram, Gorantla in Anantapur district of Andhra Pradesh
 81. Name the body which was declared unconstitutional by SC in October 2015? - National Judicial Appointments Commission
 82. With which company, Indian Railways have agreed for purchasing 50 MW power under its new policy of competitive bidding based procurement? - Adani Power Ltd
 83. Who has been given an additional charge of Chief Executive Officer (CEO) of FSSAI? - Ashish Bahuguna
 84. The Expert committee to revisit the civil services examination pattern was headed by? - B S Baswan
 85. Name the former President Dr. Abdul Kalam's birth place

- which has been included in Atal Mission for Rejuvenation and Urban Transformation (AMRUT) for providing basic urban infrastructure. – Rameswaram
86. What is the full form FIF which has been formed by RBI with a corpus of 2000 crore rupees? - Financial Inclusion Fund (FIF)
 87. What is the expected GDP rate of India in 2015 which was projected by United Nations Conference on Trade and Development? - 7.5%
 88. Which bank has registered the highest increase in gross Non-Performing Assets (NPAs) in percentage terms against total loans in the 2014-15 fiscal year? - UCO Bank
 89. Name the countries which has been elected as the non-permanent members on the UN Security Council? - Egypt, Japan, Senegal, Ukraine and Uruguay
 90. Name the Indian Origin person who is sworn in as the mayor of Bonn in Germany? - Ashok-Alexander Sridharan
 91. Who has been appointed as the first male member of the National Commission for Women (NCW)? - Alok Rawat
 92. Who has been named as the President of the All India Council of Sports? - Vijay Kumar Malhotra
 93. Who has been awarded with the prestigious 2015 SASTRA Ramanujan Prize? - Jacob Tsimerman
 94. Mitra Shakti-2015 is the military training exercise between which countries? - India and Sri Lanka
 95. Fifth joint military exercise between India and China, named Hand-in-Hand 2015, conducted at which place? - Kunming Military Academy, Yunnan Province, China.
 96. Who has been awarded with the 2015 Humanitarian of the Year Award? - Kailash Satyarthi
 97. Which website remains the most popular social networking site in India with 51 per cent of users logging on daily? – Facebook
 98. The country's prestigious DRDO Missile Complex in Hyderabad was renamed as? - Dr APJ Abdul Kalam Missile Complex
 99. 26th edition of the Coordinated Patrol (CORPAT) between India and which country began in the Andaman Sea? – Indonesia
 100. Who is the author of Dreaming Big: My Journey to Connect India? - David Chanoff
 101. Name the mountaineers who created history by climbing 6180 meter high unnamed peak in Himachal's Spiti Valley. - Arjun Vajpai and Bhupesh Kumar
 102. What is the name of the unnamed peak 6180 m in Himachal spiti valley given by duo mountaineers? - Mount Kalam, in honour of former President of India, Dr. Abdul Kalam.
 103. Who won the Man Booker Prize 2015 for fiction? - Jamaican writer, Marlon James
 104. Name of the Man Booker Prize 2015 winning novel. - A Brief History of Seven Killings
 105. Who is chosen as the 'Finance Minister of the Year, Asia' by London-based publication Emerging Markets in October 2015? - Union Finance Minister Arun Jaitley
 106. Who won the 2015 Nobel Prize in Economics? - Angus Deaton
 107. Who won the Nobel Peace Prize 2015? - Tunisian National Dialogue Quartet
 108. Who was chosen for the 2015 Hridaynath Mangeskar Award? - A.R. Rehman
 109. Who won the 2015 Nobel Prize in Literature and which country does person belong to? - Belarusian author Svetlana Alexievich
 110. Who was elected as the Prime Minister of Canada? - Canada's Liberal Party leader Justin Trudeau
 111. Who was unanimously elected as the first female House speaker of Nepal? - Onsari Gharti Magar
 112. Who was appointed as the chairman of Atomic Energy Commission? - Sekhar Basu



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SSC TIER-I – 2015 PAPER held on 16.08.2015 (Evening Shift)

GENERAL INTELLIGENCE & REASONING

1. After interchanging + and -, 8 and 7, which one of the following becomes correct?

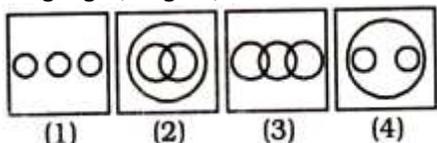
- (1) $8 - 7 + 3 \times 5 = 35$ (2) $7 \times 8 + 6 - 9 = 25$
 (3) $6 + 8 \times 2 - 7 = 0$ (4) $8 \times 2 + 7 - 6 = 9$

Directions (2-7): In each of the following questions select the related letters/word/number from the given alternatives.

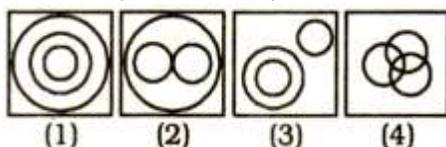
2. $4 : 17 :: 7 : ?$
 (1) 50 (2) 48
 (3) 49 (4) 51
3. Kidneys : Nephron :: Central Nervous System : ?
 (1) Spinal cord (2) Cerebrum
 (3) Brain (4) Neurons
4. $Y^2 : 4 :: V^2 : ?$
 (1) 9 (2) 25
 (3) 49 (4) 16
5. DFHJ : WUSQ :: HJLN : ?
 (1) PRTW (2) RTVX
 (3) SQOM (4) TWYZ
6. Insects : Entomology :: Snakes : ?
 (1) Agrology (2) Ophiology
 (3) Mycology (4) Cetology
7. JOKE : GLHB :: RISK : ?
 (1) OFPH (2) SJTL
 (3) ULVN (4) QHRJ

Directions (8-10): In each of the following questions, identify the diagram that best represents the relationship among classes given below:

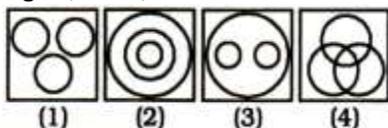
8. Languages, English, and Kannada



9. Professors, Researchers, Scientists



10. Tigers, Lions, Animals



Directions (11-15): In each of the following questions, select the missing number from the given responses.

11.

1	216	343
8	125	512
27	64	?
35	401	1575

- (1) 575 (2) 729
 (3) 340 (4) 615

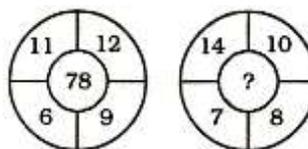
12. $2 \ 3 \ 8$
 $4 \ 5 \ 10$
 $6 \ 7 \ 12$
 $32 \ 50 \ ?$
 (1) 128 (2) 92
 (3) 200 (4) 30

13.

4	3	2	8	32
5	3	1	9	24
7	3	3	7	70
2	9	4	12	?

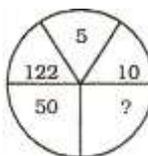
- (1) 84 (2) 120
 (3) 27 (4) 60

14.



- (1) 84 (2) 104
 (3) 94 (4) 74

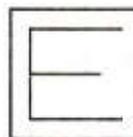
15.



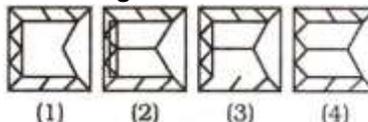
- (1) 23 (2) 27
 (3) 25 (4) 26

16. Select the answer figures in which the question figure is hidden.

Questions Figure:



Answer Figures:

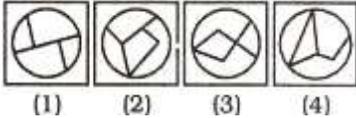


Directions (17-18): In each of the following questions, among the four answer figures which can be formed from the cut out pieces given in question figure.

17. Questions Figure:



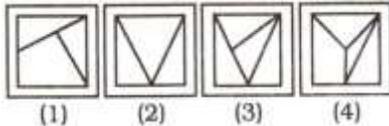
Answer Figures:



18. Questions Figure:



Answer Figures:



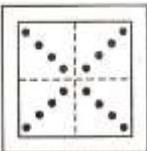
19. Which one set of letters when sequentially placed at the gaps in the given letter series shall complete it?

BR ___ NB ___ O ___ NB

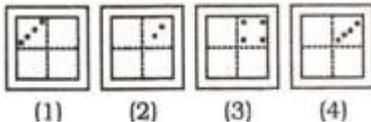
- (1) OWOW (2) RORO
(3) WNWN (4) OWRW

20. If a paper is folded in a particular manner and a punch is made, when unfolded this paper appears as given below in the question figure. Find out the manner in which the paper is folded and the punch is made from the answer figures given.

Questions Figure:

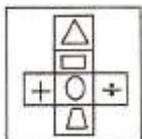


Answer Figures:

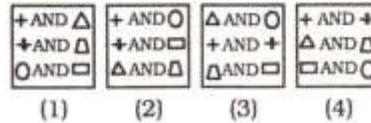


21. If a paper is folded as shown in figure to form a cube, then the pairs of opposite faces are:

Questions Figure:



Answer Figures:



22. If '+' means '-', '-' means 'x', 'x' means '÷' and '÷' means '+', which combination will give you the value of '0' in $42 * 4 * 12 * 20 * 9$?
- (1) $- \div \times +$ (2) $\div + - \times$
(3) $+ - \div \times$ (4) $\times - \div +$

Directions (23-25): In each of the following questions, a series is given, with one term missing. Choose the correct alternative from the given ones that will complete the series.

23. FAK IEM LIO ?
(1) OMQ (2) OPQ
(3) MNO (4) NOP
24. 3, 5, 35, 10, 12, 35, ____, ____
(1) 19, 35 (2) 17, 19
(3) 19, 24 (4) 22, 35
25. 36, 34, 30, 28, 24, ?
(1) 20 (2) 26
(3) 22 (4) 23
26. Raju drives 25 km North and turns left travels 5 km and reaches point 'O'. He then turns right and covers another 5 kms. Afterwards turns to east and drives 5 km. How much distance he has to travel to go back to the starting point?
(1) 35 kms (2) 25 kms
(3) 30 kms (4) 20 kms
27. Select from the alternatives an appropriate term that is identical to the term given in the question.
A C E G
(1) IJLM (2) OQSU
(3) BDEF (4) GHJN
28. Ann, Bill and Ken shared some stamps in the ratio 2 : 3 : 4. After a game the ratio became 5 : 2 : 2. If Ann won 21 stamps how many did Ken lose?
(1) 28 (2) 21
(3) 7 (4) 14
29. Six members of a family namely A, B, C, D, E and F are travelling together. 'B' is the son of C but C is not the mother of B. A and C are married couple. E is the brother of C. D is the daughter of A. F is the brother of B. How many male members are there in the family?
(1) 3 (2) 2
(3) 4 (4) 1
30. In a certain code language FASHION is coded as FOIHSAN. How is PROBLEM coded in that code?
(1) ROBLEMP (2) RPBOELM
(3) PELBORM (4) PRBOELM
31. In a certain code language 'GARNISH' is written as RGAINHS'. How will 'GENIOUS' be written in that code?

- (1) NEGIOUS (2) ENGOIUS
 (3) GENOISU (4) NGEOISU

32. Directions: 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 columns and rows of Matrix 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 03, 10 etc. and 'D' can be represented by 58, 65 etc. Similarly, you have to identify the set for the word given below:

'BEAK'

Matrix -I

	0	1	2	3	4
0	C	B	O	A	T
1	A	C	T	B	O
2	B	O	A	T	C
3	T	C	B	O	A
4	O	A	T	C	B

Matrix -II

	5	6	7	8	9
5	R	E	K	D	L
6	D	L	R	E	K
7	E	K	D	L	R
8	L	R	E	K	D
9	K	D	L	R	E

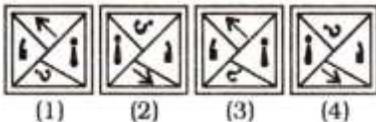
- (1) 44 75 22 88 (2) 44 88 10 75
 (3) 20 10 87 57 (4) 32 76 75 22

33. If a mirror is placed on the line. MN, then which of the answer figures is the right image of the given figure?

Question Figure:



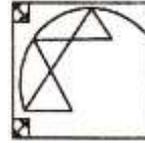
Answer Figure:



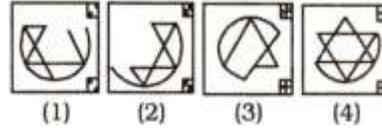
Directions (34-38): In each of the following questions, find the odd number/letters/number pair from the given alternatives.

- 34.** (1) 428 (2) 338
 (3) 326 (4) 339
35. (1) Murder (2) Kill
 (3) Kidnap (4) Assassinate
36. (1) IHJ (2) LKM
 (3) STR (4) ONP
37. (1) Berne (2) Geneva
 (3) Zurich (4) Bristol
38. (1) 34 - 30 (2) 44 - 31
 (3) 61-12 (4) 25 - 21

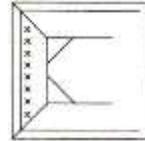
39. Question Figure:



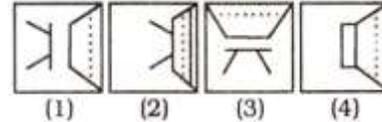
Answer Figure



40. Question Figure:



Answer Figures:



Directions (41-43): In each of the following questions, from the given alternatives words, select the word which cannot be formed using the letters of the given word.

41. INCONVENIENCE

- (1) CONVINC (2) CONVENE
 (3) CONSCIENCE (4) CONCEIVE

42. DISTRIBUTION

- (1) DISTURB (2) TUTION
 (3) SITUATION (4) TRUST

43. SUPERINTENDENT

- (1) INTENSE (2) NURSE
 (3) DENTIST (4) DOCTOR

44. There are deer and peacocks in a zoo. By counting heads they are 80. The number of their legs is 200. How many peacocks are there?

- (1) 50 (2) 30
 (3) 60 (4) 20

Directions (45-47): In each of the following questions, arrange the following words as per order in the dictionary.

45. A. Consume B. consciousness
 C. Conscience D. Conservation
 E. Consequence

- (1) CBEDA (2) CABED
 (3) CEBDA (4) CBAED

46. A. Convince B. Converge
 C. Convenience D. Convalesce
 E. Converse

- (1) ADCBE (2) DCBEA
 (3) DCBAE (4) DBEEA

47. Kailash walks 3 kms to East and turns South and walks 4 kms. Again turns West and walks 6 kms. How far is he from the Starting point?

- (1) 6 kms (2) 7 kms

(3) 3 kms

(4) 5 kms

Directions (48-49) In each of the following questions, one or two statements is given followed by two conclusions/assumptions, I and II. You have to consider the statements to be true, even if it seems to be at variance from commonly known facts. You are to decide which of the given conclusions/assumptions can definitely be drawn from the given statement. Indicate your answer.

48. Statement:

1. Some politicians are social workers.
2. All doctors are social workers.

Conclusions:

- I. Some doctors are politicians
 - II. Some social workers are doctors as well as politicians
- (1) Neither Conclusion I nor II follows.
 - (2) Only Conclusion II follows.

(3) Both Conclusion I and II follow.

(4) Only Conclusion I follows.

49. Statement:

The Crop condition continues to be critical even after the rains.

Conclusions:

- I. The crop condition was not critical before rains.
- II. The crop condition was expected to improve after the rains.

- (1) Only conclusion I follow.
- (2) Neither Conclusion I nor II follows.
- (3) Both Conclusion I and II follow.
- (4) Only conclusion II follows.

50. If ROME is written as MORE then DARE is written as :

- (1) RDEA
- (2) RAED
- (3) RDAE
- (4) RADE

GENERAL AWARENESS

51. The substrate of Photorespiration is :

- (1) Fructose
- (2) Pyruvic acid
- (3) Glycolate
- (4) Glucose

52. In mountainous areas a natural cause for road blocks is /often :

- (1) road repairs and construction
- (2) land slides
- (3) tree felling
- (4) traffic congestion

53. Match the following :

- | | |
|------------------|-------------------------------------|
| I | II |
| A. Chlorophyll | 1. Plant Disease |
| B. Nostoc | 2. Photosynthetic |
| C. Transpiration | 3. Diazotroph |
| D. Rust of wheat | 4. Loss of water from plant surface |

- (1) A-3, B-4, C-2, D-1
- (2) A-2, B-4, C-3, D-1
- (3) A-4, B-3, C-1, D-2
- (4) A-2, B-3, C-4, D-1

54. Match the following:

- | | |
|--------------|---------------------------|
| I | II |
| Crops | First in the world |
| A. Rice | 1. Brazil |
| B. Maize | 2. Malaysia |
| C. Rubber | 3. China |
| D. Sugarcane | 4. U.S.A. |

- (1) A-1, B-3, C-4, D-2
- (2) A-2, B-1, C-3, D-4
- (3) A-3, B-4, C-2, D-1
- (4) A-4, B-2, C-1, D-3

55. Movement of people from a village to a small town and later to a city is known as :

- (1) intra—state migration
- (2) step—wise migration
- (3) inter—state migration
- (4) forced migration

56. The purpose of choke in a fluorescent lamp is :

- (1) to increase the current flow
- (2) to decrease the current flow
- (3) to decrease the resistance
- (4) to decrease the voltage momentarily

57. Headquarter of European Union (EU) is situated in :

- (1) Paris (France)
- (2) Munich (Germany)
- (3) Brussels (Belgium)
- (4) Milan (Italy)

58. The Thirteenth Pravasi Bhartiya Divas was held on 8th and 9th January 2015 at:

- (1) Indore
- (2) Bangaluru
- (3) New Delhi
- (4) Gandhinagar

59. Who was the Nawab of Bengal during "Battle of Plassey"?

- (1) Mir Jafar
- (2) Mir Qasim
- (3) Siraj—ud—duala
- (4) None of these

60. In the case of deadlock between the two houses paraliament, the joint sitting is presided over by the :

- (1) President
- (2) Senior most member of Lok Sabha
- (3) Speaker of Lok Sabha
- (4) Vice President

61. Man Booker Prize for 2014 is awarded to :

- (1) Amrita Pritam
- (2) Shashi Tharoor
- (3) Lech Walesa
- (4) Richard Flanagan

62. The National Police Academy is located at :

- (1) Dehradun
- (2) Hyderabad
- (3) Bangalore
- (4) Abu Road

63. The mercury and sodium street lamps light up because of :

- (1) Atomic emission
- (2) Atomic absorption
- (3) Electron emission
- (4) Electron absorption

64. A person can jump higher on the moon's surface than on the earth because :

- (1) the moon's surface is rough

- (2) the acceleration due to gravity in moon is smaller than earth.
 (3) the moon is earth
 (4) the moon has no atmosphere
65. "Wall Street" is the name of the :
 (1) Stock Exchange of New York
 (2) Indian Township in Wash-ington
 (3) Super market in Mumbai
 (4) Stock Exchange of kolkata
66. Kautilya's "Arthashastra" mainly deals with
 (1) Political state craft (2) Social aspects
 (3) Economic doctrines (4) Military aspects
67. Who of the following became a member of the "Din-i-Illahi"?
 (1) Todarmal (2) Raja Birbal
 (3) Raja Man Singh (4) Tansen
68. Which one of the following is not a feature of Indifference Curve?
 (1) They do not intersect each other
 (2) They slope downwards to the right
 (3) They are parallel to each other
 (4) They are concave to each other
69. Which of the following refers to the white salt which covers the land in some areas during dry season?
 (1) usar (2) reh
 (3) erg (4) reg
70. The first Sultan of Delhi to issue regular currency and declare Delhi as the capital of his empire was :
 (1) Iltutmish (2) Alam Shah
 (3) Qutbuddin Aibak (4) Balban
71. The soft silvery metallic element which ionizes easily when heated or exposed to light and is present in atomic clocks is :
 (1) Cerium (2) Cesium
 (3) Calcium (4) Californium
72. Which one of the following is an indigenously built light combat aircraft of India?
 (1) Akash (2) Vikram
 (3) Arjun (4) Vikrant
73. Which of the following is not correct about Mahatma Gandhi?
 (1) Gandhi advocated complete separation of politics from religion.
 (2) Gandhi believed in nonviolence
 (3) Gandhi believed in the sanctity of means.
 (4) Gandhi supported close relation between religion and politics.
74. The only AICC session Gandhiji presided was held at :
 (1) Calcutta (2) Madras
 (3) Belgaum (4) Lahore
75. The Indian Constitution provides the country with three categories of civil services, namely :
 (1) all India, central and state services
 (2) administrative, railway and police services
 (3) administrative, police and revenue services
 (4) administrative, police and foreign services
76. Bio-Diversity is also known as :
 (1) Within habitat diversity (2) Ecosystem diversity
 (3) Global diversity
 (4) Between habitat diversity
77. In a Database Management System (DBMS), the content and the location of the data is defined by _____.
 (1) Multi Dimensional data (2) Sequence data
 (3) Meta data (4) Sub data
78. Which one of these animals is jawless :
 (1) Sphyrna (2) Trygon
 (3) Myxine (4) Shark
79. Competition for food, light and space is most severe in:
 (1) Distantly related species growing in different habitats
 (2) Closely related species growing in the same area or niche
 (3) Closely related species growing in different habitats
 (4) Distantly related species growing in the same habitats
80. What is Amnesty International?
 (1) An Animal Rights Protection Organization
 (2) A peace Movement
 (3) An Environment Protection Organization
 (4) A Human Rights Organization
81. Rotation of crops is essential :
 (1) For increasing the quantity of minerals.
 (2) For decreasing the quantity of proteins.
 (3) For getting different kinds of crops.
 (4) For increasing fertility of the soil.
82. Catalytic converters are generally made from :
 (1) Alkaline metals (2) Hydrogen
 (3) Transition metals (4) Carbon
83. The green colour seen in firework displays is due to the chloride salt of :
 (1) Sodium (2) Strontium
 (3) Barium (4) Calcium
84. The difference in the value of visible exports and visible imports is called :
 (1) Balance Sheet of items
 (2) Balance of Payments
 (3) Balance of Trade (4) Balance of Account
85. Which of the following country has the longest overland tunnel?
 (1) Germany (2) Switzerland
 (3) Spain (4) France
86. Addition of excessive amounts of heat to a lake is referred to as :
 (1) Refrigeration effect (2) Green House effect
 (3) Thermal pollution (4) Heat Bloom



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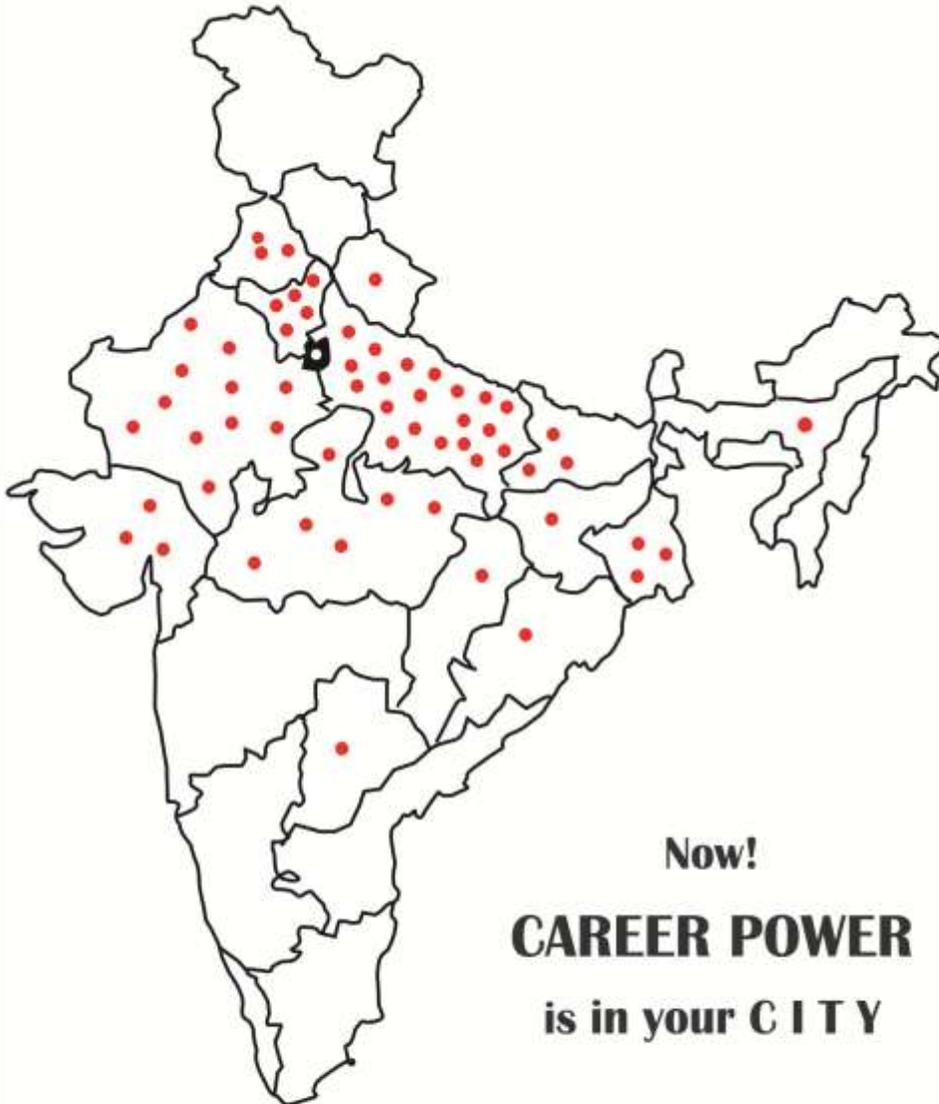
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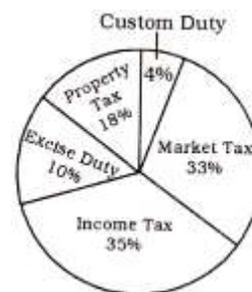
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87. The apparent weight of a man in a lift is less the real weight when :
- (1) the lift is going up with an acceleration
 - (2) the lift is going down with uniform speed
 - (3) the lift is going up with uniform speed
 - (4) the lift is going down with an acceleration
88. The remedies to soil erosion are :
- I. Contour bunding
 - II. Regulation of land use
 - III. Cutting of trees
 - IV. Allowing grazing of animals
- (1) I, III
 - (2) I, II
 - (3) III, IV
 - (4) II, III
89. Afla toxins are produced by
- (1) Bacteria
 - (2) Algae
 - (3) Viruses
 - (4) Fungi
90. What according to Communism is the chief enemy of the society?
- (1) Private property
 - (2) Religion
 - (3) Surplus value
 - (4) Capitalist class
91. Which one of the following is the infective stage of the Malarial Parasite?
- (1) schigozoite
 - (2) trophozoite
 - (3) sporoblast
 - (4) sporozoite
92. Jaspal Rana is the name associated with which of the following games :
- (1) Shooting
 - (2) Weight lifting
 - (3) Boxing
 - (4) Archey
93. One of the regions that receives rainfall from the NorthEasterly monsoon is :
- (1) West Bengal
 - (2) Assam
 - (3) Kerala
 - (4) Tamil Nadu
94. The author of the book "Zest for Life" is :
- (1) Emile Zola
 - (2) H.G. Walls
 - (3) Virginia Wolf
 - (4) Mark Twain
95. When income increase, con-sumption also increases :
- (1) in a lower proportion
 - (2) in a higher proportion
 - (3) in the same proportion
 - (4) None of the options
96. Rainbows are produced when sunlight :
- (1) Incident on rain drops hanging in the atmosphere is dispersed after suffering refraction
 - (2) Incident on rain drops hanging in the atmosphere is dispersed after suffering refraction and internal reflection.
 - (3) Incident on raindrops hanging in the atmosphere is dispresed after suffering reflection.
 - (4) None of the given statements is correct.
97. From the national point of view which of the following indicates Micro Approach?
- (1) Per capita income in India
 - (2) Study of sales of TISCO
 - (3) Inflation in India
 - (4) Educated Unemployment in India
98. Ecosystem consists of :
- (1) A biotic community and its non—living elements
 - (2) Population
 - (3) A population and its non—living elements
 - (4) A biotic community
99. What is the speciality of WINDOWS—NT?
- (1) supports real—time processing
 - (2) supports LAN and WAN
 - (3) supports Batch processing
 - (4) supports multi—processing
100. Which of the following comes under the jurisdiction of both the High Court and the Supreme Court?
- (1) Disputes between the states inter se
 - (2) Protection against the violation of the Constitu-tion
 - (3) Protection of Fundamental Rights
 - (4) Disputes between Centre and the States

QUANTITATIVE APTITUDE

101. Ram deposited a certain sum of money in a company at 12% per annum simple interest for 4 years and deposited equal amount in fixed deposit in a bank for 5 years at 15% per annum simple interest. If the difference in the interest from two sources is 1350, then the sum deposited in each case is :
- (1) 3000
 - (2) 4000
 - (3) 5000
 - (4) 6500

Directions (102-104): The income of a state under different heads is given in the following pie—chart. Study the chart and answer the questions.



102. If the income from the market tax in a year be Rs. 165 crores then the total income from other sources is (in Rs. crore)
- (1) 325
 - (2) 335
 - (3) 365
 - (4) 345
103. If the total income in a year be 733 crores then the

income (in crores) from 'Income tax' and 'Excise duty' is:

- (1) 329.85 (2) 331.50
(3) 331.45 (4) 329.80

104. The central angle of the sector representing income tax is :

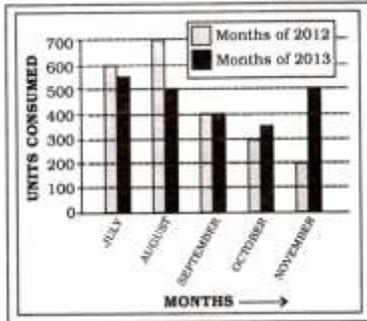
- (1) 126° (2) 135°
(3) 150° (4) 119°

105. If $1 + \cos^2\theta = 3 \sin\theta \cos\theta$, then the integral value of $\cot\theta$ ($0 < \theta < \frac{\pi}{2}$) is

- (1) 1 (2) 2
(3) 0 (4) 3

Directions (106-109): Study the following bar-diagram and answer the questions.

Electricity units consumed by a family in two consecutive years during July to November.



106. In how many months in 2012, the consumption of electric units was more than the average units consumption in that year?

- (1) 4 (2) 5
(3) 2 (4) 3

107. The average electric consumption by the family during these 5 months in 2013 is

- (1) 470 units (2) 400 units
(3) 440 units (4) None of these

108. The maximum difference in the units consumption between these two years has been found in the month of

- (1) August (2) July
(3) October (4) November

109. The total units consumption in the year 2013 during these 5 months, in respect of the same in the previous year has been

- (1) increased by 2.27% (2) decreased by 2.27%
(3) found unaltered (4) None of these

110. If two numbers are in the ratio 2 : 3 and the ratio becomes 3 : 4 when 8 is added to both the numbers, then the sum of the two numbers is

- (1) 10 (2) 80
(3) 40 (4) 100

111. Average weight of 3 men, A, B, C is 84 kg. Another man D joins the group and the average now becomes 80 kg. If another man E whose weight is 3 kg more than that of

D replaces A then the average weight of B, C, D and E becomes 79 kg. The weight of A in kg. is

- (1) 80 (2) 70
(3) 72 (4) 75

112. Given that : $\Delta ABC \sim \Delta PQR$,

If $\frac{\text{area}(\Delta PQR)}{\text{area}(\Delta ABC)} = \frac{256}{441}$ and $PR = 12$ cm, then AC is equal to

- (1) 15.75 cm (2) 16 cm
(3) $12\sqrt{2}$ cm (4) 15.5 cm

113. The value of the following is: $3(\sin^4\theta + \cos^4\theta) + 2(\sin^6\theta + \cos^6\theta) + 12\sin^2\theta \cos^2\theta$

- (1) 0 (2) 3
(3) 2 (4) 5

114. A shopkeeper allows a discount of 10% on the marked price of a camera. Marked price of the camera, which costs him 600, to make a profit of 20% should be

- (1) 700 (2) 750
(3) 650 (4) 800

115. Two towers A and B have lengths 45m and 15m respectively. The angle of elevation from the bottom of the tower B to the top of the tower A is 60° . If the angle of elevation from the bottom of tower A to the top of the tower B is θ , then value of $\sin\theta$ is :

- (1) $\frac{2}{\sqrt{2}}$ (2) $\frac{1}{2}$
(3) $\frac{\sqrt{3}}{2}$ (4) $\frac{2}{\sqrt{3}}$

116. The area of the triangle formed by the graphs of the equations $x = 4$, $y = 3$ and $3x + 4y = 12$ is

- (1) 4 sq. unit (2) 3 sq. unit
(3) 6 sq. unit (4) 12 sq. unit

117. In ΔABC , D and E are two mid points of sides AB and AC respectively. If $\angle BAC = 40^\circ$ and $\angle ABC = 65^\circ$ then $\angle CED$ is:

- (1) 130° (2) 75°
(3) 125° (4) 105°

118. If $x^2 + y^2 + z^2 = 2(x + z - 1)$, then the value of : $x^3 + y^3 + z^3 = ?$

- (1) 2 (2) 0
(3) -1 (4) 1

119. A librarian purchased 50 story-books for his library. But he saw that he could get 14 more books by spending 76 more and the average price per book would be reduced by Re. 1. The average price of each book he bought, was :

- (1) 15 (2) 10
(3) 25 (4) 20

120. ABCD is a cyclic quadrilateral. Diagonals AC and BD meets at P. If $\angle APB = 110^\circ$ and $\angle CBD = 30^\circ$, then $\angle ADB$ measures

- (1) 55° (2) 30°
(3) 70° (4) 80°

121. If $x^2 + x = 5$, then the value of $(x + 3)^3 + \frac{1}{(x + 3)^3}$ is :

- (1) 140 (2) 110
(3) 130 (4) 120

122. O is the circumcentre of ABC. If $\angle BAC = 85^\circ$, $\angle BCA = 75^\circ$, then $\angle OAC$ is equal to :

- (1) 60° (2) 70°
(3) 50° (4) 40°

123. If $\sec\theta + \tan\theta = 2 + \sqrt{5}$, then the value of $\sin\theta$ is ($0^\circ \leq \theta \leq 90^\circ$)

- (1) $\frac{\sqrt{3}}{2}$ (2) $\frac{2}{\sqrt{5}}$
(3) $\frac{1}{\sqrt{5}}$ (4) $\frac{4}{5}$

124. O is the incentre of ΔPQR and $\angle QPR = 50^\circ$, then the measure of $\angle QOR$ is :

- (1) 125° (2) 100°
(3) 130° (4) 115°

125. If $\frac{\sec\theta + \tan\theta}{\sec\theta - \tan\theta} = 2 \frac{51}{79}$, then the value of $\sin\theta$ is

- (1) $\frac{39}{72}$ (2) $\frac{65}{144}$
(3) $\frac{35}{72}$ (4) $\frac{91}{144}$

126. The value of : $\sqrt{\frac{0.324 \times 0.081 \times 4.624}{1.5625 \times 0.0289 \times 72.9 \times 64}}$ is

- (1) 2.4 (2) 24
(3) 0.024 (4) 0.24

127. If the area of the base, height and volume of a right prism be $\frac{3(\sqrt{3})}{2} p^2 \text{ cm}^2$, $100\sqrt{3} \text{ cm}$ and 7200 cm^3 respectively, then the value of P will be

- (1) $\sqrt{3}$ (2) $\frac{3}{2}$
(3) $\frac{2}{\sqrt{3}}$ (4) 4

128. A dealer buys an article listed at 100 and gets successive discounts of 10% and 20%. He spends 10% of the cost price on transportation. At what price should he sell the article to earn a profit of 15%?

- (1) 90.80 (2) 92.00
(3) 91.08 (4) 91.20

129. AB and CD are two parallel chords of a circle lying on the opposite side of the centre and the distance between them is 17 cm. The length of AB and CD are 10 cm and 24 cm respectively. The radius (in cm) of the circle is :

- (1) 13 (2) 9
(3) 18 (4) 15

130. If $x = z = 225$ and $y = 226$, then the value of : $x^3 + y^3 + z^3 - 3xyz$ is

- (1) 765 (2) 676
(3) 576 (4) 674

131. The simplified value of : $\left\{ \left(1 + \frac{1}{10 + \frac{1}{10}} \right) \left(1 + \frac{1}{10 + \frac{1}{10}} \right) - \left(1 - \frac{1}{10 + \frac{1}{10}} \right) \left(1 - \frac{1}{10 + \frac{1}{10}} \right) \right\} \div \left\{ \left(1 + \frac{1}{10 + \frac{1}{10}} \right) \left(1 - \frac{1}{10 + \frac{1}{10}} \right) \right\}$

- (1) $\frac{20}{101}$ (2) $\frac{100}{101}$
(3) 2 (4) $\frac{90}{101}$

132. Two alloys contain tin and iron in the ratio of 1 : 2 and 2 : 3. If the two alloys are mixed in the proportion of 3 : 4 respectively (by weight), the ratio of tin and iron in the newly formed alloy is :

- (1) 10 : 21 (2) 13 : 22
(3) 14 : 25 (4) 12 : 23

133. The percentage of metals in a mine of lead ore is 60%. Now the percentage of silver is $\frac{3}{4}\%$ of metals and the rest is lead. If the mass of ore 90 extracted from this mine is 8000 kg, the mass (in kg.) of lead is :

- (1) 4763 (2) 4762
(3) 4764 (4) 4761

134. If $4a - \frac{4}{a} + 3 = 0$, then the value of : $a^3 - \frac{1}{a^3} + 3 = ?$

- (1) $\frac{3}{16}$ (2) $\frac{7}{16}$
(3) $\frac{21}{64}$ (4) $\frac{21}{16}$

135. A dealer sold a bicycle at a profit of 10%. Had he bought the bicycle at 10% less price and sold it at a price Rs. 60 more, he would have gained 25%. The cost price of the bicycle was

- (1) Rs. 2400 (2) Rs. 2600
(3) Rs. 2000 (4) Rs. 2200

136. If $x = \frac{\sqrt{5} - \sqrt{3}}{\sqrt{5} + \sqrt{3}}$ and $y = \frac{\sqrt{5} + \sqrt{3}}{\sqrt{5} - \sqrt{3}}$, then the value of $\frac{x^2 + xy + y^2}{x^2 - xy + y^2} = ?$

- (1) $\frac{63}{61}$ (2) $\frac{67}{65}$
(3) $\frac{65}{63}$ (4) $\frac{69}{67}$

137. If $a + b - c = 14$, then the value of $2b^2c^2 + 2c^2a^2 + 2a^2b^2 - a^4 - b^4 - c^4$:

- (1) 7 (2) 0
(3) 14 (4) None of these

138. The speed of a boat in still water is 6 kmph and the speed of the stream is 1.5 kmph. A man rows to a place at a distance of 22.5 km and comes back to the starting point. The total time taken by him is :

- (1) 10 hours (2) 4 hours 10 minutes
(3) 6 hours 10 minutes (4) 8 hours

139. If the discount of 10% is given on the marked price of a radio, the gain is 20%. If the discount is increased to 20%, the gain per cent is :

- (1) 5% (2) $6 \frac{1}{4} \%$
(3) $6 \frac{2}{3} \%$ (4) $7 \frac{5}{8} \%$

140. The value of the following is : $\cos 24^\circ + \cos 55^\circ + \cos 125^\circ + \cos 204^\circ + \cos 300^\circ$

- (1) $\frac{1}{2}$ (2) 2
(3) 1 (4) $-\frac{1}{2}$

141. The internal bisectors of the $\angle B$ and $\angle C$ of the ABC, intersect at O. If $\angle A = 100^\circ$, then the measure of $\angle BOC$ is:

- (1) 140° (2) 120°
 (3) 110° (4) 130°
- 142.** AC is transverse common tangent to two circles with centres P and Q and radii 6 cm and 3 cm at the point A and C respectively. If AC cuts PQ at the point B and AB = 8 cm then the length of PQ is :
- (1) 13 cm (2) 12 cm
 (3) 10 cm (4) 15 cm
- 143.** If A, B and C can complete a work in 6 days. If A can work twice faster than B and thrice faster than C, then the number of days C alone can complete the work is :
- (1) 33 days (2) 44 days
 (3) 22 days (4) 11 days
- 144.** Two pipes A and B can fill a tank with water in 30 minutes and 45 minutes respectively. The water pipe C can empty the tank in 36 minutes. First A and B are opened. After 12 minutes C is opened. Total time (in minutes) in which the tank will be filled up is :
- (1) 30 (2) 12
 (3) 36 (4) 24
- 145.** A circular swimming pool is surrounded by a concrete wall 4m wide. If the area of the concrete wall surrounding the pool is $\frac{11}{25}$ that of the pool, then the radius (in m) of the pool is :
- (1) 8 (2) 16
 (3) 30 (4) 20
- 146.** A and B together can do a piece of work in 30 days. B and C together can do it in 20 days. A starts the work and works on it for 5 days, then B takes up and works for 15 days. Finally C finishes the work in 18 days. The number of days in which C alone can do the work when doing it separately is :
- (1) 120 days (2) 24 days
 (3) 60 days (4) 40 days
- 147.** If $x + \frac{1}{x} = 1$, then the value of $\frac{2}{x^2 - x + 2} = ?$
- (1) 2 (2) 4
 (3) $\frac{2}{3}$ (4) 1
- 148.** If $\tan A + \cot A = 2$, then the value of $\tan^{10} A + \cot^{10} A$ is
- (1) 4 (2) 2
 (3) 2^{10} (4) 1
- 149.** A train leaves station A at 5 AM and reaches station B at 9 AM on the same day. Another train leaves station B at 7 AM and reaches station A at 10:30 AM on the same day. The time at which the two trains cross each other is:
- (1) 8 : 26 AM (2) 7 : 36 AM
 (3) 7 : 56 AM (4) 8 AM
- 150.** A conical iron piece having diameter 28 cm and height 30 cm is totally immersed into the water of a cylindrical vessel, resulting in the rise of water level by 6.4 cm. The diameter, in cm, of the vessel is :
- (1) 3.5 (2) $\frac{35}{2}$
 (3) 32 (4) 35

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

In September 2011, Hindustan Times did a study in Delhi and reported that the number of malaria (and dengue) cases at the time were actually thrice as many as revealed by the city authorities. Earlier, in Mumbai, a municipal claim that 145 people died due to malaria in 2010 was exposed a lie after Praja, a city NGO, extracted figures from the municipality itself.

Following an RTI petition, Praja revealed 1190 deaths. This seems to be a habit. A paper in the leading UK medical journal The Lancet,

published following nationwide interviews undertaken by an international team, reveals that the number of malarial deaths all over india every year may be as high as 205,000, which is many times the World Health Organization's figure of about 15,000, of the National Vector Borne Disease Control Programme's figure of just around 1000.

While the Lancet paper has been disputed, it is clear that there must be gross underreporting of malarial deaths. Wouldn't that be one of the big reasons why malaria, which is easily cured if properly treated after timely diagnosis, continues to kill so many Indians?

151. One of the big reasons for malarial death is :

- (1) lack of proper treatment
 (2) under-reporting of malarial deaths
 (3) untimely diagnosis
 (4) over-reporting of malarial deaths

152. The Lancet is a:

- (1) newspaper (2) medical book
 (3) magazine (4) journal

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153. What is "the habit" mentioned in the passage?

- (1) Exposing the authority's incompetence
- (2) Hiding the real figures of malaria cases
- (3) Filing RTIs
- (4) Conducting studies and surveys in towns and cities

154. The findings of The Lancet were published after :

- (1) the international team left India
- (2) international reviews of the findings were done
- (3) proper verifications of the findings were done
- (4) nationwide interviews were carried out

155. The Hindustan Times found that the number of malaria cases in 2011 was:

- (1) twice than the numbers revealed by the authorities
- (2) three times the numbers revealed by the authorities
- (3) half the numbers revealed by the authorities
- (4) exactly as the numbers revealed by the authorities

Directions (156-158): In the following questions, choose the word opposite in meaning to the given word.

156. **ARROGANT**

- (1) proud
- (2) selfish
- (3) modest
- (4) haughty

157. **ECCENTRIC**

- (1) normal
- (2) carefree
- (3) unusual
- (4) peculiar

158. **ZENITH**

- (1) nadir
- (2) shallow
- (3) low
- (4) bottom

Directions (159-161) : In the following questions, out of the four alternatives, choose the one which best expresses the meaning of the given word.

159. **RESURGENCE**

- (1) relocation
- (2) repletion
- (3) renewal
- (4) reluctance

160. **DAMP**

- (1) light
- (2) clear
- (3) wet
- (4) complicated

161. **INGENUOUS**

- (1) careless
- (2) candid
- (3) creative
- (4) crafty

Directions (162-166): 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.

162. He will impart no information _____ anyone.

- (1) from
- (2) for
- (3) with
- (4) to

163. The United Kingdom _____ England, Wales, Scotland and Northern Ireland.

- (1) comprises of
- (2) comprises
- (3) combines
- (4) consists

164. Jim suffered a _____ of fortune.

- (1) reversal
- (2) reverse

- (3) revert
- (4) regress

165. He was _____ by nature and so avoided all company.

- (1) anti—social
- (2) timid
- (3) gregarious
- (4) cordial

166. Jyoti refused to be _____ by her long illness.

- (1) dispersed
- (2) dispensed
- (3) dispatched
- (4) dispirited

Directions (167-171): In the following questions, some parts 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.

167. Several guests noticed Mr. Sharma falling back in his chair and gasping for breath.

- (1) falling hack in his chair
- (2) Several guests noticed Mr. Sharma
- (3) and gasing for breath
- (4) No error

168. We have finished our work three hours ago and have been waiting for you since then.

- (1) three hours ago and have been waiting
- (2) We have finished our work
- (3) for you since then
- (4) No error

169. Many a man want to be rich quickly.

- (1) rich quickly
- (2) want to be
- (3) Many a man
- (4) No error

170. The Russian ambassador's whereabouts is not known to anyone.

- (1) No error
- (2) The Russian ambassador's
- (3) not known to anyone
- (4) where abouts is

171. A study is going underway to determine the exact concentration of lead in the water supply.

- (1) to determine the exact concentration
- (2) No error
- (3) of lead in the water sup-ply
- (4) A study is going underway

Directions (172—181): 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*.

172. I was **struck by his singular appearance**.

- (1) struck by his single appearance
- (2) struck by how he singu-larly appears
- (3) No Improvement
- (4) had stricken his single appearance

173. **The blue whale was thriving in all of the world's oceans until the turn of the century**, at which time they

became hunt-ed to the point of extinction.

- (1) The blue whale was thriving in all of the world's oceans up until the turn of the century
 (2) At the turn of the century, blue whales were thriving in all of the world's oceans.
 (3) Blue whales were thriving in all of the world's oceans until the turn of the century
 (4) No Improvement

174. We **have been retracing** our steps to the log cabin ten minutes ago.

- (1) will be retracing (2) have to retrace
 (3) had to retrace (4) No Improvement

175. I hope you will be able to **steer ahead** of the antisocial elements.

- (1) steer clear (2) steer free
 (3) steer out (4) No Improvement

176. He bowed down **at the altar**.

- (1) next to the altar (2) No Improvement
 (3) before the altar (4) in front of the altar

177. They were **being commanded** to wait till the signal was given.

- (1) commanded (2) command
 (3) given command (4) No Improvement

178. River Damodar in West Bengal **carry the effluents** from the Durgapur Industrial complex for miles.

- (1) No Improvement (2) carries the effluents
 (3) carries the effluence (4) carried the effluents

179. The climate of Shillong is somewhat **like Kohima**.

- (1) as Kohima (2) as Kohima's
 (3) No Improvement (4) like Kohima's

180. John decided to go to the Advocate General **to clear his name** of the accusation.

- (1) to clean his name (2) to cleared his name
 (3) to wash his name (4) No Improvement

181. He **could not be able** to think logically because of his illness.

- (1) was not able (2) No Improvement
 (3) cannot be able (4) can be unable

Directions (182-186) : 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.

182. He and his neighbour are always **at loggerheads**.

- (1) agree on everything
 (2) disagreeing on everything
 (3) aloof from each other (4) abusing each other

183. I am going to stay at home because I am feeling **under the weather** today.

- (1) unhappy (2) depressed
 (3) irritated (4) sick

184. Even in the middle of the fire he **kept a level head**.

- (1) was impulsive (2) was sensible

- (3) was crazy (4) was self centred

185. The winning team decided to **go for the jugular** in the last quarter of the match.

- (1) forfeit the match
 (2) give easy opportunities to the opposite team
 (3) give reserve players a chance
 (4) attack all out

186. Everybody thought Asha and Ashok were a happy couple, but it was all just **make believe**.

- (1) hatred (2) treachery
 (3) reality (4) pretence

Directions (187-188): 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.

187. (1) fortuitous (2) comissioned
 (3) resurgense (4) hap hazzard

188. (1) gruesom (2) merth
 (3) app retiate (4) connoisseur

Directions (189-193): 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

The capitalist system does not foster healthy relations among human beings. A few people own all the means of production and others have to sell their labour under conditions imposed upon them. The emphasis of capitalism being on the supreme importance of material wealth, the intensity of its appeal is to the acquisitive tendency. It promotes worship of economic power with little regard to the means employed for its acquisition and the end that it serves. By its exploitation of human beings to the limits of endurance its concentration is on the largest profit rather than maximum production. Thus the division of human society is done on the basis of profit motive. All this is injurious to human dignity. And when the harrowed poor turn to the founders of religion for succour, they rather offer a subtle defense for the established order. They promise future happiness for present suffering. They conjure up visions of paradise to soothe the suffering majority and censure the revolt of the tortured men. The system imposes injustice, the religion justifies it.

189. In a capitalist system :

- (1) means which lead to exploitation are strictly prohibited
 (2) the means justify the ends
 (3) the means endorsed by religion are strictly followed
 (4) the ends justify the means

190. Capitalism divides society into the two categories of

- (1) religions and irreligious people
 (2) working and non-working people
 (3) buyers and sellers

(4) exploiters and exploited people
191. The passage indicates that the capitalist system is :
 (1) dehumanising (2) ambitious
 (3) fair (4) prosperous

192. In a capitalist system of society each man wishes :
 (1) to soothe the sufferings of other
 (2) to have visions of paradise
 (3) to acquire maximum wealth
 (4) to produce maximum wealth

193. The established order is supported by religion to :
 (1) alleviate the suffering of the poor in the capitalist system
 (2) help the tortured men to seek redress
 (3) balance the suffering of the poor with hopes of future reward
 (4) perpetuate the injustice imposed by the capitalist system

Directions (194-200): In the following questions, out of the four alternatives, choose the one which can be substituted for the given words/sentence.

194. To die without making a will.
 (1) Inure (2) Inane

(3) Intestate (4) Indigent
195. One who is concerned with the welfare of others?
 (1) Ascetic (2) Hedonist
 (3) Egoist (4) Altruist

196. That which cannot be avoided.
 (1) Inevitable (2) Unrestrained
 (3) Unvarying (4) Integral

197. A person who agrees to work for somebody in order to learn a skill.
 (1) Lackey (2) Pupil
 (3) Apprentice (4) Assistant

198. Opinion contrary to accepted doctrines.
 (1) Controversy (2) Advocacy
 (3) Heresy (4) Convention

199. Make pale by excluding light.
 (1) Foliate (2) Percolate
 (3) Procreate (4) Etiolate

200. Someone who is designated to hear both sides of a dispute and make a judgement.
 (1) Counsellor (2) Arbitrator
 (3) Magistrate (4) Manager

ANSWER KEY

Qns.	Ans.								
1.	3	41.	3	81.	4	121.	2	161.	2
2.	1	42.	3	82.	3	122.	2	162.	4
3.	4	43.	4	83.	3	123.	2	163.	2
4.	2	44.	3	84.	3	124.	4	164.	1
5.	3	45.	1	85.	2	125.	2	165.	2
6.	2	46.	2	86.	3	126.	3	166.	4
7.	1	47.	4	87.	4	127.	4	167.	4
8.	4	48.	1	88.	2	128.	3	168.	2
9.	4	49.	4	89.	4	129.	1	169.	2
10.	3	50.	4	90.	1	130.	2	170.	1
11.	2	51.	3	91.	4	131.	*	171.	4
12.	3	52.	2	92.	1	132.	2	172.	3
13.	1	53.	2	93.	4	133.	3	173.	3
14.	1	54.	3	94.	1	134.	3	174.	3
15.	4	55.	2	95.	1	135.	1	175.	1
16.	2	56.	2	96.	2	136.	1	176.	3
17.	4	57.	3	97.	2	137.	4	177.	1
18.	4	58.	4	98.	1	138.	4	178.	2
19.	4	59.	4	99.	4	139.	3	179.	4
20.	4	60.	3	100.	3	140.	1	180.	4
21.	3	61.	4	101.	3	141.	1	181.	1
22.	1	62.	2	102.	2	142.	4	182.	2
23.	1	63.	1	103.	1	143.	1	183.	4

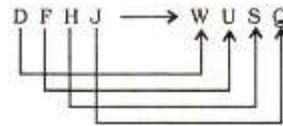
24.	2	64.	2	104.	1	144.	4	184.	2
25.	3	65.	1	105.	1	145.	4	185.	4
26.	3	66.	1	106.	3	146.	2	186.	4
27.	2	67.	2	107.	4	147.	1	187.	1
28.	4	68.	4	108.	4	148.	2	188.	4
29.	3	69.	2	109.	4	149.	3	189.	4
30.	3	70.	1	110.	3	150.	4	190.	4
31.	4	71.	2	111.	4	151.	2	191.	1
32.	1	72.	4	112.	1	152.	4	192.	3
33.	2	73.	1	113.	4	153.	2	193.	4
34.	2	74.	3	114.	4	154.	4	194.	3
35.	3	75.	4	115.	2	155.	2	195.	4
36.	3	76.	2	116.	3	156.	3	196.	1
37.	4	77.	3	117.	4	157.	1	197.	3
38.	2	78.	3	118.	1	158.	1	198.	3
39.	2	79.	2	119.	2	159.	3	199.	4
40.	2	80.	4	120.	4	160.	3	200.	2

HINTS

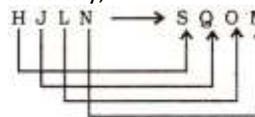
- (3) Option (1)
 $8 - 7 + 3 \times 5 = 35$
 $\Rightarrow 7 + 8 - 3 \times 5 = 35$
 $\Rightarrow 7 + 8 - 15 \neq 35$
 Option (2)
 $7 \times 8 + 6 - 9 = 25$
 $\Rightarrow 8 \times 7 - 6 + 9 = 25$
 $\Rightarrow 56 - 6 + 9 \neq 25$
 Option (3)
 $6 + 8 \times 2 - 7 = 0$
 $\Rightarrow 6 - 14 + 8 = 0$
 $\Rightarrow 14 - 14 = 0$
 Option (4)
 $8 \times 2 + 7 - 6 = 9$
 $\Rightarrow 8 \times 2 - 8 + 6 = 9$
 $\Rightarrow 14 - 14 \neq 9$

- (1) The relation is :
 $x : x^2 + 1$
 $4 : (4)^2 + 1$
 $\Rightarrow 4 : 17$
 Similarly,
 $7 : (7)^2 + 1$
 $\Rightarrow 7 : 50$

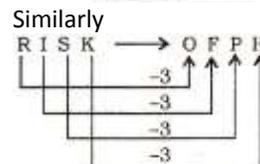
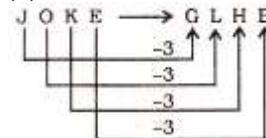
- (4) Nephron is the basic structural and functional unit of the kidney. Similarly, neuron is the basic structural and functional unit of the Central functional System.
- (2) the position of Y from the right end of the English alphabetical series is 2 and that of V is 5.
 $(2)^2 = 4$ and $(5)^2 = 25$
- (3)



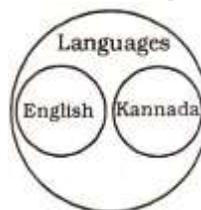
Pairs of opposite letters.
Similarly,



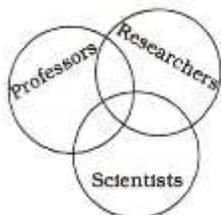
- (2) Entomology is that branch of science which deals with insects. Similarly, the scientific study of snakes is called ophiology.
- (1)



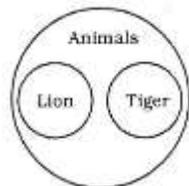
- (4) English is different from Kannada. But both are included in the class languages



9. (4) Some professors may be researchers and vice-versa. Some professors may be scientists and vice-versa. Some researchers may be scientists and vice-versa. Some professors who are researchers may be scientists. Some researchers who are scientists may be professors.



10. (3) Tiger is different from lion. But both are animals.



11. (2) First Column
 $1 + 8 + 27 = 36$
 $\Rightarrow 36 - 1^2 = 35$
 Second Column
 $216 + 125 + 64 = 405$
 $\Rightarrow 405 - 2^2 = 401$
 Third Column
 $343 + 512 + ? = 1575 + 3^2$
 $\Rightarrow 855 + ? = 1584$
 $\Rightarrow ? = 1584 - 855 = 729$

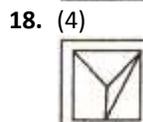
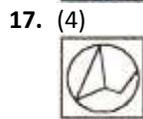
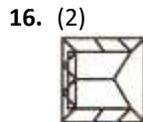
12. (3) First Column
 $(2 \times 4) + (4 \times 6)$
 $\Rightarrow 8 + 24 = 32$
 Second Column
 $(3 \times 5) + (5 \times 7)$
 $\Rightarrow 15 + 35 = 50$
 Third Column
 $(8 \times 10) + (10 \times 12)$
 $\Rightarrow 80 + 120 = 200$

13. (1) First Row
 $4 \times 3 \times 2 + 8$
 $\Rightarrow 24 + 8 = 32$
 Second Row
 $5 \times 3 \times 1 + 9$
 $\Rightarrow 15 + 9 = 24$
 Third Row
 $7 \times 3 \times 3 + 7$
 $\Rightarrow 63 + 7 = 70$
 Fourth row
 $2 \times 9 \times 4 + 12$
 $\Rightarrow 72 + 12 = 84$

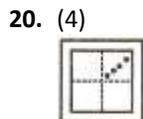
14. (1) First Figure
 $(11 \times 12) - (6 \times 9)$
 $\Rightarrow 132 - 54 = 74$
 Second Figure
 $(14 \times 10) - (7 \times 8)$

$\Rightarrow 140 - 56 = 84$

15. (4) $5 = 2^2 + 1$
 $10 = 3^2 + 1$
 $26 = 5^2 + 1$
 $50 = 7^2 + 1$
 $122 = 11^2 + 1$



19. (4)
 B R O W N / B R O W N / B



21. (3) when paper is folded in the form of a cube, then lies opposite
 $\Delta +$ lies opposite O
 \square lies opposite \triangle

22. (1)

$+$	\Rightarrow	$-$	$-$	\Rightarrow	\times
\times	\Rightarrow	$+$	$+$	\Rightarrow	$+$

- Option (1)
 $42 * 4 * 12 * 20 * 9$
 $\Rightarrow 42 - 4 \div 12 \times 20 + 9$
 After changing the signs
 $42 \times 4 + 12 \div 20 - 9$
 $\Rightarrow 168 + 12 \div 20 - 9$
 $\Rightarrow 180 \div 20 - 9 = 9 - 9 = 0$

- Option (2)
 $42 * 4 * 12 * 20 * 9$
 $\Rightarrow 42 \div 4 + 12 - 20 \times 9$
 After changing the signs
 $42 + 4 - 12 \times 20 \div 9$
 $\Rightarrow 42 + 4 - \frac{12 \times 20}{9}$
 $\Rightarrow 42 + 4 - \frac{80}{3}$
 $\Rightarrow 46 - \frac{80}{3} \neq 0$

- Option (3)
 $42 * 4 * 12 * 20 * 9$
 $\Rightarrow 42 + 4 - 12 \div 20 \times 9$
 After changing the signs
 $\Rightarrow 42 - 4 \times 12 + 20 \div 9$
 $\Rightarrow 42 - 4 \times 12 + \frac{20}{9}$
 $\Rightarrow 42 - 48 + \frac{20}{9} \neq 0$

Option (4)

$$42 * 4 * 12 * 20 * 9$$

$$\Rightarrow 42 \times 4 - 12 \div 20 + 9$$

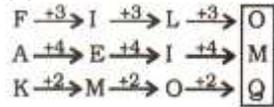
After changing the signs

$$42 \div 4 \times 12 + 20 - 9$$

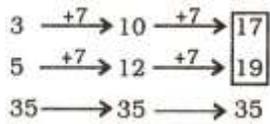
$$\Rightarrow \frac{21}{2} \times 12 + 20 - 9$$

$$\Rightarrow 21 \times 6 + 20 - 9 \neq 0$$

23. (1)



24. (2)



25. (3)

$$36 - 2 = 34$$

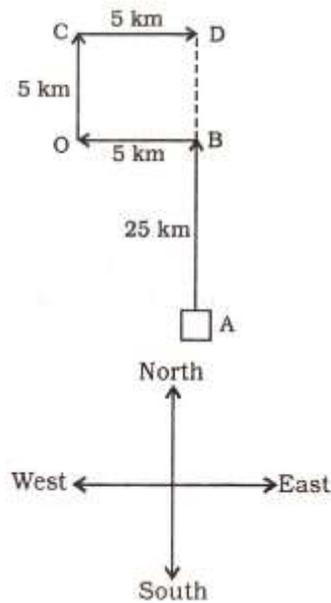
$$34 - 4 = 30$$

$$30 - 2 = 28$$

$$28 - 4 = 24$$

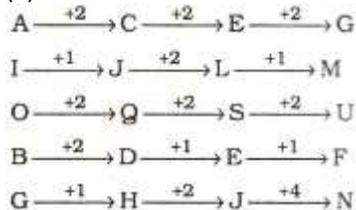
$$24 - 2 = 22$$

26. (3)



Required distance AD
 = (25 + 5) km = 30 km

27. (2)



28. (4) Difference between the ratios of Ann = $5 - 2 = 3$
 $: 3 \Rightarrow 21$

$$\therefore 1 = \frac{21}{3} = 7$$

29. (3) C is the father B.

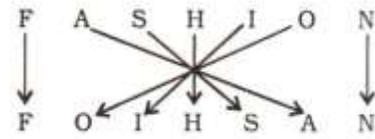
A is the wife of C.

B, E and F are sons of A and C.

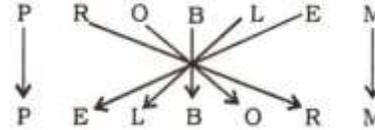
D is a girl.

Male members \rightarrow A, B, E AND F.

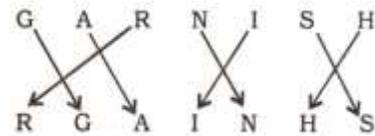
30. (3)



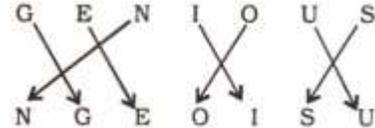
Similarly,



31. (4)



Similarly



32. (1)

$$B \rightarrow 01, 13, 20, 32, 44$$

$$E \rightarrow 56, 68, 75, 87, 99$$

$$A \rightarrow 03, 10, 22, 34, 41$$

$$K \rightarrow 57, 69, 76, 88, 95$$

Option	B	E	A	K
(1)	44	75	22	88
(2)	44	88	10	76
(3)	20	10	87	57
(4)	32	76	75	92

33. (2)



34. (2) $428 \rightarrow 4 \times 2 = 8$

$$338 \rightarrow 3 \times 3 = 9$$

$$326 \rightarrow 3 \times 2 = 6$$

$$339 \rightarrow 3 \times 3 = 9$$

35. (3) Kidnap is different from other three words.

36. (3)

$$I -1 \rightarrow H +2 \rightarrow J$$

$$L -1 \rightarrow K +2 \rightarrow M$$

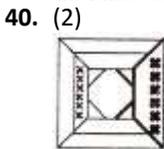
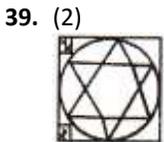
$$S +1 \rightarrow T -2 \rightarrow R$$

$$O -1 \rightarrow N +2 \rightarrow P$$

37. (4) Except, Bristol, all others are cities of Switzerland. Berne

is the capital of Switzerland.

38. (2) $34 - 30$
 $\Rightarrow (3 + 4) - (3 + 0)$
 $\Rightarrow 7 - 3 = 4$
 $44 - 31$
 $\Rightarrow (4 + 4) - (3 + 1)$
 $\Rightarrow 8 - 4 = 4$
 $61 - 22$
 $\Rightarrow (6 + 1) - (1 + 2)$
 $\Rightarrow 7 - 3 = 4$
 $25 - 21$
 $\Rightarrow (2 + 5) - (2 + 1)$
 $\Rightarrow 7 - 3 = 4$



41. (3)
 There is no 'S' letter in the given word. Therefore, the word CONSCIENCE can not be formed.

IN **C**ONVENIENCE
 \Rightarrow CONVINCENCE
 IN **C**ONVENIENCE
 \Rightarrow CONCEIVE
 IN **C**ONVENIENCE
 \Rightarrow CONCEIVE

42. (3) there is no 'A' letter in the given word. Therefore, the word SITUATION cannot be formed.

DISTRIBUTION
 \Rightarrow DISTURB
DISTRIBUTION
 \Rightarrow TUTION
DISTRIBUTION
 \Rightarrow TRUST

43. (4) There are no 'C' and 'O' letters in the given word. Therefore, the word DOCTOR cannot be formed.

superintendent
 \Rightarrow INTENSE
superintendent
 \Rightarrow NURSE
superintendent
 \Rightarrow DENTIST

44. (3) Suppose the number of deer = d
 And, number of peacocks = p
 According to question
 $d + p = 80$ (i)
 And, $4d + 2p = 200$
 Or, $2d + p = 100$ (ii)
 From equations (i) and (ii)

d = 20
 therefore, number of peacocks = $80 - 20 = 60$

45. (1)
 46. (2)
 47. (4)

$$AD = \sqrt{(AE)^2 + (DE)^2}$$

$$= \sqrt{(4)^2 + (3)^2}$$

$$= \sqrt{16 + 9} = \sqrt{25} = 5\text{km}$$

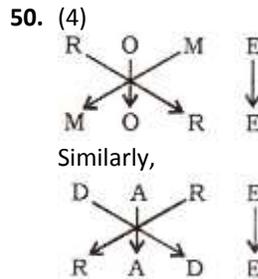
48. (1) First Premise is Particular Affirmative (I-type).
 Second Premise is Universal Affirmative (A-type).
 All doctors are social workers.



Some social workers are politicians.

A + I \rightarrow No Conclusion.

49. (4) Only conclusion II follows. It was expected that crop condition would improve after the rains.



101. (3) Let amount invested in each company be Rs. x.

$$S.I. = \frac{\text{Principal} \times \text{Rate} \times \text{Time}}{100}$$

According to the question, $\frac{x \times 15 \times 5}{100} - \frac{x \times 12 \times 4}{100}$
 = 1350

$$\Rightarrow \frac{75x}{100} - \frac{48x}{100} = 1350$$

$$\Rightarrow \frac{27x}{100} = 1350$$

$$\Rightarrow x = \frac{1350 \times 100}{27}$$

$$= \text{Rs. } 5000$$

102. (2) According to the question.

\therefore Market tax = Rs. 165 crores

\therefore 33% = Rs. 165 crores

$$\therefore 100 - 33 = 67\% \equiv \frac{165 \times 67}{33}$$

$$= \text{Rs. } 335 \text{ crores}$$

103. (1)

\therefore 100% \equiv Rs. 733 crores

$$\therefore 35 + 10 = 45\% \equiv \frac{733}{100} \times 45$$

$$= \text{Rs. } 329.85 \text{ crores}$$

104. (1)

\therefore 100% $\equiv 360^\circ$

$$\therefore 1\% \equiv \frac{360^\circ}{100}$$

$$\therefore 35\% \equiv \frac{360^\circ}{100} \times 35 = 126^\circ$$

105. (1) $1 + \cos^2 \theta = 3 \sin \theta \cdot \cos \theta$

Dividing both sides by $\sin^2 \theta$, $\frac{1}{\sin^2 \theta} + \frac{\cos^2 \theta}{\sin^2 \theta} = \frac{3 \sin \theta \cos \theta}{\sin^2 \theta}$

$$\Rightarrow \text{cosec}^2 \theta + \cot^2 \theta = 3 \cot \theta$$

$$\begin{aligned} \Rightarrow 1 + \cot^2 \theta + \cot^2 \theta &= 3 \cot \theta \\ \Rightarrow 2 \cot^2 \theta - 3 \cot \theta + 1 &= 0 \\ \Rightarrow 2 \cot^2 \theta - 2 \cot \theta - \cot \theta + 1 &= 0 \\ \Rightarrow 2 \cot^2 \theta (\cot \theta - 1) - 1 (\cot \theta - 1) &= 0 \\ \Rightarrow (2 \cot^2 \theta - 1) (\cot \theta - 1) &= 0 \\ \Rightarrow \cot \theta &= \frac{1}{2} \text{ or } 1 \end{aligned}$$

106. (3) Average units consumption in 2012
 $= \frac{600+700+400+300+200}{5} = \frac{2200}{5} = 440$ units

Required months \Rightarrow July, August

107. (*) Average units consumption in the year 2013
 $= \frac{550+500+400+350+500}{5} = \frac{2300}{5}$ units

108. (4) In the month of November,
 Difference = 500 - 200 = 300 units
 In the month of August,
 Difference = 700 - 500 = 200 units

109. (*) Total consumption in 1012 = 2200 units
 Total consumption in 2013 = 2300 units
 Percentage increase = $\left(\frac{2300-200}{2200}\right) \times 100$
 $= \frac{100}{22} = \frac{50}{11} = 4.5\%$

110. (3) Let the numbers be 2x and 3x respectively.

According to the questions,

$$\begin{aligned} \frac{2x+8}{3x+8} &= \frac{3}{4} \\ \Rightarrow 9x + 24 &= 8x + 32 \\ \Rightarrow 9x - 8x &= 32 - 24 = 8 \\ \Rightarrow x &= 8 \end{aligned}$$

$$\begin{aligned} \therefore \text{Sum of numbers} &= 2x + 3x = 5x \\ &= 5 \times 8 = 40 \end{aligned}$$

111. (4) Let A, B, C, D and E in kg. represent their respective weights. Then,

$$\begin{aligned} \therefore A + B + C &= 84 \times 3 = 252 \text{ kg.} \\ A + B + C + D &= 80 \times 4 = 320 \text{ kg.} \\ E &= 68 + 3 = 71 \text{ kg.} \\ B + C + D + E &= 79 \times 4 = 316 \text{ kg.} \end{aligned}$$

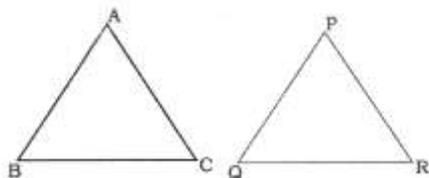
Now,

$$(A + B + C + D) - (B + C + D + E) = 320 - 316$$

$$\Rightarrow A - E = 4 \text{ kg.}$$

$$\Rightarrow A = 4 + E = 4 + 41 = 75 \text{ Kg.}$$

112. (1)



The ratio of the areas of two similar triangles is equal to the ratio of squares of any two corresponding sides.

$$\begin{aligned} \therefore \frac{\text{Area of } \triangle PQR}{\text{Area of } \triangle ABC} &= \frac{PR^2}{AC^2} \\ \Rightarrow \frac{PR^2}{AC^2} &= \frac{256}{441} \\ \Rightarrow \frac{12^2}{AC^2} &= \frac{256}{441} \end{aligned}$$

Taking square roots of both sides,

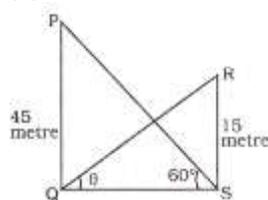
$$\begin{aligned} \frac{12}{AC} &= \frac{16}{21} \\ \Rightarrow 16 \times AC &= 12 \times 21 \\ \Rightarrow AC &= \frac{12 \times 21}{16} = \frac{63}{4} \\ &= 15.75 \text{ cm} \end{aligned}$$

113. (4) Expression = $3(\sin^4 \theta + \cos^4 \theta) + 2(\sin^6 \theta + \cos^6 \theta) + 12 \sin^2 \theta \cdot \cos^2 \theta$
 $= 3\{(\sin^4 \theta + \cos^2 \theta)^2 - 2 \sin^2 \theta \cdot \cos^2 \theta\}$
 $+ 2\{(\sin^2 \theta + \cos^2 \theta)^3 - 3 \sin^2 \theta \cdot \cos^2 \theta (\sin^2 \theta + \cos^2 \theta) + 12 \sin^2 \theta \cdot \cos^2 \theta\}$
 $\therefore a^2 + b^2 = (a+b)^2 - 2ab ; a^3 + b^3 = (a+b)^3 - 3ab(a+b)$
 $= 3(1 - 2 \sin^2 \theta \cdot \cos^2 \theta) + 12 \sin^2 \theta \cdot \cos^2 \theta = 3 - 6 \sin^2 \theta \cdot \cos^2 \theta + 12 \sin^2 \theta \cdot \cos^2 \theta = 3 + 6 \sin^2 \theta \cdot \cos^2 \theta$

114. (4) Let the marked price of the camera be Rs. x.

According to the question,
 $\frac{x \times 90}{100} = \frac{600 \times 120}{100}$
 $\Rightarrow x \times 90 = 600 \times 120$
 $\Rightarrow x = \frac{600 \times 120}{90} = \text{Rs } 800$

115. (2)



PQ = Tower A = 45 meter
 RS = Tower B = 15 meter,
 QS = x metre (let)

$$\angle PSQ = 60^\circ ; \angle RQS = \theta$$

From $\triangle PQS$,

$$\begin{aligned} \tan \theta &= \frac{PQ}{QS} \\ \Rightarrow \sqrt{3} &= \frac{45}{x} \Rightarrow \sqrt{3} x = 45 \\ \Rightarrow x &= \frac{45}{\sqrt{3}} = 15\sqrt{3} \text{ metre} \end{aligned}$$

From $\triangle SRQ$, $\tan \theta = \frac{1}{\sqrt{3}}$

$$\Rightarrow \tan \theta = \tan 30^\circ$$

$$\Rightarrow \theta = 30^\circ$$

$$\therefore \sin \theta = \sin 30^\circ = \frac{1}{2}$$

116. (3) x = 4

\Rightarrow equation of a line parallel to y - axis.

$$y = 3$$

\Rightarrow Equation of a line parallel to x-axis.

Putting x = 0 in the equation $3x + 4y = 12$,

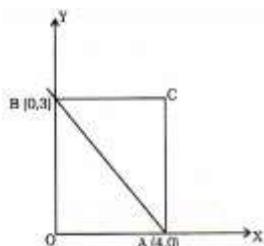
$$3 \times 0 + 4y = 12 \Rightarrow y = \frac{12}{4} = 3$$

\therefore Co-ordinates of the point of intersection on y-axis = (0, 3)

Again putting y = 0 in the equation $3x + 4y = 12$,

$$3x + 4 \times 0 = 12 \Rightarrow x = \frac{12}{3} = 4$$

\therefore Co-ordinates of the point of intersection on x-axis = (4, 0)



AC = 3 unit, BC = 4 units

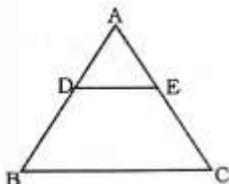
∴ Area of ΔABC

$$= \frac{1}{2} \times BC \times AC$$

$$= \frac{1}{2} \times 4 \times 3$$

$$= 6 \text{ sq. units}$$

117. (4)



$$\angle BAC = 40^\circ,$$

$$\angle ABC = 65^\circ$$

$$\therefore \angle AED = 180^\circ - 40^\circ - 65^\circ = 75^\circ$$

$$DE \parallel BC$$

$$\therefore \angle AED = \angle ACB = 75^\circ$$

$$\therefore \angle CED = 180^\circ - 75^\circ = 105^\circ$$

118. (1) $x^2 + y^2 + z^2 = 2(x + z - 1)$

$$\Rightarrow x^2 + y^2 + z^2 = 2x + 2z - 2$$

$$\Rightarrow x^2 - 2x + y^2 + z^2 - 2z + 2 = 0$$

$$\Rightarrow x^2 - 2x + 1 + y^2 + z^2 - 2z + 1 = 0$$

$$\Rightarrow (x-1)^2 + y^2 + (z-1)^2 = 0$$

$$[\because a^2 + b^2 + c^2 = 0 \Rightarrow a = 0, b = 0, c = 0]$$

$$\therefore x - 1 = 0 \Rightarrow x = 1$$

$$y = 0$$

$$z - 1 = 0 \Rightarrow z = 1$$

$$\therefore x^3 + y^3 + z^3 = 1 + 0 + 1 = 2$$

119. (2) Let the average cost of each book bought (of 64 books) be Rs. x.

According to the question, $64 * x - 50(x + 1) = 76$

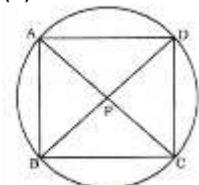
$$\Rightarrow 64x - 50x - 50 = 76$$

$$\Rightarrow 14x = 76 + 50 = 126$$

$$\Rightarrow x = \frac{126}{14} = 9$$

$$\therefore \text{Required average price} = 9 + 1 = \text{Rs. } 10$$

120. (4)



$$\angle APB = 110^\circ = \angle CPD$$

$$\therefore \angle APD = 180^\circ - 110^\circ = 70^\circ = \angle BPC$$

$$\therefore \angle PCB = 180^\circ - 70^\circ - 30^\circ = 80^\circ$$

Angles subtended by same arcs at the circumference are equal.

$$\therefore \angle ACB \text{ or } \angle PCB = \angle ADB = 80^\circ$$

121. (2) $x^2 + x = 5$ (Given)

$$\text{Let, } x + 3 = a$$

$$\therefore \frac{1}{x+3} = \frac{1}{a}$$

Now,

$$a + \frac{1}{a} = (x + 3) + \frac{1}{(x+3)} = \frac{(x+3)^2 + 1}{x+3}$$

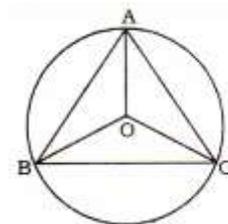
$$= \frac{x^2 + 6x + 9 + 1}{x+3} = \frac{x^2 + 6x + 10}{x+3} = \frac{x^2 + x + 5x + 10}{x+3} = \frac{5x + 10}{x+3}$$

$$= \frac{5x + 10}{x+3} = \frac{5(x+3)}{x+3} = 5$$

$$\therefore a^3 + \frac{1}{a^3} = \left(a + \frac{1}{a}\right)^3 - 3a \times \frac{1}{a} \left(a + \frac{1}{a}\right)$$

$$= (5)^3 - 3 \times 5 = 125 - 15 = 110$$

122. (2)



In ΔABC ,

$$\angle BAC = 85^\circ$$

$$\angle BCA = 75^\circ$$

$$\therefore \angle ABC = 180^\circ - 85^\circ - 75^\circ = 20^\circ$$

The angle subtended by an arc of a circle at the centre is double the angle subtended by it at any point on the remaining part of the circle.

$$\therefore \angle AOC = \angle ABC = 40^\circ$$

$$\therefore OA = OC = \text{radii}$$

In ΔOAC ,

$\angle OAC = \angle OCA$ (The angles at the base of an isosceles triangle are equal)

$$\angle OAC + \angle OCA = 180^\circ - 40^\circ = 140^\circ$$

$$\therefore \angle OAC = \frac{140^\circ}{2} = 70^\circ$$

123. (2) $\sec \theta + \tan \theta = 2 + \sqrt{5}$

$$\therefore \sec^2 \theta - \tan^2 \theta = 1$$

$$\Rightarrow (\sec \theta + \tan \theta) (\sec \theta - \tan \theta) = 1$$

$$\Rightarrow \sec \theta - \tan \theta = \frac{1}{\sqrt{5} + 2}$$

$$= \frac{1}{\sqrt{5} + 1} \times \frac{\sqrt{5} - 2}{\sqrt{5} - 2} = \frac{\sqrt{5} - 2}{5 - 4} = \sqrt{5} - 2$$

$$\therefore \sec \theta + \tan \theta + \sec \theta - \tan \theta$$

$$= 2 + \sqrt{5} + \sqrt{5} - 2$$

$$\Rightarrow 2 \sec \theta = 2\sqrt{5}$$

$$\Rightarrow \sec \theta = \sqrt{5} \quad \dots(i)$$

Again,

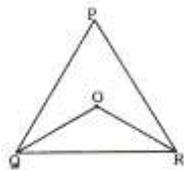
$$\sec \theta + \tan \theta - (\sec \theta - \tan \theta)$$

$$= 2 + \sqrt{5} - \sqrt{5} + 2$$

$$\Rightarrow 2 \tan \theta = 4 \Rightarrow \tan \theta = 2 \quad \dots(ii)$$

$$\therefore \sin \theta = \frac{\tan \theta}{\sec \theta} = \frac{2}{\sqrt{5}}$$

124. (4)



$$\angle QPR = 50^\circ$$

$$\therefore \angle PQR + \angle PRQ = 180^\circ - 50^\circ = 130^\circ$$

$$\therefore \frac{1}{2} \angle PQR + \frac{1}{2} \angle PRQ = 65^\circ$$

The point of intersection of internal bisectors of angles is in-centre.

$$\therefore \angle OQR = \frac{1}{2} \angle PQR;$$

$$\angle ORQ = \frac{1}{2} \angle PRQ$$

In ΔOQR ,

$$\angle OQR + \angle QOR + \angle ORQ = 180^\circ$$

$$\Rightarrow \angle QOR = 180^\circ - 65^\circ = 115^\circ$$

$$125. (2) \frac{\sec\theta + \tan\theta}{\sec\theta - \tan\theta} = 2 \frac{51}{79}$$

$$= \frac{158+51}{79} = \frac{209}{79}$$

By componendo and dividendo,

$$\frac{\sec\theta + \tan\theta + \sec\theta - \tan\theta}{\sec\theta + \tan\theta - \sec\theta + \tan\theta} = \frac{209+79}{209-79}$$

$$\Rightarrow \frac{2 \sec\theta}{2 \tan\theta} = \frac{288}{130}$$

$$\Rightarrow \frac{\sec\theta}{\tan\theta} = \frac{144}{65}$$

$$\therefore \sin\theta = \frac{\tan\theta}{\sec\theta} = \frac{65}{144}$$

$$126. (3) \text{ Expression} = \sqrt{\frac{0.324 \times 0.081 \times 4.624}{1.5625 \times 0.0289 \times 72.9 \times 64}}$$

$$= \sqrt{\frac{324 \times 81 \times 4624}{15625 \times 289 \times 729 \times 64}} = \frac{18 \times 9 \times 68}{125 \times 17 \times 27 \times 8} = 0.024$$

127. (4) Volume of prism = Area of base \times height

$$\Rightarrow 7200 = \frac{3\sqrt{3}}{2} P^2 \times 100\sqrt{3}$$

$$\Rightarrow 7200 = 50 \times 3 \times 3 P^2$$

$$\Rightarrow P^2 = \frac{7200}{50 \times 3 \times 3} = 16$$

$$\Rightarrow P = \sqrt{16} = 4$$

128. (3) Single equivalent discount

$$= \left(10 + 20 - \frac{10 \times 20}{100}\right) \%$$

$$= (30 - 2) \% = 28 \%$$

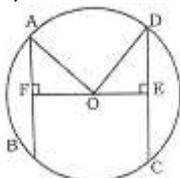
$$\therefore \text{C.P. of article} = 100 - 28 = \text{Rs. } 72$$

Actual cost price of article

$$= \frac{72 \times 110}{100} = \text{Rs. } 9.2$$

$$\text{Required S.P.} = \frac{79.2 \times 115}{100} = \text{Rs. } 91.08$$

129. (1)



$$AB = 10 \text{ cm.}$$

$$\therefore AF = FB = 5 \text{ cm.}$$

$$CD = 24 \text{ cm.}$$

$$\therefore CE = DE = 12 \text{ cm.}$$

Let $OE = x$ cm

$$\therefore OF = (17 - x) \text{ cm}$$

From ΔODE ,

$$OD = \sqrt{OE^2 + DE^2}$$

$$= \sqrt{x^2 + 12^2} \quad \dots (i)$$

From ΔOAF ,

$$OA = \sqrt{OF^2 + AF^2}$$

$$= \sqrt{(17 - x)^2 + 5^2} \quad \dots (ii)$$

$$\because OA = OD$$

$$\therefore \sqrt{x^2 + 12^2} = \sqrt{(17 - x)^2 + 5^2}$$

$$\Rightarrow x^2 + 144 = 289 - 34x + x^2 + 25$$

$$\Rightarrow 34x = 289 + 25 - 144 = 170$$

$$\Rightarrow x = \frac{170}{34} = 5$$

\therefore From equation (i),

$$OD = \sqrt{x^2 + 12^2} = \sqrt{5^2 + 144}$$

$$= \sqrt{169} = 13 \text{ cm.}$$

130. (2)

$$x = z = 225, y = 226$$

$$\therefore x + y + z = 225 + 226 + 225$$

$$= 676$$

$$\therefore x^3 + y^3 + z^3 - 3xyz$$

$$= \frac{1}{2} (x + y + z) [(x - y)^2 + (y - z)^2 + (z - x)^2]$$

$$= \frac{1}{2} \times 676 [(225 - 226)^2 + (226 - 225)^2 + (225 - 225)^2]$$

$$= \frac{1}{2} \times 676 \times (1 + 1) = 676$$

131. (*) Let, $a = 1 + \frac{1}{10 + \frac{1}{10}}$

$$= 1 + \frac{1}{10 + \frac{1}{10}} = 1 + \frac{10}{101}$$

$$= 1 + \frac{1001 + 100}{101} = \frac{111}{101}$$

Again,

$$b = 1 - \frac{1}{10 + \frac{1}{10}} = 1 - \frac{1}{10 + \frac{1}{10}}$$

$$= 1 - \frac{10}{101}$$

$$= 1 + \frac{101 - 10}{101} = \frac{91}{101}$$

\therefore Expression

$$= (a^2 - b^2) \div ab$$

$$= \{(a+b)(a-b)\} \div ab$$

$$= \left(\frac{111}{101} + \frac{91}{101}\right) \left(\frac{111}{101} - \frac{91}{101}\right) \div \left(\frac{111}{101} \times \frac{91}{101}\right)$$

$$= \frac{202}{101} \times \frac{20}{101} \times \frac{101 \times 101}{111 \times 91} = \frac{4040}{10101}$$

132. (2) Let 3 kg of first alloy and 4 kg of second alloy be mixed together.

$$\therefore \text{In 3 kg of mixture,}$$

$$\text{Tin} = 1 \text{ kg.}$$

$$\text{Iron} = 2 \text{ kg.}$$

In 4 kg of mixture.

$$\text{Tin} = \frac{2}{5} \times 4 = \frac{8}{5} = 1.6 \text{ kg}$$

$$\text{Iron} = \frac{3}{5} \times 4 = \frac{12}{5} = 2.4 \text{ kg.}$$

$$\therefore (1 + 1.6) : (2 + 2.4) = 2.6 : 4.4$$

= 13 : 22

133. (3) Required mass of lead

$$= 800 \times \frac{60}{100} \times \left(1 - \frac{3}{400}\right)$$

$$= 800 \times \frac{60}{100} \times \frac{397}{400}$$

$$= 4764 \text{ kg.}$$

134. (3) $4a - \frac{4}{a} = -3$

On dividing by 4,

$$\Rightarrow a - \frac{1}{a} = \frac{-3}{4}$$

$$\therefore a^3 - \frac{3}{a^3} = \left(a - \frac{1}{a}\right)^3 + 3a \times \frac{1}{a} \left(a - \frac{1}{a}\right)$$

$$= \left(\frac{-3}{4}\right)^3 + 3 \times \frac{-3}{4}$$

$$= -\frac{27}{64} - \frac{9}{4} = -\frac{27-144}{64}$$

$$= \frac{-171}{64}$$

$$\therefore a^3 - \frac{1}{a^3} + 3 = \frac{-171}{64} + 3$$

$$= \frac{-171+192}{64} = \frac{21}{64}$$

135. (1) C.P of cycle = Rs. x (let)

$$\therefore \text{S.P.} = \frac{110x}{100}$$

$$= \text{Rs. } \frac{11x}{10}$$

Case II,

$$\text{New C.P.} = \text{Rs. } \frac{9x}{10}$$

$$\therefore \frac{11x}{10} + 60 = \frac{9x}{10} \times \frac{125}{100}$$

$$= \text{Rs. } \frac{9x}{8}$$

$$\Rightarrow \frac{9x}{8} - \frac{11x}{10} = 60$$

$$\Rightarrow \frac{90x-88x}{80} = 60$$

$$\Rightarrow \frac{2x}{80} = 60$$

$$\Rightarrow \frac{x}{40} = 60$$

$$\Rightarrow x = 60 \times 40$$

$$= \text{Rs. } 2400$$

136. (1) $x = \frac{\sqrt{5}-\sqrt{3}}{\sqrt{5}+\sqrt{3}}$

$$y = \frac{\sqrt{5}+\sqrt{3}}{\sqrt{5}-\sqrt{3}}$$

$$\therefore x + y = \frac{\sqrt{5}-\sqrt{3}}{\sqrt{5}+\sqrt{3}} + \frac{\sqrt{5}+\sqrt{3}}{\sqrt{5}-\sqrt{3}}$$

$$= \frac{(\sqrt{5}-\sqrt{3})^2 + (\sqrt{5}+\sqrt{3})^2}{(\sqrt{5}+\sqrt{3}) + (\sqrt{5}-\sqrt{3})}$$

$$= \frac{2((\sqrt{5})^2 + (\sqrt{3})^2)}{5-3}$$

$$= 5 + 3 = 8$$

$$xy = \frac{\sqrt{5}-\sqrt{3}}{\sqrt{5}+\sqrt{3}} \times \frac{\sqrt{5}+\sqrt{3}}{\sqrt{5}-\sqrt{3}} = 1$$

$$\therefore \frac{x^2+xy+y^2}{x^2-xy+y^2}$$

$$= \frac{(x+y)^2-xy}{(x+y)^2-3xy}$$

$$= \frac{8^2-1}{8^2-3} = \frac{64-1}{64-3} = \frac{63}{61}$$

137. (*) Expression = $2b^2c^2 + 2b^2c^2 + 2a^2b^2 - a^4 - b^4$

$$= 4b^2c^2 - (2b^2c^2 - 2c^2a^2 - 2a^2b^2 + a^4 + b^4 + c^4)$$

$$= (2bc)^2 - (a^2 - b^2 - c^2)^2$$

$$= (2bc + a^2 - b^2 - c^2)(2bc - a^2 + b^2 + c^2)$$

$$= (a^2 - (b^2 + c^2 - 2bc))(b^2 + c^2 + 2bc - a^2)$$

$$= (a^2 - (b-c)^2)((b+c)^2 - a^2)$$

$$= (a-b+c)(a+b-c)(a+b+c)(b+c-a)$$

$$\text{If } a + b - c = 0,$$

$$\therefore \text{Expression} = 0.$$

138. (4) Rate downstream

$$= (6 + 1.5) \text{ kmph} = 7.5 \text{ kmph}$$

$$\text{Rate upstream} = (6 - 1.5) \text{ kmph}$$

According to the question

$$\text{Time} = \frac{\text{Distance}}{\text{Speed}}$$

$$\therefore \text{Required time} = \frac{22.5}{7.5} + \frac{22.5}{4.5}$$

$$= 3 + 5 = 8 \text{ hours.}$$

139. (3) Let the C.P. of article be Rs. 100 and the marked price be Rs. x.

$$\text{Case I } \frac{x \times 90}{100} = 120$$

$$\Rightarrow x = \frac{120 \times 100}{90}$$

$$= \text{Rs. } \frac{400}{3}$$

Case II

$$\text{S.P.} = \frac{x \times 80}{100} = \text{Rs. } \frac{4x}{5}$$

$$= \text{Rs. } \left(\frac{4}{5} \times \frac{400}{3}\right) = \text{Rs. } \frac{320}{3}$$

$$\therefore \text{Profit} = \text{Rs. } \left(\frac{320}{3} - 100\right)$$

$$= \text{Rs. } \left(\frac{320-300}{3}\right)$$

$$= \text{Rs. } \frac{20}{3}$$

$$\therefore \text{Profit percent} = \frac{20}{3} \%$$

$$= 6 \frac{2}{3} \%$$

140. (1) Expression = $\cos 24^\circ + \cos 55^\circ + \cos 125^\circ + \cos 204^\circ + \cos 300^\circ$

$$= \cos 24^\circ + \cos 55^\circ + \cos (180^\circ - 55^\circ) + \cos 55^\circ + \cos (180^\circ + 24^\circ) + \cos (360^\circ - 60^\circ)$$

$$= \cos 24^\circ + \cos 55^\circ - \cos 55^\circ - \cos 24^\circ + \cos 60^\circ$$

$$= \cos 60^\circ = \frac{1}{2}$$

141. (1)

142. (4)

143. (1) Let time taken by A = x days

$$\therefore \text{time taken by B} = 2x \text{ days}$$

$$\text{Time taken by C} = 3x \text{ days}$$

According to the question,

$$\frac{1}{x} + \frac{1}{2x} + \frac{1}{3x} = \frac{1}{6}$$

$$\Rightarrow \frac{6+3+2}{6x} = \frac{1}{6}$$

$$\Rightarrow \frac{11}{6x} = \frac{1}{6}$$

$$\Rightarrow 6x = 6 \times 11$$

$$\Rightarrow x = \frac{6 \times 11}{6} = 11$$

$$\therefore \text{time taken by C alone} = 3x$$

$$= 3 \times 11 = 33 \text{ days}$$

144. (1) Part of tank filled by pipes A and B in 1 minute

$$= \frac{1}{30} + \frac{1}{45} = \frac{3+2}{90} = \frac{1}{18} \text{ part}$$

$$\therefore \text{Part of tank filled in 12 minutes}$$

$$= \frac{12}{18} = \frac{2}{3} \text{ part}$$

Remaining part

$$= 1 - \frac{2}{3} = \frac{1}{3} \text{ part}$$

When pipe C is opened,

Part of tank filled by all three pipes

$$= \frac{1}{30} + \frac{1}{45} - \frac{1}{36} = \frac{6+4-5}{180} = \frac{5}{180} = \frac{1}{36}$$

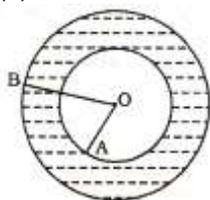
∴ Time taken in filling $\frac{1}{3}$ part

$$= \frac{1}{3} \times 36 = 12 \text{ minutes}$$

∴ Total time = 12 + 12

= 24 minutes

145. (4)



Let the radius of swimming pool be r meter.

Breadth of shaded part = 4 metre

∴ OB = (r+4) metre

According to the question,

$$\pi \times OB^2 - \pi \times OA^2$$

$$= \frac{11}{25} \pi \times OA^2$$

$$\Rightarrow (r+4)^2 - r^2 = \frac{11}{25} r^2$$

$$\Rightarrow r^2 + 8r + 16 - r^2 = \frac{11}{25} r^2$$

$$\Rightarrow 8r + 16 = \frac{11}{25} r^2$$

$$\Rightarrow 200r + 400 = 11r^2$$

$$\Rightarrow 11r^2 - 200r - 400 = 0$$

$$\Rightarrow 11r^2 - 220r + 20r - 400 = 0$$

$$\Rightarrow 11r(r-20) + (r-20) = 0$$

$$\Rightarrow (r-20)(11r+20) = 0$$

$$\Rightarrow r = 20 \text{ metre because}$$

$$r \neq -\frac{20}{11} \text{ metre}$$

146. (2) Let C complete the work in x days.

$$\therefore \text{B's 1 day's work} = \frac{1}{20} - \frac{1}{x}$$

and A's 1 day's work

$$= \frac{2-3}{60} + \frac{1}{x} = \frac{1}{x} - \frac{1}{60}$$

According to the question,

$$5 \left(\frac{1}{x} - \frac{1}{60} \right) + 15 \left(\frac{1}{20} - \frac{1}{x} \right) + \frac{18}{x} = 1$$

$$\Rightarrow \frac{5}{x} - \frac{5}{60} + \frac{15}{20} - \frac{15}{x} + \frac{18}{x} = 1$$

$$\Rightarrow \frac{5}{x} - \frac{15}{x} + \frac{18}{x} = 1 + \frac{1}{12} - \frac{3}{4}$$

$$\Rightarrow \left(\frac{5-15+18}{x} \right) = \frac{12+1-9}{12}$$

$$\Rightarrow \frac{8}{x} = \frac{1}{3}$$

$$\Rightarrow x = 8 \times 3 = 24 \text{ days}$$

147. (1) $x + \frac{1}{x} = 1$

$$\Rightarrow x^2 + 1 = x \Rightarrow x^2 - x + 1 = 0$$

$$\therefore \frac{2}{x^2-x+2} = \frac{2}{x^2-x+1+1} = \frac{2}{0+1} = 2$$

148. (2) $\tan A + \cot A = 2$

$$\Rightarrow \tan A + \frac{1}{\tan A} = 2$$

$$\Rightarrow \frac{\tan^2 A + 1}{\tan A} = 2$$

$$\Rightarrow \tan^2 A + 1 = 2 \tan A$$

$$\Rightarrow \tan^2 A - 2 \tan A + 1 = 0$$

$$\Rightarrow (\tan A - 1)^2 = 0$$

$$\Rightarrow \tan A - 1 = 0 \Rightarrow \tan A = 1$$

$$\Rightarrow \cot A = 1$$

$$\therefore \tan^{10} A + \cot^{10} A = 1 + 1 = 2$$

149. (3) Here distance is constant.

$$\therefore \text{Speed} \propto \frac{1}{\text{Time}}$$

∴ Ratio of the speeds of A and

$$B = \frac{7}{4} = 7 : 8$$

∴ A's speed = 7x kmph (let)

B's speed = 8x kmph

∴ AB = 7x × 4 = 28x km.

Let both trains cross each other after t hours from 7 a.m.

According to the question,

$$7x(t+2) + 8x t = 28x$$

$$\Rightarrow 7t + 14 + 8t = 28$$

$$\Rightarrow 15t = 28 - 14 = 14$$

$$\Rightarrow t = \frac{14}{15} \text{ hours}$$

$$= \left(\frac{14}{15} \times 60 \right) \text{ minutes}$$

$$= 56 \text{ minutes}$$

∴ Required time = 7 : 56 a.m.

150. (4) Radius of cylindrical vessel = r cm. (let).

$$\text{Volume of conical piece of iron} = \frac{1}{3} \pi R^2 h$$

$$= \left(\frac{1}{3} \pi \times 14 \times 14 \times 30 \right) \text{ cu. cm.}$$

Volume of raised water

$$= \pi r^2 \times 6.4 \text{ cu. cm.}$$

$$\therefore \pi r^2 \times 6.4$$



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About IBPS SO-IT OFFICER: An Overview

Dear Readers,

We are presenting you the article based on the recent notification of Specialist Officer released by the IBPS. After reading this article, a lot of doubts regarding the same will get cleared and you will be able to understand the basic duties performed by the same.

Most of you have two ways to enter into the banking industries. If we talk about the first preference then it will be of Officer Level and the other is Assistant level(Clerical). And I am sure that anyone would like to opt for Officer Level. In officer level as well, we have Probationary Officer/ Management Trainee and Specialist Officer. The result of PO exam is already out and the the exam for the specialist officer will be in the month of January. Just get ready for the fierce competition in Specialist Officer exam that you are going to appear because unlike PO, here the number of seats will be less but rest will remain similar.

This article is dedicated to the IT Officer. Infact you all might have understood the role of IT Officer as the name itself suggests. So friends, IT Officer is someone who will take care of the IT Operations of the bank. It is considered as one of the challenging jobs in banking sector and the best part of this job is that in this, there will be no public dealing. The IT Officer will need to take care of all issues related to software, hardware, servers, database, networking etc. In short, he will be doing all the tasks related to IT.

But the question remain intact that how to get selected? Now the time has gone when people used to say that go for hard work. Now is the time when you have to adopt and implement smart work tactics. And to do that you have to be well versed with the syllabus of the IT Officer exam. Below are the detailed syllabus for the IT Officer exam.

1. Data Base Management System (DBMS)– 15-20 Questions

RDBMS
Normalization
Overview of SQL queries
E- R Diagrams
Transaction Management

2. Data Communication & Networking – 10-15 Questions

Network Architecture
OSI Model
TCP-IP Model
Data Communication

IP Addressing (Subnetting)

3. Operating System – 4-5 Questions

Process
Thread
Types of OS
Semaphore
Scheduling
Dead Lock
Memory Partitioning
Page Replacement

4. Computer organization + Hardware (Microprocessor) – 4-5 Questions

Bus Structure

5. Network Security – 2 – 3 Questions

Cyber Crimes
Risk Management
Firewall
Cryptography

6. Software Engineering – 2 – 3 Questions

Software Development life cycle (SDLC)
Software Development Models

7. Data Structures – 3 – 4 Questions

Array Linked List Stacks

8. Web Technologies – 1-2 Questions

HTML Tags
XML
Network Security

9. Programming Languages (BASIC) – 1-2 Questions

C, C++
OOP (Objected oriented Programming)
Friends, for Reasoning, English, Quantitative Aptitude you can practice daily quizzes but for professional knowledge, you will have to refer your syllabus books and previous year practice papers. This is the only way you can have an edge. In fact, you can practice online speed tests regularly before the exam. Last year the paper was a bit difficult and students have struggled to achieve the marks. And the trend will be the same this year as well. Well we will have to wait till the time IBPS open their cards. But whatever is in your hand, just make sure you don't lose it.

IBPS SO – IT PRACTICE SET

1. How many bits are required to store an ASCII Character?
(a) 7 (b) 8 (c) 9
(d) 16 (e) 15
2. Considering 2 and 4 bytes space allocation for integer and float variables respectively, the size of the pointer variable declared below is:
Float *p;
(a) 1 bytes (b) 2 bytes (c) 4 bytes
(d) 8 byte (e) None of above
3. The value of n after executing the following code is
zn n=15; Switch (n) ?
Case 13 : n=n-1;
Case 15 : n=n-2;
Case 17: n=n+18;
(a) 15 (b) 30 (c) 13
(d) 31 (e) 63
4. How many characters per sec (7 bit +1 parity) can be transmitted over a 4800 bps if the transfer is asyembronous (assume start and 1 stop bit)?
(a) 600 (b) 650 (c) 480
(d) 500 (e) 475
5. What is the Hamming distance between 001111 and 010011 is
(a) 1 (b) 2 (c) 3
(d) 4 (e) 5
6. Which layers of the OSI refrence model are host to host layers?
(a) Transport Layer, Session, Presentation, application
(b) Session, presentation, application
(c) Datalink, Transport, presentation, application
(d) Physical datalink, network, transport
7. In the IPV 4 addressing mode, the number of networks allowed under class c addresses is
(a) 2^{14} (b) 2^7 (c) 2^{21}
(d) 2^{24} (e) 2^{16}
8. Which of the following is false FALSE about the interest protocol (IP)?
(a) It is possible for a computer to have multiple IP addresses.
(b) IP packets from the same source to the same destination can take different routes in the network.
(c) IP ensures that a packet is discarded if it is unable to reach its destination within a given number of hops.
(d) The packet source cannot set the route of an outgoing packets; the route is determined only by the routing tables in the routers on the way.
(e) None of above
9. Why Internet protocol (IP) use the time to-Live (TTL) field in the IP datagram header?
(a) Ensure packets reach destination with in that time.
(b) Discard packets that reach later than that time.
(c) prevent packet from looping indefinitely.
(d) Limits the time for which a packet gets queued in Intermediate routers.
(e) None of Above
10. Which type of virus mutates with every infaction, rewrite itself completely at each Iteration and Increasing the difficult of detection.
(a) Polymorphic Virus (b) Polymorphic Virus
(c) Stealth Virus (d) Boot Sector Virus
(e) None of Above.
11. The function of presentation layer is
(a) Encrypt data
(b) validate and establish connection
(c) close the session
(d) flow control
(e) None of above
12. To declare the version of XML, the connect synax is
(a) `<?xml version='1.0'/>` (b) `<*xml version='1.0'/>`
(c) `<?xml version= "1.0'/>` (d) `</xml version='1.0'/>`
(e) None of above
13. A T-switch is used to
(a) control new message are passed between computers
(b) Echo every character that is received
(c) Transmit Characters one at a time.
(d) Rearrange the connection between computing equipments.
(e) None of Above
14. A machine needs a minimum of 100 sec to sort 1000 names by quick sort. The minimum time needed to sort 100 names will be approx.
(a) 50.2 Sec. (b) 6.7 Sec. (c) 72.7 Sec.
(d) 11 Sec. (e) None of Above
15. If the sequence of operations — push (1), push (2), POP, push (1) Push(2), POP, POP, POP, push (2), POP are performed on a stack the sequence of popped out values.
(a) 2, 2, 1, 1, 2 (b) 2, 2, 1, 2, 2 (c) 2, 1, 2, 2, 1
(d) 2, 1, 2, 2, 2 (e) None of above
16. The queen data structure is to be relaised by used stack. The number of stacks needed would be
(a) If cannot be implemented
(b) 2 stacks (c) 4 stacks (d) 1 stack
(e) 3 stacks
17. Which of the following sorting algorithms has the lowest worst case complaxing?
(a) Merge sort (b) Bubble sort (c) Quick sort
(d) Selection sort (e) Insertion sort

18. Which of the following traversal Techniques lists the nodes a binary search tree in an ascending order.
 (a) post order (b) In-order (c) pre-order
 (d) All (e) None
19. The minimum number of edges in a connected cyclic graph on n vertices is
 (a) $n-1$ (b) n (c) $n+1$
 (d) $n+2$ (e) $n-2$
20. Stack is useful for implementing
 (a) radix sort (b) BFS (c) Recursion
 (d) DFA (e) both c and d
21. A sorting Technique that guarantees, that records with the same primary key occurs in the same order list as in the original unsorted list is said to be
 (a) stable (b) consistent (c) external
 (d) linear (e) None
22. Linked lists are not suitable for implementing in the
 (a) Insertion sort (b) binary search
 (c) radix sort (d) polynomial manipulation
 (e) None of Above
23. 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 ?
 (a) CD (b) EC (c) AE
 (d) AC (e) None of above
24. If every non key attribute is functionally dependent on the primary key, then relation will be in
 (a) First normal form (b) 2nd normal form
 (c) third normal form (d) fourth normal form
 (e) None of above
25. Given the functional dependencies
 $x \rightarrow w; x \rightarrow y; y \rightarrow z$ and $z \rightarrow pq$
 Which of the following does not hold good?
 (a) $x \rightarrow z$ (b) $w \rightarrow z$ (c) $x \rightarrow wy$
 (d) All of the above (e) None of above
26. Suppose transaction A holds a shared lock on R. If transaction B also requests for shared lock on R, it will
 (a) result in dead lock condition
 (b) immediately be granted
 (c) immediately be rejected
 (d) be granted soon after released by A
 (e) None of above
27. Which of the following statement is FALSE?
 (a) Any relation with two attributes is in BCNF
 (b) A relation in which every key has only one attribute is in 2NF.
 (c) A prime attribute can be transitively dependent on a key in 3NF relation
 (d) A prime attribute can be transitively dependent on a key in a BCNF relation.
 (e) None of above
28. Which of the following relational algebra operators is a unique operator?
 (a) cross product (b) Join (c) Division
 (d) selection (e) None of above
29. Which of the following is an optional clause in select-from-where structure of SQL?
 (a) select (b) from
 (c) both select and from
 (d) where (e) None of above
30. "Entity Integrity" constraint states that
 (a) The value of primary key can't be null.
 (b) The value of foreign key can't be null
 (c) The value of primary key can't be same for two or more tuple
 (d) Each table must have a primary key
 (e) None of above
31. Which of the following can be considered as a multi-valued attribute?
 (a) Date of birth (b) Age (c) Salary
 (d) Address (e) None of above
32. Which of the following is not a relational DBMS?
 (a) Oracle (b) Integrated DBMS
 (c) Microsoft SQL (d) Sybase (e) None of above
 Ans. (b)
33. Which of the following statements about linker is true?
 (a) It takes the source files and converts them into object files.
 (b) It takes source files and converts them into executable files.
 (c) It takes object files and converts them into source files.
 (d) It takes object files and converts them into executable files
 (e) None of the above.
34. Which of the following statement about loader is true?
 (a) It brings executable files residing on disk into memory and starts execution
 (b) It takes source files and converts them into executable files.
 (c) It takes source files and converts them into object files
 (d) It takes object files and converts into executable files
 (e) None of the above
35. Which of the following statements about macro processor is not true?
 (a) It allows to define code that is reused many times, giving it a specific macro name.
 (b) It allows to reuse the code by just writing the macro name only.
 (c) It replaces macro calls before compilation
 (d) It reduces the size of executable files.

- (e) None of above
36. Which of the following helps to control access between the intranet and internet to permit access to the intranet only to people who are the members of the same organization?
 (a) fire wall (b) Router (c) Gateway
 (d) Bridge (e) None of the above
37. Distributed system should
 (a) meet prescribed time constraints
 (b) aim better resources sharing
 (c) aim better system utilization
 (d) aim low system overhead.
 (e) None of the above
38. A system has 3 processes sharing 4 resources. If each process needs a maximum of 2 units then dead lock
 (a) Can never occur (b) may occur
 (c) has to occur (d) All of the above
 (e) None of the above
39. Aging is
 (a) keeping track of cache content
 (b) keeping track of what pages are currently residing in the memory
 (c) keeping track of how many times a given page is referenced
 (d) Increasing the priority of the jobs to ensure termination in a finite time.
 (e) None of the above
40. Increasing the RAM of a computer typically improves performance because
 (a) virtual memory increases
 (b) largers RAMs are faster
 (c) fewer page fault occur
 (d) fewer segmentation fault occur
 (e) None of the above
41. Consider the following program
 Main (); Fork (); Fork (); Fork ();
 How many new processes will be created?
 (a) 9 (b) 6 (c) 7
 (d) 5 (e) 10
42. Semaphore are used to solve the problem of
 (1) race condition
 (2) process synchronization
 (3) mutual exclusion
 (a) 1 and 2 only (b) 2 and 3 only
 (c) All of the above (d) None of the above
 (e) 1 and 3 only
43. Suppose a system contains n processes and system uses the round robin algorithm for CPU scheduling then which data structure is best suited ready queue of the process.
 (a) stack (b) queue (c) circular queue
 (d) tree (e) array
44. If a node has K children in B-tree, then the node contains exactly—keys
 (a) k^2 (b) $k-1$ (c) $k+1$
 (d) \sqrt{k} (e) $\sqrt{k+1}$
45. Which of the following statements about static RAM (SRAM) is not correct?
 (a) SRAM uses flip flop
 (b) SRAM uses capacitor
 (c) SRAM is faster then DRAM
 (d) SRAM is costlier then DRAM
 (e) None of the above
46. In Java, a variable that is declared inside the class but outside the method is called.
 (a) Instance variable (b) Local variable
 (c) Static variable (d) Global variable
 (e) None of the above
47. Which of the following is a non-primitive data types in Java
 (a) Boolean (b) float (c) string
 (d) byte (e) None of the above
48. In java, Garbage collector frees the programmer from worrying about
 (a) memory leak (b) dangling references
 (c) creating new objects (d) recursion
 (e) None of the above
49. Which of the following statements about data flow diagram (DFD) in not valid?
 (a) DFD is a graphical representation of the flow of data through an information system.
 (b) DFD can be used for the visualization of data processing
 (c) DFD shows what kind of information will be input to and output from the system.
 (d) DFD provides information about whether processes will operates in sequence or in parallel.
 (e) None of the above
50. Domain Name server (DNS)
 (a) Translates domain name to IP address.
 (b) Translates IP address to domain Name.
 (c) Combines two or more IP addresses
 (d) Apply masking on IP addresses
 (e) None of the above.



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Solutions:

1. (a) A/c to the ASCII, 7 bits are required to store a character while 8 bits are required in extended ASCII mode, in question asked about ASCII Character.
2. (b) Pointer means, "value at the address contained at". A/c to the question, question asked the size of pointer variable so, the pointer contained the address value which is integer so, it required only 2 bytes
3. (d) 31
Where n=15 so, case 15 will be executed
 $n=15-2=13$
But there is no break statement so, by default case 17 will also executed. So. $n=13+18=31$
Option 'd' is correct
4. (c) In an asynchronous transform mode, start and stop bit is also included in the total bit
10, total bit transfer is $8+2=10$ bit
Character per sec = $\frac{4800}{10} = 480$
5. (c) - 3, Hamming distance between two code is the XOR operation between two code.
6. (a) Above network layer all are called host to host layer
7. 2^{24} In class C the 24 most significant bit is reserved for network ed
8. (d) Option A is correct because, when a host computer moves from one network to other, its IP address must be change.
Option B is correct because, IP packet from the same source to the same destination can take different routes
C is correct - TTL Concept
Option D is wrong because, both host and router route datagrams.
9. (c)
10. (b), Polymorphic Virus (definition)
11. (a) function of presentation layer are:-
(i) Encryption and decryption
(ii) Analogy signal to digital signal and vice versa.
12. (c)
13. (d)
14. (b) 6.7 sec
The searching for quick sort is $n \log n$
For 100 names , searching 1000 $\log_2 1000$
10,000 time
For 100 names 100 $\log_2 100 \approx 670$
For 10,000 requires 100 sec.
 $1 - \frac{100}{10,000}$
 $670 - \frac{100}{10,000} \times 670 \approx 6.7$ sec.
15. (a)
16. (b) Quene is first in first out
out put is also 1, 2, 3, 4
Now POP so, 1, 2, 3, 4, nine operation
So, only 2 stack is required
17. (a), Worst case times complaxity of mergesort ISO ($n \log n$)

- while all others are $O(n^2)$
18. (b)
 19. (b) n,
4 edge and 4 vertices.
3 edge and 3 vertices
 \therefore n vertices n edges required
 20. (e) Recursion and DFS is used for stock.
 21. (a) stable, there is the definition of stable sort.
 22. (b), Binary search runs $O(\log n)$, while linked list use $O(n)$ time which is higher than binary search so
 23. (b) EC
It is because by EC we can get every attribute of R, it we get every attribute of R by the given that key then that is called key.
 24. (c) Third normal form (definition of 3nf)
 25. (b) $w \rightarrow z$
 $x \rightarrow w \dots \dots \dots$ (i)
 $x \rightarrow y \dots \dots \dots$ (ii)
 $y \rightarrow z \dots \dots \dots$ (iii)
 $z \rightarrow pq \dots \dots \dots$ (iv)
by II and III we can get $x \rightarrow z \dots \dots$ (a)
by I and II we can get $x \rightarrow wz \dots \dots$ (c)
but we cannot get $w \rightarrow z$ from any combination
 26. (b)
 27. (d)
 28. (d), selection
 29. (d) 30. (a) 31. (d) 32. (b) 33. (d) 34. (a)
 35. (d) 36. (a) 37. (b)
 38. (a), **Tough situation Resources 4**
P1-I when given only 3
resources the dead lock
P2-I may occur but the
obuviable resources is 4
P3-I so, Deadlock never occur.
 39. (d)
 40. (c)
 41. (c), A/c to the fork () concept the new process will be $= 2^n - 1$
Here $n=3$
So, total new process $= 2^3 - 1 = 7$
 42. (b)
 43. (c), circular queue
 44. (b), A/c to the concept of B-tree, the key value is one less than the node value. If node is k then the key will be k-1.
 45. (b), Static Ram (cache memory) is always made up of flip flop
 46. (a)
 47. (c)
 48. (b) Dangling references is the scenario is which a reference is pointing to a memory location that has no meaningful data.
 49. (d)
 50. (a), DNA transfer domain name to IP address.

IBPS SO- REASONING PRACTICE SET

Directions (1-5): Study the following information answer the questions given below.

In a conference 8 people Tom, Paul, Jonty, Tiger, Shan, Mathew, Messi and Neymar from different cities London, Paris, New York, Durban, Sydney, Moscow, Dhaka and Kabul not necessarily in same order sitting around a rectangular table. 3 persons are sitting on each longer side and each on the smaller sides.

Tiger is sitting second to the right of the person who is from Kabul. Shan is sitting third to the left of the person who is from Moscow. Mathew and Messi are sitting opposite each other. Jonty is sitting diagonally opposite the person from Dhaka. Paul is sitting opposite the person who is from London. The person from Durban is sitting second to the right of the person from Sydney and second to the left of Tom, who is not sitting near the person who is from Dhaka. Messi is sitting on the smaller side and to the right of the person who is from Dhaka. Persons from Sydney and Durban are not on the same side of the table. The person from Durban is sitting third to the right of the person from Kabul, who is not sitting diagonally opposite the person from Paris. The person from Durban is third to the left of Jonty. Mathew sits second to the left of Neymar .The person from Paris sits opposite to the person from Sydney.

1. Who is sitting third to the right of the person from Moscow?
 - 1)Shan
 - 2) Person from Sydney
 - 3)Tom
 - 4) Person from Dhaka
 - 5) None of these
2. Who is definitely sitting diagonally opposite to Tiger?
 - 1) Tom
 - 2) Jonty
 - 3) Person from Paris
 - 4) Person from New York
 - 2) Can't be determined
3. According to the sitting arrangement what will come in place of question mark?
Tiger : Durban :: Jonty : ?
 - 1) Moscow
 - 2) Sydney
 - 3) New York
 - 4) Kabul
 - 5) None of these
4. From which city does Tom belong?
 - 1) Paris
 - 2) London
 - 3) Sydney
 - 4) Kabul
 - 5) Can't be determined
5. Which of the following combinations is definitely correct?
 - 1) Neymar –Kabul
 - 2) Tiger – Sydney
 - 3) Tom – New York
 - 4) Messi – Durban
 - 5) None of these

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, Priyanka, Deepika, Katrina, Sonam

and Sonakshi are sitting and all of them are facing south. In row 2, Hema, Rekha, Jaya, Madhubala and Jeenat 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 countries — Pakistan, Afghanistan, Bangladesh, Kazakhstan, Syria, UAE, Dubai, Egypt, Nigeria and Turkey but not necessarily in the same order.

There are only two persons sitting between the person from Pakistan, who sits at an extreme end, and Sonakshi. Hema, who sits in the middle of the row, is not an immediate neighbour of Rekha, who is not a person of Turkey.

Jeenat is sitting at an extreme end. Sonakshi, a Syrian, sits on the immediate right of the person from Afghanistan and faces the immediate neighbour of Rekha. Deepika is not sitting at the extreme left end. Hema is not from Nigeria.

There is only one person between Katrina and Sonam, who is from Pakistan. Madhubala, who is from UAE, is an immediate neighbour of the person from Turkey and does not face the person from Bangladesh.

Jaya, who is from Kazakhstan, is an immediate neighbour of the person from Nigeria, who in turn faces the immediate neighbour of the person from Syria. There are two persons between the person from Dubai and Bangladesh. Deepika is not from Dubai. Jeenat is not from Egypt.

6. Priyanka belongs to which of the following countries?
 - 1) Egypt
 - 2) Dubai
 - 3) Bangladesh
 - 4) None of these
 - 5) Can't be determined
7. Who is from Egypt?
 - 1) Jaya
 - 2) Deepika
 - 3) Jeenat
 - 4) Hema
 - 5) Can't be determined
8. 'Pakistan' is related to 'Dubai' in a certain way, based on their seating positions. Then Turkey is related to whom, following the same seating positions?
 - 1) Egypt
 - 2) Nigeria
 - 3) Afghanistan
 - 4) UAE
 - 5) Kazakhstan
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) Syria
 - 2) Dubai
 - 3) Turkey
 - 4) Kazakhstan
 - 5) UAE
10. Which of the following statements is/are definitely false?
 - 1) Deepika is from Bangladesh.
 - 2) There are two persons sitting between the person from UAE and the person from Nigeria.
 - 3) The person from Afghanistan faces the person from Egypt.
 - 4) The person who is from Nigeria sits opposite the

person from Pakistan.

5) All are true

Direction (11-13): Study the following information and answer the questions that follow:

The petroleum minister of India in September 2013 wrote a letter to the Prime Minister of India, saying that as the current account deficit has widened and the value of the rupee has dwindled, India plans to increase crude oil imports from Iran so as to save \$8.5 billion in foreign exchange.

11. Which of the following may be **the main reason** that buying oil from Iran saves billions of dollars of foreign exchange for India?

- 1) India has good diplomatic relations with Iran due to which India gets petroleum from Iran at a lower price.
- 2) The distance of India from Iran is less due to which the transportation cost is less.
- 3) Unlike the international market, India has to pay to Iran in rupees, not in dollars which saves the foreign exchange.
- 4) Iran sells petroleum at lower prices to increase its sale of the petroleum.
- 5) None of these

12. Which of the following could be **the main reason** that India cut down oil imports from Iran in the year 2012-13?

- 1) India was able to fulfill the demand from the local market only.
- 2) The USA and the European union imposed ban on Iran due to nuclear programme.
- 3) Iran stopped the export of oil for the first half of the year in order to fulfill its local demand.
- 4) India has agreements with other countries to buy petroleum.
- 5) None of these

13. Which of the following **conclusions** can be drawn from the given statement?

- I. India wants to import petroleum from Iran as it is cheaper in Iran.
 - II. India has cut down the import of petroleum from Iran due to international pressure.
 - III. India wants to import petroleum from Iran in order to get out of the economic crisis. .
 - IV. India wants to import petroleum from Iran in order to fulfill the demand of petroleum in India.
- 1) Only I 2) Only II and IV
 - 3) Only III 4) Only II and III
 - 5) Only I, III and IV

Directions (14-15): Study the following information and answer the given questions.

The US has given its clearest signal yet that it is planning what president Obama has called a 'limited, narrow' military attack on Syria as the Syrian government is using weapons of mass

destruction on the local people, causing mass genocide.

14. Which of the following could be the **main reason** that the USA is planning an attack on Syria?

- 1) The USA wants to end the autocratic rule in Syria.
- 2) Syria has used prohibited weapons, breaking international laws.
- 3) The USA has economic interest in Syria.
- 4) The USA wants to create its own military base in Syria.
- 5) None of these

15. Which of the following **conclusions** can be drawn from the given statements?

- I. Chemical weapons used in Syria have caused mass genocide in the country.
 - II. The rebel group in Syria wants to have control on the country
 - III. The USA has decided to attack Syria to control the violation of human rights.
 - IV. The United Nations is forcing the USA to take necessary actions.
- 1) Only I 2) Only I and II 3) Only III
 - 4) Only I, II and III 5) Only IV

Directions (16-20): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity. Mark answer

- 1) if the inference is "definitely true", ie it properly follows from the statement of facts given.
- 2) if the inference is "probably true" though not "definitely true" in the light of the facts given.
- 3) if the "data are inadequate", ie from the facts given you cannot say whether the inference is likely to be true or false.
- 4) if the inference is "probably false" though not "definitely false" in the light of the facts given.
- 5) if the inference is "definitely false", ie it cannot possibly be drawn from the facts given for it contradicts the given facts.

Internationally, tourism occupies a very important place in the economies of several countries. It has today achieved the status of an industry. Governments all over the world are competing with each other in selling "tourism & travel" concept, its history, culture, sunshine, snow and sands to people all over the world. It is the world's largest industry which is forecasted to grow 4 per cent annually till 2010. At present it generates 4,494 billion dollars in economic activity, contributes about 11.6% to the global GDP and employs about 9.4% of the global labour force. International tourist arrivals reached 699 million in 2000, almost 50 million more than in 1999. What is heartening about this industry is the fact that despite a number of conflicts all over the world, in the last 50 years it has never seen a single year of decline.

However, in India, the industry has largely remained ignored, performing well below its potential, despite the fact that India has a unique heritage and culture and a wide gamut of tourist attractions. Tourism economy in India accounts for 5.6 per cent of the GDP, supports 5.8 per cent of the total employment in the country and generates 10.8% of the total exports from the country. With just 2.4 million arrivals India accounted for only 0.4% of the world tourist arrivals in the year 2000. In spite of the fact that there are some of the most exquisite sites and locales and some of the best monuments to see, we rank a poor 43rd in the world. Smaller countries like France, Spain, Hungary and Poland are way ahead of India. Even a small country like Sri Lanka despite ethnic strife for the last 12 years is ahead of India with about 4 million international arrivals.

16. Smaller countries have more attractive history, culture, sunshine, snow and sands than bigger countries.

17. Tourism industry is the second largest net foreign exchange earner in India.

18. Poor infrastructure facilities are responsible for the dismal performance of tourism sector in India.

19. Tourism in India is an industry with huge potential.

20. There has been phenomenal growth in tourism all over the world.

Directions (Q. 21-25): In each question below are given three statements followed by two conclusions numbered I and II. 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. Give answer

1) if only conclusion I follows.

2) if only conclusion II follows.

3) if either conclusion I or II follows.

4) if neither conclusion I nor II follows.

5) if both conclusions I and II follow.

(21-22)

Statements: All seconds are hours.
No minute is a needle.
Some hours are needles.

21. Conclusions:

I. All needles being seconds is a possibility.

II. Some seconds are hours.

22. Conclusions:

I. No hour is a minute.

II. Some minutes are hours.

For (23-24)

Statements: No sweet is a drink.
Some liquids are solids.
All drinks are liquids.

23. Conclusions:

I. All drinks are solids.

II. Some liquids are definitely not sweets.

24. Conclusions:

I. All sweets being liquids is a possibility.

II. All liquids being sweets is a possibility.

25. Statement: Some stones are woods.

Some woods are not leaves.

All branches are stones.

Conclusions :

I. Some stones are not leaves.

II. All branches are woods.

Directions (26-30): In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Give answer

1) if only assumption I is implicit.

2) if only assumption II is implicit.

3) if either I or II is implicit.

4) if neither I nor II is implicit.

5) if both I and II are implicit.

26. Statement: "If you do not receive a bill within the date that you normally expect the bill to be delivered on to you, kindly contact the Assistant Finance Officer of your district." – Director of XYZ Co Ltd, a power supplier company

Assumptions:

I. The concerned officer may facilitate customer's payment by issuing a duplicate bill wherever possible.

II. Most of the customers have the experience of receiving of bills in the past.

27. Statement: "The Associated Chambers of Commerce and Industry of India has predicted that the growth in agriculture would exceed the projected 8 per cent target during 2003-04. So far as per the government records agriculture growth rate for the first three quarters of the fiscal 2003-04 has been 9.4 per cent

Assumptions:

I. The growth in the fourth quarter may be more than 3.8 per cent.

II. Good monsoon candidate would prevail in the coming months of the fourth quarter.

28. Statement: "The government 'X' has decided to set up a road quality testing lab for itself instead of outsourcing the work to the Central Road Research Institute (CRRI) and IIT.

Assumptions:

I. The government 'X' is equipped with the basic requirements for the laboratories.

II. The government 'X' has found itself dissatisfied with the testing of road quality done by CRRI and IIT.

29. Statement: "The contents of the advertisements published in the XYZ Employment News belong to the organization or their representatives. The Employment News is in no way responsible for any liability arising out of the contents/text of these advertisements." – Disclaimer by XYZ Employment News

Assumptions:

I. The views expressed by the authors in the article published in the XYZ Employment News may be their own.
II. the views expressed by the authors in the articles published in the XYZ Employment do not necessarily reflect the views of the government or the organisations they work for.

30. Statement: There are no bad actors, there are only bad directors who cannot make their actors act." – An actor

Assumptions:

I. The performance of an actor depends upon true efforts of the director.
II. The performance of a director depends upon true efforts of the actor.

Directions (31-35): Study the following information carefully 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 in each step. The following is an illustration of input and rearrangement. (All the numbers are two-digit numbers.)

Input: 49 young 12 smart 89 brave 61 recently 57 stupid

Step I: 12 49 young smart 89 brave 61 recently 57 stupid

Step II: 12 brave 49 young smart 89 61 recently 57 stupid

Step III: 12 brave 49 recently young smart 89 61 57 stupid

Step IV: 12 brave 49 recently 57 young smart 89 61 stupid

Step V: 12 brave 49 recently 57 smart young 89 61 stupid

Step VI: 12 brave 49 recently 57 smart 61 young 89 stupid

Step VII: 12 brave 49 recently 57 smart 61 stupid young 89

Step VIII: 12 brave 49 recently 57 smart 61 stupid 89 young

Step VIII is the last step, find out in each of the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

Input: 24 push 14 among 76 building walk 32 make 48

31. How many steps will be required to complete the rearrangement?

- 1) Eight 2) Five 3) Six
4) Nine 5) None of these

32. Which step number is the following output?

Input : 14 among 24 building 32 make push 76 walk 48

- 1) Step V 2) Step III 3) Step VI
4) Step IV 5) Step VII

33. Which of the following represents the position of 'push' in Step III?

- 1) Fourth from the left 2) Sixth from the left
3) Fourth from the right 4) Second from the right

5) None of these

34. Which word/number would be at the seventh position from the right in Step VI?

- 1) Push 2) 24 3) 76
4) building 5) None of these

35. If 'among' is related to '32' and '14' is related to 'building', then 'push' is related to which of the following in Step IV?

- 1) 48 2) walk 3) make
4) 76 5) None of these

Directions (36-40): Study the following information carefully and answer the questions given below:

Sakshi, Sonal, Siksha, Sapna, Nancy, Kavita and Neha are employees of different company. Each of them works on different floors numbered from I to VII, but not necessarily in the same order. Each of them wears a shirt of a different colour, viz Blue, Green, Yellow, Sky Blue, Purple, Red and Pink but not necessarily in the same order.

Sonal works on floor IV but he does not wear either Purple or Sky Blue shirt. Siksha wears Blue shirt but he does not work on floor II or VI. Nancy works on floor V and he wears a Red shirt. The one who wears a Green shirt works on floor VII. Sapna works on floor I. Neha wears a pink shirt. Sakshi does not work on VII. The one who wears sky Blue shirts works on floor II.

36. Neha works on which of the following Floors?

- 1) II 2) III 3) VI
4) VII 5) None of these

37. Sakshi wears a shirt of which of the following colours?

- 1) Sky Blue 2) Blue 3) Purple
4) Yellow 5) None of these

38. Which of the following combinations is/are true?

- 1) Kavita - Yellow – VII 2) Sapna – Purple - I
3) Sakshi – Green – I 4) Both 1) and 3)
5) None of these

39. Who among the following wears a shirt of Green colour?

- 1) Sakshi 2) Kavita 3) Sapna
4) Can't be determined 5) None of these

40. Who among the following works on floor II?

- 1) Kavita 2) Siksha 3) Sakshi
4) Neha 5) None of these

Direction (41-45): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer

- 1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

- 3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.
- 4) if the data in both statements I and II together are not sufficient to answer the question.
- 5) if the data in both statements I and II together are necessary to answer the question.
41. There are six persons P, Q, R, S, T and U sitting around a table. Who is on the immediate right of T?
I. Only U is sitting between T and P.
II. P is third to the right of S.
42. What is the shortest distance between two points 'A' and 'B'?
I. 'A' is 15 km North from another point 'P', which is to the East of 'B' at a distance of 22 km.
II. A point 'X' is to the West of 'B' at a distance of 5.6 km and to the North of 'A' at a distance of 6.5 km.
43. Who is Kavita's sister?
I. Sapna is the granddaughter of Amit, who is the father of Kavita's father.
II. The name of Kavita's sister starts with the letter 'S'.
44. Who among the five friends Suraj, Taj, Mehmood, Vikram and Bhairav is the youngest?
I. Bhairav is older than three of them but Suraj is younger than Mehmood.
II. Taj is older than Vikram and Bhairav.
45. What is the code for 'book' in a code language?
I. In that language 'pik tik rik' means 'I like reading' and 'mik nek bek fek' means 'this book is interesting'.
II. In the same language 'pik tik mik rik' means 'I like reading book' and 'mik juk pan' means 'you read book'.

Directions (46-50): Study the following information carefully and answer the given questions.

Eight persons P, Q, R, S, T, U, V and W are sitting around a circular table facing away from the centre. Each of them has a different rank in mock test, viz 1st, 2nd, 3rd, 4th, 5th, 6th, 7th and 8th but not necessarily in the same order.

P and R, whose rank is 3rd, can never sit together. There are two persons between the persons whose ranks are 7th and 5th. The person whose rank is 5th sits second to the right of U. W does not rank 2nd or 1st and he is also immediate neighbour of the one whose rank is 5th. The person whose rank is 1st cannot sit with the person whose rank is 4th.

There are two persons sitting between R and the person whose rank is 6th. Q and T are immediate neighbours of each other. The person whose rank is 1st sits on the immediate left of the person whose rank is 8th. P is second to the right of the person whose rank is 7th. S's rank is neither 6th nor 7th. T and V are not immediate neighbours. V, who does not rank 5th, sits on the immediate right of W. There is only one person sitting between those two persons whose ranks are 8th and 6th.

There is only one person sitting between V and the person whose rank is 6th and the person can never be U.

46. Which of the following pairs of persons and ranks is definitely true?

- 1) R — 8th 2) S — 1st 3) V - 3rd
4) Q — 7th 5) All are false

47. How many persons are sitting between T and Q when counted in anticlockwise direction from Q?

- 1) None 2) Two 3) Three
4) Five 5) Six

48. Which of the following is the position of U with respect to the person whose rank is 4th?

- 1) Second to the left 2) Third to the right
3) Third to the left 4) Fourth to the right
5) Can't be determined

49. If P interchanges his place with the person whose rank is 2nd, then which of the following is the position of the person whose rank is 3rd with respect to the person whose rank is 6th?

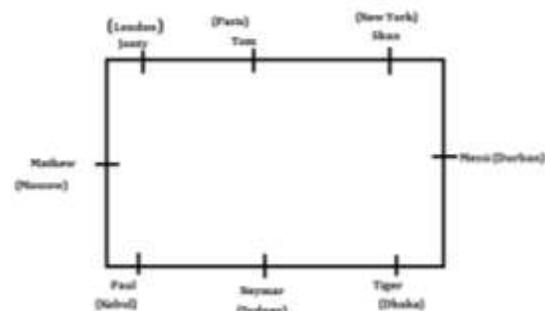
- 1) Second to the left 2) Second to the right
3) Third to the right 4) Third to the left
5) None of these

50. Which of the following is the rank of W?

- 1) 3rd 2) 4th 3) 5th
4) 1st 5) Can't be determined

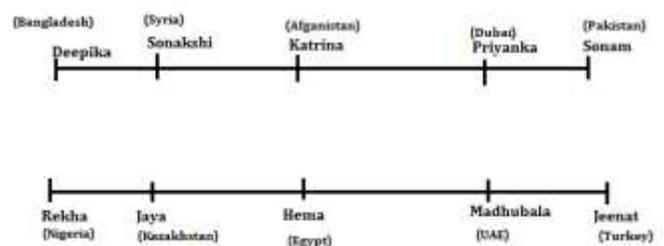
Solutions

(1-5) :



1. (4)
2. (2)
3. (1)
4. (1)
5. (4)

Directions (6-10):



6. (2)
7. (4)

- 8. (4)
- 9. (3)
- 10. (4)

Directions (11-13):

- 11. (3) Unlike the international market, India has an agreement with Iran, under which India needs to pay in rupees rather than in dollars, which in turn saves the foreign exchange reserves of the country.
- 12. (5) The information does not hint at what happened in the past.
- 13. (5) The issue of import arises only when there is demand. Hence, IV follows. The savings will come into effect because of the price advantage, Hence I follows. And the saving will help country to tackle the economic crisis. Hence III follows.

Directions (14-15)

- 14. (2) Syria has used weapons of mass destruction against the innocent people.
- 15. (3) The weapons of mass destruction which were used in Syria has caused mass genocide, and, in order to control the violation of human rights, the USA is planning to attack Syria.

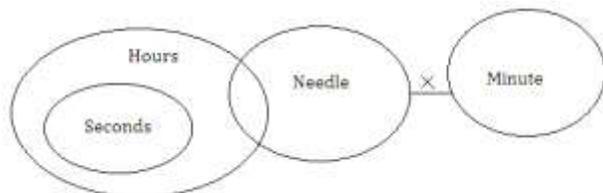
(16-20)

- 16. (4) It is probably false
- 17. (3)
- 18. (2) Despite having a unique heritage and culture and wide gamut of tourism attractions in India, performance of India is below its potential. Hence, it is likely that poor infrastructure facilities are responsible for the dismal performance.
- 19. (1)
- 20. (2) The tone of the passage makes the inference probably true.

Directions (21-25):

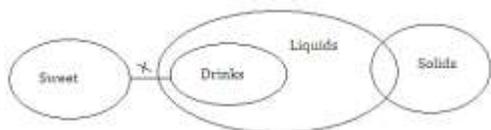
For (21-22)-

- 21. (5)



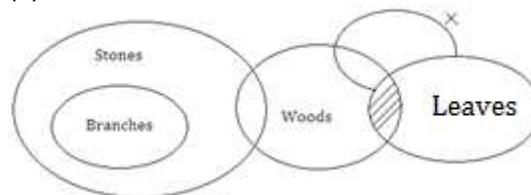
- 22. (3)

For (23 – 24)



- 23. (2)

- 24. (1)
- 25. (4)



Directions (26-30)

- 26. (1) Why did the Director of the XYZ company request the customer to contact Assistant Finance officer of the respective district in case the problem arises. Obviously, the Director must be assuming that the officer concerned enjoys sufficient power to solve the customer's problem. Hence I is implicit. II may or may not be implicit because even without any such experience one can have idea about the time when the bill would reach him.
- 27. (4) I is not implicit. Note that annual growth can't be calculated as a simple average of the growths in each of the four quarters. It would be a weighted average. II is not implicit because Jan-Mar growth is not dependent on monsoons.
- 28. (1) Government can set up a new testing lab. Obviously, it must be assuming that it has sufficient fund, manpower, equipment etc. Hence I is implicit. II does not implicit.
- 29. (4) Note that the statement talks about the ads while the assumptions talk about the articles.
- 30. (1) The tone of the statement makes I implicit. II is not implicit because the speaker uses the words 'only bad directors'

Directions (31-35): The machine rearranges the numbers and words in each alternate step in such a way that the number are arranged in ascending order, while words are arranged in alphabetical order.

Input: 24 push 14 among 76 building walk 32 make 48

Step I : 14 24 push among 76 building walk 32 make 48

Step II: 14 among 24 push 76 building walk 32 make 48

Step III: 14 among 24 building push 76 walk 32 make 48

Step IV: 14 among 24 building 32 push 76 walk make 48

Step V: 14 among 24 building 32 make push 76 walk 48

Step VI: 14 among 24 building 32 make 48 push 76 walk

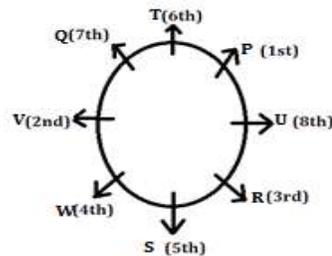
- 31. (3)
- 32. (1)
- 33. (5)
- 34. (4)
- 35. (3)

Directions (36-40):

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

Directions (46-50)

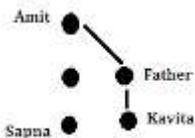


- 36. (3)
- 37. (1)
- 38. (2)
- 39. (2)
- 40. (3)

- 46. (4)
- 47. (5)
- 48. (3)
- 49. (3)
- 50. (2)

Directions (41-45)

- 41. (4) Data in both the statements I and II together are not sufficient to answer the questions.
- 42. (3) Data either in statement I alone or in statement II alone are sufficient to answer the question.
- 43. (4) From I :



From II : We do not get any useful information. Thus from I and II together still we do not know who is Kavita's sister. Note that we do not know whether Sapna is sister or cousin of Kavita.

- 44. (4) From I and II : - Still we do not know who is the youngest.
- 45. (2) From II. we get code for book is "mik".



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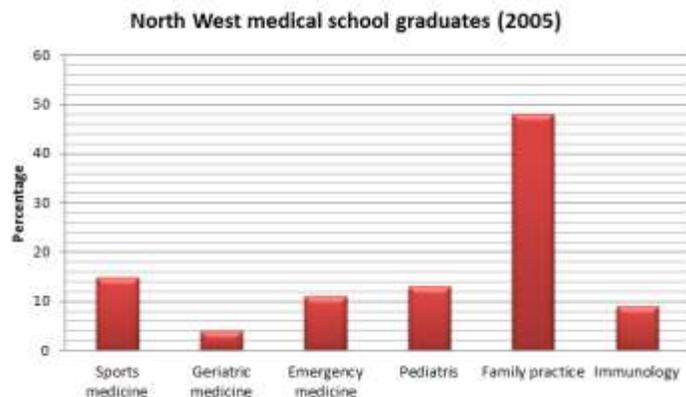
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IBPS SO – QUANTITATIVE APTITUDE PRACTICE SET

Question (1-5) On the basis of the information given in the below table:



The table above shows the specializations of North West Medical School graduates in 2005. Percentages have been rounded to the nearest whole number.

Total 1200 students graduated that year.

Specialisation	Men : Total
Paediatrics	4 : 9
Emergency Medicine	9 : 13
Geriatric Medicine	3 : 5
Sports Medicine	8 : 12
Immunology	3 : 9
Family Practices	7 : 17

- What is the percentage of the females who decided to specialize in immunology over the total number of males in geriatric medicine and sports medicine?
 - 51 %
 - 42%
 - 31%
 - 60 %
 - 71 %
- What will be the ratio of the males who decides to practise in India from family practise and paediatrics departments are?
 - 4 : 9
 - 7 : 2
 - 6 : 11
 - 7 : 11
 - 31 : 11
- What is the approximate ratio of females specializing in sports medicine, emergency medicine and family practice?
 - 5 : 12: 23
 - 3 : 4 : 10
 - 3 : 2 : 20
 - 16: 4: 40
 - 13: 2 :30
- For the ratio of male to female students specializing in family practising in India to be 2:1, how many equal students should come to male family practices and go to abroad from female in family practices?
 - 84
 - 96
 - 128
 - 124
 - 104
- What is the percentage of women in the total number of graduates from the institute?

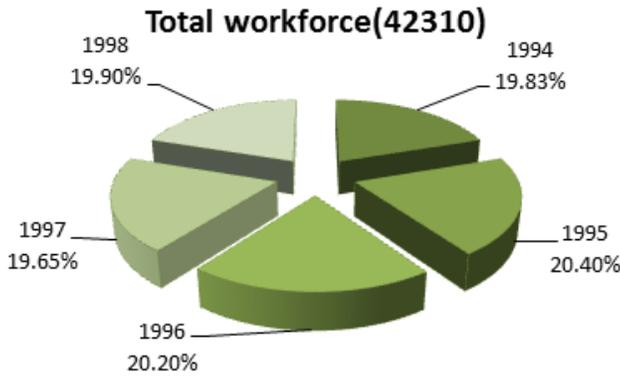
- 36.5%
- 34.5 %
- 38.5%
- 35.5%
- 39 %

Directions (6–10) Study the information carefully to answer the questions that follow—

A school consisting of a total of 3120 students has boys and girls in the ratio of 7 : 5 respectively. All the students are enrolled in different types of hobby classes, viz. Singing, Dancing and Painting. One-fifth of the boys are enrolled in only Dancing classes. Twenty per cent of the girls are enrolled in only Painting classes. Ten per cent of the boys are enrolled in only Singing classes. Twenty four per cent of the girls are enrolled in only Singing and Dancing classes together. The number of girls enrolled in only Singing classes is two hundred per cent of the boys enrolled in the same. One-thirteenth of the boys are enrolled in all the three classes together. The respective ratio of boys enrolled in only Dancing and Painting classes together to the girls enrolled in the same is 2 : 1 respectively. Ten per cent of the girls are enrolled in only Dancing classes whereas eight per cent of the girls are enrolled in only Dancing and Painting classes together. The remaining girls are enrolled in all the three classes together. The number of boys enrolled in only Singing and dancing classes together is fifty per cent of the number of girls enrolled in the same. The remaining boys are enrolled in only Painting classes.

- Total number of girls enrolled in Singing is **approximately** what per cent of the total number of students in the school?
 - 22
 - 38
 - 64
 - 28
 - 26
- What is the respective ratio of the number of girls enrolled in only Painting classes to the number of boys enrolled in the same?
 - 77 : 26
 - 21 : 73
 - 26 : 77
 - 73 : 21
 - None of these
- Number of girls enrolled in only Dancing classes is what per cent of the boys enrolled in the same? (Rounded off to two digits after decimal)
 - 38.67
 - 35.71
 - 41.83
 - 28.62
 - None of these
- What is the total number of boys who are enrolled in Dancing?
 - 636
 - 728
 - 584
 - 868
 - None of these
- What is the total number of students enrolled in all the three classes together?
 - 150
 - 125
 - 140
 - 160
 - None of these

Directions (11-15): Study the following diagram which shows the number of labourers, clerks, executives, officers and managers of a certain company over the period of five years.



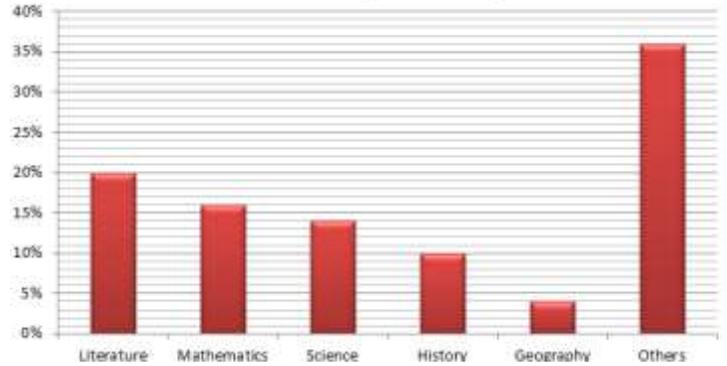
Ratios of manpower in different fields over the years

Year	Labourers : Clerks : Executives : Officers : Managers
1994	1300 : 250 : 63 : 44 : 21
1995	1340 : 252 : 67 : 45 : 23
1996	1320 : 255 : 68 : 45 : 22
1997	1280 : 253 : 65 : 44 : 21
1998	1300 : 252 : 64 : 45 : 23

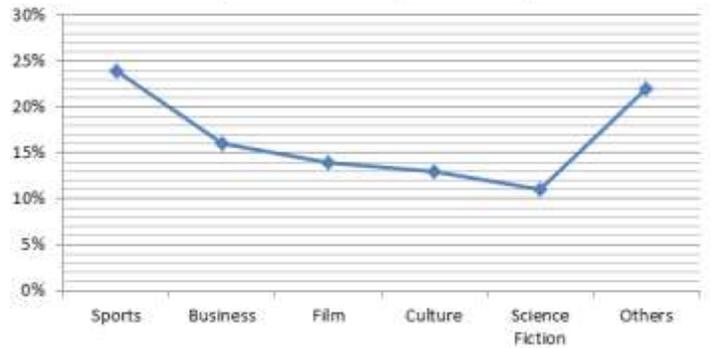
- What is the approximate ratio of the average number of labourers and that of managers?
 - 1 : 60
 - 61 : 1
 - 654 : 11
 - 57 : 1
 - 66 : 1
- Find the percentage (approximately) of average number of clerks with respect to the average number of total employees of the company.
 - 16
 - 15
 - 13
 - 18
 - 17
- Which year has shown decrease in every section of the number of employees?
 - 1994
 - 1998
 - 1996
 - 1997
 - 1995
- What is the percentage decrease in the average number of executives, officers and managers in 1998 as regards the same in 1995.
 - 2.3
 - 2.66
 - 2.22
 - 2.25
 - 3.35
- What is the ratio of total employees in 1994 and 1998 together to that of total labourers in 1995, 1996 and 1997 together ?
 - 1681 : 1970
 - 1677 : 1995
 - 1655 : 1998
 - 1641 : 1980
 - 1635 : 1970

Directions (16-20): Study the following chart in respect of a library to answer these questions.

Book Section (Rs. 146 lakh)



Magazine Section (Rs. 28 Lakh)



- By how much percentage is the value of history books higher than that of film magazines?
 - 172%
 - 27.2%
 - 272%
 - 72%
 - 77.2%
- Which of the following statement is false?
 - Literature, mathematics and science group comprise nearly 50% of the book section
 - Sports, business and film account for more than half of the magazines
 - The value of sports magazines is higher than that of geography books
 - Both (1) & (2)
 - None of the above
- What is the invested amount for literature as a percentage of the total investment of the library in books and magazine section?
 - 16.8%
 - 15.5%
 - 13.6%
 - 4%
 - 5.5%
- What is the amount of reading material available related to science group in both sections put together as a percentage of total value invested in library?
 - 16.5%
 - 13.52%
 - 15.5%

- (4) 18.4% (5) 17.7 %
20. Business magazine and Science fiction magazine makes what percent of History books and other books?
 (1) 11 % (2) 11.5 % (3) 11.25 %
 (4) 12 % (5) 11.75 %
21. The ratio between the walking speed of P and Q is 3 : 5 and therefore P takes 20 minutes more than the time taken by Q to reach a destination. If P had walked at double the speed, he would have covered the distance in
 1) 25 minutes 2) 50 minutes 3) 15 minutes
 4) 30 minutes 5) None of these
22. A man travelled a distance of 61 km in 8 hours. He travelled partly on foot at 6 kmph and partly on bicycle at the speed of 8 kmph. The distance travelled on foot is
 1) 9 km 2) 8 km 3) 7 km
 4) 8.6 km 5) 9.85 km
23. X, Y, Z completed a work costing Rs 4200. X worked for 7 days, Y for 5 days and Z for 10 days. If their daily wages are in the ratio of 8 : 5 : 6 what amount will be received by X in Rs?
 1) Rs 1778.08 2) Rs 1732.68 3) Rs 1668.08
 4) Rs 1893.47 5) None of these
24. A person completes his journey by using three different type of vehicles. He completes first part with speed of 10 kmph, second part at the speed of 12 kmph and third part at the speed of 15 kmph. If the distance travelled by each vehicle is equal then what is the average speed of that person throughout the journey?
 (1) 12 kmph (2) 12.5 kmph (3) 13 kmph
 (4) 13.5 kmph (5) None of these
25. A sum is invested at compound interest payable annually at the rate of 10%. The interest in two successive years is Rs 620 and Rs 682. The sum is
 1) Rs 6000 2) Rs 6800 3) Rs 6200
 4) Rs 6500 5) Cannot be determined
26. A can do a piece of work in 90 days, B in 40 days and C in 12 days. They work for a day each in turn, i.e., first day A does it alone, second day B does it alone and 3rd day C does it alone. After that the cycle is repeated till the work is finished. They get Rs 240 for this job. If the wages are divided in proportion to the work each had done. Find the amount A will get?
 (a) 14 (b) 24 (c) 34
 (d) 36 (e) 48
27. According to census 2001 of India, population of 5 states: state 1, state 2, state 3, state 4, state 5, showed that their population figures are in the ratio of 1: 3: 2: 3: 2. Further, the ratio of the percentage of women in the population in these states is 1: 3: 2: 5: 4. If the total population of women in the five states is 3.7 million, then what is the excess number of women in state 2 over that of state 5?
 (a) 10 lakh (b) 1 lakh (c) 2.2 lakh
 (d) 3.6 lakh (e) Cannot be determined
28. A right circular cone is exactly fitted inside a cube in such a way that the edges of the base of the cone are touching the edges of one of the faces of the cube and the vertex is on the opposite face of the cube. If the volume of the cube is 1260cc, what is the volume of the cone?
 (a) 330 cc (b) 270 cc (c) 440 cc
 (d) 400 cc (e) None of these
29. Two places P and Q are 132 km apart. A train leaves P for Q and at the same time another train leaves Q for P. Both the trains meet 6 hrs after they start moving. If the train travelling from P to Q travels 7 km/hr slower than the other train, find the speed of the two trains.
 (a) 7 km/hr, 15 km/hr (b) 7.5 km/hr, 14.5 km/hr
 (c) 8 km/hr, 15 km/hr (d) 7 km/hr, 16 km/hr
 (e) None of these
30. 30 men, working 4 hours a day can do a piece of work in 10 days. Find the number of days in which 45 men working 8 hrs a day can do twice the work. Assume that 2 men of the first group do as much work in 2 hour as 4 men of the second group do in 1 hr.
 (a) $6\frac{1}{3}$ days (b) $6\frac{2}{3}$ days (c) $5\frac{3}{6}$ days
 (d) $3\frac{1}{6}$ days (e) None of these
- Directions (31-35): In the following questions two equations numbered I and II are given. You have to solve both the equations and Give answer If**
- 1) $x > y$ 2) $x \geq y$ 3) $x < y$ 4) $x \leq y$
 5) $x = y$ or the relationship cannot be established
31. I. $x^2 - 11x + 24 = 0$ II. $2y^2 - 9y + 9 = 0$
 32. I. $x^3 \times 13 = x^2 \times 247$ II. $y^3 \times 14 = 294 \times y^2$
 33. I. $\frac{12 \times 4}{x^{4/7}} - \frac{3 \times 4}{x^{4/7}} = x^{10/7}$ II. $y^3 + 783 = 999$
 34. I. $8x + 7y = 38$ II. $3x - 5y = -1$
 35. I. $(17)^2 + 144 \div 18 = x$ II. $(26)^2 - 18 \times 21 = y$
- Directions (36-40): The following question is accompanied by three statements A, B and C. You have to determine which statement(s) is/are necessary/sufficient to answer the question..**
36. M, N and P together invested an amount of Rs 75000 in the ratio of 3 : 7 : 5. What was the percent profit earned by them at the end of one year?
 A. The profit of N at the end of the year was Rs 1600 more than that of M.
 B. The profit of P at the end of the year was $66\frac{2}{3}\%$ more than that of M.
 C. The profit of P at the end of the year was Rs 2000.
 (1) Only B (2) Any of the three

- (3) Either A or C (4) Only C
(5) None of these
37. A shopkeeper sold a watch and got Rs 225 as profit. Find the profit percentage.
A. Selling price of the watch is Rs 650.
B. He gave 20% discount on the labeled price, which is Rs 812.50.
C. Cost price of the watch is Rs 425.
(1) Only either B or C is sufficient
(2) Only either A or C is sufficient
(3) Only A and C together are sufficient
(4) Any one of A, B and C is sufficient
(5) Any two of A, B and C are sufficient
38. How many marks does Arif obtain in Physics?
A. The average marks obtained by Arif in History, English and Physics is 70.
B. The difference between the marks obtained by Arif in English and that in History is 10.
C. The total marks obtained by Arif in Biology and Physics is 120.
(1) None (2) Only C
(3) Either B or C (4) Any of them
(5) Question can't be answered even after using all the information
39. In how many days can a work be completed by X, Y and Z together?
A. Ratio of the work efficiencies of X, Y and Z is 3 : 2 : 1.
B. Z works for 5 days and leaves the job and the remaining work is done by X and Y together in 5 days.
C. 60% of the work is done by X alone in 6 days.
1) Any two of them
2) Only A and C together
3) Only B
4) Either B alone or A and C together
5) none of these
40. What is the cost of fencing a circular plot?
A. Cost of fencing a rectangular plot whose perimeter is 130 m is Rs 780.
B. Area of the circular plot is 616 m^2
C. Area of a square plot with side equal to the diameter of the circular plot is 784 m^2 .
1) Only A and B 2) A and either B or C
3) A or C only 4) All statements are required
5) The question can't be answered even after
41. In an election of 3 candidates A, B and C, A gets 50% more votes than B. A also beats C by 1, 80, 00 votes. If it is known that B gets 5 percentage point more votes than C, find the number of voters on the voting list (given 90% of the voters on the voting list votes and no votes were illegal)
(a) 72,000 (b) 81,000 (c) 90,000
(d) 1, 00,000 (e) 1, 10,000
42. Ram spends 20% of his monthly income on his house hold expenditure, 15% of the rest on books, 30% of the rest on clothes and saves the rest. On counting, he comes to know that he has finally saved Rs. 9520. Find the monthly income.
(a) 10,000 (b) 15,000 (c) 20,000
(d) 12,000 (e) 1, 10,000
43. The average weight of 3 men A, B and C is 84 kg. Another man D joins the group and the average now becomes 80 kg. If another man E, whose weight is 3 kg more than that of D, replaces A then the average weight of B, C, D and E becomes 78 kg. The weight of A is
(a) 70 kg (b) 72 kg (c) 79 kg
(d) 78 kg (e) 80 kg
44. The average age of the Indian cricket team playing the Nagpur test is 30. The average age of 5 of the players is 27 and that of another set of 5 players, totally different from the first five, is 29. If the captain who was not included in either of these two groups, then find the age of the captain.
(a) 75 (b) 55 (c) 50
(d) 58 (e) cannot be determined
45. Two solutions of 90% and 97% purity are mixed resulting in 21 litres of mixture of 94% purity. How much is the quantity of the first solution in the resulting mixture?
(a) 15litres (b) 12 litres
(c) 9 litres (d) 6 litres (e) none of these
- Directions (46-50): What will come in place of the question mark (?) in the following number series?**
46. **33 39 57 87 129 (?)**
(1) 183 (2) 177 (3) 189
(4) 199 (5) None of these
47. **15 19 83 119 631 (?)**
(1) 731 (2) 693 (3) 712
(4) 683 (5) None of these
48. **19 26 40 68 124 (?)**
(1) 246 (2) 238 (3) 236
(4) 256 (5) None of these
49. **43 69 58 84 73 (?)**
(1) 62 (2) 98 (3) 109
(4) 63 (5) None of these
50. **15 18 16 19 17 20 ?**
(1) 23 (2) 22 (3) 16
(4) 18 (5) None of these

Solutions

Directions (51-55):

Specialisation	No. of Graduates
Sports Medicine	15% of 1200= 180
Geriatric Medicine	4% of 1200= 48
Emergency Medicine	11% of 1200=132

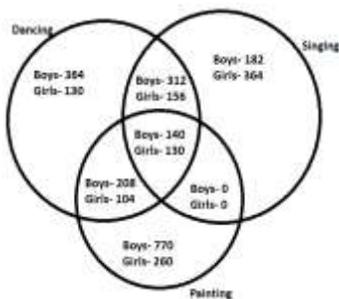
Paediatrics	13% of 1200 = 156
Family Practice	48% of 1200 = 576
Immunology	9% of 1200 = 108

- (4) Required Percentage = $\frac{\frac{9-3}{12} * 108}{\frac{3}{8} * 48 + \frac{8}{20} * 180} * 100 = \frac{54}{18+72} * 100 = 60\%$
- (2) Number of male from family Practice = $\frac{7}{24} * 576 = 168$
Number of male from family Practice = $\frac{4}{13} * 156 = 48$
∴ Ratio = 168: 48 = 7 : 2
- (3) number of females from sports medicine = $\frac{12-8}{20} * 180 = 36$,
Number of females from emergency medicine = $\frac{13-9}{22} * 132 = 24$
And number of females from family practise = $\frac{17-7}{24} * 576 = 240$
So, the Ratios = 36: 24: 240 = 3: 2: 20
- (5) Ratio = $\frac{\text{male of family practice} + x}{\text{female of family practice} - x} = \frac{\frac{7}{24} * 576 + x}{\frac{10}{24} * 576 - x} = \frac{2}{1}$
⇒ $\frac{168+x}{240-x} = \frac{2}{1}$
Hence, $x = \frac{480-168}{3} = 104$
- (4) Total No. of females from all specialisations
= $\frac{5}{13} * 180 + \frac{4}{22} * 132 + \frac{2}{8} * 48 + \frac{4}{20} * 180 + \frac{6}{12} * 108 + \frac{10}{24} * 576$
= 60 + 24 + 12 + 36 + 54 + 240 = 426
Required Percentage = $\frac{426}{1200} * 100 = 35.5\%$

(56-60)

Total No. of boys = $\frac{7}{12} * 3120 = 7 * 260 = 1820$

Total no. of girls = $\frac{5}{12} * 3120 = 5 * 260 = 1300$



- (5) Required percentage = $\frac{364+312+130}{3120} * 100 = 26$
- (3) Required ratio = 260 : 770 = 26 : 77
- (2) Required percentage = $\frac{130}{364} * 100 = 35.71\%$
- (4) Total number of boys who are enrolled in Dancing = 364 + 156 + 140 + 208 = 868

- (5) Total number of students enrolled in all the three classes together = 130 + 140 = 270
- (3) Average number of labourers = $\frac{6500+6700+6600+6400+6500}{5} = \frac{32700}{5} = 6540$
Average number of managers = $\frac{105+115+110+105+115}{5} = \frac{550}{5} = 110$
Required ratio = $\frac{6540}{110} = 654: 11$
- (2) Average number of clerks = $\frac{1250+1260+1275+1265+1260}{5} = \frac{6310}{5} = 1262$
Average number of total employees = $\frac{8390+8635+8550+8315+8420}{5} = \frac{42310}{5} = 8462$
Required percentages = $\frac{1262}{8462} * 100 \approx 15\%$
- (4) In year 1997.
Number of workers decreases by (6600- 6400)=200
Number of clerks decreases by (1275-1265)=10
Number of executives decreases by (340 -325)=15
Number of officers decreases by (225- 220)=5
Number of managers decreases by (110 -105)=5
So, all are decreasing.
- (3) Average number of executive, officers and managers in 1995 = $\frac{335+225+115}{3} = 225$
And in 1998 = $\frac{320+225+115}{3} = 220$
∴ Percentage decreases = $\frac{225-220}{225} * 100 = 2.22\%$
- (1) 1681 : 1970
- (3) Value of History books = $146 * \frac{10}{100} = 14.6$ lakh
Value of film magazine = $28 * \frac{28 * 14}{100} = 3.92$ lakh
Required percentage = $\frac{14.6-3.92}{3.92} * 100 \approx 272\%$
- (4) (a) Literature + Mathematics + Science = 20% + 16%+ 14% = 50%
(b) Sports + Business + film = 24%+ 16%+ 14%= 54%
(c) Value of sports magazine = $\frac{28 * 24}{100} = 6.72$ lakh
Value of Geography books = $146 * \frac{4}{100} = 5.84$ lakh
Hence, all statements are true.
- (1) Invested amount for Literature = $1460 * \frac{20}{100} = 29.2$ lakh
Total investment of the library in books and magazine section = 146 + 28 = 174 lakh
Required percentage = $\frac{29.2}{174} * 100 \approx 16.8\%$
- (2) Amount of reading material available related to science group in both sections

$$= 146 \times \frac{14}{100} + 28 \times \frac{11}{100} = 20.44 + 3.08 = 23.52 \text{ lakh}$$

$$\text{Required percentage} = \frac{23.52}{174} \times 100 = 13.52\%$$

20. (3) 11.25 %

21. (1); Ratio of time taken by P & Q = 3: 5.

Suppose Q takes x minutes so P takes X + 20 minutes.

$$\therefore x = 30$$

I.e. Q takes 30 minutes and P takes 50 minutes. At double the speed P will take 25 minutes.

22. (1); Let the distance travelled on foot be x km, the distance covered on bicycle

$$(61 - x) \text{ km} = 8$$

Solving this we get x = 9

23. (3); Ratio of wages of X, Y, Z = (8 × 7) : (5 × 5) : (6 × 10) = 56: 25: 60

24. (1) Average speed = $\frac{3}{\frac{1}{10} + \frac{1}{12} + \frac{1}{15}} = \frac{3 \times 180}{18 + 15 + 12} = 12 \text{ kmph}$

25. (3) SI of Rs 620 for 1 year = 682 - 620 = 62

$$\text{Rate} = \frac{62 \times 100}{620 \times 1} = 10\%$$

$$\text{Sum} = \frac{620 \times 100}{10 \times 1} = 6200 \text{ Rs.}$$

26. (b) The work completed at the end of third day

$$= \frac{1}{90} + \frac{1}{40} + \frac{1}{12} = \frac{43}{360}$$

Note that $360/43 = 8.3720$.

Hence, More than $8 \times 3 = 24$ days are required to complete the work.

$$\text{Work completed in 24 days} = \frac{43}{360} \times 8 = \frac{43}{45}$$

The remaining work to be completed after 24 days is $= 1 - \frac{43}{45} = \frac{2}{45}$

To complete $2/45$ portion of the work,

A can complete $1/90$,

B can complete $1/40$

And, C can complete the remaining $= \frac{43}{45} - \frac{1}{90} - \frac{1}{40} = \frac{1}{120}$ Portion of the work.

Portion of the work completed by A = $(1/90) \times 9 = 1/10 = 4/40$

Portion of the work completed by B = $(1/40) \times 9 = 9/40$.

Portion of the work completed by C = $(1/12) \times 8 + 1/120 = 27/40$.

Therefore, A, B, C completed the work in the ratio =

$$\frac{1}{10} : \frac{9}{40} : \frac{27}{40} = 4 : 9 : 27$$

Amount to be received by A = $\frac{4}{40} \times 240 = \text{Rs.} 24$

Amount to be received by B = $\frac{9}{40} \times 240 = \text{Rs.} 54$

Amount to be received by C = $\frac{27}{40} \times 240 = \text{Rs.} 162$.

27. Let total population of all 5 states are x, 3x, 2x, 3x and 2x respectively.

And

% of women in all states = $\frac{\text{total no. of women}}{\text{Total population}} \times 100$ be

Y, 3y, 2y, 5y and 4y respectively.

Hence, No. women in state 1 = $xy/100$

In state 2 = $9xy/100$

In state 3 = $4xy/100$

In state 4 = $15xy/100$

In state 5 = $8xy/100$

Therefore, total sum = 3.7 million

$$Xy/100 + 9xy/100 + 4xy/100 + 15xy/100 + 8xy/100$$

= 3.7 million

Therefore, $xy = 10$ million

Now difference b/w state 2 and state 5 = $9xy/100 - 8xy/100 = xy/100$

= 1 million = 10 lakh.

28. (a) \therefore edge of cube = $\sqrt[3]{1260} = 10.80$

$$\text{Radius of Cone} = \frac{10.80}{2} = 5.4$$

& Height of cone = 10.80

$$\text{Volume of cone} = \frac{1}{3} \pi r^2 h = \frac{1}{3} \times \frac{22}{7} \times (5.4)^2 \times 10.80 = 329.92 \approx 330 \text{ cc.}$$

29. (b) Let speed of trains are x km/hr And y km/hr

$$\therefore x + y = \frac{132}{6} = 22 \text{ (i)}$$

$$x - y = -7 \text{ (ii)}$$

From (i) and (ii) -

$$x = 7.5 \frac{\text{km}}{\text{hr}}, y = 14.5 \frac{\text{km}}{\text{hr}}$$

30. (b) Since, 2×2 men of first group = 1×4 men of second group

\therefore Efficiency of both group are in ratio = 1 : 1

Since,

$$M_1 \times D_1 \times T_1 \times E_1 \times W_2 = M_2 D_2 T_2 E_2 W_1$$

$$30 \times 10 \times 4 \times 1 \times 2 = 45 \times D_2 \times 8 \times 1 \times 1$$

$$\therefore \text{No. of day's } D_2 = 6 \frac{2}{3} \text{ days.}$$

31. (2) $(x-8)(x-3) = 0$

$$\therefore x = 8, 3$$

$$(2y-3)(y-3) = 0$$

$$Y = 3/2, 3 \text{ hence, } x \geq y$$

32. (4) $X^2(13x - 247) = 0$

$$\therefore x = 0, \frac{247}{13} = 19$$

$$Y^2(14y - 294) = 0$$

$$Y = 0, \frac{294}{14} = 21 \text{ Hence, } x \leq y$$

33. (4) $x^{(10/7 + 4/7)} = 36$

$$\therefore x^{(14/7)} = 36 \therefore x = \pm 6$$

$$Y^3 = 216, y = 6 \text{ hence, } x \leq y$$

34. (1) $x = 3$ and, $y = 2$

$$\therefore x > y$$

35. (3) $x = 289 - 8 = 281$

$$Y = 676 - 378 = 298$$

Hence, $x < y$

36. (3) From Statement A and question,

Total profit earned by them at the end of the year =

$$\frac{1600}{4} \times 15 = \text{Rs. } 6000$$

Knowing the total profit, the per cent profit earned by them can be calculated. In the same way from

statement C the total profit can be determined. Hence, either A or C alone is sufficient.

37. (4) Selling price = $(100 - 20 = 80\%)$ of Rs 812.50 = Rs 650

$$\text{Profit percentage} = \frac{\text{Profit}}{(\text{CP} = \text{SP} - \text{profit})} \times 100$$

As the profit is already given, if either CP or SP is known, profit percentage can be obtained.

So, the answer is (4).

38. (5) from (A), History + English + physics = 210

From (B), English ~ History = 10

From (C), Biology + Physics = 120

So, we cannot find marks in physics by use any of the given statements.

39. (4) From statements (A) and (C), X alone can do the work in $6 \times \frac{5}{3}$ days = 10 days

Y alone can do the work in $10 \times \frac{3}{2}$ days = 15 days

Z alone can do the work in 30 days.

Hence, all three together can do the work in 5 days.

From statement (B) alone,

Z works for 5 days and the remaining work is done by X and Y together.

Hence, all three together can do the work in 5 days.

Hence B alone or A and C together is sufficient.

40. (2) A → Cost of fencing a metre = $\frac{780}{130} = 6$ Rs

B → Let 'r' be the radius of circle, then $\pi r^2 = 616$,

$$\therefore r = 6$$

∴ Circumference of the circle = 88 m

C → Radius of the circular plot = $\frac{\sqrt{784}}{2} = 14$ m

So, either by combining A and B or A and C the cost of fencing the circular plot can be calculated, which is equal to Rs $88 \times 6 =$ Rs 528.

41. (c) The only values that fit situation are C 25%, B 30%, and A 45%. These are the percentage of votes polled. (Note: these value can be got either through trial and error or through solving $C + C + 5 + 1.5(C+5) = 100\%$ Then, 20% is 18000 (the difference between A & C.) Hence, 90000 people must have voter's list.

42. (c) Let total monthly income be 'x' Rs.

$$\therefore x * \frac{80}{100} * \frac{85}{100} * \frac{70}{100} = 9520$$

Total monthly income = 20,000 Rs

43. (c) Since, $A + B + C = 3*84 = 252$

$$A + B + C + D = 4*80 = 320$$

$$\therefore \text{Weight of E} = \text{weight of D} + 3$$

$$= (320 - 252) + 3 = 71 \text{ kg.}$$

$$\text{Since, } B + C + D + E = 4*78 = 312$$

$$\therefore 320 - A + 71 = 312$$

$$\therefore \text{Weight of A} = 391 - 312 = 79 \text{ kg}$$

44. (c) age of captain = $11*30 - (5*27 + 5*29) = 50$ years

45. (c) by Allegation concept,

$$\begin{array}{ccc} 90 & & 97 \\ & 94 & \\ 3 & & 4 \end{array}$$

$$\therefore \text{Quantity of first solution in mixture} =$$

$$\frac{3}{7} \times 21 = 9 \text{ litre}$$

46. (1) The pattern of the number series is :

$$33 + 6 = 39$$

$$39 + 18 (= 6 + 12) = 57$$

$$57 + 30 (= 18 + 12) = 87$$

$$87 + 42 (= 30 + 12) = 129$$

$$129 + 54 (= 42 + 12) = 183$$

47. (1) The pattern of the number series is :

$$19 - 15 = 4 = 2^2$$

$$83 - 19 = 64 = 4^3$$

$$119 - 83 = 36 = 6^2$$

$$631 - 119 = 512 = 8^3$$

$$\therefore ? = 631 + 10^2 = 631 + 100 = 731$$

48. (3) The pattern of the number series is :

$$19 + 1 \times 7 = 19 + 7 = 26$$

$$26 + 2 \times 7 = 26 + 14 = 40$$

$$40 + 4 \times 7 = 40 + 28 = 68$$

$$124 + 8 \times 7 = 68 + 56 = 124$$

$$124 + 16 \times 7 = 124 + 112 = 236$$

49. (5) The pattern of the number series is :

$$69 - 43 = 26$$

$$58 - 69 = -11$$

$$84 - 58 = 26$$

$$73 - 84 = -11$$

$$\therefore ? = 73 + 26 = 99$$

50. (4) The pattern of the number series is :

$$15 + 3 = 18$$

$$18 - 2 = 16$$

$$16 + 3 = 19$$

$$19 - 2 = 17$$

$$17 + 3 = 20$$

$$20 - 2 = 18$$

**DON'T LOOK
BACK.
YOU'RE
NOT GOING
THAT WAY.**

IBPS SO- ENGLISH PRACTICE SET

Directions (1-10): 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.

The government has no business to be in the business of owning airports, running hotels, making bread — and owning banks. When the government stepped into these sectors in the first flush of Independence, it was with a view to creating basic capacities. With the passage of time, it became clear that **overwhelming** government presence was doing no good to anyone. Today, the benefits of the government stepping back in sectors like telecom and aviation are evident. Till as recently as the early 90s, a landline was a status symbol because it was **accessible** to just 2 per cent of the population. Today, the mobile phone is a **ubiquitous** feature of rural and urban India. Indian Airlines and Air-India had reduced air travel to a privilege; with competition, rates have fallen to a third of levels that obtained a decade ago, despite little change in input costs. The time is **ripe** for the government to ease itself out of banking as well.

The recent strike by State Bank of India employees will result in higher pension outgo in the entire banking sector. This will further **consolidate** the organised labour aristocracy and its tendency to act as a law unto itself. Bank nationalisation was seen as a necessity in 1969, in order to direct credit to Green Revolution areas. Today, that system has outlived its utility, as agriculture is a transformed occupation with new risks and opportunities. Green Revolution is in the grip of diminishing returns, and prosperous farmers of yesteryears are fast moving out of agriculture. Small farmers all over the country are in distress, as rural banks lend to moneylenders instead of dealing directly with them. New forms of production based on contract farming do not really need the sarkari banking network. Private players have made lending more competitive and customer-friendly. A small-scale entrepreneur need not suffer for lack of working capital, nor does he have to bow and scrape before a bank manager. Credit is **readily** available to business, in varying packages to suit different needs. It is not hard to visualise a replication of this situation in rural areas. With a number of players in rural credit, entrepreneurs who come forward with proposals for food processing and cold storage would benefit. Farmers seeking to add value to their produce will encounter fewer hindrances in a competitive situation. A spirit of enterprise in rural banking can transform rural India. Gramin banking, or microcredit, has worked wonders in Bangladesh. Given the chance, it could do the same here.

1. That the mobile phone is a ubiquitous feature of rural and urban India today shows that

- 1) people have no interest in landline phone these days.
- 2) telephone is easily available everywhere now.
- 3) technology can invade all the barriers.
- 4) telephone has become affordable for all now.
- 5) mobile phone has taken the place of landline phone everywhere.

2. Which of the following seems to be false in the context of the passage?

- 1) Agriculture sector has witnessed much change over the years.
- 2) Green Revolution has lost its charm with the farmers.
- 3) The government is facing competition in telecom, aviation, banking etc.
- 4) Agriculture is no more a lucrative area for the wealthy farmers now.
- 5) None of these

3. Which of the following is 'true' in the context of the passage?

- 1) Getting loans from private banks is easier than the nationalised banks.
- 2) Credit through banks is readily available for even small farmers these days.
- 3) Landline phone is considered a status symbol.
- 4) Gramin Banking has failed in India.
- 5) None of these

4. What message does the author want to convey to the government through this passage?

- 1) Govt should compete with private players in telecom, aviation, banking etc.
- 2) Govt should withdraw from telecom, aviations banking etc.
- 3) Govt should allow private players in all the areas of business.
- 4) Govt should provide credit to the farmers on simpler terms.
- 5) None of these

Directions (5-7): Choose the word which is the same in meaning as the word given in bold as used in the passage.

5. OVERWHELMING

- | | | |
|-------------|-------------|-------------|
| 1) large | 2) majority | 3) feasible |
| 4) vigilant | 5) viable | |

6. ACCESSIBLE

- | | | |
|-----------------|----------------|-------------|
| 1) convincing | 2) deliberate | 3) targeted |
| 4) approachable | 5) distributed | |

7. UBIQUITOUS

- | | | |
|-------------|------------|----------------|
| 1) unique | 2) modern | 3) omnipresent |
| 4) enormous | 5) stylish | |

Directions (8-10): Choose the word which is the opposite in meaning of the word given in bold as used in the passage.

8. RIPE

- 1) lengthy 2) inappropriate 3) rare
4) hard 5) umpteen

9. CONSOLIDATE

- 1) deviate 2) strike 3) drag
4) weaken 5) instigate

10. READILY

- 1) deliberately 2) strictly 3) strangely
4) supposedly 5) None of the above

Directions (11-50): 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.

Though the Cold War has ended, selective tactics are still continuing for ensuring the military and economic **dominance** of developed countries. Various types of technology denial regimes are still being enforced which are now being mainly targeted against developing countries like India.

Today, we in India encounter twin problems. On one side there is a large-scale strengthening of our neighbours through supply of arms and clandestine support to their nuclear and missile programmes and on the other side all efforts are being made to weaken our **indigenous** technology growth through control regimes and dumping of low-tech systems, accompanied with high commercial pitch in critical areas. Growth of indigenous technology and self-reliance are the only answer to the problem. Thus in the environment around India, the number of missiles and nuclear powers are continuously increasing and destructive weapons continue to pile up around us, in spite of arms reduction treaties. To understand and the implications of various types of warfare that may affect us, we need to take a quick look at the **evolution** of war weaponry and the types of warfare. I am highlighting this point for the reason that in less than a century we could see change, in the nature of warfare and its effects on society. In early years of human history it was mostly direct human warfare. During the twentieth century up to about 1990, the warfare was weapon-driven. The weapons used were guns, tanks, aircraft, ships, submarines and the nuclear weapons deployed on land/sea/air and also **reconnaissance** spacecraft. **Proliferation** of conventional nuclear and biological weapons was at a peak owing to the competition between the superpowers. The next phase, in a new form, has just started from 1990 onwards. The world has graduated into economic warfare. The means used is control of market forces through high technology. The participating nations, apart from the USA, are Japan, the UK, France, Germany, certain, South-East Asian countries and a few others. The driving force is the generation of wealth with

certain types of economic doctrine. The urgent issue we need to address collectively as a nation is, how do we handle the tactics of economic and military dominance in this new form coming from the backdoor? Today technology is the main driver of economic development at the national level. Therefore, we have to develop indigenous technologies to enhance our competitive edge and to generate national wealth in all segments of economy. Therefore, the need of the hour is: arm India with technology.

11. Why do certain countries use selective tactics against developing countries?

- (1) To help developing countries gain military and economic independence
(2) To help developing countries govern themselves and be economically independent
(3) To ally with developing countries to dominate over the developed countries
(4) To curtail their domination over developing countries
(5) None of these

12. Which are the issues of great concern that India is facing at present, according to the author of the passage?

- (i) The supply of high-tech weaponry by other countries to India's neighbours who are likely to use the same against India
(ii) Other countries secretly helping India's neighbours to strengthen their nuclear might
(iii) Obstruction of India's genuine efforts to develop its own nuclear technology

- (1) (i) & (ii) only (2) (ii) & (iii) only
(3) (i) & (iii) only (4) All (i), (ii) & (iii)
(5) None of these

13. The striking difference in warfare before and after 1990 was the shift from

- (1) guns, tanks, etc to nuclear weapons
(2) ships and submarines to spacecrafts
(3) weaponry to economic warfare
(4) economic forces to high technology-driven warfare
(5) None of these

14. What, according to the author, is the solution to our problems in the international field?

- (i) Importing up-to-date technology and nuclear equipments from developed countries
(ii) Developing our own in-house technology
(iii) Eliminating dependence on developed countries.

- (1) (i) & (ii) only (2) (i) & (iii) only
(3) (ii) & (iii) only (4) All (i), (ii) & (iii)
(5) None of these

15. What, according to the author, is the immediate problem to be collectively resolved by our country?

- (1) To counter the dominance of developed countries through money and muscle power
(2) To eradicate poverty and become economically self-

reliant.

- (3) To control the exorbitant rate of population growth
 (4) To develop indigenous technology to manufacture mightier weapons
 (5) None of these

Directions (16-18): Choose the word which is MOST nearly the SAME in meaning as the word printed in bold as given in the passage.

16. Reconnaissance

- (1) Investigation (2) Reserved (3) Recognisable
 (4) Remedy (5) Attack

17. Proliferation

- (1) Explosion (2) Devastation (3) Propagation
 (4) Abundance (5) Extraction

18. Evolution

- (1) Magnification (2) Expansion (3) Progression
 (4) Modification (5) Changing

Direction (19-20): Choose the word which is MOST OPPOSITE in meaning of the word printed in bold as given in the passage.

19. Indigenous

- (1) Local (2) Domestic (3) Abroad
 (4) Foreign (5) Exported

20. Dominance

- (1) Aggression (2) Submission (3) Assertion
 (4) Ignorance (5) Lethargy

Directions (21-25): In each question below, a sentence is given with a part of it printed in bold type. That part may contain a grammatical error. Each sentence is followed by phrases (1), (2), (3) and (4). Find out which phrase should replace the phrase given in bold to correct the error, if there is any, and to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and no correction is required, mark (5) as the answer.

21. Many public servants can become **untrustworthy and corruption**.

- (1) untrustful and corruption
 (2) untrusting and corruption
 (3) untrusting and corruptive
 (4) untrustworthy and corrupt
 (5) No correction required

22. **Systematic and carefully** analyses of spoken languages must be done by scholars.

- (1) Systematic and careful
 (2) Systematically and careful
 (3) Systematically and carefully
 (4) System of carefully
 (5) No correction required

23. The descriptions of the plight of the miserables **were very touching**.

- (1) was very touching (2) were very touchy
 (3) had very touching (4) had been very touchy

(5) No correction required

24. **Mere being equipped by** moral programming does not mean we practice moral behaviour.

- (1) Mere being equipped with
 (2) Merely being equipped with
 (3) Mere equipping by
 (4) Merely being equipped for
 (5) No correction required

25. His works of art **rank high in the appraisal for** competent critics.

- (1) are high rank in the appraisal for
 (2) are ranking high with the appraisal of
 (3) rank high in the appraisal of
 (4) rank high by the appraisal of
 (5) No correction required

Directions (26-30): In each of the following sentences there are two blank spaces. Below each sentence there are five pairs of words denoted by numbers 1), 2), 3), 4) and 5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make it meaningfully complete.

26. _____ by popular support, the Supreme Court of Pakistan is trying to _____ its independence.

- 1) empowered, sentence 2) governed, stamp
 3) backed, assert 4) marked, rebel
 5) geared, influence

27. One lesson that must be drawn from the grisly _____ of fake encounter killings is the need to _____ the police from its political masters.

- 1) incidence, govern 2) episode, insulate
 3) crime, motivate 4) theory, widen
 5) malaise, revolt

28. MP's should, by all means, take the government to _____ when it fails in _____ its responsibilities.

- 1) book, abdicating 2) proceedings, depicting
 3) query, driving 4) criticism, abiding
 5) task, discharging

29. No political party can claim _____ to the trend of holding up parliamentary _____ on some pretext or the other.

- 1) exception, proceedings 2) emancipated, debates
 3) above, sessions 4) freedom, functions
 5) supreme, dealings

30. It is pointless to legislate well-meaning laws if there is no fair and effective _____ to _____ them.

- 1) monitoring, realising
 2) transparency, forward
 3) methodology, sentencing
 4) mechanism, implement
 5) screening, process

Directions (31-35): Given below are six sentences, i.e. A), B), C), D), E) and F). Arrange them in a proper order so as to form a meaningful paragraph and then answer the following

questions.

- A) The Chinese are following suit, with scenes of fighting increasingly incorporated into their films.
 B) The cinema of a country is its best ambassador and can help in furthering its image and economy.
 C) Indian cinema is lagging behind and the simple reason for this is that the cinema of several regional languages is not dubbed in English or in any other foreign language.
 D) Hollywood has done this for the US by projecting its military and economic might.
 E) If only all our films were dubbed, they could be enjoyed by the different language-speaking viewers all over the globe.
 F) It is high time Indian cinema used technology correctly to expand its reach.
31. Which sentence will come at 'second' place in the paragraph?
 1) A 2) B 3) C 4) D 5) E
32. Which sentence will come at 'fourth' place in the paragraph?
 1) A 2) B 3) C 4) D 5) E
33. Which will be the 'first' sentence in the paragraph?
 1) B 2) C 3) D 4) E 5) F
34. Which will be the 'fifth' sentence in the paragraph?
 1) E 2) F 3) C 4) B 5) D
35. Which will be the 'last' sentence in the paragraph?
 1) B 2) A 3) E 4) C 5) D

Directions (36-40): Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is 5. (Ignore the errors of punctuation, if any.)

36. 1) If we are indeed a democracy /2) then politicians would do well /3) to remember that tolerance and free speech /4) is the hallmark of democracy. /5) No error
37. 1) These efforts will help bring /2) the people of the two countries /3) closer together paving the way /4) for greater people-to-people contact. /5) No error
38. 1) Not only commerce undergraduates /2) though engineers and science graduates /3) also seem to be eager /4) to flow with the management stream. /5) No error
39. 1) If India was to become a developed country /2) this sectional imbalance has /3) to be corrected which is /4) possible by improving the quality of education. /5) No error
40. 1) There are ways and measures /2) to be followed if we /3) really mean to enhancing agricultural /4) growth in the years to come. /5) No error

Directions (41-50) 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 without changing the meaning of the passage.

Capital investment is essential for (41) of productive capacity and adding new capacity for current and future (42) growth. The (43) of this article is to make an assessment of capital investment in the private corporate sector, which would provide important insights into the business (44) about performance of economy in (45) and the infrastructure and manufacturing sectors in (46). The method of (47) growth in corporate investment should, ideally, be based on the available means of (48) an investment project. The bulk of the major projects in the private corporate sector is (49) by the leading all India term-lending institutions namely the Industrial Development Bank of India (IDBI). The (50) Finance Corporation of India (IFCI), the Industrial Investment Bank of India (IIBI), ICICI Ltd. (now ICICI Bank) and the Infrastructure Development Finance Company (IDFC).

41. (1) installation (2) maintenance (3) aggravation
 (4) generation (5) modernization
42. (1) company (2) industrial (3) industry
 (4) income (5) factory
43. (1) problem (2) objective (3) summary
 (4) essence (5) moral
44. (1) accepted (2) expectations (3) money
 (4) expected (5) quality
45. (1) abstract (2) globe (3) development
 (4) general (5) details
46. (1) particular (2) question (3) view
 (4) future (5) industrialization
47. (1) reinventing (2) augmenting (3) estimating
 (4) amplifying (5) checking
48. (1) finance (2) financing (3) money
 (4) menctany (5) improve
49. (1) financed (2) encapacitated (3) analyzed
 (4) entrusted (5) governed
50. (1) technology (2) goods (3) industrial
 (4) product (5) quality

Solutions

1. (3); technology can invade all the barriers.
 2. (5); None of these
 3. (1); Getting loans from private banks is easier than the nationalised banks.
 4. (3); Govt should allow private players in all the areas of business.
 5. (1); **OVERWHELMING** means very great in amount. So, large is the word which is similar in meaning to it.
 6. (4); **ACCESSIBLE** means (of a person, especially one in a position of authority) friendly and easy to talk to. So, approachable is the word which is similar in meaning to it.

7. (3); **UBIQUITOUS** means present, appearing, or found everywhere. So, omnipresent is the word which is similar in meaning to it.

8. (2); **RIPE** means having arrived at the fitting stage or time for a particular action or purpose. So, inappropriate is the word which is opposite in meaning to it.

9. (4); **CONSOLIDATE** means make (something) physically stronger or more solid. So, weaken is the word which is opposite in meaning to it.

10. (5); **READILY** means without hesitation or reluctance; willingly.

11. (5); None of these.

12. (4); All (i), (ii) & (iii).

13. (3); weaponry to economic warfare.

14. (3); (ii) & (iii) only

15. (5); None of these

16. (1); **Reconnaissance** means preliminary surveying or research. So, Investigation is the word which is similar in meaning to it.

17. (3); **Proliferation** means rapid increase in the number or amount of something. So, Propagation is word which is similar in meaning to it.

18. (3); **Evolution** means the gradual development of something. So, Progression is the word which is similar in meaning to it.

19. (4); **Indigenous** means originating or occurring naturally in a particular place; native. So, Foreign is the word which is opposite in meaning to it.

20. (4); **Dominance** means power and influence over others. So, Ignorance is the word which is opposite in meaning to it.

21. (4); Replace 'untrustworthy and corruption' with 'untrustworthy and corrupt'.

22. (1); Replace 'Systematic and carefully' with 'Systematic and careful'.

23. (5); No correction required.

24. (2); 'Merely being equipped with' with 'Merely being equipped with'.

25. (3); 'Rank high by the appraisal of' with 'rank high in the appraisal of'.

26. (3); **Backed** means to give financial, material, or moral support to. **Assert** means to state a fact or belief confidently and forcefully.

27. (2); **Insulate** means to protect from heat, cold, noise or something by surrounding material.

28. (5); 'task, discharging' is the correct use.

29. (1); **Proceedings** means begin a course of action.

30. (4); **Implement** means to put (a decision, plan, agreement, etc.) into effect.

For questions (31-35): The proper sequence of sentences to form a meaningful paragraph will be **BDACFE**

31. (4); D

32. (3); C

33. (1); B

34. (2); F

35. (3); E

36. (4); Replace 'is' with 'are'.

37. (5); No error

38. (2); Replace 'though' with 'but'.

39. (1); It should be 'were' in place of 'was'.

40. (3); It should be 'enhance' in place of 'enhancing'.

41. (2)

42. (2)

43. (2)

44. (2)

45. (4)

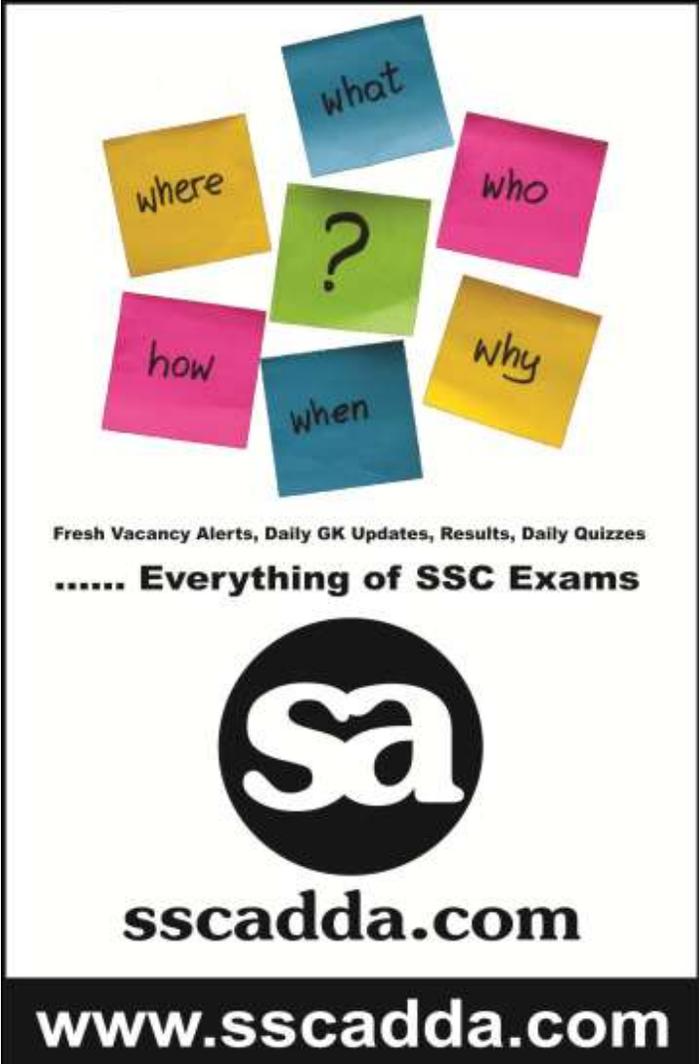
46. (1)

47. (2)

48. (2)

49. (1)

50. (3)



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IBPS SO-HR PRACTICE SET

1. In line and staff organization
 - a) lines of authority and instructions are vertical.
 - b) unity of command is maintained.
 - c) staff specialists advise line managers to perform their duties.
 - d) Staff decides without consulting line authority.
 - e) None of the above
2. TAT stands for
 - a) Thematic Application Test
 - b) Thematic Apperception Test
 - c) Training Aptitude Test
 - d) Thematic Attitude Test
 - e) None of the above
3. Which of the following is not a method of Job Evaluation?
 - a) Ranking Method
 - b) Grading Method
 - c) Paired Comparison Method
 - d) Point Method
 - e) None of the above
4. Who is the propagator of Human Capital Approach to Human Resource Development ?
 - a) Lim Teck Ghee
 - b) Lorraine Corner
 - c) T.W. Schultz
 - d) F.D. Lawrence
 - e) None of the above
5. Which of the following statements about Human Resource Development is not true ?
 - a) It is an enabling process.
 - b) It is a competence building exercise.
 - c) It shall be implemented in an incremental way with geographical, vertical, functional and sophisticating phasing.
 - d) It does not cover the global and country level Human Resource Development practices.
 - e) None of the above
6. Which of the following is not a method of performance appraisal ?
 - a) Forced Distribution Method
 - b) Factor Comparison Method
 - c) Ranking method
 - d) Critical Incident Method
 - e) None of the above
7. Gagne-Briggs Theory of Training is otherwise called as
 - a) Instructional Design Theory
 - b) Component Display Theory
 - c) Elaboration Theory
 - d) KSA Theory
 - e) None of the above
8. The aspect of management that is concerned with the individuals, their roles, the dyads, the teams and the entire organization is
 - a) Human Resource Management
 - b) Human Resource Development
 - c) Organizational Behaviour
 - d) Organizational Culture
 - e) None of the above
9. Potential effectiveness of a person in both personal and interpersonal situations while in performance in a position is known as
 - a) Role effectiveness
 - b) Role efficacy
 - c) Role making
 - d) Role linking
 - e) None of the above
10. The essence of Exchange theory regarding formation of a group is
 - a) People are attracted to one another on the basis of exchange of similar attitudes towards common objects and goals.
 - b) People are attracted to one another interacting with one another and cooperating to achieve the goals.
 - c) People are attracted to one another by having propinquity to each other.
 - d) People are attracted to one another by interacting through reward-cost outcomes.
 - e) None of the above
11. Being a Manager in an organization, if you are asked to enrich the job of your subordinate, you will not consider which of the following ?
 - a) Remove some controls while retaining accountability.
 - b) Increase the accountability of individuals to their work.
 - c) Introduce new and more difficult tasks compared to those handled previously.
 - d) Assign general tasks to people to make them experts in those tasks.
 - e) None of the above
12. Match the following :
Theory of Leadership

(a) Contingency Theory	(b) Path-goal Theory	(c) Situational Leadership Theory	(d) Greatman Theory
Propagator			
i. Martin Evans and Robert House	ii. Fred Fiedler	iii. Paul Hersey and Ken Blanchard	iv. Gordon Alport
(A) ii	(B) i	(C) iii	(D) iv
(E) i	(F) iii	(G) iv	(H) ii

- (C) iii ii i iv
 (D) iv i iii ii
 (E) None of the above
- 13.** Who is associated with the radical approach to industrial relations ?
 a) Mahatma Gandhi b) John T. Dunlop
 c) Karl Marx d) Allan Flanders
 e) None of the above
- 14.** According to John T. Dunlop, the outputs of an Industrial Relations System include
 a) Agreements, customs and traditions of the work place and work community.
 b) Awards and orders of Government agencies.
 c) Regulations and policies of the management hierarchy.
 d) All the above. e) None of the above
- 15.** The institutional causes of industrial disputes do not include
 a) Technology and Machinery
 b) Recognition of Unions
 c) Membership of Unions
 d) Bargaining Unit
 e) None of the above
- 16.** Arrange the following in a sequence according to the years of their establishment from the earliest to latest
 a. Indian Labour Conference
 b. Central Board of Worker's Education
 c. Standing Conference on Public Enterprises
 d. Indian National Trade Union Congress
 (a) a, b, c, d (b) a, d, b, c (c) d, c, b, a
 (d) b, d, a, c (e) None of the above
- 17.** Match the following approaches to trade unionism with the propounders.
 Approach
 (a) Socio- Psychological approach
 (b) Industrial Democracy approach
 (c) Scarcity Consciousness approach
 (d) Sociological approach
 Propounder
 i. Frank Tannenbaum
 ii. Selig Perlman
 iii. Sidney and Beatrice Webb
 iv. Robert F. Hoxie
 Codes:
 (a) (b) (c) (d)
 (A) iii i iv ii
 (B) ii iii i iv
 (C) iv iii ii i
 (D) i ii iii iv
 (E) None of the above
- 18.** The Jamshedpur Labour Union is
 a) a general union. b) an industrial union.
- c) a craft union. d) an industrial federation.
 e) None of the above
- 19.** The provision of Unfair Labour Practices is incorporated under which labour legislation ?
 a) The Trade Unions Act
 b) The Industrial Employment (Standing Orders) Act
 c) The Industrial Disputes Act
 d) The Factories Act
 e) None of the above
- 20.** Which Article of the Indian Constitution deals with Right to Freedom of Association ?
 a) Article 15 b) Article 17 c) Article 19
 d) Article 23 e) None of the above
- 21.** Which of the following conventions of the ILO has not been ratified by India ?
 a) Convention relating to Forced Labour.
 b) Convention relating to Freedom of Association and Right to Organise.
 c) Convention relating to Equal Remuneration.
 d) Convention relating to Discrimination (Employment/Occupation)
 e) None of the above
- 22.** Under the Factories Act, it is compulsory for an employer to appoint a safety officer in his factory, if the number of workers employed in factory is
 a) 400 b) 600 c) 800
 d) 1000 e) None of the above
- 23.** Which of the following factors is not responsible for growth of social and labour legislation ?
 a) Early industrialization b) Rise of Unionism
 c) Establishment of ILO d) Ethnic association
 e) None of the above
- 24.** The amount of funeral benefit under the Employees' State Insurance Act is
 a) 2,500 b) 3,500 c) 5,000
 d) 10,000 e) None of the above
- 25.** Chronologically arrange the years of enactments from earliest to latest of labour legislations relating to wages and remunerations given below :
 a) Minimum Wages Act
 b) Payment of Wages Act
 c) Equal Remuneration Act
 d) Payment of Bonus Act
 Codes :
 (a) a, b, c, d (b) a, c, d, b (c) b, a, d, c
 (d) b, a, c, d (e) None of the above
- 26.** Which of the following is not considered as "Wage" under the provisions of Payment of Wages Act ?
 a) Any sum paid to the employed person to defray special expenses entailed by him by the nature of his employment.
 b) Any remuneration to which the person is entitled in

- respect of overtime work.
- c) Any sum to which the person employed under any scheme framed under any law in force.
- d) All of these.
- e) None of the above
27. Match the following according to the types of bonus :
- (a) Attendance bonus paid over an unbroken series of years.
- i) Pooja Bonus
- (b) Biannual payment of a Month's salary for a long time which has become an implied condition of service.
- ii) Profit based bonus
- (c) Payment of a lump sum amount during Pooja time.
- iii) Customary Bonus
- (d) An amount paid being linked with dividend
- iv) Contractual Bonus
- Codes:
- | | | | |
|-----------------------|-----|-----|-----|
| (a) | (b) | (c) | (d) |
| (a) i | iii | iv | ii |
| (b) iii | iv | i | ii |
| (c) iii | ii | i | iv |
| (d) ii | iii | i | iv |
| (e) None of the above | | | |
28. Who spearheaded the Welfare Movement during the early industrialisation period ?
- a) Robert Owen b) Robert Katz c) Andrew Ure
- d) Sheebhom Rowntree e) None of the above
29. Baveridge Plan is associated with
- a) Unemployment b) Disability
- c) Loss of livelihood d) Retirement benefits
- Codes :
- (A) b, c and d (B) b and d (C) c and d
- (D) a, b, c and d (E) none of the above
30. Which of the following statements about CSR provision in the new Companies Bill passed in parliament is not true ?
- a) It is compulsory for a company to spend on CSR if its net worth is at least ` 500 crore.
- b) There is provision for minimum turnover of ` 800 crore.
- c) The net profit of at least ` 5 crore in a year is a condition for compulsory spending on CSR.
- d) The companies have to spend 2% of its average profits of three years on corporate social responsibility.
- e) None of the above
31. 'A place for everything and everything in its place' is the basic underlying principle of
- a) Safety b) 5S
- c) Workplace governance
- d) None of the above e) All of the above
32. Under which legislation, housing is a statutory provision?
- a) The Factories Act b) The Mines Act
- c) The Plantation Labour Act
- d) All the above e) None of the above
33. Which of the following statements about 'labour' is false ?
- a) Labour is not a commodity.
- b) Labour is perishable and does not last.
- c) Labour is inseparable from labourer himself.
- d) Rapid adjustment of supply of labour to its demand is possible.
- e) None of the above
34. Which of the following have been devoted to reduce inter-firm and inter-area wage differentials in India ?
- a) Joint Negotiation Committees.
- b) Wage Boards c) Works committee
- d) Joint Councils e) None of the above
35. Under which of the following incentive plans "a worker is guaranteed a minimum wage on the time basis. Then a standard time is fixed for the completion of every work and if the worker completes the work in less time, he is given a bonus of the time actually saved in proportion to the total time" ?
- a) Halsey Premium System
- b) Rowan Premium System
- c) Barth System
- d) The Emersion Efficiency System
- e) None of the above
36. Match the following:
- | Management Thinkers | Contributions |
|----------------------|----------------------------------------------|
| (a) F.W. Taylor | (i) Application of psychology to management |
| (b) Henri Fayol | (ii) Sociological concept of Group Behaviour |
| (c) Elton Mayo | (iii) Time and Motion Study |
| (d) Hugo Munsterberg | (iv) 14 Principles of Management |
- | | | | |
|-----------------------|-------|-------|------|
| (a) | (b) | (c) | (d) |
| (a) (ii) | (iii) | (i) | (iv) |
| (b) (iii) | (iv) | (ii) | (i) |
| (c) (iv) | (ii) | (iii) | (i) |
| (d) (iii) | (i) | (ii) | (iv) |
| (e) None of the above | | | |
37. Which approach emerged from the findings of Hawthorne experiments ?
- a) Systems Approach
- b) Human Behaviour Approach
- c) Human Relations Approach
- d) Process Approach
- e) None of the above
38. Sequence the following steps of organising process :

- a) Forming supportive objectives.
 b) Delegating the authority required to perform activities.
 c) Establishing enterprise objectives.
 d) Identifying and classifying activities.
 (A) (c) (a) (d) (b) (B) (c) (d) (a) (b)
 (C) (d) (c) (b) (a) (D) (b) (c) (a) (d)
 (E) None of the above
39. Role of staff in 'line and staff' organization is
 a) Authoritative b) Managerial c) Superior
 d) Advisory e) None of the above
40. Tests devised to assess a person's ability to undertake a particular type of work or to learn a particular skill are called
 a) Aptitude Test b) Knowledge Test
 c) Intelligence Test d) Attitude Test
 e) None of the above
41. The HRD matrix linking HRD subsystems with development dimensions has been evolved by
 a) Dharani P. Sinha b) D.M. Pestonjee
 c) T.V. Rao d) Udai Pareek
 e) None of the above
42. Which of the following is not a method of Performance Appraisal ?
 a) Behaviourally Anchored Rating Scales
 b) Critical Incidence Method
 c) Grading Method
 d) Weighted Check List Method
 e) None of the above
43. What is the correct order of the following phases of training ?
 (i) Development Phase (ii) Design Phase
 (iii) Need Analysis Phase (iv) Implementation Phase
 (v) Evaluation Phase
 (A) (iii) (ii) (i) (iv) (v) (B) (ii) (i) (iii) (v) (iv)
 (C) (iii) (iv) (i) (ii) (v) (D) (iv) (ii) (i) (iii) (v)
 (E) None of the above
44. Match the following :
 (a) Fish-Bone Analysis (i) Paul Branthal et. Al
 (b) Balance Score Card (ii) Frederick Herzberg
 (c) Learning and Performance Cycle (iii) Ishikawa
 (d) Job Enrichment (iv) Kaplan and Norton
 Codes:
 (a) (b) (c) (d)
 (A) (ii) (iv) (iii) (i)
 (B) (iii) (i) (iv) (ii)
 (C) (iv) (ii) (i) (iii)
 (D) (iii) (iv) (i) (ii)
 (E) None of the above
45. In which industry, Quality circles in India were first introduced?
 a) Bharat Electronics Ltd.
 b) Bharat Heavy Electricals Ltd.
 c) Bharat Heavy Plates and Vessels
 d) Bharat Earth Movers Ltd
 e) None of the above
46. Who developed the 'Managerial Grid' Theory?
 a) Sydney and Beatrice Webbs
 b) Robert Blake and Jane S. Mouton
 c) W.J. Reddin
 d) Rensis Likert
 e) None of the above
47. Systematic collection of data on a problem, analysis, feedback and helping organisation to take action to address the problem is called
 a) Process Research b) Field Research
 c) Action Research d) Business Research
 e) None of the above
48. Sensitivity training evolved from the group dynamics concept of
 a) French and Bell b) Eric Bernie
 c) Moreno d) Kurt Lewin
 e) None of the above
49. Which of the following is a group phenomenon?
 a) Perception b) Attitude c) Morale
 d) Motivation e) None of the above
50. Which of the following countries is said to be the home of collective bargaining?
 a) United Kingdom
 b) United States of America c) Sweden
 d) France e) None of the above

Answer Key

Q.	Ans.								
1	c	11	c	21	b	31	b	41	c
2	b	12	a	22	d	32	c	42	c
3	c	13	c	23	d	33	b	43	a
4	c	14	d	24	a	34	b	44	d
5	d	15	a	25	c	35	a	45	b
6	c	16	b	26	a	36	b	46	b
7	a	17	c	27	b	37	c	47	c
8	b	18	a	28	a	38	b	48	d
9	b	19	c	29	d	39	d	49	c
10	a	20	c	30	b	40	a	50	a

IBPS SO- MARKETING PRACTICE SET

1. _____ goods constitute the bulk of most country's' production and marketing efforts.
(a) Durable (b) Impulse (c) Physical
(d) Service (e) Event
2. A _____ is someone seeking a response (attention, a purchase, a vote, a donation) from another party, called the _____.
(a) salesperson; customer (b) fund-raiser; contributor
(c) politician; voter (d) marketer; prospect
(e) celebrity; audience
3. Marketers often use the term _____ to cover various groupings of customers.
(a) people (b) buying power
(c) demographic segment (d) social class position
(e) market
4. A(n) _____ need is one that motivates the consumer but that the consumer is reluctant or unwilling to explicitly verbalize.
(a) real (b) unstated (c) delight
(d) secret (e) stated
5. Most new-product activity is devoted to _____.
(a) repositioning existing products
(b) developing new-to-the-world products
(c) backward innovation
(d) improving existing products
(e) none of the above
6. Increasingly, new-product ideas arise from _____ that combines two product concepts or ideas to create a new offering, such as cereal bars, which combine cereal and snacking.
(a) reverse assumption analysis
(b) lateral marketing
(c) attribute listing
(d) forced relationships
(e) morphological analysis
7. _____ exhibit replacement cycles dictated by physical wear or obsolescence associated with changing style, features, and performance.
(a) Expensive products (b) Inexpensive products
(c) Commodity products
(d) Frequently purchased products
(e) Infrequently purchased products
8. Direct marketing channels include direct mail, catalogs, Web sites, interactive TV, and _____.
(a) telemarketing (b) bounce-back coupons
(c) billboards (d) coupons
(e) none of the above
9. Once the target market is defined, the marketer needs to obtain specific names, which can be obtained by purchasing a list of names. The better lists include overlays of _____ and _____ information.
(a) financial; buying groups (b) demographic; financial
(c) opinions; interests (d) demographic; attitudes
(e) demographic; psychographic
10. Direct marketing allows marketers to test different elements of an offer strategy under real marketplace conditions. Elements of an offer strategy include _____.
(a) the copy platform (b) the test market
(c) the list (d) the consumer response
(e) the order
11. Even when a specific campaign fails to break even in the short run, it can still be profitable in the long run if _____ is/are factored in.
(a) customer lifetime value
(b) sales-force promotions
(c) price escalation effects
(d) indirect revenues
(e) all of the above
12. One of the benefits of _____ is that its effects can be easily traced.
(a) billboard marketing (b) cause-related marketing
(c) interactive marketing (d) radio advertising
(e) event sponsorship
13. If a person clicks on three Web sites related to auto insurance, then visits an unrelated site for sports or entertainment, auto insurance ads may show up on that site. This is an example of _____.
(a) interstitials (b) behavioral targeting


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- (c) rich media (d) paid-search advertising
(e) pay-per-click advertising
14. An important guideline to be followed in conducting an e-mail campaign is to _____.
- personalize the e-mail with the subscriber's first and last name
 - make the consumer the same offering as in your direct-mail campaign
 - make it difficult for the consumer to "unsubscribe" from your list
 - update your e-mail lists once or twice a year
 - offer something the customer could not get via direct mail
15. A key aspect of social networks is _____, as consumers talk about dozens of brands each day.
- mobile marketing
 - paid-search advertising
 - word of mouth
 - enhancing the exit experience
 - none of the above
16. _____, regularly updated online journals or diaries, have become an important outlet for word of mouth.
- Buzz
 - Podcasts
 - Stealth marketing
 - Blogs
 - E-commerce
17. The term *sales representative* covers a broad range of positions. A(n) _____ is an individual whose major task is the delivery of a product.
- order taker
 - demand creator
 - technician
 - deliverer
 - missionary
18. The sales force performs a number of specific tasks. _____ is conducting market research and doing intelligence work.
- Servicing
 - Communicating
 - Targeting
 - Prospecting
 - Information gathering
19. Most companies today are moving to the concept of a leveraged sales force, which is defined as _____.
- using overseas inbound sales centers and a direct sales force
 - using a combination of telemarketers and the Web for ordering
 - using a combination of inside salespeople and telemarketers
 - using a direct sales force, a representative sales force, and inside salespeople
 - using a combination of sales force, inside salespeople, and Web ordering
20. A downside of sales quotas is that they can _____ as much business as possible, often at the expense of customer satisfaction.
- drive reps to get
 - allow reps to get
 - give reps a disincentive to get
 - discourage reps from getting
 - none of the above
21. The most important source of information about reps is sales reports. Sales reports are divided between activity plans and _____.
- call reports
 - written objectives
 - daily plans of action
 - activity reports
 - write-ups of activity results
22. Many companies require representatives to develop an annual territory-marketing plan in which they outline their program for developing new accounts and increasing business in the existing accounts. Sales managers use these to develop _____.
- performance standards
 - company objectives
 - sales quotas
 - sales objectives
 - an estimate of the number of salespeople needed
23. Effective salespeople have more than instinct; they are trained in methods of _____ and _____.
- profitability; analysis
 - analysis; customer management
 - customer management; time management
 - pricing; time management
 - time; territory management
24. The first step in the process of selling is to find _____.
- prospects
 - a preapproach
 - an approach
 - a presentation
 - a closing
25. _____ is any paid form of nonpersonal presentation and promotion of ideas, goods, or services by an identified sponsor.
- Advertising
 - Prospecting
 - Media
 - Marketing
 - Public Relations
26. Advertising objectives can be classified according to whether their aim is to inform, persuade, remind, or _____.
- create interest
 - purchase
 - create demand
 - reinforce
 - introduce
27. _____ is finding the most cost-effective media to deliver the desired number and types of exposures to the target audience.
- Weight
 - Frequency
 - Reach
 - Media buying
 - Media selection
28. Puffery is defined as _____.
- a description of a bakery product
 - statements used in sales brochures to tout the benefits of a product

- (c) simple exaggerations (d) lies
(e) legal nontruths
29. In choosing the proper media to carry the message, advertisers must decide on _____.
a. strategy, users, and media
b. target markets, users, and heavy users
c. markets, target markets, and consumers
d. reach, impact, and television stations
e. reach, frequency, and impact
30. _____ is most important when launching new products, flanker brands, or extensions of well-known brands.
(a) Media selection (b) Weighted exposures
(c) Impact (d) Reach (e) Frequency
31. _____ seeks to determine whether an ad is communicating effectively.
(a) Communications-effect research
(b) Marketing research (c) Buyer research
(d) Consumer research (e) Media research
32. In launching a new product, the advertiser chooses among continuity, concentration, flighting, and _____ advertising patterns.
(a) reflective (b) periodic (c) continuous
(d) pulsing (e) running
33. A company has to decide on how to allocate its advertising budget over space as well as over time. A company makes "spot buys" when it buys TV time in just a few markets or in regional editions of magazines. These markets are called _____.
(a) areas of dominant influence
(b) trading areas
(c) short-term marketing opportunities
(d) SMSA (e) none of the above
34. Sales promotion tools that impart a selling message along with the deal, as in the case of free samples and premiums when they are related to the product, are called _____.
a. promotions
b. retailer promotions
c. manufacturer franchise building
d. retailer franchise building
e. consumer franchise building
35. When two or more brands or companies team up on coupons, refunds, and contests to increase pulling power, it is called _____.
(a) price packs (b) frequency promotions
(c) team promoting (d) tie-in promotions
(e) cross-promotions
36. Merchandise offered at a relatively low cost or free as an incentive to purchase a particular product is known as _____.
(a) a price pack (b) a sample (c) premiums
(d) a tie-in (e) cross-promotions
37. When retailers buy a greater quantity of product during a deal period than they can sell during the deal period, we call this _____.
(a) purchasing intent (b) forward buying
(c) trade buying (d) de facto buying
(e) diverting
38. Marketing communications can contribute to brand equity by establishing the brand in memory and _____.
(a) creating interest (b) communicating quality
(c) creating demand (d) creating a brand image
(e) introducing new products to the market
39. Dramatic changes in consumer technologies and media habits have _____.
a. eroded the effectiveness of the mass media
b. increased the effectiveness of the mass media
c. expanded the appeal of mass-media marketing
d. reduced the cost of mass-media marketing
e. all of the above
40. The marketing communications mix consists of eight major modes of communications. Which of the following is NOT one of these modes?
(a) Personal selling (b) Direct marketing
(c) Sales promotions (d) Packaging
(e) Advertising
41. Every _____ delivers an impression that can strengthen or weaken a customer's view of the company.
(a) brand equity (b) brand contact
(c) salesman (d) featured ad
(e) direct-mail piece
42. Marketing communications activities contribute to brand equity in all of the following ways EXCEPT _____.
a. by enhancing brand performance
b. by creating brand awareness
c. by eliciting positive brand judgments
d. by linking the right associations to the brand image in consumers' memories
e. by facilitating a stronger consumer-brand connection
43. One implication of the concept of brand equity is that the manner in which brand associations are formed does not matter. In other words, if a consumer has an equally strong, favorable, and unique brand

association between two media, then the impact in terms of brand equity should be _____.

- (a) prominent
- (b) identical
- (c) different
- (d) measurable
- (e) actionable

44. Blogs and chat rooms are examples of the _____ communication platform.

- a. personal selling
- b. events and experiences
- c. public relations and publicity
- d. word-of-mouth marketing
- e. direct and interactive marketing

45. Marketers need to assess which experiences and impressions will have the most influence at each _____ of the buying process.

- (a) stage
- (b) level
- (c) consumer
- (d) step
- (e) none of the above

46. The argument for _____ marketing is that it creates the largest potential market, which leads to the lowest costs, which in turn can lead to lower prices or higher margins.

- (a) niche
- (b) micro
- (c) macro
- (d) differentiated
- (e) mass

47. A _____ consists of a group of customers who share a similar set of needs and wants.

- (a) market target
- (b) market group
- (c) market slice
- (d) market segment
- (e) market level

48. All of the following are disadvantages of customerization EXCEPT that _____.

- a. it requires more prior information about the customer than most customers are willing to share
- b. it is difficult to implement for complex products
- c. it can raise the cost of goods by more than the customer is willing to pay
- d. some customers don't know what they want until they see the actual product
- e. the product may be hard to repair and have little sales value

49. A housewife requests a new treadmill for her birthday. With respect to consumer decision roles, which role is the housewife currently playing?

- (a) Initiator
- (b) Influencer
- (c) Decider
- (d) Buyer
- (e) Gatekeeper

50. If a marketer is seeking to segment a business market, which of the following variables is generally felt to be the most important?

- (a) Personal characteristics
- (b) Demographic variables

- (c) Situational factors
- (d) Operating variables
- (e) Purchasing approaches

Answer Key

Q.	Ans.								
1	c	11	a	21	e	31	a	41	b
2	d	12	c	22	c	32	d	42	a
3	e	13	b	23	b	33	a	43	b
4	d	14	e	24	a	34	e	44	d
5	d	15	c	25	a	35	d	45	a
6	b	16	d	26	d	36	c	46	e
7	e	17	d	27	e	37	b	47	d
8	a	18	e	28	c	38	d	48	a
9	e	19	e	29	e	39	a	49	a
10	a	20	a	30	d	40	d	50	b

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IBPS SO-AGRICULTURE PRACTICE SET

1. India's working population engaged in agriculture is about
(1) 50-55% (2) 75-80% (3) 67-69%
(4) 90-94% (5) 86-95%
2. The Regional Rural Bank was established through
(1) RRB Act 1975 (2) RRB Act 1970
(3) RRB Act 1875 (4) RRB Act 1978
(5) RRB Act 1979
3. The Owner of land in state farming is
(1) Capitalist (2) Farmer (3) Government
(4) RRB (5) None of these
4. Cage culture started first from
(1) Indonesia (2) Egypt (3) China
(4) USA (5) Russia
5. SDR's came into effect from
(1) 1955 (2) 1980 (3) 1970
(4) 1990 (5) 1995
6. I.R.D.P. Program is meant for
(1) Agro-processing (2) Employment generation
(3) Disposal of Agriculture (4) Poverty Alleviation
(5) None of these
7. The relationship between TP and TC is
(1) Directly Proportional (2) No relationship
(3) Inversely related (4) Decrease
(5) None of these
8. Demand for agricultural products is relatively
(1) Less elastic (2) More elastic
(3) More inelastic (4) Less inelastic
(5) None of these
9. Private investment isto public investment in agriculture.
(1). Less than (2) More than (3). Equal
(4). Can't say (5). None of these
10. ICAR was born in
(1). 1910 (2). 1949 (3). 1908
(4). 1929 (5). 1995
11. Tumour causing viruses are known as
(1).Oncogenic viruses (2). Para viruses
(3). Tungro viruses (4).Variola viruses
(5).None of these
12. The famous 'Chipko Movement' is associated with
(1).S.L. Bahuguna (2).Indira Gandhi
(3). Jawaharlal Nehru (4).H.N. Bahuguna
(5).None of these
- 13.Red data book is famous for
(1).Extinct animals
(2).Endangered animals and plants
(3).Endangered animals (4).Important wildlife
(5).None of these
- 14.Which State Government announced to give immediate compensation of Rs. 10 crore to cotton growers whose crop was extensively damaged by whitely attack
(1). Punjab (2). Karnataka (3). Bihar
(4). Asom (5). Jammu-kashmir
- 15.The Government of India set up planning Commission in
(1). 1945 (2). 1950 (3). 1948
(4). 1962 (5). 1952
- 16.Kisan Vikas Patra (KVP) scheme was launched by The Government on
(1). 1st April, 1988 (2). 1st April, 1982
(3). 5th April, 1990 (4). 1st April, 1985
(5). 21st April, 1980
- 17.How much percent of land under Irrigation for agriculture
(1). 45 % (2). 54 % (3). 48 %
(4). 40 % (5). 35 %
- 18.National Bank for Agriculture and Rural Development (NABARD) has announced Rs.1,14927 crore credit plan for agriculture in which state ?
(1) Rajasthan (2) Punjab (3) Hariyana
(4) Utterpradesh (5) Bihar
- 19.How much money allotted for Soil Health Card Scheme for every farmer
(1). 180 crore (2). 150 crore (3). 100 crore
(4). 200 crore (5). 175 crore
20. Which State organized Organic Fair Food Festival.
(1). Himachal Pradesh (2) Punjab
(3). Hariyana (4). Utterpradesh (5). Bihar
- 21.Ramesh Chand has been appointed as new member of the Niti Aayog, He is related to which field
(1). Economic (2). Science (3). Agriculture
(4). Revenue (5). None of these
- 22.Which State Government sets up Task Forces on Agriculture Development and Poverty Allevation.
(1) Maharashtra (2) Punjab (3). Hariyana
(4). Utterpradesh (5). Bihar
23. Book : Food for All written by ---
(1). Elena levas (2). Uma Tomar (3). Uma lele
(4). W.S. Kenya (5). None of these
- 24.How much percentage Interest charged by NABARD for lent the loan to RRB.
(1). 9.70 % (2). 9.75 % (3). 10.6 %
(4). 10.25 % (5). 9.85 %
- 25.Which bank is head of agriculture activities? -
(1). NABARD (2). RBI (3). Government
(4). SIDBI (5). None of these
26. Most mechanized crop in India is presently
(1). Cotton (2). Maize (3). Rice

- (4). Wheat (5). Pea
27. Photovoltaic solar cells are made of :
 (1). Gun metal (2). Silicon (3). Aluminium
 (4). Iron (5). Carbon
28. Mitochondrial DNA is
 (1). Circular double stranded
 (2). Circular single stranded
 (3). Linear single helix (4). Linear double helix
 (5). None of these
29. The most active site of protein synthesis is the
 (1). Nucleus (2). Mitochondrion
 (3). Ribosome (4). Cell sap (5). Golgicomplex
30. Which of the following is located in the mitochondria ?
 (1). Cytochrome oxidase
 (2). Succinate dehydrogenase
 (3). Dihydropoloyl dehydrogenase
 (4). All of these (5). None of these
31. Bulk transport across cell membrane is accomplished by
 (1). Phagocytosis (2). Pinocytosis (3). Extrusion
 (4). All of these (5). None of these
32. Ammonia is transported from muscles to liver mainly in the form of
 (1). Free ammonia (2). Glutamine (3). Asparagine
 (4). Alanine (5). Histidine
33. An organ which is extremely sensitive to ammonia toxicity is
 (1). Liver (2). Brain (3). Heart
 (4). Kidney (5). Lungs
34. Riboflavin is :
 (1). Vitamin - B1 (2). Vitamin - B2
 (3). Vitamin - B6 (4). Vitamin - B12
 (5). Vitamin - A
35. Rickets in children and osteomalacia in adults is caused by deficiency of :
 (1). Vitamin - A (2). Vitamin - D
 (3). Vitamin - B (4). Vitamin - C
 (5). Vitamin - K
36. Litmus, a natural dye is obtained from
 (1). Algae (2). Lichens (3). Fungus
 (4). Pinus (5). none of these
37. Iodine is obtained from :
 (1) algae (2) bryophyte (3) Fungi
 (4) pinus (5) alagin
38. Typhoid is caused by :
 (1) Bacillus subtilis (2) Bacillus typhi
 (3) Salmonella typhi (4) Streptomyces venezuelae
 (5) None of these
39. First transgenic crop was
 (1) tobacco (2) rice (3) maize
 (4) cotton (5) pea
40. Which of the following organism is used in the production of human insulin by genetic engineering ?
 (1) Escherichia coli (2) Agrobacterium tumefaciens
 (3) Bacillus thuringiensis
 (d) Saccharomyces cerevisia (5) None of these
41. Polymerase chain reaction is used for
 (1) DNA multiplication (2) DNA amplification
 (3) RNA amplification (4) RNA multiplication
 (5) None of these
42. Tamiflu is frontline drug against
 (1) Cancer (2) Bird flu (3) AIDS
 (4) Polio (5) None of these
43. The study of extinct animals is called
 (1) Herpetology (2) Ornithology (3) Geology
 (4) Palaeontology (5) None of these
44. Literal meaning of the term " Homo Sapiens" is
 (1) Man- The wise (2) Man- The supreme
 (3) Man- The omnivore (4) Man- The fool
 (5) None of these
45. Who discovered the Cholera-bacillus?
 (1) Louis Pasteur (2) Ronald Ross
 (3) Robert Koch (4) Joseph Lister
 (5) None of these
46. The smallest flowering plant is :
 (1) Wolfia (2) Lemna (3) Azolla
 (4) Ficus (5) Pinus
47. "Cod" is a variety of
 (1) Goat (2) Fish (3) Crop
 (4) Bird (5) Coral
48. BT seed is associated with
 (1) Rice (2) Wheat (3) Cotton
 (4) Oil seed (5) Tobacco
49. Cereals are a rich source of
 (1) Starch (2) Glucose (3) fructose
 (4) Protein (5) Fat
50. The colour of cow's milk is slightly yellow due to the presence of
 (1) Xanthophyle (2) Riboflavin (3) Ribulose
 (4) Carotene (5) None of these

Answer Key

Q.	Ans.								
1	3	11	1	21	3	31	4	41	2
2	1	12	1	22	1	32	4	42	2
3	3	13	2	23	3	33	2	43	4
4	1	14	1	24	1	34	2	44	1
5	3	15	2	25	1	35	2	45	3
6	4	16	1	26	4	36	2	46	1
7	3	17	1	27	2	37	5	47	2
8	3	18	1	28	1	38	3	48	3
9	2	19	3	29	3	39	1	49	1
10	4	20	1	30	4	40	1	50	4

IBPS SO-RAJBHASHA ADHIKARI PRACTICE SET

निर्देश (1-10): नीचे गए गद्यांश को ध्यान से पढ़िए और उस पर आधारित प्रश्नों के उत्तर दीजिये। कुछ शब्द मोटे अक्षरों में मुद्रित किये गए हैं जिससे आपको कुछ प्रश्नों के उत्तर देने में सहायता मिलेगी। दिए गए विकल्पों में से सबसे उपयुक्त चयन कीजिये।

विज्ञान हर नए अनसंधान के साथ मानव जीवन को अधिक सरल बनाता चला जा रहा है। आज विज्ञान चहंओर बढ़ते हुए विकास के कारण मानव दनिया के हर क्षेत्र में अग्रसर दिखाई दे रहा है। मानव ने विज्ञान की सहायता से पृथ्वी पर उपलब्ध हर चीज को अपने काब में कर लिया है। विज्ञान की सहायता से हम ऊंचे आसमान में उड़ सकते हैं व गहरे पानी में सांस ले सकते हैं। विज्ञान के बढ़ते हुए विकास के कारण ही हम चंद्रमा से लेकर मंगल ग्रह तक पहुंच पाए हैं। हाल ही में भारत के मंगलयान का सफलता पूर्वक मंगल की कक्षा में पहुंचना मानव की विज्ञान के क्षेत्र में बढ़ रही प्रगति का उदाहरण है। पुरातन काल में जो चीजें असंभव सी प्रतीत होती थीं। विज्ञान के बढ़ते उपयोग के कारण अब वह साधारण सी महसूस होती हैं।

चिकित्सा के क्षेत्र में : विज्ञान के नए-नए शोधों के चलते मानव हर दिन एक नई मुसीबत से छुटकारा पा लेता है। 20 साल पहले मलेरिया जहां जानलेवा बीमारी मानी जाती थी अब विज्ञान की प्रगति के साथ मलेरिया एक आम बीमारी बनकर रह गई है। विज्ञान ने चिकित्सा व्यवस्था में बहुत प्रगति कर ली है। पिछले सालों से लाइलाज बीमारी मानी जा रही एड्स पर भी वैज्ञानिकों ने धीरे-धीरे पकड़ बनाना शुरू कर दिया है। माना जा रहा है कि नई चिकित्सा पद्धति के चलते अब एड्स की पकड़ कमजोर पड़ने लगी है। और माना जा रहा है कि निकट भविष्य में इस जानलेवा बीमारी का जड़ से ख़ात्मा हो जाएगा।

यातायात के क्षेत्र में : आज विज्ञान यातायात के क्षेत्र में दिन दूना और रात चौगुना तरक्की कर रहा है। पहले एक जगह से दूसरे जगह जाने के लिए दिनों लग जाते थे। अब हवाई जहाज और तेज रफ्तार की ट्रेनों के दौर में पलक झपकते एक जगह से दूसरी जगह पहुंचा जा सकता है। जहां पहले आम लोगों के लिए ज्यादा किराया होने के कारण हवाई यात्रा करना मात्र एक सपना हुआ करता था। आज बदलते दौर के साथ आम लोग भी हवाई यात्रा का किराया वहन कर पाते हैं और हवाई यात्रा का आनंद उठा पाते हैं। पिछले दस सालों में भारत के लगभग हर घर में कार पहुंच गई है जो विज्ञान की प्रगति को सीधे तौर पर बयां करती है।

संचार के क्षेत्र में : ऑनलाइन न्यूजपेपर, ऑनलाइन न्यूजसाइट पर एक क्लिक पर खबरों का संसार मौजूद है। वैश्वीकरण के इस दौर में दुनिया के चप्पे-चप्पे की खबर हम अपने मोबाइल की एक बटन दबाते ही जान लेते हैं। फेसबुक, ट्विटर, वाट्सऐप के सहारे चाहे हम अपने सगे संबंधियों से कितने ही दूर क्यों न हों। पर इन सबके माध्यम से अब हम उनसे 24 घंटे जुड़े रह सकते हैं।

उपसंहार : इस प्रकार विज्ञान के नित नए अविष्कार हमारे जीवन में रोज चमत्कार उत्पन्न कर रहे हैं। हर दिन एक नई खोज, नए उत्पाद से हमारा परिचय होता है जो हमारे जीवन की जटिलता को सरल बना रहे हैं।

- विज्ञान का प्रयोग कर हम कहाँ तक पहुँच गए हैं ?
1) दुर्गम पहाड़ों तक
2) गावों तक
3) शहरों तक
4) अंतरिक्ष तक
5) भविष्य तक
- हाल का कौन सा उदाहरण विज्ञान के क्षेत्र में भारत की बढ़ती प्रगति का उदाहरण है ?

- 1) मंगल यान
2) संचार क्रांति
3) यातायात क्रांति
4) चिकित्सा
5) भोजन
3. हवाई यात्रा सपना क्यों हुआ करता था?
1) डर लगता था
2) बहुत ऊँचा था
3) महंगा था
4) अज्ञानता
5) अशिक्षा
4. हमारे जीवन की जटिलता को सरल कौन बना रहा है ?
1) धन
2) शिक्षा
3) विज्ञान
4) परोपकार
5) वैश्वीकरण
5. उपर्युक्त गद्यांश में विज्ञान के प्रभावों की चर्चा कितने क्षेत्रों में हुई है ?
1) एक
2) तीन
3) चार
5) पांच
5) दो

निम्नलिखित शब्दों के विपरीतार्थक शब्द पहचानिए -

6. सरल
1) सुगम
2) कठिन
3) दुर्गम
4) कष्ट
5) सीधा
7. ऑनलाइन
1) इनलाइन
2) ऑफलाइन
3) ग्रीनलाइन
4) ऐटलाइन
5) मिडलाइन

निम्नलिखित शब्दों के समानार्थी शब्द ज्ञात कीजिये -

8. पृथ्वी
1) क्षितिज
2) अम्बुज
3) पृथा
4) वारिद
5) महिष
9. सपना
1) हकीकत
2) फसाना
3) खौफ
4) नज़ारा
5) विहंगम
10. वैश्वीकरण
1) भूमंडलीकरण
2) बाजारीकरण
3) एकीकरण
4) विश्व बंधुत्व
5) वसुधैव कुटुम्बकम्

निर्देश (11-15) : निम्नलिखित प्रश्नों में एक पंक्ति दी गयी है उसमें एक शब्द का स्थान रिक्त है अतः उचित विकल्प से रिक्त स्थान की पूर्ति कीजिये।

11. संध्या और रात्रि के बीच का समय ____ कहलाता है।
1) गोधुली
2) सत्रिमुख
3) दिनावसान
4) गोमुख
5) इनमें से कोई नहीं
12. सरकार नियमों का ____ करने वालों को दण्ड देती है।
1) प्रतिपालन
2) अनुकरण
3) उल्लंघन
4) अनुपालन
5) इनमें से कोई नहीं
13. आजकल समाचार पत्रों में ____ समाचार कम छपते हैं।
1) निर्धनों के
2) धनाढ्यों के
3) धार्मिक
4) जनहित के
5) इनमें से कोई नहीं
14. भारतीय साहित्य की सराहनीय विशेषता उसमें धार्मिक भावों की ____ है।
1) अनुदारता
2) प्रचुरता
3) न्यूनता

4) अपरिपक्वता 5) इनमें से कोई नहीं
15. प्राचीन काल में राजा लोग वेश बदल कर _____ किया करते थे।

- 1) यज्ञ हवन 2) संचरण 3) देशाटन
4) उद्घाटन 5) इनमें से कोई नहीं

निर्देश (16-20): नीचे दिए गए प्रश्नों में दिए गए वाक्यांश के लिए एक शब्द बताइए -

16. जो दो सप्ताह में एक बार हो -
1) द्वसप्ताहिक 2) पाक्षिक 3) पंद्रहवीं
4) साप्ताहिकी 5) इनमें से कोई नहीं

17. ज्ञान प्राप्ति की इच्छा रखने वाला।
1) ज्ञानी 2) ज्ञाता 3) जिज्ञासु
4) ज्ञानेंद्र 5) इनमें से कोई नहीं

18. जो कहने योग्य न हो -
1) अकथनीय 2) योग्य 3) अवगुण
4) अभावनात्मक 5) इनमें से कोई नहीं

19. उच्च कुल में जन्म लेने वाला -
1) कुलीन 2) धर्मी 3) रईस
4) कुलिश 5) इनमें से कोई नहीं

20. जो इन्द्रियों से परे हो -
1) इन्द्रहीन 2) अगोचर 3) गोचर
4) इष्टहीन 5) इनमें से कोई नहीं

निर्देश (21-25): नीचे दिया गया प्रत्येक वाक्य चार भागों में विभक्त है जिन्हे (1)(2)(3)(4) क्रमांक दिए गए हैं। आपको यह देखना है कि किस भाग में व्याकरण, भाषा, वर्तनी, शब्दों के अनुचित प्रयोग या अन्य कोई त्रुटि न हो। जिस भाग में कोई त्रुटि होगी वही भाग आपका उत्तर होगा। अन्यथा विकल्प (5) त्रुटिरहित आपका उत्तर होगा।

21. समिति की रिपोर्ट में / कहा गया कि / मशीनों के धुएं से महानगरों के वायुमंडल में / वायु दूषित हो रही है। / त्रुटि रहित

22. व्यक्ति और समाज/ दोनों की प्रगति / परस्पर के सहयोग / से ही संभव है। / त्रुटि रहित।

23. सारे विश्व में मची आपाधापी / और लगी होड़ / का मुकाबला करने के लिए / सभी देश आज / वैज्ञानिक प्रगति की ओर विशेष ध्यान दे रहे हैं। / त्रुटि रहित।

24. पश्चिमी देशों के विचारक/चाहे जो कहें / पर हम भारतीयों का आज भी यही मानना है कि / हमें सेवा कार्य को अधिक प्राथमिकता देनी चाहिए/त्रुटि रहित।

25. जब तक तुम स्वयं इसका अनुमान नहीं कर सकते / तब तक तुम्हें / इस यथार्थ पर विश्वास नहीं होगा। / त्रुटि रहित।

निर्देश (26-30): निम्नलिखित प्रश्नों में प्रत्येक में किसी एक सर्वाधिक उपयुक्त युग्म को चुनिए।

26. अंक
1) संख्या, गोद 2) चिन्ह, लेख 3) धब्बा, पाप
4) डिठौना, निशान 5) आकृति, क्रिया

27. गरु
1) माता, जननी 2) कपिला, सुरभि 3) गौ, रेवती
4) गाय, धनु 5) लड़की, सरल

28. अमृत
1) जीवित, जल 2) देवता, इंद्र 3) भोजन, अमीय
4) सुधा, पियूष 5) व्यक्ति, बादल

29. तुष्टि
1) हर्ष, पूर्ती 2) आनंद, प्रसन्नता
3) तृप्ति, संतोष 4) संतोष, परितोष
5) इच्छा, स्वभाव

30. धारा
1) प्रवाह, जलवेग 2) गति, बाढ़ 3) तरक्की, पहिया
4) कीर्ति, उत्कर्ष 5) नजरिया, संदेह

निर्देश (31-35): निम्नलिखित प्रश्नों में एक अंग्रेजी का वाक्य/ शब्द/ शब्द समूह दिया गया है उसके एक शब्द या शब्द समूह का अनुवाद नीचे दिया गया है। सही अनुवाद ही आपका उत्तर है।

31. Falling which
1) ऐसा न करने पर 2) ऐसा न होने पर
3) फेल होने पर 4) अनुत्तीर्ण होने पर
5) इनमें से कोई नहीं

32. Early orders are solicited
1) आदेश का अनुग्रह करें
2) शीघ्र आदेश का अनुग्रह करें
3) वार्षिक आदेश का अनुग्रह करें
4) आदेश का वार्षिक अनुग्रह करें
5) इनमें से कोई नहीं

33. Delay is regretted
1) विलम्ब अस्वीकार्य 2) विलम्ब के लिए खेद है
3) विलंब का ध्यान रखें 4) विलम्ब न हो
5) इनमें से कोई नहीं

34. Debarred from service
1) सेवानिवृत्त 2) सेवा से वर्जित 3) सेवा रहित
4) सेवा में 5) इनमें से कोई नहीं

35. Copy enclosed
1) प्रतिलिपि संलग्न है 2) प्रतिलिपि बंद है
3) फाइल बंद हो चुकी है 4) प्रतिलिपि साथ है
5) इनमें से कोई नहीं

निर्देश (36-40): निम्नलिखित प्रश्नों में एक हिंदी का वाक्य/ शब्द/ शब्द समूह दिया गया है उसके एक शब्द या शब्द समूह का अनुवाद नीचे दिया गया है। सही अनुवाद ही आपका उत्तर है।

36. स्वच्छ प्रति
1) Original copy 2) Fair copy 3) Real copy
4) True copy 5) इनमें से कोई नहीं

37. अवैध सौदा
1) Illegal deal 2) Dealed illegally
3) Illegal transaction 4) Illegal withdrawal
5) इनमें से कोई नहीं

38. फाइल कर दिया जायेगा
 1) May be filed 2) May be applied
 3) May be send 4) Will be field
 5) इनमें से कोई नहीं
39. अहस्तांतरणीय
 1) Not transferable 2) Not send able
 3) Untransferable 4) Intransferable
 5) इनमें से कोई नहीं
40. तत्काल वहीं
 1) Tatkaal 2) On the spot 3) On time
 4) Then and there 5) इनमें से कोई नहीं

निर्देश (41-50): नीचे दिए गए उद्धरण में कुछ रिक्त स्थान दिए गए हैं और उन्हें प्रश्न संख्या द्वारा चिन्हित किया गया है। सम्बंधित प्रश्न में चार विकल्प दिए गए हैं। आपको सही विकल्प का चुनाव करके रिक्त स्थान को पूरा करना है। सही विकल्प ही आपका उत्तर होगा।

पिछली मंदी का ठीकरा वित्तीय संस्थाओं पर (41) गया था जिन्होंने अचल संपत्ति पर कर्ज लेने वाले की अदायगी की क्षमता को देखे बिना बेतहाशा ऋण बांटे थे। (42) समय पर ऋण चुका नहीं पाए और वित्तीय संस्थाओं के दीवाले पिट गए किंतु इस नई मंदी का कोई (43) -पैर विशेषज्ञों के हाथ में नहीं आ रहा। 2007 के (44) मंदी के दौर में विश्व का ध्यान (45) (ब्राजील, रूस, चीन, भारत और दक्षिण अफ्रीका) देशों की ओर आकर्षित हुआ, क्योंकि यहां की वित्तीय संस्थाओं ने अचल संपत्ति पर (46) बांटने में इतनी जोखिम नहीं लिया था अतः इनकी (47) मंदी के दौर से प्रभावित नहीं हुईं, उलटे इनकी जीडीपी में वृद्धि हुई थी। 5 विकासशील देशों के इस समूह में चीन सबसे तेज गति से भाग रहा था और भारत सबसे पीछे। किंतु 2015 तक आते आते भारत और चीन को छोड़कर बाकी सभी देशों की अर्थव्यवस्था की हवा निकल गई। चीन में भी जीडीपी में गिरावट दर्ज की गई। अंतरराष्ट्रीय वित्तीय संस्थाओं ने ब्राजील की रेटिंग को कूड़े की श्रेणी में डाल दिया है। रूस का भी वही हाल है। तेल पर आधारित रूस की अर्थव्यवस्था (48) के गिरते दामों से क्षय हो चुकी है और अधिकृत तौर पर मंदी की घोषणा कर दी गई है। धातुओं के (49) माल की मांग में गिरावट आने से दक्षिण (50) की वित्तीय व्यवस्था में दरारें आने लगी हैं। चीन ने पिछले कुछ वर्षों में बहुत तरक्की की थी और उसकी पूरी अर्थव्यवस्था निर्यात पर आधारित है। बड़े-बड़े कारखाने विदेशी मांग को देखकर लगा दिए गए थे। अब जब मांग कमजोर हुई तो इन कारखानों का चलना या तो कम करना पड़ रहा है या इन्हें बंद करना पड़ रहा है। चीन का विदेशी मुद्रा भंडार भी तेजी से क्षीण हो रहा है।

41. 1) मरोड़ा 2) तोड़ा 3) घुमाया
 4) फोड़ा 5) जोड़ा
42. 1) साहूकार 2) जमींदार 3) किसान
 4) कर्जदार 5) सूदखोर
43. 1) सिर 2) नाखून 3) पेट
 4) पैर 5) अंगुली
44. 1) ग्रामीण 2) आंचलिक 3) क्षेत्रीय
 4) व्यवहारिक 5) वैश्विक

45. 1) यूनेस्को 2) डब्लू एच ओ 3) सार्क
 4) ब्रिक्स 5) यूरो
46. 1) ऋण 2) राशन 3) अनाज
 4) शेयर 5) बांड
47. 1) व्यापार 2) व्यवसाय 3) अर्थव्यवस्थाएं
 4) सामाजिक व्यवस्था 5) रोजगार
48. 1) कृषि 2) तेल 3) सोना
 4) चांदी 5) मूल्य
49. 1) पक्के 2) सस्ते 3) कच्चे
 4) रूखे 5) बचे हुए
50. 1) भारत 2) अफ्रीका 3) चीन
 4) जापान 5) रूस

Answer Key

Q.	Ans.								
1	4	11	3	21	3	31	5	41	4
2	1	12	3	22	3	32	2	42	4
3	3	13	4	23	5	33	2	43	1
4	3	14	2	24	4	34	1	44	5
5	2	15	3	25	1	35	1	45	4
6	2	16	2	26	1	36	2	46	1
7	2	17	3	27	4	37	1	47	3
8	3	18	1	28	4	38	1	48	2
9	2	19	1	29	3	39	1	49	3
10	1	20	2	30	1	40	1	50	2

Solutions:

21. वायुमंडल शब्द का प्रयोग अतिरिक्त है।
 22. परस्पर सहयोग शुद्ध है।
 24. प्राथमिकता के साथ अधिक का प्रयोग अतिरिक्त है।
 25. अनुमान के स्थान पर अनुभव का प्रयोग होगा।
 26-30. सभी विकल्प प्रश्न में दिए गए शब्द के पर्यायवाची हैं।
 31-40 सभी शब्द सरकारी प्रयोग में रूढ़ हैं।



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How to Clear IBPS CLERK MAINS?

Dear Readers,

The Clerk Mains is just few weeks away and you all must be planning to hit it with full force. Friends, the Clerk exam remained easy for long time and the cut-off always went high. So the only strategy for the exam will be "**Attempt Maximum, But With Accuracy**". If you failed to maintain the accuracy, then you know what will happen. And one more thing that you need to be cautious about is the Increased Individual Cut-Off.

1. Maintain your composure.

Be calm and composure to have better understanding because your attitude matters a lot during the exam.

If you are in control of yourself, strategies will work out properly in the exam. And of course, this prelims will check your strategy.

2. Practice mock papers, more and more

As always and truly said "Practice, makes one perfect". Practicing mock test papers and doing Daily Quizzes will just build up your confidence and boost you in your preparation; you will be able to analyze yourself better. So at last, just Practice, Practice and Practice. Try not to repeat the mistakes again with these practice sessions.

3. Get yourself well versed with the scheme of examination

Strategy and preparation only works out when you know about the exam, what the exam is all about, what it wants from you. Scheme of an examination gives you an idea and an over through of the exam in terms of syllabus, pattern, section-wise and total marks. So, just get well versed with it.

4. Don't get stuck with questions that is taking too long

See, there is one strategy before you. As you have already done a time management in doing each section of the exam and with your practice, you must have come across multiple questions, try to attempt all the questions in the exam. Attempting all the questions does not mean doing all the questions, it means going through all the questions, and doing that which you can do in a particular time. You have to be smart in attempting questions as these exams check your smartness, how you drive the way through the exam. Attempting easy question is not always the best strategy, sometimes which can take more time too. So, above all these, you have to decide the best questions out of them. Shortcuts, strategies only gets built up by practice.

5. Time management.

It's you that can drive the exam not the exam itself. If you know how to utilize the time efficiently, then you can drive each section of the exam in a better way and in the right direction which will lead to victory.

6. Plan section wise

Planning is always important before an exam. Without planning, scattered things can just trigger the buzzer of nervousness and tension in the exam. Plan section wise according to your strengths and weaknesses, and accordingly attempt your different sections orderly.

7. Identify your strengths and weaknesses.

Your strength and weaknesses are two treasurers' keys which are hidden. You have to analyze your strengths and weaknesses during your practice session at every step as this will enable you to work separately on them in a proper way so that you are ready for the final real game.

8. Stop thinking about cut-off

See as already mentioned, thinking about future which no one knows about is something exerting pressure on your brain and making it to unrest state. Never think of cut-offs as this will just make you think more about it that will divert you from preparation. Always get ready for surprises and trust yourself fully to face the future challenges with confidence.

So, be in present, work on your strategies, and give the exam. Cut-off does not matter at all before the exam, what matters is your exam, attempts, your score. Cut-offs are just unpredictable.

9. Don't start anything new just before the exam

See this is another pressure cooker which can burst you up before the exam, so don't let yourself to get trapped in it. Do proper revision and practice mock tests before the exam, keep your mind calm, but never try to start something new which will just pressurize you and make you nervous.

10. Be positive.

Positivity is an action and an energy which is neither being created nor destroyed but is there already within you and in your actions if you think in a right direction, be in the present and believe in yourself. Don't give up and stay positive always.

IBPS CLERK MAINS 2015 – PRACTICE SET

GENERAL INTELLIGENCE & REASONING

Directions (1-5): In the following questions, the symbols @, #, %, \$ and * are used with the following meaning as illustrated below.

'A @ B' means 'A is not smaller than B'

'A # B' means 'A is neither smaller than nor equal to B'

'A % B' means 'A is neither smaller than nor greater than B'

'A \$ B' means 'A is not greater than B'

'A * B' means 'A is neither greater than nor equal to B'

Give answer 1) : If only conclusion 1 is true

Give answer 2) : If only conclusion 2 is true

Give answer 3) : If either conclusion 1 or 2 is true

Give answer 4) : If neither conclusion 1 nor 2 is true

Give answer 5) : If both conclusions 1 and 2 are true

1. **Statements:** C%D, E\$F, D#F, A@B, B#C

Conclusion : (i) E*A (ii) C%F

2. **Statements:** R%S, P\$Q, T*U, Q#R, S@T

Conclusion : (i) P#R (ii) R*U

3. **Statements:** E\$F, A@B, B#C, D#F, C%D

Conclusion : (i) D*A (ii) A#D

4. **Statements:** V\$W, Y#Z, X*Y, U\$V, W%X

Conclusion : (i) X@U (ii) U\$Z

5. **Statements:** T*U, Q#R, S@T, R%S, P\$Q

Conclusion : (i) T*Q (ii) P@U

Directions (6): Some statements are given followed by some conclusions. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You have to decide which of the following conclusions follow the given statements:

6. **Statement :**

I. All birds are goats II. No goat is flower

III. Some flowers are mountains

IV. Some mountains are nets

Conclusion :

I. Some nets are goats II. No net is goat

III. Some mountains are birds

(1) None follows (2) Only I follows

(3) Either I or II follows

(4) Only II follows (5) Only III follows

Instructions (7-10): These questions are based on six statements. For each question two conclusions I and II are given. You have to assume the given statements to be true even if they seem to be different from generally known facts. Study all the conclusions and then decide which of the conclusions definitely and logically follows the given statements.

Give answer (1) if only conclusion I follows

Give answer (2) if only conclusion II follows

Give answer (3) if either conclusion I or II follows

Give answer (4) if neither conclusion I nor II follows

Give answer (5) if both conclusions I and II follows

Statement:

Some necklaces are bangles

All bangles are ornaments

Some ornaments are treasures

No treasure is picture

All colours are pictures

Some pictures are necklaces

7. **Conclusion:**

I. All treasures, if they are bangles, will also be Necessarily be ornaments

II. All necklaces, if they are colours, will necessarily be pictures

8. **Conclusion:**

I. All ornaments which are necklaces, will necessarily be bangles

II. No treasure is colour

9. **Conclusion :**

I. Some colours are necklaces

II. Some ornaments are necklaces

10. **Conclusion :**

I. Some treasures are not bangles

II. Some treasures which are bangles, are also necklaces.

Directions (11-15): Study the following information and answer the given questions:

Seven people – P, Q, R, S, T, U and V live on separate floors of a 7-floor building. Ground floor is numbered 1, first floor is numbered 2 and so on until the topmost floor is numbered 7. Each one of these is travelling to a different city viz. Delhi, Mumbai, Patna, Chennai, Kolkata, Bengaluru and Lucknow but not necessarily in the same order.

Only three people live above the floors on which P lives. Only one person lives between P and the one travelling to Bengaluru.

U lives immediately below the one travelling to Mumbai. The one travelling to Mumbai lives on an even numbered floor.

Only three people live between the ones travelling to Bengaluru and Patna.

T lives immediately above R. T is not travelling to Patna. Only two people live between Q and the one travelling to Kolkata. The one travelling to Kolkata lives below the floor on which Q lives.

The one travelling to Delhi does not live immediately above or immediately below Q.

S does not live immediately above or immediately below P. V

does not travel to Chennai.

11. Which of the following is true with respect to V as per the given information?

- (1) The one, who lives immediately below V, is travelling to Mumbai.
- (2) V lives on floor no. 7.
- (3) V lives immediately below T.
- (4) V lives on the lowermost floor.
- (5) V is travelling to Bengaluru.

12. Who amongst the following lives on floor no. 3 ?

- (1) The one travelling to Chennai
- (2) The one travelling to Kolkata
- (3) R
- (4) V
- (5) T

13. Who lives on the floor immediately above T ?

- (1) P
- (2) Q
- (3) S
- (4) V
- (5) U

14. To which of the following cities is S travelling ?

- (1) Mumbai
- (2) Bengaluru
- (3) Patna
- (4) Kolkata
- (5) Chennai

15. How many people live between the floors on which S and the one travelling to Mumbai live?

- (1) None
- (2) Two
- (3) One
- (4) More than three
- (5) Three

Directions (16-20) : Study the following information carefully to answer the questions based on them —

(i) P, Q, R, S, T and U are six members of a family out of which two are married couples.

(ii) T is a teacher and is married to a doctor who is the mother of R and U.

(iii) Q, who is a lawyer, is married to P.

(iv) P has a son and a grand daughter.

(v) Of the two married families, one is a housewife.

(vi) In the family there is one student and the other is male engineer.

16. Who is a housewife ?

- (1) Q
- (2) P
- (3) S
- (4) T
- (5) None of these

17. Which of the following depicts the group of females in that family ?

- (1) QTR
- (2) PSR
- (3) PSU
- (4) Data insufficient
- (5) None of these

18. How is Q related to T ?

- (1) Father
- (2) Mother
- (3) Sister
- (4) Brother
- (5) None of these

19. How is P related to R ?

- (1) Grand father
- (2) Mother
- (3) Grand mother
- (4) Data insufficient
- (5) None of these

20. How is R related to U ?

- (1) Brother
- (2) Sister
- (3) Brother or sister
- (4) Data insufficient
- (5) None of these

Directions (21-25): An arrangement machine when given an input of words, rearrange them following a particular rule

and solve it.

Input: this chapter would give you basic concepts.

Step I: basic this chapter would give you concepts.

Step II: basic chapter this would give you concepts.

Step III: basic chapter concepts this would give you.

Step IV: basic chapter concepts give this would you.

Study the logic and answer the questions that follow:

21. **Input:** adequate safety arrangements are must for kids.

Which of the following will be 2nd last step for the given input?

- (1) adequate are arrangements for kids safety must.
- (2) adequate are arrangements for kids must safety.
- (3) adequate are safety arrangements must for kids.
- (4) adequate safety are arrangements must for kids.
- (5) None of these

22. **Input:** do not imitate others work.

Which of the following will be step 3 for the given input?

- (1) do others not imitate work.
- (2) do imitate not others work.
- (3) work do others not imitate.
- (4) do not others work imitate.
- (5) There should be no 3rd step.

23. **Input:** Marcus Brauchli gives inaccurate information.

How many steps are required to rearrange the above input properly?

- (1) 3
- (2) 4
- (3) 5
- (4) 2
- (5) None of these

24. **Input:** most Indian leaders cannot even visualize free India.

Which of the following will be last step of the above input?

- (1) most Indian even leaders cannot visualize free India.
- (2) cannot even free India Indian most leaders visualize.
- (3) cannot even free India most Indian leaders visualize.
- (4) cannot even free India Indian leaders most visualize.
- (5) None of these

25. **Step IV:** it is figure anti-establishment from media.

Which of the following is the input of the above mentioned step?

- (1) it is figure from anti-establishment media.
- (2) media it is figure from anti-establishment.
- (3) it is anti-establishment media from.
- (4) Can't be determined.
- (5) None of these

Directions (26-29): In each question below is given a statement followed by two courses of action 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 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 given suggested courses of action (s) 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:

Severe draught is reported to have 'set in several parts of the country.

Courses of Action :

- I. Govt. should immediately make arrangement for providing financial assistance to those affected.
- II. Food, water and fodder should immediately be sent to all these areas to save the people and cattle.

27. Statement:

A larger number of lower ranked politicians are murdered by anti-social elements in City A.

Courses of Action:

- I. All those in the city with criminal records should immediately be arrested.
- II. The city police should keep a close vigil on the movements of antisocial elements so as to prevent future attacks.

28. Statement:

It is reported that though Vitamin E present in fresh fruits and fresh vegetables is beneficial for human body capsuled, Vitamin E does not have same effect on human body.

Courses of Action :

- I. The sale of capsuled Vitamin E should be banned.
- II. People should be encouraged to take fresh fruits and fresh vegetables to meet the body requirement of Vitamin E.

29. Statement:

India has been continuously experienced military threats from its neighbouring countries.

Courses of Action :

- I. India should engage into an all out war to stop the nagging threats.
- II. India should get the neighbours into a serious dialogue to reduce the tension at its borders.

Instructions (30-34) : In each of the questions given below, one question and below it two statements I and II are given. You have to determine whether the data given in the statements is sufficient to answer the question or not.

Answer (1) if the data given in statement I is sufficient to answer the question whereas data given only in statement II is not sufficient to answer the question.

Answer (2) if the data given only in statement II is sufficient to answer the question whereas data given only in statement I is not sufficient to answer the question.

Answer (3) if the data given either only in statement I or only

in statement II is sufficient to answer the question.

Answer (4) if the combined data given in statement I and statement II are not sufficient to answer the question.

Answer (5) if the combined data given in statement I and statement II are necessary to answer the question.

30. In which month of the year did the construction of the building begin?

I. The construction engineer correctly remembers that the construction began before September but after May and that particular month did not have 31 days.

II. The builder correctly remembers that the construction began after February but before October and the fact that, that particular month did not have 31 days.

31. Each of A, B, C, D and E are of different heights. Who is the third tallest among these ?

I.E is only shorter than B.

II.C is only taller than A.

32. How many sisters does K have?

I.M is sister of K.

II.Mother of K has three children.

33. In a row of thirty students facing north, what is the position of R from left end?

I.There are twelve students between R and Q.

II.T is tenth from right and there are sixteen students between T and R.

34. How is 'go' written in a code language?

I. In that code language 'go over there' is written as 'pa da na'

II. In that code language 'go and sit' is written as 'sa ka pa'.

Directions (35-37): These questions are based on information given below :

A x B means A is mother of B

A / B means A is brother of B

A + B means A is son of B

A — B means A is wife of B

35. In J — T + K + F, what is the relation of F with J?

- (1) Daughter-in-law
- (2) Daughter
- (3) Mother-in-law
- (4) Cannot be determined
- (5) None of these

36. In R x H + D, what is the relation of R with D ?

- (1) Mother
- (2) Uncle
- (3) Wife
- (4) Cannot be determined
- (5) None of these

37. In U/V+W-X+Y-Z, how is Z related to U?

- (1) Grandmother
- (2) Father
- (3) Grandfather
- (4) Cannot be determined
- (5) Son

Directions (38-40): Study the following information carefully and answer the questions given below:

A, B, C, D, E, F and G are sitting around a circle facing the centre, not necessarily in the same order. D is not second to the left of F but D is second to the right of A. C is third to the right of A and C is second to the left of G. B is not an

immediate neighbor of G.

38. Who is to the immediate right of C?

- (1) D (2) G (3) E
(4) B (5) Data inadequate

39. Who is the only person sitting between A and G?

- (1) B (2) D (3) C

- (4) E (5) F

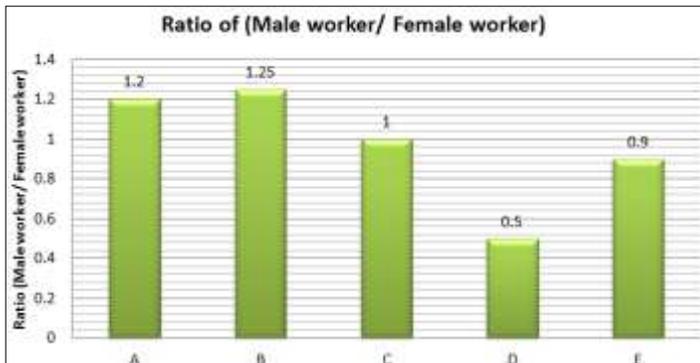
40. Who is to the immediate left of D?

- (1) B (2) C (3) A

- (4) E (5) F

QUANTITATIVE APTITUDE

Directions (41-45): In a company there are five different departments (A, B, C, D and E). In each department, a certain number of male and female employees are working. The given bar chart shows the number of employees working in each department and the line graph shows the ratio of male to female workers in each department.



41. What is the difference between the numbers of male and female employees in the company?

- 1) 34 (2) 24 (3) 14
4) 4 (5) 0

42. What is the ratio of male to female employees working in department B?

- 1) 4 : 5 (2) 5 : 4 (3) 3 : 5
4) 5 : 3 (5) 3 : 2

43. What is the average number of male employees working in all the five departments?

- 1) 60 (2) 70 (3) 80
4) 50 (5) 90

44. The number of male employees working in department A is what percentage more than that working in department B?

- 1) 20% (2) 25% (3) 30%

- 4) 40% (5) 50%

45. What is the ratio of the difference between the number of female and male employees in department D to that in department E?

- 1) 2 : 3 (2) 3 : 1 (3) 3 : 2
4) 1 : 3 (5) None of these

46. In an examination a minimum marks is required to be scored in each of the 8 subjects for passing. In how many ways a student can fail?

- (1) 127 (2) 63 (3) 255
(4) 256 (5) None of these

47. A certain sum of money amounted to Rs 600 at 5% in a time duration in which Rs 800 amounted to Rs 960 at the same rate. If rate of interest is simple then what is the sum?

- (1) Rs 540 (2) Rs 520 (3) Rs 500
(4) Rs 480 (5) None of these

48. A man can row at 10 kmph in still water. If the river flows at 3 kmph and, it takes 12 hours more in upstream than to go downstream for the same distance. How far is the place?

- (1) 160 km (2) 164 km (3) 170 km
(4) 175 km (5) None of these

49. A alone would take 6 hours more to complete the job than if both A and B would work together. When B worked alone he took 1.5 hours more to complete the job and A and B worked together. How much time they will take if they work together?

- (1) 3 hours (2) 4 hours (3) 4.5 hours
(4) 5 hours (5) None of these

50. If the difference between the compound interest and simple interest on a certain sum of money at 6% per annum for 2 years is Rs 3.60, what is the sum?

- (1) Rs 920 (2) Rs 925 (3) Rs 960
(4) Rs 980 (5) None of these

Directions (51-55): What should come in place of question mark (?) in the following number series?

51. 11 13 17 19 23 29 31 37 ?

- 1) 47 (2) 43 (3) 41
4) 39 (5) None of these

52. 165 195 255 285 345 ?

- 1) 375 (2) 420 (3) 435
4) 390 (5) None of these

53. 7 26 63 124 215 342 ?
 1) 481 2) 511 3) 391
 4) 421 5) 451
54. 2 4 12 48 240 ?
 1) 1920 2) 960 3) 1080
 4) 1440 5) None of these
55. 8 7 11 12 14 17 17 22 ?
 1) 20 2) 22 3) 24
 4) 27 5) None of these

Directions (56-60): In the following table the number of students passed in different subjects is given.

Year	Total Students	Pass		
		Computer Science	Mechanical	Electrical
2001	900	75	210	115
2002	860	80	180	100
2003	820	110	200	110
2004	905	112	172	121
2005	884	100	200	84

56. What per cent of students passed in Mechanical in 2001?
 1) $23\frac{1}{3}\%$ 2) $21\frac{1}{9}\%$ 3) $22\frac{1}{3}\%$
 4) $27\frac{1}{9}\%$ 5) None of these
57. What is the average of Electrical students passed in 2001-2005?
 1) 101 2) 103 3) 105
 4) 106 5) 107
58. In which year percentage of students passed in Mechanical is more than the total percentage of those passed in Computer science and Electrical together?
 1) 2001 and 2003 2) 2003 3) 2001 and 2005
 4) 2003 and 2005 5) None of these
59. What is the ratio of total students and total passed students in 2003?
 1) 40 : 21 2) 41 : 21 3) 44 : 23
 4) 44 : 21 5) None of these
60. In which year minimum percentage of students failed?
 1) 2001 2) 2002 3) 2003 4) 2004
 5) None of these

Directions (61-65): In each of these questions, two equations are given. You have to solve these equations and find out the values of x and y and

Give answer, If

- 1) $x < y$ 2) $x > y$ 3) $x \leq y$
 4) $x \geq y$ 5) $x = y$
61. I. $4x + 7y = 209$ II. $12x - 14y = -38$
62. I. $17x^2 + 48x = 9$ II. $13y^2 = 32y - 12$
63. I. $16x^2 + 20x + 6 = 0$ II. $10y^2 + 38y + 24 = 0$
64. I. $8x^2 + 6x = 5$ II. $12y^2 - 22y + 8 = 0$

65. I. $18x^2 + 18x + 4 = 0$ II. $12y^2 + 29y + 14 = 0$

Directions (66-70): Each question below is followed by two statements I and II. You are to determine whether the data given in the statement is sufficient to answer the question. You should use the data and your knowledge of Mathematics to choose between the possible answers.

Give answer—

- 1) If the question can be answered by using statement I alone but can not be answered by statement II alone.
 2) If the question can be answered by using statement II alone but can not be answered by statement I alone.
 3) If both statements I and II together are required to answer the question.
 4) If the answer can be derived by using any of the two statements alone.
 5) If both the statements together are not sufficient to answer the question.
66. How many days will Ram take to make 150 toys?
 I. Shyam takes 10 days to make 100 toys.
 II. Ram and Shyam together make 150 toys in 6 days.
67. What is the rate of simple interest?
 I. Simple interest is Rs 200.
 II. Duration is 2 years?
68. What is the area of a circle?
 I. Radius of circle is 35 cm.
 II. Circumference of circle is 220 cm.
69. What is the number of boys and number of girls in a class?
 I. Ratio of number of boys to number of girls is 5 : 4.
 II. Number of boys is 25% more than the number of girls.
70. What is the present age A and B?
 I. Ratio of their present ages is 3 : 1.
 II. Ratio of their ages 10 years ago was 5 : 1.
71. There is a certain amount from which A takes 25% then B takes 50% of remaining amount, then C takes 75% of the remaining amount. Now if the amount left is 5,760 then what is the actual sum?
 1) Rs 58,220 2) Rs 59,680 3) Rs 60,600
 4) Rs 61,440 5) None of these
72. A sells an item to B at a loss of 20% and B sells it to C at a loss of 25%. If C pays Rs 3,000 then what is the original price?
 1) Rs 6,000 2) Rs 5,000 3) Rs 8,000
 4) Rs 4,500 5) Rs 7,500
73. Two trains A and B are running on parallel tracks in the same direction. Train A which is coming from behind takes 50 seconds to cross B completely. One person in train A observes that he crosses train B in 30 seconds. If the speed of the train A and train B is in the ratio of 2 : 1, what is the ratio of their lengths?
 1) 1 : 2 2) 2 : 3 3) 4 : 3
 4) 5 : 3 5) 5 : 4

74. A man can row a boat at a speed of 10 kmph in still water. He goes to a certain point upstream and back to starting point in a river. Speed of flowing river is 2 kmph. What is the average speed of the boat for total journey?
 1) 4 kmph 2) 6 kmph 3) 8.4 kmph
 4) 9.6 kmph 5) None of these
75. A round table conference is to be held among 12 delegates. In how many ways can they be seated if two particular delegates are always to sit together?
 1) 12! 2) 12! × 2! 3) 10! × 2!
 4) 10! 5) None of these
- Directions (76-80): what should come in place of question mark (?) in the following questions?**
76. $80.80 - 69.84 + 92.33 = 42.98 + ?$
 (1) 30.14 (2) 60.14 (3) 70.14
- (4) 60.41 (5) None of these
77. $(29)^2 - (25)^2 = (?)^2 + 16$
 (1) 20 (2) 10√2 (3) 14
 (4) 16 (5) None of these
78. $50.05\% \text{ of } 200 + 300\% \text{ of } 500 = ? + \sqrt{10000}$
 (1) 1600.10 (2) 500.01 (3) 1700.10
 (4) 1500.10 (5) None of these
79. $\frac{8}{17} \text{ of } \frac{68}{24} \text{ of } \frac{72}{40} = ?$
 (1) 20.40 (2) 2.04 (3) 4.20
 (4) 2.40 (5) None of these
80. $75\% \text{ of } 25 + 50\% \text{ of } 240 = ? \% \text{ of } 600$
 (1) 14.258 (2) 23.125 (3) 15.783
 (4) 24.154 (5) None of these

ENGLISH LANGUAGE

Direction (81-90): Read the following passage carefully and answer the questions given below it. Certain words/expressions are given in bold in the passage to help you locate them while answering some of the questions.

Today, with a Noble prize to its credit, Grameen is one of the largest microfinance organisations in the world. It started out lending small sums to poor entrepreneurs in Bangladesh to help them grow from a subsistence living to a livelihood. The great discovery its founders made was that even with few assets, these entrepreneurs repaid on time. Grameen and microfinance have since become financial staples of the developing world. Grameen's approach, unlike other microfinancers, uses the group-lending model. Costs are kept down by having borrowers vet one another, typing together their financial fates and eliminating expensive loan officers entirely. The ultimate promise of Grameen is to use business lending as a way for people to lift themselves out of poverty. Recently Grameen has taken on a different challenge – by setting up operations in the US. Money may be tight in the waning recession, but it is still a nation of 1,00,000 bank branches. Globally, the working microfinance equation consists of borrowing funds cheaply and keeping loan defaults and overhead expenses sufficiently low. Microlenders, including Grameen, do this by charging **colossal** interest rates – as high as 60% or 70% - Which is necessary to compensate for the risk and attract bank funding. But loans at rates much above the standard 15% would most likely be attacked as usurious in America.

So, the question is whether there is a role for a Third World lender in the world's largest economy. Grameen America believes that in a few years it will be successful and turn a profit, thanks to 9 million US households untouched by mainstream banks and 21 million using the likes of payday loans and pawn ships for financing. But enticing the

unbanked won't be easy. After all, profit has long **eluded** US microfinancers and if it is not lucrative, it is not microlending, but charity. When Grameen first went to the US, in the late 1980s, it tripped up. Under Grameen's tutelage, banks started micro loans to entrepreneurs with a shocking 30% loss. But Grameen America says that this time results will be different because Grameen employees themselves will be making the loans, not training an American bank to do it. More often than not, the borrowers, Grameen finds, in the US already have jobs (as factory workers for example) or side businesses – selling toys, cleaning houses etc. The loans from Grameen, by and large, provide steadier source of funding, but they don't create businesses out of nothing. But money isn't everything. More importantly for many entrepreneurs, group members are tremendous sources of support to one another. So even if studies are yet to determine if Grameen is a clear-cut pathway out of poverty, it still achieves something useful.

81. What has adversely affected the success of microfinance institutions in the US?
 1) The focus of these institutions is on making a profit at

- any cost instead of being charitable to the needy.
- 2) American banks engaged in microlending were the most severely hit during the recession.
- 3) A widespread perception among bankers that these institutions are better suited to developing countries.
- 4) Their failure to attract those outside the formal banking system as customers.
- 5) Americans are too proud to accept aid from Third World countries.
- 82.** Why has Grameen made a second attempt to launch itself in the US?
- 1) The willingness of US banks to provide the necessary staff and funds to facilitate the spread of microfinance
- 2) The rates of interest on loans in the US are exorbitant, making it easier to recover capital.
- 3) The realization that a large percentage of the American population not reached by mainstream banks can be trapped.
- 4) Recognition of the fact that disbursing credit in developing countries during the recession is too risky.
- 5) None of these
- 83.** Which of the following can be inferred from the passage?
- 1) Microfinance has been successful only in Asian countries.
- 2) Microfinance makes individual borrowers dependent rather than independent.
- 3) America has the largest number of banks in the world.
- 4) There is scope for microfinance institutions to be profitable in developed countries.
- 5) There are no informal sources of credit in developed countries.
- 84.** According to the author, what has enhanced the likelihood of success for Grameen America at present?
- 1) Its success in Bangladesh and other developing countries.
- 2) Absence of other microfinance institutions for competition.
- 3) The fact that America is currently in the midst of a recession.
- 4) It provides loans at nominal rates of interest, i.e. below 15 per cent.
- 5) None of these
- 85.** Which of the following can be said about Grameen?
- (A) Its success in developing countries will ensure its success in developed countries.
- (B) It ensures that the poor in developing countries enjoy a subsistence standard of living.
- (C) It has demonstrated that the poor are far more likely to repay loans than the affluent.
- 1) None 2) Only A 3) Only A and C
- 4) Only B 5) Only C
- 86.** What is the central theme of the passage?
- 1) The contention that Grameen is doomed to fail in developed countries.
- 2) A comprehensive evaluation of the current status of the American economy.
- 3) A discussion about the prospects of Grameen and microfinance in the US.
- 4) The role of banks in facilitating microlending efforts in developed nations.
- 5) Microfinance efforts are useful in developing countries but are futile in developed ones.
- 87.** Why was Grameen America's initial US initiative a flop?
- (A) Lack of proper training to Grameen America personnel.
- (B) Grameen's refusal to adapt their system to meet the needs of the American poor.
- (C) It ended up giving loans at half their customary rates of interest.
- 1) None 2) Only A 3) Only A and C
- 4) Only B 5) Only C
- 88.** Which of the following is a benefit of the Grameen system of microfinance?
- 1) If a single member is unable to repay a loan, other group members will repay it.
- 2) Dispensing with the expense of technology networks to monitor advances.
- 3) It utilizes the vast bank network already existing in a country.
- 4) Group members can sanction loans and verify if borrowers have sufficient collateral.
- 5) Backing that borrowers receive from other group members.
- 89.** Which of the following is most similar in meaning to the word "ELUDED" as used in the passage?
- 1) Avoided 2) Duped 3) Abandoned
- 4) Intangible 5) Betrayed
- 90.** Which of the following is most opposite in meaning to the word "COLOSSAL" as used in the passage?
- 1) Short 2) Lavish 3) Minority
- 4) Frugal 5) Insignificant
- Directions (91-95):** 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) It was completely wet and useless now.
- (B) He therefore did not think it was necessary to delay joining the battle to repair it.
- (C) The Indian navy thus suffered a defeat because a small leak was neglected.

(D) An Indian Captain received a report from his men that the ship had sprung a leak.

(E) The ship reached the scene of the battle in time but unfortunately it was found that seawater had got into the gunpowder.

(F) It was only a minor one though.

91. Which of the following should be the FIRST sentence after rearrangement?

1) A 2) B 3) C 4) D 5) E

92. Which of the following should be the FIFTH sentence after rearrangement?

1) A 2) B 3) C 4) D 5) E

93. Which of the following should be the SIXTH (LAST) sentence after rearrangement?

1) B 2) C 3) D 4) E 5) F

94. Which of the following should be the SECOND sentence after rearrangement?

1) B 2) C 3) D 4) E 5) F

95. Which of the following should be the THIRD sentence after rearrangement?

1) A 2) B 3) C 4) D 5) E

Directions (96-100): Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error the answer is (5). (Ignore errors of punctuation, if any.)

96) The incident took place on 1)/ Saturday afternoon when the 2)/ woman, whose identity is unknown, caught security 3)/ personnel and climb the platform to perform puja. 4)/ No error 5)

97) Two persons were 1)/ held in connection 2)/ with Jammu and Kashmir spy ring 3)/ and three with the Kolkata operation. 4)/ No error 5)

98) While India is not immune 1)/ to the politics of culture, the state 2)/ continues to dominate social relations there in such way as 3)/ to define all forms of resistance as well. 4)/ No error 5)

99) That Secularism is a core value in the 1)/ constitutional system has always been 2)/ beyond debate, and their inviolability as a 3)/ principle of governance has been taken for granted. 4)/ No error 5)

100) The Paris climate negotiations 1)/ are a pivotal moment to 2)/ global climate policy and carry huge 3)/ implications for India's developmental future. 4)/ No error 5)

Directions (101-105): In each of the following questions a sentence has been given with some of its part in bold. The make the sentence correct, you have to replace the bold part, with the correct alternative given below. If the sentence is correct as it is please give (5) as you answer (i.e. No correction required).

101. The controversy of regulating of e-rickshaws in the capital may soon come to an end.

1) regarding regulation on 2) about regulating the
3) to regulate 4) over regulation of
5) No correction required

102. Healthy nursery raise most crucial step in vegetable production, which determines the productivity and profitability in vegetable cultivation.

1) raises the most 2) raises most
3) raising is the most 4) has risen the most
5) No correction required

103. **A little has been known** about the greatest poet in classical Sanskrit literature and one of the greatest in world literature.

1) The little is known 2) Little is known
3) A little is being known 4) Little knows
5) No correction required

104. She is one of the best singers **who has ever lived**.

1) that would ever live
2) that would have ever lived
3) that have ever lived
4) that has never lived
5) No correction required

105. The government is considering a ban **on the sale of** electronic cigarettes, a vapour devices a nicotine hit minus the smoke.

1) to sell the 2) on selling the
3) on sales of 4) over the selling of
5) No correction required

Directions (106-110): 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.

106. The _____ have plethora of bird population ranging from four _____ five millions.

(1) Forests, on (2) Sanctuaries, too
(3) Forests, at (4) Sanctuaries, to
(5) Forests, and

107. Wayne Rooney has been named England captain, taking _____ the leadership role of an inexperienced team in a rebuilding phase _____ its worst-ever World up.

1) over, following 2) on, after
3) up, accompanying 4) off, succeeding
5) for, having

108. The suffering in Gaza has been so _____ that people are bound to be overjoyed at the news that a permanent ceasefire has been _____ between Hamas and Israel.

1) disturbing, reached 2) outrageous, setup
3) intense, agreed 4) deep, established
5) much, arrived

109. The CBI has registered a case against Bengal India Global Infrastructure for allegedly cheating Central Bank of India by _____ loans using _____ documents.

- 1) taking, false 2) giving, real
3) allowing, genuine 4) sanctioning, fabricated
5) availing, forged

110. One notable feature of Nigerian politics is the _____ at which political actors switch _____ from one political group to another.

- 1) occurrence, association 2) frequency, allegiance
3) happening, relation 4) system, assistance
5) repetition, resistance

Directions (111 – 120): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.

Land problems in India continue to attract equal attention from policy-makers and academics. The renewed interest in land issues (111) from the (112) impact of liberalisation and (113) the economy. Tenancy, land ceiling and land administration are being (114) with a new perspective. Among the issues under renewed focus, legalizing tenancy, revising the ceiling limits, quality of land, meeting the challenge of miniscule holdings that are (115) of marginalisation and land administration are (116) the debate. It sets a background to the emergence of land policy in India from pre-Independence and, after (117) it through various phases, maps out the impacts and emerging challenges. After an analysis of the development of land policy over various planning periods, the issues at stake during the 1990s are reviewed. Finally a case is made for a new land-policy framework that (118) reforms to the maintenance of land records, deals with (119) tenancy and non-viable land holdings, and the problem of land quality. These issues have (120) greater importance in the current economic transition in rural areas.

111. 1) clears 2) finds 3) tools
4) stems 5) fires
112. 1) commenced 2) perceived 3) migrated
4) less 5) pioneer
113. 1) agitate 2) materialise 3) opening up
4) suffer 5) slope
114. 1) revisited 2) renowned 3) used
4) termed 5) havocked
115. 1) start 2) level 3) status
4) inception 5) consequences
116. 1) creating 2) dominating 3) affecting
4) waving 5) sequencing
117. 1) passing 2) turning 3) casting
4) ignoring 5) tracing

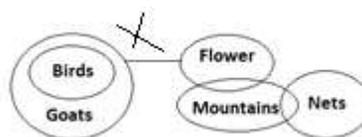
118. 1) includes 2) discerns 3) likes
4) detects 5) makes
119. 1) cleared 2) made 3) concealed
4) revealed 5) entered
120. 1) planted 2) tucked 3) reacted
4) assumed 5) screened

Solutions:

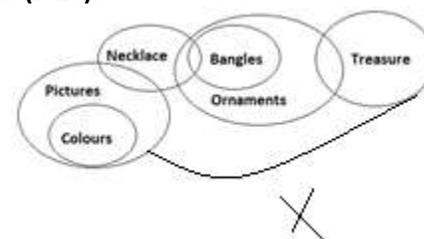
Directions (1-5):

@	Greater than or equal to	≥
#	Greater than	>
%	Equal to	=
\$	Less than or equal to	≤
*	Less than	<

1. (1)
2. (4)
3. (5)
4. (1)
5. (1)
6. (3)



Directions (7-10):



7. (5)
8. (2)
9. (2)
10. (4)

Directions (11 -1 5)

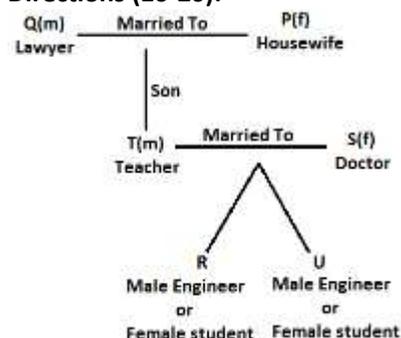
Floor	Candidate	City
7	S	Chennai
6	Q	Patna
5	V	Lucknow
4	P	Mumbai
3	U	Kolkata
2	T	Bengaluru
1	R	Delhi

11. (1)
12. (2)
13. (5)

14. (5)

15. (2)

Directions (16-20):



16. (2)

17. (4)

18. (1)

19. (3)

20. (3)

Directions (21-25):

21. (1): Input : adequate safety arrangements are must for kids

Step 1: adequate are safety arrangements must for kids

Step 2: adequate are arrangements safety must for kids

Step 3: adequate are arrangements for safety must kids

Step 4: adequate are arrangements for kids safety must

Step 5: adequate are arrangements for kids must safety

Clearly 2nd last step is step 4.

22. (5): There will be no 3rd step.

23. (2): step 1 B M g ina inf

Step 2 B g M ina inf

Step 3 B g ina M inf

Step 4 B g ina inf M

Clearly 4 steps are required

24. (4): It is alphabetical arrangement. So, last step will be "cannot even free India Indian leaders most visualize".

25. (4): it is arrangement case clearly we cannot find previous step.

Directions (26 – 29)

26. (2)

27. (2)

28. (2)

29. (2)

Directions (30 – 34)

30. (1) Only I is sufficient.

31. (5) D is third tallest among these.

32. (4) It cannot be determined from both the statements that how many sisters K have.

33. (2) Only II is sufficient.

34. (5) Code for go is 'pa'.

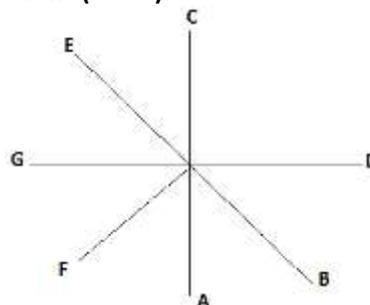
Directions (35 – 37)

35. (4) Gender of F is not known.

36. (3) R is wife of D.

37. (3) Z is grandfather of U.

Directions (38-40):



38. (3)

39. (5)

40. (1)

41. (4) Male = 350

Female = 354

∴ Difference = 354 – 350 = 4

42. (2) Male = $\frac{144}{1.25+1} * 1.25 = 80$

Female = $\frac{144}{1.25+1} * 1 = 64$

∴ Ratio = 80 : 64 = 5 : 4

43. (2) Average = $\frac{350}{5} = 70$

44. (5) Male in department A = 120

Male in department B = 80

∴ % difference = $\frac{120-80}{80} * 100 = 50\%$

45. (2) In department D, Male = 30 and Female = 60

∴ Difference = 60 – 30 = 30

In department E, Male = 90 and female = 100

∴ Difference = 100 – 90 = 10

∴ Ratio = 3 : 1

46. (3) The students can fail in 1, 2, 3, 4, 5, 6, 7, 8 subjects.

So the number of ways he can fail is

$${}^8C_1 + {}^8C_2 + {}^8C_3 + {}^8C_4 + {}^8C_5 + {}^8C_6 + {}^8C_7 + {}^8C_8$$

$$= 8 + 28 + 56 + 70 + 56 + 28 + 8 + 1 = 255$$

47. (3) Interest = 960 – 800 = 160

$$\text{Time} = \frac{160 * 100}{5 * 800} = 4 \text{ years}$$

Now, t = 4, r = 5%, Amount = 600

$$\text{Sum} = \frac{100 * 600}{100 + 5 * 4} = 500$$

48. (4) Let distance be = X,

$$\frac{X}{10-3} - \frac{X}{10+3} = 12$$

$$X = 182 \text{ km}$$

49. (1)

50. (4)

51. (3) All are prime numbers.

52. (3) The series is:

$$15 \times 11 = 165$$

$$15 \times 13 = 195$$

$$15 \times 17 = 255$$

$$15 \times 19 = 285$$

$$15 \times 23 = 345$$

$$15 \times 29 = 435$$

53. (2) The series is:

$$2^3 - 1 = 7$$

$$3^3 - 1 = 26$$

$$4^3 - 1 = 63$$

$$5^3 - 1 = 124$$

$$6^3 - 1 = 215$$

$$7^3 - 1 = 342$$

$$8^3 - 1 = 511$$

54. (4) The series is:

$$2 \times 2 = 4$$

$$4 \times 3 = 12$$

$$12 \times 4 = 48$$

$$48 \times 5 = 240$$

$$240 \times 6 = 1440$$

55. (1) These are two series:

$$8, 11, 14, 17, 20 \text{ and } 7, 12, 17, 22$$

Next number is 20.

56. (1)

57. (4) Average = = 106

58. (3)

59. (2) Ratio = = 41 : 21

60. (3) 48.78% failed.

We have to find maximum percentage of students passed in a particular year by analysing the data. Two probable ratios are for the year 2001 and 2003.

For 2001, we have,

For 2003, we have,

We can simply ascertain that for 2003 the ratio has greater value and so the percentage.

61. (5) $x = 19$

$$\Rightarrow y = 19$$

$$\therefore x = y$$

62. (2). I. $(17x - 3)(x + 3) = 0$

$$x = -3, \frac{3}{17}$$

II. $13y(y - 2) - 6(y - 2) = 0$

$$y = 2, \frac{6}{13}$$

$$\therefore x < y$$

63. (4) I. $(4x + 2)(4x + 3) = 0$

$$x = -\frac{3}{4}, -\frac{2}{4}$$

II. $(10y + 8)(4x + 3) = 0$

$$y = -\frac{4}{5}, -\frac{3}{4} \quad \text{Hence, } X \geq Y$$

64. (3) I. $(2x - 1)(4x + 5) = 0$

$$x = \frac{1}{2}, -\frac{5}{4}$$

II. $4y(3y - 4) - 2(3y - 4) = 0$

$$y = \frac{1}{2}, \frac{4}{3} \quad \text{Hence, } X \leq Y$$

65. (4) I. $(6x + 2)(3x + 2) = 0$

$$x = -\frac{1}{3}, -\frac{2}{3}$$

II. $3y(4y + 7) + 2(4y + 7) = 0$

$$y = -\frac{2}{3}, -\frac{7}{4}$$

$$\therefore x \geq Y$$

66. (3) Both statements are required.

From statement I:

Shyam makes = $100/10 = 10$ toys in one day.

From statement II:

Shyam and Ram make $(150/6)$ toys in 1 day i.e. 25 toys in 1 day.

i.e. Ram alone makes $25 - 10 = 15$ toys per day.

For 150 toys he will take $\frac{150}{15} = 10$ days.

67. (5) Both statements are not sufficient to find the 'r', Principal (A) is also required.

68. (4) Both statements alone is sufficient.

From I:

$$r = 35$$

$$\therefore \text{Area} = (22/7) * 35^2 = 3850 \text{ sq. cm.}$$

From II:

$$2 \pi r = 220$$

$$\therefore r = 35 \text{ cm}$$

$$\therefore \text{Area} = 3850 \text{ sq. cm.}$$

69. (5); Both statements together are not sufficient to find the answer.

70. (3) Both statements are required.

Let their age be x and y .

From I:

$$x = 3y \quad \dots (i)$$

$$\text{From II: } \frac{x}{y} = \frac{3}{1}$$

$$\Rightarrow x - 10 = 5y - 50$$

$$\therefore x - 5y = -40 \quad \dots (ii)$$

From equations (i) and (ii),

$$x = 60 \text{ years}$$

$$y = 20 \text{ years}$$

71. (3) The ratio among the three number is = 35: 21: 9

$$\text{Second number} = \frac{21}{35+21+9} * 65 = 1 \times 21 = 21$$

72. (4) Original amount = $\frac{5760 * 100 * 100 * 100}{(100-25)(100-50)(100-75)} = 61440$

73. (2) Amount = $\frac{100 * 100 * 3000}{(100-20)(100-25)} = 5000$

74. (2) Let speed of B = x and A = $2x$

Length = l_B and l_A

Trains are running in the same direction. So relative speed = $2x - x = x$

$$(l_A + l_B) \div 2 = 50 \dots (i)$$

$$\frac{l_B}{Y} = 30 \quad \dots (ii)$$

Equation (i) ÷ (ii)

$$\therefore I_A : I_B = 2 : 3$$

75. (4) Let the distance be x km.

$$\therefore \text{Average speed} = \frac{2X}{\left(\frac{X}{10+2}\right) + \frac{X}{10-2}}$$

$$= 2X * \frac{24}{5X} = \frac{48}{5} = 9.6 \text{ kmph}$$

76. (5) ? = 173.13 - 69.84 - 42.98 = 60.31

77. (2) $(?)^2 = 841 - 625 - 16 = 200$

$$? = \sqrt{200} = 10\sqrt{2}$$

78. (4) ? + 100 = 100.1 + 1500

$$? = 1500.10$$

79. (4) ? = $\frac{8}{17} * \frac{68}{24} * \frac{72}{40} = 2.40$

80. (2) ? * $\frac{600}{100} = \frac{75 * 25}{100} + \frac{50 * 240}{100}$

$$? = 23.125$$

81. (1); The focus of these institutions is on making a profit at any cost instead of being charitable to the needy.

82. (3); The realization that a large percentage of the American population not reached by mainstream banks can be trapped.

83. (4); There is scope for microfinance institutions to be profitable in developed countries.

84. (5); None of these

85. (5); Only C

86. (3); A discussion about the prospects of Grameen and microfinance in the US.

87. (1); None

88. (5); Backing that borrowers receive from other group members.

89. (1); **ELUDED** means escape from or avoid (a danger, enemy, or pursuer). So, Avoided is the word which is similar in meaning to it.

90. (4); **COLOSSAL** means extremely large or great. So, Frugal is the word which is opposite in meaning to it.

For questions (91-95): The proper sequence of sentences to form a meaningful paragraph will be **DFBEAC**.

91. (4); D

92. (1); A

93. (2); C

94. (5); F

95. (2); B

96. (4); Change 'climb' to 'climbed'.

97. (4); Change 'in' to 'with'.

98. (3); Change 'so as' to 'as'.

99. (3); Change 'their' to 'its'.

100. (2); Change 'for' to 'to'

101. (4); Replace 'of regulating of' with 'over regulation of'.

102. (3); Replace 'raise most' with 'raising is the most'.

103. (2); Replace 'A little has been known' with 'Little is known'.

104. (3); Replace 'who has ever lived' with 'that have ever lived'.

105. (5); No correction required.

106. (4); 'Sanctuaries, to' is the correct use where 'Sanctuaries' means a nature reserve.

107. (1); 'over, following' is the correct use.

108. (4); 'deep, established' is the correct use.

109. (5); 'availing, forged' is the correct use where 'availing' means use or take advantage of (an opportunity or available resource) and 'forged' means copied fraudulently or fake.

110. (2); 'frequency, allegiance' is the correct use where 'frequency' means the rate at which something occurs over a particular period of time or in a given sample and 'allegiance' means loyalty or commitment to a superior or to a group or cause.

111. (4)

112. (2)

113. (3)

114. (1)

115. (5)

116. (2)

117. (5)

118. (1)

119. (3)

120. (4)



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