Vanik’s Current Affairs

MONTHLY ISSUE - DECEMBER - 2015

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INDIA – AFRICA FORUM SUMMIT
NEW DELHI. 26th-29th OCTOBER 2015

REINVIGORATED PARTNERSHIP – SHARED VISION

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VANIK’S
MAGAZINE FOR THE MONTH OF DECEMBER - 2015
Dear Students,

Knowledge has no limit. The more you pursue it, the deeper you will visualize it. In your longing for knowledge we have been acting as a mentor since one year. Hope we acknowledge as a accept us as a good facilitator in realizing your dream. Like other issues the December issue is power packed with lot of up to date informations relevant for your upcoming examinations. Hope you will benefit a lot.

Best of Luck
Subrat Kumar Chhatoi
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INDIA-AFRICA FORUM SUMMIT

2015

The India-Africa Forum Summit (IAFS) is a celebration of the close partnership between Africa and India. It is an acknowledgement of our shared history as well as our future prospects. From our struggle against colonialism and apartheid, we have emerged to jointly accept the challenges of a globalizing world. Even as we combat with common threats - the threat from international terrorism; the scourge of poverty, disease, illiteracy and hunger; the challenge of climate change - and collectively promote the socio-economic advancement of all our people, we believe that India and Africa traverse the same path, share the same values and cherish the same dreams.

A vibrant India and a resurgent Africa have a vision of a close partnership. A partnership that is anchored in the principles of equality, mutual respect and mutual benefit. This vision takes us beyond our strong bilateral relationships, our close ties with regional economic communities and aims to develop a new paradigm of cooperation which takes into account Africa's own aspirations for pan-African institutions and development programmes.

The fourth edition of the four day IAFS summit which took place during 26th-29th October 2015 enabled consultations at the highest political level between the heads of government of 54 nations across Africa and the Indian government to give a new thrust to our age-old partnership. It provides an opportunity to not only reflect on the past, but to define the road ahead in tune with the times we live in.

At the end of the 4 days biggest diplomatic gathering in India in 30 years attended by 2 kings, 26 Presidents, 6 Vice-Presidents, 7 Prime Minister & Chairperson of the African Union Commission. Indian PM Modi made a determined attempt to expand India's trade footprint in the massive African market by gift wrapping for the continent an additional $ 10 billion on soft loans, $ 600 million in grants and 50000 student scholarships.

Modi has made a major push for Indian companies through lines of credit and foreign links. Besides an India-Africa framework for strategic cooperation was also approved in the leaders. He indicated that India is willing to develop African agriculture, health care and Indian and African traditional knowledge on medicines.

ROADMAP FOR INDIA AHEAD OF PARIS CLIMATE TALKS

From Lima, the capital of Peru, to Paris, what will be India’s role in the global debate on climate change and emissions? Prakash Javadekar, Union Minister of Environment and Forests, addressing the first meeting of the environment ministers of BRICS nations in Moscow, had said that India, by launching various campaigns like — ‘Fresh Air, My Birthright,’ ‘Save Water, Save Energy,’ ‘Grow More Plants,’ and ‘Urban Green’ — wants to lead the developing nations with greater stress on need-based consumption. The Paris talks on climate change will unfold this in December and it is time to prepare well and do our homework, before India moves to the negotiating table. Without sound preparation we will fumble in Paris. The US and China, the world’s biggest emitters of greenhouse gases, have agreed to cut emissions — the US by 26-28 per cent in 2025 over its 2005 levels. China will peak its emissions by 2030 and then, start cutting, but in the meantime, it has committed to produce some 1,000 gigawatts of carbon-free energy. The European Union also proposes to raise its share of renewable sources by 27 per cent in total consumption by 2030.

In Brisbane, during the G20 Summit, US President Barack Obama had said, “If China and the US can agree on this, we can get this done,” and announced a US $3 billion fund for climate mitigation to the UN-backed Climate Mitigation Fund. These voluntary assurances do not unambiguously show the contours of a roadmap for climate mitigation with no penalties for missed targets. Disturbingly, Russia, Australia, Canada and Japan are doing far less than they had earlier promised, especially going by the original Kyoto Protocol. The 26 to 28 per cent reduction in emissions over 2005, which the US has promised, too is less than the 30 per cent promised at the 2009 Copenhagen Summit, where both Obama and the Chinese President were present in addition to leaders from Europe. China is allowed unlimited emissions until 2030,
though it has set a goal of raising its share of renewable energy use. The UN Inter-governmental Panel on Climate Change (IPCC) endorses the two degree Celsius cap route endorsed by scientists the world over, which entails emission reductions of 40 to 70 per cent by 2050 over 2010 levels and, hopefully, to zero by 2100. Against this backdrop, the pledges of the US, China and EU are insufficient, to say the least.

For India, the big question ahead of the Paris talks is: decline to cut emissions and risk the pain of isolation among the comity of nations, especially the most powerful, or succumb to external pressure? China emits 8,500 gigatons of carbon, the US 5,400, EU 3,800, India 1,900, Russia 1,800 and Japan 1,300, as of 2012. India is the fourth biggest carbon emitter in the world, and emits a quarter of China’s and a third of the US levels. Russia emits as much as India, yet the focus of China, the US and the EU is India. Because the emissions-cut pledges do not bind India for a cut in Paris. Emission calculations are based on fossil fuel use, not renewable energy. The latest global energy reports suggest that increasing the share of renewables will prevent a lock-in on fossil fuel-dependent technology. It is in India’s interest to enhance the share of renewables in the energy mix. Paris will see pressure on India as the energy superpowers will want pledges of huge cuts.

Four options are available to India: 1) Let there be no reduction until we achieve economic stability. India has a young population and it could expand emissions until or even after 2050, when the urban transition and industrialisation will almost be complete, and carbon emission will stabilise; 2) We could propose to peak emissions by 2050, and commit a 25-30 per cent reduction below 2005 levels by 2025; 3) Increase the share of renewable energy to 20 per cent, same as China, in total energy consumption by 2030. Solar, wind and biomass electricity can enhance renewable contribution from 6 to 18 per cent by 2030. An important rider to this will be to switch from the highly extractive agriculture, euphemistically called the Green Revolution, to organic farming. 4) India must demand firm timeliness and financial commitments from the super rich and super emitters for climate control strategies. This will help the poorer land-locked nations and island nations around the country to come closer to India. Lastly, we must relentlessly press the US, China and the European Union, the biggest polluters, to curb emissions by 40 to 70 per cent by 2050 over the 2010 levels.

Indian PM has declared India’s voluntary emission cut on 2nd October 2015. India will reduce emission by 33-35 percent of its 2005 level by 2030. India has also declared to enhance its non-fossil fuel energy consumption upto 40% by 2020. As for India it will require 2.5 trillion for achieving its climate obligation with this declaration of voluntary emission reduction India will go as the leader of the developing nations to the COP 21 in Paris.

**Rs 2,000 CR. FUND TO PUSH FINANCIAL INCLUSION**

The Reserve Bank of India announced the merger of two funds to create a new Financial Inclusion Fund (FIF) with a corpus of Rs 2,000 crore to support ‘developmental and promotional activities’, including creation of financial inclusion infrastructure across the country. The new fund shall be in operation for another three years or till such period as may be decided by RBI and government.

After the completion of the initial 5 years, it has now been decided to merge both Financial Inclusion Fund (FIF) and Financial Inclusion Technology fund (FITF) into a single fund – FIF. The overall corpus of new FIF will be Rs 2,000 crore. Contribution to new FIF would be from the ‘interest differential’ in excess of 0.5 per cent on the Rural Infrastructure Development Fund (RIDF) and Short-Term Cooperative Rural Credit (STC- RC) deposits on account of shortfall in priority sector lending (as notified by RBI from time to time) kept with NABARD by banks.

During the past five years, banks have invested heavily in creating an infrastructure, which has resulted in a large number of Business Correspondents (BC) being appointed for expanding banking in the unbanked areas and a large number of basic bank accounts being opened for first time customers of banks.

But these accounts are yet to see any significant transactions and banks have also not started making any significant profits from the investment. This has led to many instances of attritions of BCs citing lack of business opportunities and sufficient income.

Some of the issues that are hampering the scaling up of the BC model, include infrastructure issues like lack of proper connectivity, lack of training facilities for BCs, evolution of an appropriate business model, etc.
The objective of new FIF should be to addressing these concerns, which would help scaling of our financial inclusion efforts, said RBI while revising the financial inclusion fund guidelines. The objectives of new FIF shall be to support ‘developmental and promotional activities, including creation of financial inclusion infrastructure, capacity building of stakeholders, and creation of awareness to address demand side issues, with a view to securing greater financial inclusion. Enhanced investment in green information and communication technology solution is one of the major objectives of the fund. The fund shall not be used for normal business or banking activities.

New FIF will provide support for funding the setting up and operational cost for running financial inclusion and literacy centres. Institutions eligible for the fund are banks and NABARD. Banks can work for seeking support from new FIF with NGOs, SHGs, and farmer’s clubs, among others. FIF and FITF were set up in 2007-08 for 5 years with a corpus of Rs 500 crore each to be contributed by government, RBI and NABARD in the 40:40:20 ratio. The guidelines for two funds were framed by government.

In April 2012, RBI decided to fund FIF by transferring the interest differential in excess of 0.5 per cent on RIDF and STCRC deposits on account of shortfall in priority sector lending. RBI has finalised the new scope of activities and guidelines for use of the new FIF in consultation with the government. The new FIF will be administered by the reconstituted advisory board, set up by the government, and will be maintained by NABARD.

**NJAC vs Collegiums**

The Supreme Court rejected the National Judicial Appointments Commission (NJAC) Act and the 99th Constitutional Amendment which sought to give politicians and civil society a final say in the appointment of judges to the highest courts. Here is what you need to know about the row:

**What is the NJAC?**
The National Judicial Appointments Commission (NJAC) is a constitutional body proposed to replace the present Collegium system of appointing judges.

**What is the Collegium system?**
The Collegium system is one where the Chief Justice of India and a forum of four senior-most judges of the Supreme Court recommend appointments and transfers of judges. However, it has no place in the Indian Constitution. The system was evolved through Supreme Court judgments in the Three Judges Cases (October 28, 1998)

**Why is Collegium system being criticised?**
The Central government has criticised it saying it has created an imperium in imperio (empire within an empire) within the Supreme Court.

The Supreme Court Bar Association has blamed it for creating a “give-and-take” culture, creating a rift between the haves and have-nots. “While politicians and actors get instant relief from courts, the common man struggles for years for justice.”

**How and when was the NJAC established?**
The NJAC was established by amending the Constitution (Constitution (Ninety-Ninth Amendment) Act, 2014) passed by the Lok Sabha on August 13, 2014 and by the Rajya Sabha on August 14 2014. Alongside, the Parliament also passed the National Judicial Appointments Commission Act, 2014, to regulate the NJAC’s functions. Both Bills were ratified by 16 of the State legislatures and the President gave his assent on December 31, 2014. The NJAC Act and the Constitutional Amendment Act came into force from April 13, 2015.

**Who will be in the NJAC?**
It will consist of six people — the Chief Justice of India, the two most senior judges of the Supreme Court, the Law Minister, and two ‘eminent persons’. These eminent persons are to be nominated for a three-year term by a committee consisting of the Chief Justice, the Prime Minister, and the Leader of the Opposition in the Lok Sabha, and are not eligible for re-nomination.

If politicians are involved, what about judicial independence? The judiciary representatives in the NJAC — the Chief Justice and two senior-most judges — can veto any name proposed for appointment to a judicial post if they do not approve of it. Once a proposal is vetoed, it cannot be revived. At the same time, the judges require the support of other members of the commission to get a name through. After declaring the NJAC as unconstitutional the Supreme Court has advocated for more discussion on the collegium system improve its working.

**NEW INTERNATIONAL POVERTY LINE BY WORLD BANK**
The World Bank in October 2015 raised the international poverty line to 1.90 US dollars per day from the existing 1.25 US dollars.
Against this backdrop, the World Bank explained few pertinent questions related to the international poverty line and its revision.

Why did the World Bank decide to update the International Poverty Line, and why now?
As differences in the cost of living across the world evolve, the global poverty line has to be periodically updated to reflect these changes. Since 2008, the last update, 1.25 US dollars had been used as the global line. As of October 2015, the new global line will be updated to 1.90 US dollars per day.

What is the new poverty line, and based on this new measure, how many people are living in extreme poverty in the world?
The new global poverty line is set at 1.90 US dollars per day using 2011 prices. Just over 900 million people globally lived under this line in 2012 (based on the latest available data) and it is projected that just over 700 million are living in extreme poverty in 2015.

Why raise the poverty line? What was wrong with the 1.25 US dollar a day line that we are all used to?
As differences in the cost of living across the world evolve, the global poverty line has to be periodically updated to reflect these changes. The new global poverty line uses updated price data to paint a more accurate picture of the costs of basic food, clothing, and shelter needs around the world. In other words, the real value of 1.90 US dollars in today’s prices is the same as 1.25 US dollars in 2005.

How revision in global poverty line takes place?
In 1990, a group of independent researchers and the World Bank proposed to measure the world’s poor using the standards of the poorest countries in the World. They examined national poverty lines from some of the poorest countries in the world, and converted the lines to a common currency by using purchasing power parity (PPP) exchange rates.

The PPP exchange rates are constructed to ensure that the same quantity of goods and services are priced equivalently across countries. Once converted into a common currency, they found that in six of these very poor countries the value of the national poverty line was about 1 US dollar per day per person, and this formed the basis for the first dollar-a-day international poverty line.

After a new round and larger volume of internationally comparable prices were collected in 2005, the international poverty line was revised based on 15 national poverty lines from some of the poorest countries in the World. The average of these 15 lines was 1.25 US dollars per person per day (again in PPP terms), and this became the revised international poverty line since 2008.

Similarly in 2015 poverty lines of those same 15 poorest countries from 2005 (holding steady the yardstick against which we measure) were used to determine the new global poverty line of 1.90 US dollars on the 2011 PPP basis.

What is Purchasing Power Parity (PPP) and how is it determined?
PPP allows us put each country’s income and consumption data in globally-comparable terms. The PPP is computed on the basis of price data from across the world, and the responsibility for determining a particular year’s PPP rests with the International Comparison Program (ICP), an independent statistical program with a Global Office housed within the World Bank’s Development Data Group.

What is the significance of revision in the international poverty line?
The global poverty line is used primarily to track global extreme poverty, and to measure progress on global goals set by the World Bank, the United Nations, and other development partners. A country’s national poverty line is far more appropriate for underpinning policy dialogue or targeting programs to reach the poorest. For example, in a middle-income country, where the national poverty line is at 4 US dollars a day, the global poverty threshold may be less relevant than in a poorer country where the national line is at 1.65 US dollars or similar.

When will the global poverty line be updated again?
The revision in the international poverty line once the Commission on Global Poverty provides its recommendations in April 2016.

Nobel Prize 2015
The Nobel Prize 2015 in Literature
The Swedish Academy has selected Svetlana “for her polyphonic writings, a monument to suffering and courage in our time”. She is the first writer from Belarus to receive the award.

Alexievich’s work, chronicles the lives of Soviet women during World War Two as well as the consequences of the 1986 nuclear disaster in Chernobyl and the Soviet military adventure in Afghanistan.
Ms. Alexievich used the skills of a journalist to create literature chronicling the great tragedies of the Soviet Union and its collapse- World War II, the Soviet war in Afghanistan, the 1986 Chernobyl nuclear disaster and the suicides that ensued from the death of Communism. A total of 112 individuals have won it between 1901 and 2015. The prize was suspended several times during the first and second world wars. She is the 14th woman to win the Nobel Prize for Literature in its history.

About Ms. Alexievich:-
She was born in Ukraine in 1948, to a Belarusian father and a Ukrainian mother, Alexievich grew up in Belarus. She had studied journalism at the University of Minsk between 1967 and 1972. After graduation, she worked as a journalist for several years before publishing her first book, War’s Unwomanly Face, in 1985. She lived in exile for many years because of her criticism of the Belarusian government and after returning home four years ago she has kept a low profile, staying out of politics.

Nobel Peace Prize 2015
The Nobel Peace Prize 2015 has been awarded to Tunisia’s National Dialogue Quartet - a democracy group - for “its decisive contribution to the building of a pluralistic democracy.”
Tunisian National Dialogue Quartet is a group of four organisations which established “an alternative, peaceful political process at a time when the country was on the brink of civil war,” during Tunisia’s 2011 revolution which is also called Jasmine revolution.

The National Dialogue Quartet is made up of four key organisations in Tunisian civil society:-
1. The Tunisian General Labour Union
2. The Tunisian Confederation of Industry Trade and Handicrafts
3. The Tunisian Human Rights League
4. Tunisian Order of Lawyers

About Tunisia’s Revolution:-
Tunisia’s revolution - also known as the Jasmine Revolution - began in late 2010 and led to the ousting of President Zine El Abidine Ben Ali in January 2011, followed by the country’s first free democratic elections last year.

About National Dialogue Quartet :-
It was created in 2013, two years after the revolution, when security in the country was threatened following the assassination of two key politicians and deadly clashes between Islamists and secular parts of society. The assassination sparked protest in the streets of Tunisia but the Quarter brought opposing sides together and calmed the streets. NDQ paved the way for a peaceful dialogue between the citizens. NDQ was also instrumental in establishing a constitutional system of government in Tunisia by guaranteeing fundamental rights for the entire population, irrespective of gender, religious belief or political conviction.

Nobel Prize in Economic Sciences 2015
Renowned microeconomist Angus Deaton has won the 2015 Nobel Prize in Economic Sciences for his analysis of consumption, poverty and welfare.

About Angus Deaton :-
Deaton was born on 19 October 1945 in Edinburgh, Scotland, and educated as a foundation scholar at Fettes College. He earned his B.A., M.A. and D.Phil. at the University of Cambridge and holds both American and British citizenship. Deaton, is currently a professor of economics and international affairs at Princeton University. In 1978 Deaton became the first recipient of the Frisch Medal, an award given by the Econometric Society every two years to an applied paper published within the past 5 years in Econometrica. In 2007, he was elected President of the American Economic Association and won the 2011 BBVA Foundation Frontiers of Knowledge Award of Economic.

His work :-
He is best known for his insight that economic averages such as measures of national income could be misleading, because they concealed important variations among individuals. His research has uncovered important pitfalls when comparing the extent of poverty across time and place.

The work for which Professor Deaton has been honoured revolved around three questions:-
1. How do consumers distribute their spending among different goods?
2. How much of society’s income is spent and how much is saved?
3. How do we best measure and analyse welfare and poverty?

His research work has linked detailed individual choices and aggregate outcomes which in turn has helped to transform the fields of macroeconomics, microeconomics and development economics.
Nobel Prize in Physics 2015
Japan’s Takaaki Kajita and American Arthur B. McDonald on 6 October 2015 jointly won the 2015 Nobel Prize in Physics for their discovery of neutrino oscillations, which shows that neutrinos have mass. Takaaki Kajita belongs to the University of Tokyo while McDonald is from Queen’s University, Canada. Both the winners will share the 8 million Swedish kronor prize money with one half going to McDonald and the other half to Kajita. Each winner will also get a diploma and a gold medal at the annual award ceremony on 10 December 2015, the anniversary of the death of prize founder Alfred Nobel.

The Discovery of Neutrino Oscillations
Takaaki Kajita presented the discovery that neutrinos from the atmosphere switch between two identities on their way to the Super-Kamiokande detector in Japan. While, the research group in Canada led by Arthur B. McDonald demonstrated that the neutrinos from the Sun were not disappearing on their way to Earth. Instead they were captured with a different identity when arriving to the Sudbury Neutrino Observatory. Their experiments demonstrated that neutrinos change identities. This metamorphosis requires that neutrinos have mass. The discovery has changed understanding of the innermost workings of matter and can prove crucial to view of the universe.

Nobel Prize in Chemistry-2015
Tomas Lindahl, Paul Modrich and Aziz Sancar were on 7 October 2015 jointly awarded with the 2015 Nobel Prize in Chemistry for having mapped how cells repair damaged DNA and safeguard the genetic information at a molecular level. All the three laureates will share the prize money of 8 million Swedish kronor equally. Tomas Lindahl is from the Francis Crick Institute, UK; Paul Modrich is from Duke University School of Medicine, USA and Aziz Sancar belongs to University of North Carolina School of Medicine, USA. Their work provided fundamental knowledge of how a living cell functions and how it is used for the development of new cancer treatments.

Nobel Prize in Physiology or Medicine-2015
The Nobel Committee for Physiology or Medicine on 5 October 2015 announced the recipients of the 2015 award. The 2015 prize was divided, one half jointly to William C Campbell (Ireland) and Satoshi Omura (Japan) for their discoveries concerning a novel therapy against roundworm parasites and the other half to Youyou Tu (China) for her discoveries concerning a novel therapy against Malaria.

Contributions of Awardees
William C Campbell is an Irish biochemist, Biologist and Parasitologist known for his discoveries concerning a novel therapy against infections caused by roundworms. Currently, he is a research fellow emeritus at Drew University, Madison in New Jersey, the USA. Satoshi Omura is a Japanese biochemist. He is known for the discovery and development of various originally occurring microorganisms in pharmaceuticals to treat roundworm. At present, he is associated with the Kitasato University of Japan.

Youyou Tu is a Chinese medical scientist, pharmaceutical chemist, and educator best known for discovering artemisinin (also known as Qinghaosu) and dihydroartemisinin, used to treat malaria. At present, she is working at the China Academy of Traditional Chinese Medicine.

Nobel Prize in Chemistry-2015
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INTERNATIONAL NEWS

Justin Trudeau elected as Canada’s new PM
Canada’s former Prime Minister Pierre Trudeau’s son Justin Trudeau has been elected as 23rd Prime Minister of Canada. With this Justin Trudeau (age 43 years) became the second youngest Prime Minister of Canada and the first to follow a parent into office. The youngest Prime Minister was Joe Clark (age 40 years) of Conservative party who was elected to office in 1979. In this election, record 19 India-Origin candidates have won the election. 15 candidates belong to Liberal Party, while 3 are from Conservative Party and one from NDO.

Russia, US inked MoU to avoid deconfliction between their air forces over Syrian skies
Russia and United States have signed a Memorandum of Understanding (MoU) to avoid deconfliction and mid-air incidents between their air forces over Syrian skies. The MoU seeks to avoid direct clashes between both air forces in the skies over Syria. It also includes steps to be taken by pilots to avoid an inadvertent clash over Syria. The issue of military aircraft safety over the Syria began after Russia started bombing targets in the civil war torn country in September 2015 to target Islamic State (IS) militants.

Britain signed landmark nuclear deal with China
Britain has signed a landmark nuclear deal with China to build the United Kingdom's first nuclear power plant since the 1980s. The landmark deal was signed in London during the official visit of Chinese President Xi Jinping. The agreement was signed between French state owned EDF Energy and General Nuclear Power Corporation (CGN) of China. Under this deal, nuclear power plant will be built at Hinkley Point, Somerset near London with total planned investment of 18 billion pound. CGN will contribute 6 billion pounds i.e. one-third of the total planned investment. CGN will have two-thirds stake and Areva will have one-fifth stake.

World Polio Day was observed annually across the world on 24 October
World Polio Day is observed annually across the world on 24 October. To mark this day, Rotary International has organised numerous events across different countries. It is also planning to make world Polio free by 2019 by stepping up its vaccination campaigns. Global Polio Eradication Initiative (GPEI) which was launched in 1988 has played pivotal role in eradication of wild poliovirus. When the initiative was launched the wild poliovirus existed in 125 countries. Now, it exists in two countries Pakistan and Afghanistan.

NATO launches biggest Trident Juncture Military Exercise in Italy
North Atlantic Treaty Organization (NATO) has launched Trident Juncture Military Exercise in Italy to test the alliance’s ability to respond to new security threats. It is the biggest military exercise conducted by alliance in past 13 years as it has mobilised around 36,000 soldiers, sailors and airmen from more than 30 countries of NATO. The operational centre for the exercise is based in the Sicilian city Trapani (Italy). It will take place till early November 2015 and extend into Spain, Portugal and adjacent waters.

US, Spain inked new accord to cleanup nuclear accident site at Palomares
During US Secretary of State John Kerry official visit to Spain, United States and Spain have reached an in principle agreement to clean up land at Palomares site (in Spain) contaminated by plutonium radiation from unexplosive US nuclear bombs. Under the agreement, US will remove the soil contaminated by nuclear radiation at Palomares. In January 1966, a US B-52 bomber plane carrying 4 nuclear bombs had crashed off the coast of Spain over the Mediterranean Sea. The plane had crashed after it had collided with a tanker plane during mid-air refuelling. Of these 4 nuclear bombs, 3 fell around Palomares and a 4th was found on the sea bed. After the crash, the bombs did not detonated but highly toxic radioactive plutonium from the bombs leaked and spread over a 490-acre area of Palomares town. Under the earlier agreement which ended in 2010, US had paid 350,000 dollars every year for tests of radioactive soil contamination in the region as well as regular blood tests for Palomares residents.

Pakistan, Russia signed 1,100km gas pipeline agreement
Pakistan and Russia have signed a major agreement to build a 1,100-km North-South gas pipeline from Lahore to Karachi. In this project, Russia will invest 2 billion dollars and it will be built by Russian company RT Global Resources, a subsidiary of Russian state corporation Rostec. The pipeline project will be implemented in compliance with Build Own Operate Transfer (BOOT) model.

Myanmar Government inked peace pact with 8 ethnic rebels groups
Myanmar government has signed a peace accord with eight of the 15 ethnic armed minorities groups especially belonging to Kayin and Chin groups to end decades of civil war. The ceremony was held by President Thein Sein in Naypyidaw in the presence of six international witnesses including India, Portugal and adjacent waters.
China, Japan, Thailand, UN and European Union (EU). Indian delegation was represented by National Security Advisor (NSA) Ajit Doval along with PM’s special envoy for northeast R N Ravi and former Mizoram chief minister Zoramthanga.

US to extend military presence in Afghanistan beyond 2016
US President Barack Obama announced to extend its military presence in Afghanistan beyond 2016 as per shift in policy to further cooperate for fighting terrorists. US President Barack Obama announced that around 5,500 troops will be present in Afghanistan when he leaves office in 2017. Currently there are around 9,800 US troops stationed in Afghanistan and they will be stationed in four locations – Kabul, Bagram, Jalalabad and Kandahar.

Australia approved Carmichael coal mine project of Adani Group
Australian Government has given its approval for Adani Group’s Carmichael coal mine and rail project in accordance with environment laws of country. Earlier in August 2015 Australian court had temporarily blocked the project because of environmental concerns. Carmichael coal mine which is one of the world’s biggest coal mines is to be built by Adani Mining Pvt. Ltd., a wholly-owned subsidiary of the Adani Group. The project was first proposed in 2010 and is an open-cut underground coal mine located approximately 300km inland in remote central Queensland area in Australia.

Jioji Konrote became Fiji’s President
The parliament of Fiji has elected Jioji Konousi Konrote, the minister for employment, productivity and industrial relations as it’s next president. In the presidential election held in parliament, Konrote, nominated by the ruling FijiFirst party, garnered 31 votes, while the opposition’s candidate Ratu Epeli Ganilau received 14 votes.

Germany handed over Durga Idol
Recently Germany handed over antique idol of Durga to the Indian Ambassador in Berlin S K Vijay. The idol is believed to be originally from Jammu and Kashmir. The statue is said to be of 9th or 10th century. The statue made of stone was sold by art dealer Subhash Kapoor in 2000 to Linden State Museum for Ethnology in Stuttgart for USD 250,000 (about 224,000 euros).

K P Sharma Oli of CPN-UML elected as the new Prime Minister of Nepal
Communist Party of Nepal (Unified Marxist-Leninist) CPN-UML Chairman K.P. Sharma Oli has been elected as the new Prime Minister of Nepal. In the election K.P. Sharma Oli managed to secure 338 votes out of total votes of 598-member Parliament thus he had secured 39 more votes than the 299 votes needed to get elected as PM as per provisions of new constitution while his rival and former Prime Minister Sushil Koirala secured only 287 votes in the election.

October 11 is observed as International Day of the Girl Child (IDGC)
The International Day of the Girl Child gives people and organizations the opportunity to raise public awareness of the different types of discrimination and abuse that many girls around the world suffer from. ‘The Power of the Adolescent Girl: Vision for 2030’ is the theme for International Day of the Girl Child (IDGC) 2015. The theme for the year 2015 highlights vulnerable demographic of adolescent girls facing social, economic and political barriers. This year theme is focused on adolescent girls and Sustainable Development Goals (SDG) which are set to be achieved by 2030.

Sustainable Development Goals are set of 17 international targets including gender equality and the empowerment of all women and girls.

California signed Right to Die Bill for terminally ill people into a Law
California has joined four other US states that allow terminally ill patients to legally end their lives with a doctor’s supervision. At least two dozen states introduced aid-inducing legislation this year, but none has become law. The right-to-die movement gained support in California after Brittany Maynard, a cancer patient who lived in the state, moved to Oregon to legally end her life. Her family including her mother, Debbie Ziegler, spoke in support of the bill. Religious groups had opposed the bill, saying assisted suicide was against God’s will. The Catholic Church had urged Governor Brown to veto it. Some people fear that terminally ill patients could be pressured into choosing death.

Korea’s Hoesung Lee elected as Chairman of IPCC
Hoesung Lee of South Korea has been named the new head of the Intergovernmental Panel on Climate Change (IPCC), the UN body tasked with assessing climate science. He is the fourth person to lead the IPCC in its 27-year history. Lee succeeds the previous chairperson R.K. Pachauri of India who had stepped down, following the sexual abuse scandal in which he was allegedly involved. The Intergovernmental Panel on Climate Change (IPCC) was established in 1988 by the World Meteorological Organization (WMO) and the United Nations Environment Programme (UNEP) in recognition of the problem of global warming. Currently 195 countries are its members.

Portugal’s ruling Center-Right Coalition wins 2015 Portugal elections
Portugal’s ruling Centre Right coalition parties led by Prime Minister Pedro Passos Coelho have won the Portugal’s 2015 general election. As per the results of the election the governing coalition has won 99 seats in the 230-seat parliament by securing 36.4 to 43 percent of the vote compared to 29.5 to 35 percent for the opposition Socialists, led by the former mayor of Lisbon Antonio Costa.

**NEWS IN BRIEF**

- Palestinian flag was raised for the first time at United Nations headquarters in New York. The politically sensitive flag raising ceremony took place at 1:16 pm at the UN’s Rose Garden. The flag hosting raising ceremony was attended by the President of the Palestinian Authority Mahmoud Abbas.
- Sri Lankan govt. has agreed to set up a special judicial mechanism with the participating of commonweals and foreign judges, defence lawyers, prosecutors and investigators to try cases of war crimes and other human right violation between 2002-2011.
- Russian military warplanes unleashed a new wave of strikes against the opponents of Syrian President Assad.
- Hungary has called on UNO to set global quotas on accepting migrants saying it as unfair for Europe to take so many refugees fleeing Syria.
- China & USA have signed a high-speed rail contract and a number of high-end investments.
- On 3 October 2015 Germany celebrated 25 years of reunification, marking the day in 1990 when communist East Germany and capitalist West Germany reunited into one.
- Sweden is moving to a six-hour working day in a bid to increase productivity and make people happier.
- Internet Search engine giant Google has officially converted into new parent company Alphabet Inc. Company had made legal filing for officially establishing the new parent structure of Alphabet without any changes in their day-to-day operations.
- The Indian community in the United Kingdom launched a ‘Modi Express’ bus that will take the travellers on a tour around iconic landmarks ahead of Prime Minister Narendra Modi’s maiden visit to the country in November.
- China has overtaken the United States in terms of population of middle class to become the world’s largest, as disclosed in a latest report on global wealth by Credit Suisse.
- China and Indonesia signed a 5.5 billion US dollars deal to build the first high-speed railway in Indonesia following the victory of Beijing in winning the construction project by beating Tokyo.
- With widespread use of Information Technology and rapid decline in case transactions Sweden is on its way to become the world’s first cashless society.
- Australian art gallery to return 2,000 yrs old Buddha idol.

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14 Indian families in Asia’s richest list; Ambanis on 3rd

As many as 14 Indian families have made it to the inaugural list of Forbes’ 50 richest families in Asia, led by the Ambanis, who were ranked third on the list with a net worth of USD 21.5 billion. Besides the Ambanis, the other Indian families in the top ten richest Asian business dynasties include the Premji family, ranked 7th with a net worth of USD 17 billion, and the Mistry family at the 10th place with a net worth of USD 14.9 billion. Other Indian families in the coveted list include Godrej family at 15th place with a fortune of USD 11.4 billion, ArcelorMittal group’s Mittals (19th, USD 10.1 billion), Birlas (22nd, USD 7.8 billion), Bajajs (29th, USD 5.6 billion), Dabur India’s Burmans (30th, USD 5.5 billion), Cadila Healthcare’s Patels (33rd, USD 4.8 billion), Eicher Group’s Lals at (40th, USD 4 billion).

**NEWS IN BRIEF**

- India declared its post 2020 climate action plan promising to reduce emission intensity by 33%-35% by 2030 over 2005 level, boost clean energy in power generation to 40% while adding carbon sink.
- As per data released by the International Cotton Advisory Committee (ICAC) India has emerged world’s largest cotton producer in the season ending in September 30, 2015 by surpassing China. As per data India has produced 6.51 million tonnes (mt) of the cotton against 6.48 mt registered by China in the cotton year 2014-15.
- According to the data released by the Global Competitiveness Report of World Economic Forum (WEF) India has been placed at 55th position on...
2015 Global Competitiveness Index of the world’s most competitive economies. Top 10 countries are: Switzerland, Singapore, United States, Germany, Netherlands, Japan, Hong Kong, Finland, Sweden and United Kingdom.

- According to World Bank projections About 702 million people or 9.6 per cent of the world population will live below the poverty line in 2015 and mostly it will comprise populations from Sub-Saharan Africa and Asia. For the first time less than 10 per cent of the world’s population will be living in extreme poverty by the end of 2015. Previously, World Bank had defined extreme poverty as people living on 1.25 US dollar or less a day. Now it has been revised to 1.90 US dollar a day to reflect inflation.

- The United Nations Conference on Trade and Development (UNCTAD) projected that India’s gross domestic product (GDP) is expected to grow at 7.5 per cent in 2015. It was revealed by the UNCTAD in its Trade and Development Report 2015 entitled Making the international financial architecture work for development. As per the report, the growth rate for world in 2015 is expected to remain more or less unchanged from last year, at 2.5 per cent. India’s gross domestic product (GDP) is expected to grow at 7.5 per cent in 2015 compared to China’s 6.9 as China rebalances the structure of its demand by concentrating more on exports.

- As per CIA of UAS report Pakistan has been branded as the most dangerous country.

- In a rather dramatic turnaround, India has climbed a spectacular 16 places to the 55th position among 140 economies in this year’s World Economic Forum (WEF) Global Competitiveness Index, ending five years of decline. The list was topped by Switzerland, followed by Singapore, the US, Germany and the Netherlands.

- USA State Department’s 2014 International Religious Freedom Report said that India continues to enforce law designed to protest religious sentiments which limit free speech.

NATIONAL NEWS

NDRF ties up with 30 PSUs to jointly tackle emergencies
National Disaster Response Force (NDRF) has partnered with about 30 Public Sector Undertakings (PSUs) to jointly tackle and mitigate man-made or natural disasters or emergencies. The first of its kind initiative aimed to ensure efforts for building a good synergy between the government organisations. It will also ensure that two sides can act as one strong unit in case of any kind of emergency or disasters in case of small or mid-level exigencies. NDRF is India’s elite disaster mitigation combat force established under the Disaster Management Act, 2005. Established: 2006. Headquarters: New Delhi.

Union Government approved induction of women fighter pilots in Indian Air Force
Union Government has approved induction of women into the Fighter branch of Indian Air Force (IAF). Under the new rules, the first women fighter pilots would be selected from the batch which is presently undergoing flying training at Air Force Academy in Hyderabad, Telangana. These women pilots will be commissioned into the fighter stream in June 2016 after successful completion of initial training. Thereafter, they would undergo advanced training for 1 year and would enter a fighter cockpit by June 2017.

Union Government imposed anti-dumping duty on Chinese auto parts
The Union Finance Ministry has imposed anti-dumping duties on imported Chinese auto parts used in commercial vehicles for a period of five years. Anti-dumping duties: It is counter import measure used by a country under the multilateral World Trade Organisation (WTO) regime to protect its domestic producers and market from below-cost/cheap imports. It varies from product to product and from country to country.

PM Narendra Modi lays foundation stone for mobile manufacturing facility in Tirupati
Prime Minister Narendra Modi has laid the foundation stone of country’s first dedicated mobile manufacturing electronics cluster “Shri Venkateswara Mobile and Electronics Manufacturing Hub” in Tirupati, Andhra Pradesh. In this hub, Foxconn which is world’s largest contract manufacturer of electronics already has started its operations for manufacturing brands such as Xiomi and Gionee. Other important mobile brands like Micromax, UTL (Karbonn) and Celkon are also planning to start their manufacturing operations in this hub. The first of its kind hub is expected to create more than 10,000 jobs within a year. By the year 2019,
it will contribute at least 5 per cent of the all-India target of 15 lakh jobs.

**Government inaugurate Indian Police Foundation and Indian Police Institute in New Delhi**
To embark a culture of research and evidence-based policing in India Union Home Minister Rajnath Singh inaugurated the Indian Police Foundation (IPF) and Indian Police Institute (IPI) in New Delhi.

**Indian Police Foundation:** It will be a think tank for suggesting reforms in the Indian Police. It will bring together the police professionals, academia and other stake holders and provide a platform to research, ideate, discuss and seek the answers.

**Indian Police Institute:** It will be a research and training institute for police officers in the Indian Police for the pursuit of professional excellence. It has been set up in line with the Prime Minister’s vision of a SMART, people-centric and professionally competent police.

**Telecom operators to compensate consumers by Rs 1 for call drop: TRAI**
Telecom Regulatory Authority of Indian (TRAI) has made it mandatory for telecom operators to compensate consumers by Rs.1 for call drops with effect from 1 January 2016. As per new TRAI rules The compensation will be limited to three dropped calls in a particular day. It is mandatory for telecom operators to send a message to the calling customer within 4 hours of the occurrence of call drop along with details of amount credited in his account. In case of post-paid customers, the compensation details of the credit should be provided in the next bill. Call drop occurs after voice call is interrupted or disconnected before it is completed after being successfully established.

**Supreme Court declared NJAC unconstitutional**
Supreme Court has declared National Judicial Appointments Commission (NJAC) Act, 2014 and 99th Constitutional Amendment Act, 2014 unconstitutional and void. Ruling in this regard was given by five-judge Constitutional Bench of SC headed by Justice J S Khehar on a petition were filed by Supreme Court Advocates on Record Association (SCAORA) and others. SC bench has held that Collegium system will remain operative which was established by its earlier ruling of in 1993 for the appointment of judges to the higher judiciary. The petitions had challenged the new law on the selection and appointment of judges mentioning that it is unconstitutional and aimed at hurting the independence of judiciary.

**Union Cabinet gave nod to RCE for Kaladan Multi Modal Project in Myanmar**
The Union Cabinet has given its approval for the Revised Cost Estimate (RCE) of 2904.04 crore rupees for the Kaladan Multi Modal Transit Transport Project in Myanmar. The key feature of this MOU is to create a multi-modal mode of transport for cargo shipment from the eastern ports of India to Myanmar. It will provide an alternate access route to India’s north east region and contribute towards the regional economic development. This project will connect Sittwe Port in Myanmar to the India-Myanmar border via roadway. Thus it will provide alternative cost effective shortcut to landlocked north eastern states.

**78 lighthouses in India to be developed as tourist centres**
The ministry of shipping, along with the Directorate General of Lighthouses and Lightships (DGLL), has drawn up an ambitious programme to develop 78 lighthouses in the country as tourist centres under public-private-partnership mode. The identified lighthouses are in Gujarat, Maharashtra, Goa, Karnataka, Kerala, Lakshadeep, Tamil Nadu, Puducherry, Andhra Pradesh, Odisha, West Bengal and Andaman and Nicobar Islands.

**Govt. to observe November 26 as Constitution Day**
Constitution Day or (Samvidhan Divas) will be celebrated on November 26 with an aim to spread awareness of Indian Constitution and its architecture Dr B R Ambedkar. Education about India’s Constitution will be taught in schools on November 26. It should be noted that “The Constitution of India” was adopted by the Constituent Assembly on 26 November 1949, which came into force on 26 January 1950. Dr.Bhimrao Ramji Ambedkar is regarded as the father of the Indian Constitution.

**National Green Tribunal slaps Green Tax on commercial vehicles entering Delhi**
Cracking down on polluting diesel trucks that ferry goods to Delhi, National Green Tribunal (NGT) has directed all commercial vehicles entering Delhi to pay an environmental compensation charge in addition to the toll tax. The green panel ordered that Environmental Compensation would be payable at the rates of Rs 700 for two-axle vehicles, Rs 1,000 for three-axle and Rs 500 for four-axle and above. NGT directed the Central Pollution Control Board (CPCB) and DPC to purchase or arrange instruments for checking emission of moving overloaded heavy vehicles. The additional amount collected in the form of environment, compensation by the check posts would be paid to the Delhi Pollution Control Committee (DPCC) which will maintain a separate account. All vehicles destined for places other than Delhi shall be diverted at Panipat to take an alternate route via NH-71A and NH-71 and exit at Bawal in Haryana.
SC Refuses to Modify Order Restricting Use of Aadhaar Cards

Supreme Court refused to allow for the wider use of Aadhaar as proof of identity by banks, the stock markets and phone companies and even by statutory bodies like RBI, SEBI to voluntary use of Aadhaar card for welfare schemes. Supreme Court said that Aadhaar card would be essential only for public distribution system (PDS) and LPG schemes. A bench headed by Justice J Chelameswar, which had initially directed the government not to insist on Aadhaar or deny social welfare benefits to the weaker sections for the lack of this proof of identity made it clear modification in this matter will be heard by a larger constitution bench of SC. The order in this regard was given after Centre, RBI, SEBI, IRDA, TRAI, Pension Fund Regulatory Authority and states like Gujarat and Jharkhand had recently moved the court and pitched strongly for voluntary use of Aadhaar cards for providing benefits of various schemes, other than PDS and LPG, at the doorsteps of the aged and the weaker sections. Earlier in August 2015 apex court had said Aadhaar card was not mandatory, there should not be any problem in allowing it to be used on voluntarily basis to establish the identity of persons but one can avail welfare schemes even if he do not have Adhaar card.

Government released Commemorative Stamp on Dr. B.R. Ambedkar

A Commemorative Stamp on Dr. B.R. Ambedkar has been released jointly by the Ministry of Social Justice & Empowerment and Union Ministry for Communication and Information Technology as part of his 125th Birth Anniversary celebrations. The coin is slated to be released in honour of the legendary social reformer and approval from the Finance Ministry has already been received.

Vodafone won transfer pricing tax dispute case

British telecom giant Vodafone has won the transfer pricing tax dispute case against Indian Income Tax authorities after Bombay High Court ruled in its favour. Income tax authorities had imposed Rs. 3,700 crore transfer pricing tax on Vodafone India over the capital gains made by the company after selling its call centre business to its Mauritius based subsidiary in 2008. Vodafone had argued that the IT Department has no jurisdiction in this case because the transaction was between it and its subsidiary. It also had mentioned that the transaction was not an international one so it does not attract any tax. IT Department had claimed that Vodafone’s Indian arm had deliberately sold its shares at a lower price (undervalued). These shares were sold to third party at market price making huge capital gains from the deal.

NEWs IN BRIEF

- Union Ministry of Defence has divided erstwhile Maharashtra and Gujarat (MnG) Naval Area into two separate headquarters in order to enhance operational and administrative organizational structure.
- International shipping regulators revised the ‘high-risk area’ boundary in the Indian Ocean and have shifted it away from the India’s western coastline. High-risk area (HRA) boundary of maritime Piracy has been shifted from 78 degrees East to the 65 degrees East longitude off India’s western coastline.
- Union Cabinet has approved @ 500 cr. Project for building a national war memorial and war museum near India Gate in memory of over 22500 soldiers who had sacrificed their life for Indian Independence.
- The Pravasi Bharatiya Divas (PBD) Conference 2016 will be held in New Delhi from 8 January to 10 January 2016.
- BRICS nations has signed a joint declaration at New Delhi to combat and prevent organised human trafficking and migrant smuggling.
- In a landmark judgement the J & K High Court has ruled that Art 370 which grants special status to the state is a permanent feature of the constitution and cannot be abrogated, repealed or even amended.
- In a historic step in the quest to solve Netaji mystery PM Modi announced that the centre will release the first tranche of classified documents on Subash Chandra Bose on 23rd January 2016.
BILATERAL

Japan offered soft loan to India for bullet train project
Japan has offered soft loan of 15 billion dollars (Rs 90,000 crore) at an interest rate of less than 1 per cent to India’s ambitious first bullet train project viz. Mumbai-Ahmedabad high speed rail corridor along with technology. In this regard, Japan International Cooperation Agency (JICA) has submitted its report to the Union Railway Ministry. In its report JICA has envisaged a reduction in the travel time on the 505-km long corridor between the two western cities to 2 hours from the existing period of over 7 hours. The report also has mentioned that the bullet train is expected to run at speeds of around 300-350 km/hour.

Union Cabinet gave nod to MLAT in Criminal Matters between India and Maldives
The Union Cabinet has given its approval for signing a Mutual Legal Assistance Treaty (MLAT) between India and Maldives in case of Criminal Matters. MLAT is an agreement signed between two or more countries for the purpose of exchanging and gathering information to enforce criminal laws or public laws. The treaty aims to enhance effectiveness of both signatory countries in investigation and prosecution of crime. Seeks to enhance cooperation and mutual legal assistance in criminal matters.

Union Cabinet gave nod to agreement between India and Egypt on Maritime Transport
To strengthen cooperation in the field of merchant shipping and other matters related maritime transport the Union Cabinet has given its approval for signing of an agreement on Maritime Transport between India and Egypt.

The agreement seeks to
- Encourage the development of maritime relationship between both countries and mutually cooperate to enhance and stimulate steady growth of maritime traffic.
- Facilitate training and exchange of staff and students between both countries from various maritime establishments.
- Boost exchange of information necessary for facilitating and accelerating the flow of commercial goods in the sea and at the ports.
- Facilitate establishment of joint ventures (JVs) in the fields of maritime transportation, maritime training, shipbuilding and repairs, IT including development of simulators, port facilities and related maritime activities, etc.

Union Cabinet gave nod to MoU on Renewable Energy with Mozambique
The Union Cabinet has approved Memorandum of Understanding (MoU) between the Union Ministry of New and Renewable Energy and Mozambique in field of renewable energy. The MoU was signed between both nations in August, 2015, during the official visit of President of Mozambique Filipe Nyusi to India.

Union Cabinet gave nod to India-Taipei MoU on MSME
To promote the cooperation between the Micro, Small & Medium Enterprises (MSME), The Union Cabinet has approved the MoU between the Taipei Economic and Cultural Center (TECC) in India and India-Taipei Association (ITA) in Taipei. The MOU Contains an agreement to enable their respective MSMEs to participate in each other’s trade fairs and exhibitions in order to exchange business delegations with the other Party.

India gave USD 5 million grant to Palestine
President Pranab Mukherjee on his visit to Palestine where held talks with his Palestinian counterpart Mahmoud Abbas in Ramallah and reiterated India’s economic and political support for the Palestinian. Mr. Mukherjee has arrived in Ramallah at a time when clashes between Palestinians and Israeli security forces are on the rise. The President also handed over a cheque of USD 5 million to the Palestinian government as a budgetary support. Both countries have also announced five projects worth USD 17.79 million aimed at capacity building in the Palestinian territories. The projects include a USD 12 million techno park, a USD 4.5 million Palestine Institute for Diplomacy and a USD 1 million India-Palestine Centre for Excellence in Gaza.

India and Jordan inked 6 MoUs to cooperate in various fields
India and Jordan have signed six Memoranda of Understanding (MoU) in various fields. These MoUs were signed in presence of Jordanian Prime Minister Abdullah Ensour and Indian President Pranab Mukherjee in Amman.

The agreements signed are
- MoU on executive programme for cultural exchange between the Jordanian and Indian governments.
- MoU on Communication and Information Technology to cooperate in the field of ICT and electronics fields.
- MoU between Jordan News Agency Petra and the Press Trust of India (PTI).
- MoU on Maritime Transport Sector.
- MoU between Jordan Institute of Diplomacy and Indian Foreign Service Institute (IFSI).
- MoU between Indian Metrological Department (IMD) and Jordan Standards and Metrology Organisation to cooperate in assessment techniques.
NEWS IN BRIEF

- 26th edition of the Coordinated Patrol (CORPAT) between India and Indonesia began in the Andaman Sea. The expanded version of the 18-day long CORPAT that will conclude on 21 October 2015 will also see the first ever bilateral exercise between the two nations.
- India and Germany have signed around 18 agreements and memorandum of understanding (MoUs) in various sectors. These agreements were signed at the end of third edition of Indo-German Inter-governmental Consultations (ICG) in New Delhi. The Indo-German ICG was co-chaired by Prime Minister Narendra Modi and his visiting counterpart German Chancellor Angela Merkel.
- Cabinet Committee on Security has cleared a massive infrastructure project on the Indo-Bangladesh Border. 200 km of fencing and 400 km road building.
- Portugal became the first European country to sign the Memorandum of Understanding (MoU) on the establishment of Nalanda University. Portugal became the 17th country overall and the fourth outside the East Asia Summit to do so.

MOU

APSEZ inks MoU with IPGA to handle pulses across its ports in country

Gujarat-based Adani Ports and Special Economic Zone (APSEZ) has signed a Memorandum of Understanding (MoU) with India Pulses and Grains Association (IPGA) to handle import and exports of pulses across its ports in the country. The MoU seeks to ensure the smooth and cost efficient availability of this key protein source by ideally connecting to the key markets of North, West and Central India

Adani Ports inks MoU with L&T for Kattupalli Port Operations

Adani Ports and Larsen & Toubro (L&T) have inked a MoU to oversee operations of Kattupalli Port in Tamil Nadu. The non-binding MoU will empower L&T Shipbuilding to manage and operate the port with an effect from October 2015. Adani Ports and Special Economic Zone (APSEZ) is part of the Adani group led by Gautum Adani one of India’s leading business houses with a revenue of over 10 billion dollars.

ECONOMY & BANKING

RBI, UAE Central Bank inked MoU for supervisory information exchange

To promote greater co-operation and share supervisory information The Reserve Bank of India (RBI) has signed a Memorandum of Understanding (MoU) with the Central Bank of United Arab Emirates (UAE) on Supervisory Cooperation and Exchange of Supervisory Information. It was signed at Abu Dhabi, UAE by Saeed Abdulla Al Hamiz, Assistant Governor of Central Bank of UAE and Meena Hemchandra, Executive Director of RBI.

RBI allowed banks to fix interest rates on gold deposit scheme

Reserve Bank of India (RBI) has allowed banks to fix their own interest rates on gold deposits under the Gold Monetisation Scheme.

In this regard RBI has issued guidelines mentioning

- Banks are free to set interest rate such as principal and interest on the deposit denominated in gold.
- Designated banks will accept gold deposits under the Short Term Bank Deposit (1-3 years), Medium (5-7 years) and Long term (12-15 years) Government Deposit Schemes.
- The interest on the gold deposits will be credited in the accounts on the respective due dates and will be periodically withdrawable i.e. at maturity of the deposits. Short term bank deposits will be applicable cash reserve ratio (CRR) and statutory liquidity ratio (SLR).
- There is no bar for maximum gold deposit but the minimum deposit at one time should be raw gold equivalent to 30 grams of 995 fineness standard.
The raw gold should be in the form of coins, bars, jewellery excluding stones and other metals. Individual banks will determine the provision for premature withdrawal subject to a minimum lock-in period and along with the penalty.

The designated banks may sell or lend the gold accepted under the deposit to Metals and Minerals Trading Corporation (MMTC) of India for minting India Gold Coins (IGC) and to jewellers or sell it to other designated banks.

RBI formed Financial Inclusion Fund with Rs. 2000 crore corpus
Reserve Bank of India (RBI) has established Financial Inclusion Fund (FIF) with Rs. 2000 crore corpus expanding reach of banking services.

Key facts
- FIF has been established as a single entity (fund) by merging Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF).
- It will provide support for funding the setting up and operational cost for running financial inclusion and Literacy Centres.
- One of its major objective will be enhanced investment in Green Information and Communication Technology (ICT) solution.
- It will be administered by the reconstituted Advisory Board constituted by Union Government and will be maintained by NABARD.
- Contribution to FIF would be from the interest differential in excess of 0.5 per cent on Rural Infrastructure Development Fund (RIDF) and Short. Term Cooperative Rural Credit (STCRC) deposits. These deposits are held on account of shortfall in priority sector lending kept with NABARD by banks.

PS Jayakumar took over as MD and CEO of Bank of Baroda
P S Jayakumar, the former chief executive of VBHC Value Homes has been appointed as the new MD and CEO of the state-owned Bank of Baroda. BOB has been without a full-time CEO since August 2014. The last full time CMD was S S Mundra, who moved to Reserve Bank of India as deputy governor in July 2014. P S Jayakumar has joined Bank of Baroda at a time when the bank is under the investigation for an alleged fraud and black money transactions worth over Rs 6,000 crore.

Dena Bank tied up with bankbazaar.com
Dena 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. The tie up with bankbazaar.com for retail loans such as housing, car, used car loans and savings account will further strengthen the banks online presence and significantly support its growing retail portfolio in line with the Digital India initiative. MoU was signed between K.C. Chhipa, GM – Dena Bank and Mr. Adhil Shetty, CEO. bankbazaar.com at Dena Bank Head Office, BKC, Mumbai.

Govt to spend Rs 70,000 crore on development of major ports
The government has decided to to spend Rs 70,000 crore on major ports to make them more efficient and reduce logistics cost in the country under it’s ambitious Sagarmala Project, which is aimed at port-led development in coastal areas. It was announced by Shipping, Road Transport and Highways Minister Nitin Gadkari, who chaired the first meeting of the National Sagarmala Apex Committee (NSAC). Once implemented, this will result in cargo traffic increasing three folds. Logistic cost will be reduced.


Highlights of 2015 Annual Report
- World trade will grow by 2.8 percent in 2015 against 2.5 percent growth in 2014. However the growth rate could be pegged back further by a U.S. interest rate rise, China’s economic slowdown or Europe’s refugee crisis.
- In 2016, world trade is expected to grow by 3.9 percent, a revision of the WTO’s previous forecast of 4.0 percent.
- Forecast for growth in Asian imports in 2015 is pegged at 2.6 percent down from a 5.1 percent projection in April and Asian exports to 3.1 percent from the previous 5.0 percent forecast.
- Seychelles was admitted as the 161st Member of WTO in April 2015.

Report with respect to India
- Between 1995 and 2014, India is involved in 43 trade disputes next to the highest involvement (within Asia) recorded by China (44).
- Within WTO, India undertook second highest anti dumping initiations, 13, next to Brazil (29)
- India initiated the most investigations in 2014, with seven, followed by Indonesia and Turkey with three. India also imposed the greatest number of final measures – four. As of 31 December 2014, Ujal Singh Bhatia is the only Indian in the seven member Appellate Body.

China launched China International Payment System (CIPS)
China launched China International Payment System (CIPS), the much anticipated international payment system that seeks to provide global dimensions to its currency
Yuan. CIPS will provide capital settlement and clearing services for cross-border Yuan transactions for financial institutions domestically and abroad and will effectively enhance efficiency and increase global use of the Chinese currency. Till now, cross-border Yuan clearing had to be done either through one of the offshore Yuan clearing banks in places like Hong Kong, Singapore and London, or else with the help of a corresponding bank on the Chinese mainland. China’s Yuan became one of the world’s top five payment currencies in November 2014, overtaking the Canadian dollar and the Australian dollar, according to global transaction services organisation SWIFT.

NEWS IN BRIEF

- Kumar Mangalam Birla led Aditya Birla Group has launched a new online fashion store Abof.com.
- Asian Development Bank (ADB) has decided to provide 120 million dollars loan to upgrade the India-Bangladesh electricity network. This loan fund will allow Bangladesh to meet its increasing power demand from India and support power exchanges across South Asia region.
- Index of 8 core sector industries registered a growth of 2.6% in August 2015 (Coal, Oil, Gas, Refinery Fertilizer, Steel, Cement, Electricity). All seven except steel sector witnessed growth.
- The Centre is likely to register the postal bank by the end of the year while a pilot for payment services will be launched around January 2017. According to sources, as per the timeline for setting up postal bank, approval from NITI Aayog will be secured by mid-October followed by public investment board’s nod by October-end and Cabinet approval in November.
- SBI made its home loan cheaper by 20 basic points only.
- IDFC Bank went live with a “soft launch” at 23 locations, including 15 branches in rural Madhya Pradesh.
- Bandhan Bank will add 105 branches in 5 months.
- Mechanisation plan of Paradip Port in Odisha @ Rs. 1437 cr. has been approved by the Union Cabinet Committee on Economic Affairs.
- RBI has developed e-kuber a core banking solution to be used for consolidating and settlement of accounts under GST.
- RBI decision to cut rate by 50 basic points would attract an average annual flow of Rs. 48000 cr. from overseas investors for the next few years as per RBI report.
- Chennai-based Indian Overseas Bank (IOB) has reported low return on assets for four consecutive quarters from July 2014. The bank had posted a loss of Rs. 245 crore in October-December 2014. Under the corrective measures, the RBI has curtailed the bank’s branch expansion and recruitment drives. However, no lending curbs have been imposed. RBI is also monitoring the bank every month.
- ICICI Bank launched a mobile payment service based on mVisa. The service enables customers to make electronic payments from their smartphones at traditional stores, e-commerce sites, deliveries made at home, radio taxi and utility bills among others.
- The Reserve Bank of India (RBI) has relaxed the norms of Foreign Portfolio Investors (FPIs) of government debt and also announced higher investment limits in rupee terms in government securities with a view to bring in an additional 1.2 lakh crore rupees by March 2018. The RBI fixed the FPI investment limits in rupee terms and raised the limits in phases to reach 5 percent of the outstanding stock by March 2018.
- The National Pension System (NPS) and the Atal Pension Yojana (APY) have together crossed Rs. 1 lakh crore (or Rs. 1 trillion) with regard to total Assets Under Management (AUM) as disclosed by the Union Govt. during October 2015.
- CBI conducted raids on Vijay Mallya’s premises in Rs. 990 cr. Loan default case.
- Rana Kapoor led Yes Bank has received approval from the RBI to set up a mutual fund asset management company and trustee company.
- Indian Bank needs Rs. 5 lakh cr. to meet Basel-III norms by 2019.
- India has emerged as the most attractive destination for Foreign Investment in 2015 followed by China and South Asia.

MERGER AND AQUISITION

RCAM to takeover Goldman Sachs’ mutual fund business in India

Reliance Capital Asset Management (RCAM) has announced to takeover global giant Goldman Sachs’ mutual fund business in India. Under this deal, RCAM will acquire all 12 onshore mutual fund schemes of Goldman Sachs Asset Management (GSAM) India with total asset under management of 7132 crore rupees. It is first ever acquisition RCAM and will be acquired for 243 crore rupees in an all-cash deal.

Infosys to acquire US based firm Noah

Infosys to acquire US based firm Noah Consulting. India’s second largest software services major Infosys has announced acquisition of US-based oil and gas consulting firm Noah Consulting for 70 million US Dollars in an all-cash deal. Noah Consulting was founded in 2008 and has emerged as a leading provider of advanced information management consulting services for the oil and gas industry. It helps oil and gas companies to create and deploy information solutions in order to generate value from their oil and gas assets. It should be noted that this is third acquisition of Infosys in 2015. Earlier in June 2015, the IT major had completed acquisition of Kallidus (business name Skava) for 120 million dollars. In March 2015, it also had acquired US bases Panaya Inc which is was an automation technology company for 200 million dollars.
AWARD & HONOUR

Zimbabwean President Robert Mugabe awarded 2015 Confucius Peace Prize by China
Zimbabwean President Robert Mugabe has been awarded 2015 Confucius Peace Prize by China for his inspirational leadership and service to pan-Africanism and African independence. The Prize is dubbed as Chinese equivalent of the Nobel Peace Prize.

Indian short film An Old Dog’s Diary wins award at 2015 London Film Festival
An 11-minute Indian short film, An Old Dog’s Diary has won prestigious Best Short Film Award at the 2015 London Film Festival (LFF). The award was bestowed by the British Film Institute (BIF) at 59th edition of LFF. It story of film reveals the cultural conditions of Indian avant-garde painter Francis Newton Souza’s work and its institutionalisation by assembling the puzzle-piece evocations of his portrait. The film has been directed by Shai Heredia and Shumona Goel.

Kailash Satyarthi selected for 2015 Harvard Humanitarian of the Year Award
Nobel Peace laureate Kailash Satyarthi has been selected for the prestigious 2015 Harvard Humanitarian of the Year Award for championing the cause of child reform and ending all forms of violence against children. Satyarthi is the eighth Nobel laureate from India. He had won Nobel Peace Prize in 2014 and shared it with Malala Yousafzai.

Jamaican author Marlon James won 2015 Man Booker Prize
Jamaican author Marlon James has won the prestigious 2015 Man Booker Prize for his novel A Brief History of Seven Killings. With this, he became first Jamaican to win Man Booker Prize. His 680-page epic novel is inspired by the attempted assassination on Jamaican reggae musician Bob Marley in the 1970s. It has been published by OneWorld Publications. He became first Jamaican to win Man Booker Prize. Man Booker prize was launched in 1969 and presented by the Man Group.

Sheila Watt-Cloutier of Canada has won the 2015 Right Livelihood Award.
Inuit and Arctic activist Sheila Watt-Cloutier of Canada has won the 2015 Right Livelihood Award. She was honoured for her lifelong work dedicated to protect the Inuit of the Arctic and defend their right to maintain their livelihoods and culture which has been threatened by climate change.

List of winners of Forbes India Leadership Awards-2015
- Outstanding Start-up for the Year: Bhavish Aggarwal and Ankit Bhati of Ola
- Nextgen Entrepreneur for the Year: Siddhartha Lal of Eicher Motors Ltd
- Entrepreneur with Social Impact: Samit Ghosh, Ujjivan Financial Services Pvt. Ltd
- Conscious Capitalist Company for the year: Godrej Consumer Products Ltd and Gujarat Cooperative Milk Marketing Federation Ltd (Amul)
- Best CEO – Multinational Company: Uday Shankar, Star India Pvt. Ltd
- Best CEO - Public Sector: Arundhati Bhattacharya, State Bank of India
- Best CEO - Private Sector: CP Gurnani, Tech Mahindra Ltd
- Lifetime Achievement Award for the Year: RC Bhargava of Maruti Suzuki India Ltd
- Entrepreneur for the Year: Uday Kotak of Kotak Mahindra Bank Ltd

NEWS IN BRIEF
- Noted criminologist K Chockalingam has been conferred with the prestigious 2015 Paul H Appleby Award. The award was conferred on him by Indian Institute of Public Administration (IIPA) for his distinguished services to public administration and to the institute.
- South Korea’s Seong-Jin Cho has won the prestigious 17th international Frederic Chopin Piano competition.
- Kartik Chandran, an Indian-American associate professor of earth and environmental engineering at Columbia Engineering has been named as a 2015 MacArthur Fellow and has been given a ‘genius’ grant of 625,000 USD for working on a novel solution to the world’s need for food, clean water and energy.
- Zenia Bhungara of India was conferred with the 2015 Merlin Award in Mumbai.
- The Tiruchirapalli City Municipal Corporation awarded with Skoch Smart Governance Award for Achieving Operational Excellence in Waste Transportation using Information and Communication Technology based solutions.
- Celebrated writer Nayantara Sehgal returned the Sahitya Academy Award given to her in 1986 to uphold right to dissent.
Nualgi, an Indian company with entirely Indian technology in the field of nano biotechnology, won the Popular Choice Awards at the Climate CoLab of Massachusetts Institute of Technology (MIT), Cambridge. With this, Nualgi became the first Indian company to win the annual MIT contest.

Delhi Chief Minister Arvind Kejriwal sacked Minister for Food and Environment Asim Ahmed Khan on charges of corruption.

Corporate Affairs Secretary Tapan Ray was appointed to the Board of capital market regulator Securities and Exchange Board of India (SEBI).

Union Finance Minister Arun Jaitley bagged the Best Finance Minister of Asia Award.

Renowned Malayalam filmmaker I.V. Sasi was awarded with the prestigious J.C. Daniel Award for the year 2014 for his contributions towards the Malayalam entertainment industry.

Punjabi writer Dalip Kaur Tiwana came to news after she became the first writer to return ‘Padma Shri’ honour to protest against rising communal tension in the country.

Both & Author

- Autobiography of Sam Pitroda named Dreaming Big: My Journey to Connect India has been released. It is written with the help of an American author David Chanoff.
- The book titled The Courage to Act - A Memoir of a Crisis and Its Aftermath authored by Ben S. Bernanke was released in the first week of October 2015.
- The book titled The Clintons’ War on Women authored by Roger Stone and Robert Morrow was in news in first week of October 2015.
- “Neither a Hawk nor a Dove: An Insider’s Account of Pakistan’s Foreign Policy” book written by former Pakistani foreign minister Khurshid Mahmud Kasuri that was released on 12 October 2015 in Mumbai amidst the incident of black oil paint being thrown on Sudheendra Kulkarni, the organizer, of the book release event.
- The book titled Ruled or Misruled: Story and Destiny of Bihar authored by the Assistant Editor of the Indian Express’ Santosh Singh was released in last week of September 2015.
- The book titled Hungry Bengal. War, Famine, Riots and the End of Empire authored by Janam Mukherjee was in news in fourth week of September 2015.

VANIK’S KNOWLEDGE GARDEN
Important Nuclear Power Plants in India

<table>
<thead>
<tr>
<th>Plant</th>
<th>Location</th>
<th>State</th>
<th>Capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Narora Atomic Power Station</td>
<td>Narora</td>
<td>Uttar Pradesh</td>
<td>440 MW</td>
</tr>
<tr>
<td>Rajasthan Atomic Power Station</td>
<td>Rawatbhatta</td>
<td>Rajasthan</td>
<td>1180 MW</td>
</tr>
<tr>
<td>Tarapur Atomic Power Station</td>
<td>Tarapur</td>
<td>Maharashtra</td>
<td>1400 MW</td>
</tr>
<tr>
<td>Kakrapar Atomic Power Station</td>
<td>Kakrapar</td>
<td>Gujarat</td>
<td>440 MW</td>
</tr>
<tr>
<td>Kudankulam Nuclear Power Plant</td>
<td>Kudankulam</td>
<td>Tamil Nadu</td>
<td>- MW</td>
</tr>
<tr>
<td>Madras Atomic Power Station</td>
<td>Kalpakkam</td>
<td>Tamil Nadu</td>
<td>- MW</td>
</tr>
<tr>
<td>Kaiga Nuclear Power Plant</td>
<td>Kaiga</td>
<td>Karnataka</td>
<td>660 MW</td>
</tr>
<tr>
<td>Madras Atomic Power Station</td>
<td>Kalpakkam</td>
<td>Tamil Nadu</td>
<td>440 MW</td>
</tr>
</tbody>
</table>
PERSON IN NEWS

Vijay Kumar Malhotra: Union Government has appointed veteran sports administrator Vijay Kumar Malhotra as first President of newly established All India Council of Sports (AICS). AICS is as an advisory body established in July 2015 to deliberate on matters relating to the development and promotion of sports and games in the country.

Brett McGurk: US President Barack Obama has appointed veteran Iraq expert Brett McGurk as Special Envoy to the US-led coalition fighting the Islamic State (IS).

Nasser Khan: Retired Lieutenant General Nasser Khan Janjua has been appointed as the new National Security Advisor (NSA) of Pakistan.

Alok Rawat: Senior IAS officer Alok Rawat became first male person to be appointed as member of National Commission for Women (NCW). NCW is a statutory body established under the National Commission for Women Act, 1990. It was established in January 1992 to review the constitutional and legal safeguards for women.

Samardeep Subandh: Samardeep Subandh has been appointed as Chief Marketing Officer (CMO) of homegrown e-commerce giant Flipkart.

Reva Khetrapal: Former Delhi High Court judge Reva Khetrapal has been selected as Delhi’s new Lokayukta.

Shreehari Aney: Maharashtra government has appointed Shreehari Aney as the Advocate General (AG) of the state as per provisions of Article 165 of Constitution.

Kundhavi Kadiresanwas: Kundhavi Kadiresanwas appointed as the Assistant Director (AD) of United Nations Food and Agriculture Organization (FAO) and Regional Representative for Asia and the Pacific.

N Venugopala Rao: The Anil Ambani-led Reliance Power has appointed N Venugopala Rao as its Chief Executive Officer. Rao, an MBA in Finance & Marketing, is a power sector professional having over 34 years of experience.

Ranganath Dwarakanath Mavinakere: Infosys, the country’s second largest IT company has appointed

Ranganath Dwarakanath Mavinakere as its Chief Financial Officer (CFO).

Shekhar Basu: Renowned scientist Shekhar Basu has been appointed as Atomic Energy Secretary and Chairman of Atomic Energy Commission.

A.R. Rahman: Oscar-winning composer A.R. Rahman has been named the Cultural Ambassador for Seychelles. A.R. Rahman has sent out his love and regard to the people and government of Seychelles for such an honour.

Jack Dorsey: Jack Dorsey the co-founder and interim chief executive officer (CEO) of Micro blogging site Twitter has been appointed as it’s permanent CEO for second time.

Sumit Issar: Sumit Issar has been appointed as the new Managing Director for Mahindra Intertrade Ltd (MIL) and Mahindra Steel Service Centre Ltd (MSSCL), a joint venture between Mahindra and Metal One Corporation, Japan.

Shashank Manohar: Lawyer-turned-administrator Shashank Manohar has been elected unopposed as President of Board of Control for Cricket in India (BCCI) for the second term. Shashank Manohar belongs to Vidarbha Cricket Association and was elected by Special General Meeting (SGM) of BCCI.

Sarat Kumar Acharya: Sarat Kumar Acharya assumed office as Chairman and Managing Director of Neyveli Lignite Corporation Limited (NLC).

Anup K Pujari: Dr Anup K Pujari 2015 assumed additional charge as the Chairman and Managing Director of Neyveli Lignite Corporation Limited (NLC).

Tapan Ray: Corporate Affairs Secretary Tapan Ray was appointed to the Board of capital market regulator Securities and Exchange Board of India (SEBI). Ray succeeded Anjuly Chib Duggal on the SEBI board.

MK Surana: MK Surana was appointed as the Chairman and Managing Director (CMD) of state-run oil marketer Hindustan Petroleum Corp Ltd (HPCL).

OBITUARY

Maureen O’Hara: Renowned Irish-American actress and singer Maureen O’Hara passed away in Boise, US.

Kikkeri Shamanna Lakshminarayana Swamy: Renowned Kannada filmmaker Kikkeri Shamanna Lakshminarayana Swamy (KSL Swamy) passed away in Bengaluru, Karnataka.

Gamal al-Ghitani: Acclaimed Egyptian novelist and journalist Gamal al-Ghitani passed away in Cairo, Egypt.

Manorama: Well-known Tamil comedian and actress Manorama died passed away following multiple organ failure on Saturday in Chennai, Tamil Nadu.

Ravindra Jain: Veteran music director Ravindra Jain, who was admitted in Lilavati hospital in Mumbai following ill-health, passed away.


Gopishantha: Legendary Tamil actress Gopishantha, popularly known by her stage name Manorama, died due to multiple organ failure in Chennai, Tamil Nadu.

◆◆◆
PLACE IN NEWS

Zam hydropower station: China operationalised the Zam hydropower station on the Brahmaputra River in Tibet Autonomous Region (TAR). It is considered to be the highest-altitude hydropower station in the world. It was built on the river Brahmaputra that is also known as the river Yarlung Zangbo in Tibet. The construction of the project raised apprehensions in India as it is feared that diversions of water affect projects in the downstream in Arunachal Pradesh.

Palmas, Brazil: First World Indigenous Games has kicked off in the northern Brazilian city of Palmas. The lavish opening ceremony of the multi-sport event was attended by Brazilian President Dilma Rousseff.

Amaravati,: Prime Minister Narendra Modi laid the foundation stone Amaravati, a new capital city of Andhra Pradesh on the occasion of Dussehra and Vijaya Dashmi.

Khadi Utsav, Ahmedabad: Coinciding with 146th birth anniversary of Mahatma Gandhi Gujarat Government has launched a special Khadi Utsav in Ahmedabad to promote khadi. This special Khadi Utsav seeks to create an aggressive marketing drive in order to promote Khadi in the young generation. It will put “Narendra Modi Kurtas and jackets” as among the main attractions among garments like khadi denim to attract the youth. A special discount of 25 per cent would be given on khadi products manufactured in Gujarat, while those from other states will have a 15 per cent rebate.

SPORTS

CRICKET

Virender Sehwag announces retirement from International Cricket

Ace Indian cricketer Virender Sehwag has announced his retirement from international cricket. This announcement comes after more than two-and-a-half years on from his last appearance in Test match for India in March 2013 against Australia in Hyderabad.

Test Career: He had played 104 test matches and scored 8,586 runs with batting average of 49.34. His score stands at fifth position in India’s all-time list. It includes 23 centuries and highest score of 319 (against South Africa). It was also the fastest triple century in the history of international cricket reached 300 off only 278 balls.

ODI Career: He had played 251 ODI matches and scored 8273 runs with batting average of 35.05. It includes 15 centuries including the second-highest individual ODI score of 219 after Rohit Sharma.

Captaincy: He had occasionally captained India team in 12 ODIs between 2003 and 2012 and 4 Tests matches between 2005 and 2012.


Cricketer Zaheer Khan announced retirement from International cricket

One of India’s greatest fast bowlers Zaheer Khan has announced his retirement from international cricket with an immediate effect. He had played a major role in India’s 2011 World Cup triumph by taking 21 wickets.

Test matches: He had played in 92 Test matches and was left-arm pacer. He had taken 311 wickets. He is 4th highest wicket-taker in India after Anil Kumble (619), Kapil Dev (434) and Harbhajan Singh (417).

ODI Career: He had played in 200 ODIs and had taken 282 wickets.

T-20 Internationals: He had played in T-20 Internationals and had taken 17 wickets.

• South Africa won the three-match T-20 and ODI International series against India.
• Younis Khan surpassed Javed Miandad’s record for most runs for Pakistan in Test cricket.

ICC Women’s Team Rankings (as on 1 October 2015)

<table>
<thead>
<tr>
<th>Ranking</th>
<th>Team</th>
<th>Points</th>
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<td>Australia</td>
<td>134</td>
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<tr>
<td>2</td>
<td>England</td>
<td>124</td>
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<tr>
<td>3</td>
<td>New Zealand</td>
<td>109</td>
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<tr>
<td>4</td>
<td>India</td>
<td>105</td>
</tr>
<tr>
<td>5</td>
<td>West Indies</td>
<td>99</td>
</tr>
</tbody>
</table>
TENNIS

Winners of 2015 China Tennis Open

Men’s Singles title :- Novak Djokovic of Serbia
Women’s Singles title :- Arbine Muguruza of Spain
Men’s Doubles title :- Vasek Pospisil (Canada) and Jack Sock (US)

Women’s Doubles title :- Sania Mirza (India) and Martina Hingis (Switzerland)

- India’s ace tennis player Saketh Myneni has won the 2015 Vietnam Open trophy.
- The top seeded pair of Sania Mirza and Martina Hingis continued their magnificent form in 2015 by clinching their seventh doubles title of the year by winning the Wuhan Open women’s doubles trophy.
- Novak Djokovic won 2015 Shanghai Rolex Masters tennis title.

OTHER SPORTS

- India’s ace women archer Deepika Kumari has won the Silver medal in recurve event at the 2015 Archery World Cup Final held in Mexico City.
- Mercedes driver Lewis Hamilton of Britain has won 2015 United States Grand Prix title of Formula One for the fourth time. Earlier he had won it in 2007, 2012 and 2014.
- Ace Indian archer Abhishek Verma has won Silver medal in the 2015 Archery World Cup Final in the men’s individual compound section.
- China’s Xuerui Li has won the prestigious 2015 Denmark Open Badminton Title in the women’s single category. In the final match played at Odense, Denmark, she defeated P V Sindhu of India.
- Great Britain won the 2015 Sultan of Johor Cup under-21 field hockey tournament by defeating defending champions India. Host Malaysia has been placed at third position in this edition of tournament after they had defeated Argentina. The tournament held annually in Malaysia and it is the only invitational junior hockey competition played at international level. India is most successful team in the tournament and has won it for two times in 2013 and 2014.
- Punjab National Bank (PNB) bagged the title in the 119th All India Beighton Cup Hockey Tournament which was being played at Kolkata. This was their maiden Beighton Cup.
- Renowned Mercedes driver Lewis Hamilton who hails from Britain has won 2015. Russian Grand Prix title of Formula One. It should be noted that this was his overall ninth victory of the season.
- Indian badminton ace Ajay Jayaram has clinched 50000 USD after winning 2015 Dutch Open Grand Prix badminton tournament.
- Indian cyclist Deborah Herold in the first week of October 2015 bagged one gold, three silver and one bronze medal at the 2015 Taiwan Cup held at the Hsin Chu Velodrome, Hsin-Chu city in Taiwan. With this, she became the first ever Indian cyclist to win in women’s elite section.
- Russia bagged the Women’s European Volleyball Championship title by defeating Netherlands (3-0) in the finals held at the Sportpaleis Ahoy Arena in Rotterdam, Russia. This was the 19th title for Russia. Winners of 2015 Women’s European Volleyball.
- Russia’s Sergey Karjakin has won the chess World Cup held at Baku, Azerbaijan. In the final match he defeated Peter Svidler (Russia) by 6-4 score. The title was decided in the tie-breakers after the two won two classical games each.
- Former world number one shooter Heena Sidhu has bagged a Gold medal in the women’s 10m air pistol event of the 8th Asian Air Gun Championship held in New Delhi.
- Venus Williams of United States has won the 2015 Wuhan Open Singles Title.
- Luis Leao Pinto of Portugal has won 2015 MTB Himalaya Title, Asia’s premier mountain biking race for the second time in the Solo Men’s category.
- Former Pakistan captain Inzamam-ul-Haq was on Friday appointed temporary Afghanistan cricket coach for their upcoming Zimbabwe tour.

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China launched 20th satellite for its BeiDou Navigation system

China has successfully launched 20th new generation satellite into orbit that will support its domestic navigation and positioning network BeiDou Navigation System (BDS) which will compete with the US-operated GPS. The satellite was launched from Xichang Satellite Launch Center in the southwestern province of Sichuan, the satellite was boosted by a Long March-3B carrier rocket.

China launched Tianhui-1C mapping satellite of Tianhui-1 series

China has successfully launched Tianhui-1C, a third mapping satellite of the Tianhui-1 series into its designated orbit. The mapping satellite was launched by Long March 2D carrier rocket from the Jiuquan launching base located in the country’s northwestern Gansu province. It was overall Long March rockets series 215th successful launch. Tianhui-1C satellite will enhance the China’s ability to carry out scientific research, mapping and disaster relief.

Tsunami early Warning system successfully tested in Mumbai

A newly-installed Tsunami Early Warning System Siren was successfully tested near INS Angre, off Reserve Bank of India (RBI) head office in south Mumbai. It has a digital electronic board fitted in the system which gives out data about the approaching tsunami. The siren system has been installed at the Meteorology Office of Western Naval Command by Indian National Centre for Ocean Information Services (INCOIS).

DRDO’s Missile Complex in Hyderabad renamed after Abdul Kalam

Defence Research Development Organisation’s (DRDO’s) Missile Complex in Hyderabad has been renamed as Dr APJ Abdul Kalam Missile Complex on the occasion of his 84th birth anniversary. The Hyderabad Missile Complex is considered to be the brainchild of Dr Kalam. It comprises Advanced Systems Laboratory (ASL), Defence Research and Development Laboratory (DRDL) and Research Centre Imarat. Dr Kalam had joined Missile Complex in 1982 and it was a part of it for nearly two decades.

Union Government flagged off Climate Special Science Express

Union Science and Technology Minister Dr. Harsh Vardhan flagged off Science Express Climate Action Special (SECAS) with the theme of Climate Change. The Science Express aims to create awareness among various sections of the society especially the students about various challenges and issues associated with Climate Change. It is an innovative science exhibition mounted on a 16 coach AC train and has been custom-built by the Indian Railways for Department of Science and Technology (DoS&T). It is a collaborative initiative of DoS&T and Union Ministry of Environment, Forests and Climate Change (MoEFCC) and Union Ministry of Railways. Initially for about 7 months, the train will travel across India covering about 18,000 kms and halting at 64 locations spread over 20 States.

**NEWS IN BRIEF**

- German language will be again taught in Kendraya Vidyalaya as additional foreign language.
- British researchers developed a new mobile app named ASCmeLT that will help people with autism in the development of new technologies for their own use. The app was developed by a consortium of researchers from the Universities of Southampton, Bath and Sussex.
- USA astronaut Scott Kelly become the longest serving USA crew at the ISS at 383 days.

**HEALTH**

Health Ministry modified National Blood Policy to allow Blood banks to borrow units from one another

On the recommendation of the National Blood Transfusion Council (NBTC), Union Ministry of Health & Family Welfare has made a major modification in the National Blood Policy (NBP), 2002 to allow blood banks to borrow units from one another in case of a shortage. The ministry also has made modification in the policy to fix an exchange value for surplus plasma available at some blood banks in the country. This move will help to curb the trading or selling of surplus plasma by the blood banks with proper regulatory framework.

Mortality rate among Indian girls below age of five higher than the boys: UN Report

As per recently released UN Report titled The World’s Women 2015, mortality rate among Indian girls below the age of five higher than the boys. Higher mortality rate among girls is closely related to a general preference for sons.

**NEWS IN BRIEF**

- The World Health Organisation (WHO) in its Treat-All recommendation made removed all the limitations on eligibility for Antiretroviral Therapy (ART) among people living with HIV. With this, all populations and age groups will now eligible for treatment.
- Government of Delhi made swine flu vaccination mandatory for high-risk groups. The Department of Biotechnology (DBT) on 5 October 2015 tied-up with US firm Prakash Lab to provide the Prakash Lab’s low cost paper folding-microscope, the Foldscope to students in India. Foldscope will be used as an educational tool to understand physics, chemistry, biology and instrumentation. The Foldscope was developed by Dr Manu Prakash, an Indian-origin Assistant Professor at Stanford University.

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B – 61 A & B, Saheed Nagar & Plot-1441, Opp. IOCL Petrol Pump, CRP Square, Bhubaneswar Ph.: (0674) 6556677, 8093556677. Web : www.vanik.org, E-mail : vanikbbsr@gmail.com
ENVIRONMENT & ECOLOGY

India’s first Dolphin Community Reserve to come up in West Bengal
To protect the endangered Gangetic river dolphins, West Bengal will soon have the country’s first community reserve for the mammal. Wildlife Protection Act had provisions to create such community reserve for protection of flora and fauna. Direct killing, habitat fragmentation due to construction of dams and barrages, indiscriminate fishing and pollution of rivers are some of the major threats affecting the species. The number of dolphin is estimated to be less than 2,000 in the country. Gangetic dolphin often known as the ‘Tiger of the Ganges’, the river dolphin is an indicator animal, which represent healthy river ecosystem. It has the same position in a river ecosystem as a tiger in a forest.

New species of banana discovered on the Little Andaman islands
Team of scientists from the Botanical Survey of India (BSI) have discovered a new species of banana from a remote tropical rain forest on the Little Andaman islands. The new species, of banana which has been named as “Musa indandamanensis” is sweet and has orange pulp. It was located about 16 km inside the Krishna Nalah forest in the island.

Tamil Nadu Government banned anti-inflammatory drug, Ketoprofen to save vultures
Recently anti-inflammatory drug “Diclofenac” was banned by the Union Government to save critically endangered vultures and now Tamil Nadu state government has banned Ketoprofen, a non-steroid anti-inflammatory drug (NSAID) to save vulture population in the state. Directorate of Animal Husbandry has decided to discontinue the use of Ketoprofen (used extensively for veterinary purposes) in Erode, Coimbatore and The Nilgiris, where the vulture population was in danger. Further use of Ketoprofen will be discontinued for veterinary purposes in the entire State. The Centre had banned Diclofenac multi-vial doses after wildlife biologists proved that presence of the drug in the carcasses of the cattle caused the vulture population to dwindle drastically. The drug is harmless to the cattle, but is fatal for the vultures, who routinely feed on the carcass of dead cattle. Studies have shown that the drug causes kidney and liver failure in vultures.

NEWS IN BRIEF
- Researchers have discovered four new crab species namely Paguristes luculentus, Diogenes canaliculatus, Pagurus spinossior and Afropinnotheres ratnakara in Kerala.
- For the first time, a team of scientists have discovered two complex organic molecules viz. Ethyl alcohol and a simple sugar known as glycolaldehyde on a comet.
- Hurricane Patricia has struck Mexico’s Pacific coast with destructive winds that forced thousands of people to flee homes and beach front resorts
- Powerful Typhoon Koppu (also known as Lando) has hit the northern Philippines battering the coast with powerful winds with speed of 240 kph. The Typhoon Koppu is considered as the strongest landfalling of tropical cyclone in past five years faced by Philippines.
DEFENCE

India-China Joint Exercise Hand-in-Hand 2015 concluded in Kunming
Fifth edition of India-China Joint Military Training Exercise Hand in Hand 2015 concluded at Kunming Military Academy in Yunnan province of China. The 12 day exercise concluded with a Joint Field Exercise between armies of both countries followed by a closing ceremony. It should be noted that the Hand-in-Hand series of joint military exercise between armies of India and China was started in 2007.

India-Sri Lanka joint training exercise “Mitra Shakti-2015” concluded
The third India-Sri Lanka joint training exercise “Mitra Shakti-2015” concluded after a grand closing ceremony held at Aundh Military Camp, Pune. 14 days of joint training that was started on 29 September 2015 included understanding of transnational terrorism, developing interoperability and conduct of joint tactical operations controlled by a Joint Command Post.

Indian Air Force (IAF) celebrated its 83rd anniversary
The Indian Air Force (IAF) celebrated its 83rd anniversary on 8 October, 2015 with a large parade and air display at the Hindon air base near Delhi. The major take away from the celebrations was the announcement of a planned inclusion of women pilots in the fighter squadrons. Chief of Air Staff, Air Chief Marshal Arup Raha, announced that women pilots will soon fly fighter jets of the Indian Air Force.

DRDO sets up world’s Highest Terrestrial Research Centre in Ladakh
Defence Research and Development Organisation (DRDO) has created another centre of excellence by establishing Defence Institute of High Altitude Research (DIHAR), Leh. The world’s highest terrestrial centre at Changla near Pengong lake in Ladakh. The centre dubbed as Extreme Altitude Research Centre is located at 17,600 feet above mean sea level and was inaugurated by Director General of DRDO Dr S Christmas. The centre will serve as a natural cold storage for preserving rare and endangered medical plants for generations to come. The centre will act as an important utility for research work in front areas of food and agriculture and bio-medical sciences for well being of the soldiers deployed in high altitude cold desert.

NEWS IN BRIEF

- India, United States and Japan navies have concluded 2015 Malabar Naval Exercise of the eastern coast in Bay of Bengal and India Ocean.
- “INS Astradharani” Indian Navy’s first totally indigenously-designed and built torpedo launch and recovery vessel (TRV) was commissioned into Indian Navy at Visakhapatnam, Andhra Pradesh.
- To CORPAT maritime exercise between India and Indonesia began in the Andaman Sea. The navies of two countries have been carrying out Coordinated Patrolling along the International Maritime Boundary Line twice a year since 2002. The aim of this exercise is to keep vital part of the Indian Ocean Region safe and secure for commercial shipping and international trade.
- Indian Coast Guard commissioned a new warship named Anmol.

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RECENT SUMMIT IN NEWS

Iran’s Parliament gives Preliminary approval for Nuclear Deal
The Parliament of Iran has passed a bill that allows the government to implement a historic nuclear deal reached with world powers i.e. P5+1 countries. Under the provisions of bill Iranian government can withdraw from implementation of the nuclear deal if the other side fails to lift economic sanctions against Iran. It also says that International inspectors would have only limited access to military sites. The Nuclear deal between Iran and so-called P5+1 US, UK, France, China and Russia plus Germany was struck in July 2015 after 20 months of negotiations.

Twelve Pacific Rim countries ink Trans-Pacific Partnership (TPP) Agreement
Twelve Pacific Rim countries have signed Trans-Pacific Partnership (TPP) agreement that cuts trade tariffs and sets common standards in trade Trans-Pacific Partnership (TPP) aims to counter the trade obstructions created by china and cut trade barriers that are affecting everything from the price of cheese to the cost of cancer treatments. It should be noted that China being world’s second-largest economy has been not part of the agreement. The TPP is designed to encourage trade between the United States, Australia, Brunei, Canada, Chile, Japan, Malaysia, Mexico, New Zealand, Peru, Singapore and Vietnam. The 12 countries have a population of about 800 million and are responsible for 40 Per Cent of world trade.

India to Chair G20 in 2018
India is set to be the G20 Chair in 2018, and New Delhi could host the prestigious annual G20 summit. This decision was taken by G20 forum earlier in September 2015 which was chaired by Turkey. Turkey will hand over the Chair for the next year i.e. 2016 to China following which Germany will in 2017 and then the Chair will pass on to India for 2018.

Members:- Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, South Korea, Mexico, Russia, Saudi Arabia, South Africa, Turkey, U.K., U.S, EU.

NEWS IN BRIEF
• Finance Ministers of 20 nations vulnerable to climate change launched the V20 Group on 8 October 2015. The Group launched was during the annual meeting of International Monetary Fund (IMF) and World Bank in Lima, Peru. The Group aims to pool resources for their fight against the impact of global warming and is a counterpoint to the G20 group of leading industrialised and emerging economies.

COMMITTEE & ITS FUNCTION
• India and South American nation Ecuador have signed an agreement to set up a Joint Economic and Trade Committee (JETCO) to strengthen the trade relations between the countries. It was signed by Mentor Villagomez, Ecuadorian Ambassador to India and Rita Teotia, Commerce Secretary during the meeting between delegations of both countries.
• Union govt. appointed a committee to search the CEO for the National Investment and Infrastructure Fund NIIF.
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<thead>
<tr>
<th>Name of the organisation</th>
<th>Headquarter</th>
<th>Head</th>
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<tbody>
<tr>
<td>UN Security Council</td>
<td>New York</td>
<td>The presidentship is held for one month by member countries in alphabetical order.</td>
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<tr>
<td>UN General Assembly</td>
<td>New York</td>
<td>Huke Jeremic; 2013-John William Ashe</td>
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<td>UN Secretariat</td>
<td>New York</td>
<td>Ban Ki Moon</td>
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<td>International Court of justice</td>
<td>The Hague, Netherlands</td>
<td>Peter Tomka</td>
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<td>International Criminal Court</td>
<td>Lyons, France</td>
<td>Song Sang-Hyun</td>
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<tr>
<td>Economic and Social Council</td>
<td>New York</td>
<td>Milos koterek</td>
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<td>Food and Agriculture organisation</td>
<td>Rome</td>
<td>Jose Graziano da Silva</td>
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<td>International civil Aviation organisation</td>
<td>Montreal, Canada</td>
<td>Raymond Benjamin</td>
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<td>International Labour organisation</td>
<td>Geneva</td>
<td>Juan Somavia</td>
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<tr>
<td>International Monetary Fund</td>
<td>Washington DC</td>
<td>Christian Lagarde (former head Dominique Strauss Kahn was involved in a sex scandal)</td>
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<td>International Atomic Energy Agency</td>
<td>Vienna, Austria</td>
<td>Yukiyo Amano</td>
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<td>International Maritime Organisation</td>
<td>London, U.K.</td>
<td>Koji Sekimizu</td>
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<td>United nations Educational Cultural and Social organisation</td>
<td>Paris</td>
<td>Irina Bokova (1st woman to have become director-general)</td>
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<td>International labour organization</td>
<td>Geneva</td>
<td>Juan Somavia</td>
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<td>International fund for Agriculture Development</td>
<td>Rome</td>
<td>Kanayo F. Nwanze</td>
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<td>World Bank</td>
<td>New York</td>
<td>Jim Yong kim</td>
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<td>World health Organisation</td>
<td>Geneva</td>
<td>Dr. Margaret chan</td>
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<td>World intellectual property organisation</td>
<td>Geneva</td>
<td>Francis Gurry</td>
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<td>World trade Organisation</td>
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<td>Pascal Lamy</td>
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<td>United nations International Children and Women Fund</td>
<td>New York</td>
<td>Anthony lake</td>
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<td>Association of South East Nations</td>
<td>Seat of Secretariat- Jakarta, Indonesia</td>
<td>Surin Pitsuwan</td>
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<td>North Atlantic Treaty organisation</td>
<td>Brussels</td>
<td>Anders Fogh Rasmussen</td>
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<td>Greenpeace</td>
<td>Founded – Vancouver, Canada: headquarter – Amsterdam</td>
<td>Ana Toni, Indian lalita ramdas was also its former head</td>
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<td>International criminal police organization or Interpol</td>
<td>Lyons</td>
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<td>European organization for nuclear Research</td>
<td>Geneva</td>
<td>Rolf Dieter Heuer</td>
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<td>European Union</td>
<td>Belgium</td>
<td>Herman von Rompuy</td>
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<td>European parliament</td>
<td>Belgium</td>
<td>Martin Schulz</td>
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<td>The Commonwealth</td>
<td>London</td>
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<td>Non-Aligned Movement</td>
<td>Belgrade</td>
<td>Mahmoud Ahmadinejad</td>
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<td>South Asean corporation for regional cooperation</td>
<td>Kathmandu</td>
<td>Mohammed Hasad Ahmes Manik</td>
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<td>Amnesty international</td>
<td>London</td>
<td>Sahil Shetty</td>
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Recent Visit & Visitors

- President Pranab Mukherjee visited Palestine between 12 October and 13 October 2015. Mukherjee is the first Indian head to visit Palestine. During his visit, Mukherjee met with President Mahmoud Abbas of Palestine in Ramallah. He also met with Palestinian Prime Minister Rami Hamdallah. Al-Quds University conferred Honorary Doctorate on President Pranab Mukherjee at a ceremony held in Ramallah. Currencies: Jordanian dinar, Israeli new shekel Capital: Ramallah
- Visiting German Chancellor Angela Merkel signed 18 MOUs and letter of intent and new assistance package of over 1 billion Euro for solar projects in India.
- President Pranab Mukherjee visited Jordan, Palestine and Israel in October 10th.
- Foreign Minister Sushma Swaraj visited Maldives and resumed the Joint Commission Talk for promoting cooperation in defence security, energy and health.

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Date & Observation

1-Oct International Day for the Elderly
Theme for year 2015: ‘Sustainability and Age Inclusiveness in the Urban Environment’.
1-Oct World Vegetarian Day
Theme for year 2015: ‘Sustainability and Age Inclusiveness in the Urban Environment’.
2-Oct Gandhi Jayanti
4-Oct World Animal Welfare Day
5-Oct World Habitat Day
Theme for year 2015: Public Spaces for All
8-Oct Indian Air Force Day
9-Oct World Post office Day
9-Oct World Egg Day
10-Oct National post Day
13-Oct UN International Day for Natural Disaster Reduction
14-Oct World Standards Day
15-Oct World White Cane Day
16-Oct World Food Day
Theme of 2015: ‘Social Protection and Agriculture’.
17 October: International Day for the Eradication of Poverty
2015 Theme: Building a sustainable future: Coming together to end poverty and discrimination.
20-Oct World Statistics Day
24-Oct UN Day: World Development Information Day
30-Oct World Thrift Day

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STATE NEWS

Himachal Pradesh to host India’s first Paragliding World Cup
Union Civil Aviation Minister Ashok Gajapathi Raju flagged off India’s first Paragliding World Cup has begun at Bir Billing near Baijnath town in Kangra district of Himachal Pradesh. Snow leopard is the official mascot of this World Cup. It is for the first time that Paragliding World Cup is being organised in a South Asian country.

First car-free day observed in Delhi
First Car-Free Day was observed in Delhi on 22 October 2015 to encourage the people to use public transport instead of using their cars. Delhi Chief Minister Arvind Kejriwal and Deputy Chief Minister Manish Sisodia took part to observe this day by taking part in a cycle rally. DTC also had deployed additional buses with frequency of one or two minutes on this route for better facilitation of commuters. Delhi government has decided to observe ‘Car-Free Day’ on different road stretches on the 22nd of every month. This initiative seeks to reduce pollution and traffic congestion in Delhi by encouraging residents to use public transport.

Maharashtra Government to impose MCOCA law against hoarders and black marketers
Maharashtra Government has decided to use stringent Maharashtra Control of Organised Crime Act (MCOCA) law against the hoarders and black marketers. It was enacted to remove drawbacks of legal framework which were inadequate to curb or control the menace of organised crime. The law has stringent and deterrent provisions including in certain circumstances power to intercept wire, electronic or oral communication to curb the menace of organised crime.

Maharashtra declared drought-like condition in 14,708 villages
Maharashtra Government has declared drought-like condition in 14,708 villages of the state’s total 43,000 villages. This means the drought covers 34% of the state and these villages have receive inadequate rainfall in monsoon season 2015 leading to decrease in Kharif production. This is the second successive year Maharashtra has faced drought like condition in state. In fact, state has experienced three such natural calamities in the last four years.

Rajasthan Government notified 5% quota for Gujjars and other SBCs
Rajasthan government has issued a notification to provide 5 per cent quota to Gujjars and other Special Backward Classes (SBC). The notification was issued by state government under the Rajasthan Special Backward Classes Reservation Act, 2015. The Act came into force from October 16, 2015. It will provide 5% reservation in educational institutes and government jobs to Gujjars, Raibari, Banjara and Gadiya Lohar communities in the state.

Delhi government launched Bill Banvao, Inaam Pao scheme
Delhi Government, has announced a scheme titled “Bill Banvao, Inaam Pao,” under which cash awards would be given to general public, who get proper bills made from retailers. The scheme would be covering those who get bill/cash memo/retail invoice prepared of their purchases made from a registered dealer in Delhi. To become a receiver of the award, minimum taxable value of the purchased goods should be Rs. 100. The prize would be five times the taxable value of the products purchased and the maximum cash reward would be Rs. 50,000. To claim the Prize the purchaser has to take a photo of the bill and send it on the Department’s assigned number via WhatsApp or purchaser can upload the bill on the department’s website.

The bill should have the following details:-
- Registration number (TIN) of the dealer.
- Full name of each item purchased.
- Rate of tax charged against each product.
- Total sale value (Excluding VAT)

Rajasthan government signed 27 MoUs under Housing for All scheme
Rajasthan government signed 27 MoUs worth 12478 crore rupees under Housing for All scheme in housing, healthcare and education sectors in the presence of Union Minister for Urban Development Venkaiah Naidu and state Chief Minister Vasundhara Raje. With this, Rajasthan became the first state to firm up private investments in affordable housing.

NEWS IN BRIEF
- The special MCOCA Court in Maharashtra ordered death sentence to 5 persons in the Mumbai train blast case of 11th July 2006 that killed 189 persons.
- Tata Power, India’s largest integrated power company, launched LED tube light scheme in Mumbai for its residential consumer. Under the scheme, Tata will provide five lights to each household at 525 rupees per piece against market price of 1325 rupees.
- The Kerala government on 9 October 2015 launched the Operation Valsalya project to trace, rescue and reunite the missing children with their family. This ambitious programme is envisaged to be implemented on the lines of the much acclaimed Operation Smile project in Ghaziabad.
- Uttar Pradesh government launched the mobile app mSehat for health workers to record maternal and infant data in real-time. The application is aimed at improving the infant mortality rate outcomes. The application was developed by Kellton Tech.
- Karnataka & Gujarat lifted ban on Maggi Noodles.

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Union Government cleared first batch of flagship urban projects under AMRUT
Union Government has cleared the first batch of projects under the flagship scheme of Atal Mission for Rejuvenation and Urban Transformation (AMRUT) for 89 cities from 3 states. It was cleared by Union Urban Development Ministry by allocating 2,786 crore rupees to facilitate development projects without any financial delays. The States that are getting benefited from these funds are Andhra Pradesh, Gujarat and Rajasthan.

About AMRUT Scheme
It was launched by Prime Minister Narendra Modi in June 2015 for urban transformation. The focus of the urban renewal projects is to establish infrastructure that could ensure adequate robust sewerage networks and water supply. Union Government provides an assistance of 50 per cent of project cost for cities with a population of up to 10 lakhs each. It provides one third of project cost for cities with a population of above 10 lakhs each. Rest of the project cost has to be borne by the states and urban local bodies.

Green Indian Mission plans approved for 4 states
Environment Ministry has approved annual plans of National Mission for a Green India (GIM) for four states namely Kerala, Mizoram, Manipur and Jharkhand. The National Executive Council (NEC) which recently approved the Perspective Plans (PP) and Annual Plan of Operations (APOs) of Mizoram, Manipur, Jharkhand and Kerala in this regard.

About Green Indian Mission (GIM) :-Green Indian Mission (GIM) is one of the eight Missions outlined under National Action Plan on Climate Change (NAPCC). The mission acknowledges the influence forests have on environmental amelioration through climate change mitigation, food security, water security, biodiversity conservation and livelihood security of forest-dependent communities. The GIM hinges on decentralized participatory approach involving grass root level organizations and community in planning, decision making, implementation and monitoring.

Union Government launched app to book unreserved rail tickets
Indian Railways has launched mobile application to facilitate booking of paperless unreserved tickets as well as platform tickets to cut queues at the reservation counters. The initiatives are mostly targeted at the Mumbai suburban sections to begin with where 75 lakh passengers use the local train services to commute between places. Mobile App was launched by Railway Minister Suresh Prabhu in tune with Prime Minister Narendra Modi’s ‘Digital India’ mission and the app seeks to help passengers save time by booking tickets right at their home before travelling.

The paperless platform ticket programme would cover the major sections in the Mumbai suburban sections, as well as New Delhi and Hazrat Nizamuddin station (New Delhi). Prabhu also launched paperless season tickets on suburban sections of the Western Railway, Central Railway and between New Delhi and Palwal section of the Northern Railway. A currency coin-cum-card-operated automatic ticket-vending machines at various suburban stations on the Central Railway and Western Railway, was also launched on the occasion. The train enquiry mobile application for the iOS platform was launched too, with which more than 90 per cent of the mobile users can check the train movement live using the app.

Government launched KISAN Project and Hailstorm App for crop damage
Government has unveiled KISAN Project (Crop Insurance using Space Technology and Geoinformatics) to fasten payment of crop insurance claims to farmers and help the farmers in many other ways. The project will use satellite and drone-based imaging and other geospatial technology to get timely and precise data on crop yields.

Key Facts :-
The pilot study will be carried out in rice and cotton fields in four districts during the ongoing Kharif season in Karnataka (Shimoga district), Maharashtra (Yavatmal), Haryana (Kurkshetra) and Madhya Pradesh (Seoni).

KISAN Project emphasises on the use of high resolution remote sensing data both from satellite and drone-based imaging, sophisticated modelling activity and other geospatial technology for improving the accuracy of crop yield estimation through more efficient crop cutting experiments.

Block level yield estimation and development of a new index based insurance approach, using remote sensing data are also envisaged under the project.

The programme will be jointly conducted by Mahalanobis National Crop Forecast Centre, Indian Space Research Organisation, India Meteorological Department, State Agriculture Departments and Remote Sensing Centres, Climate Change, Agriculture and Food Security (CCAFS).

Implications of KISAN Project :-
Currently payment of crop insurance claims is done on the basis of crop cutting experiments due to which there has always been a problem in getting timely and accurate data, following which payment of claims to farmers were getting delayed. KISAN Project will provide timely and accurate data for insurance claims and make payment of claims to farmers without any delay.

Government launched 2nd phase of Mission Indradhanush
- Impressed by the success of the first phase of ‘Mission Indradhanush’ Union Ministry of Health and Family Welfare has launched the second phase of Mission Indradhanush to achieve full immunisation of children below two years. The govt is focussing on 352 districts and assured the states of full support for achieving the targets.
• Launching the second phase of ‘Mission Indradhanush’, Union Health Minister J P Nadda interacted with health ministers and department secretaries of states through video-conferencing to enquire about their preparedness, and said his Ministry aims to achieve full immunisation of more than 90 per cent children by 2020. In the second phase, 352 districts have been selected including 279 mid-priority districts, 33 from North-East states and 40 districts from the phase one, where large number of missed-out children were detected. Mission Indradhanush’ aims to immunise them against seven life-threatening but vaccine-preventable diseases that are diphtheria, tetanus, tuberculosis, polio, measles and hepatitis-B.

Mission Abaas
The Odisha Government on 11 October 2015 launched Mission Abaas, state’s urban housing mission, to provide affordable houses to Economically Weaker Sections (EWS), Low Income Groups (LIG) and slum dwellers.

Components of the mission
1. Slum redevelopment
2. Affordable housing through interest subvention
3. Rental housing for migrants
4. Housing for urban destitute and homeless

Key points of the mission
1. 10000 houses for EWS and Low Income Groups will be constructed in Bhubaneswar.
2. Free land will be provided by the government for affordable housing projects in Public Private Partnership (PPP) mode to developers.
3. Land on the city outskirts will be renewed into urban land by developing and expanding infrastructure.
4. Pre-cast and pre-fabrication technology will be used under the mission.

Union Government has notified Mid-Day Meal (MDM) Rules
Union Government has notified Mid-Day Meal (MDM) Rules, 2015 under the Food Security Act, 2013. The new rules have been finalised by Union Government after consultation with the States and other related Ministries of Union Government.

New Rules are
1. Temporary utilization of other funds available with the school for MDM in case school exhausts funds meant for meal for any reason.
2. Food security allowance will be paid to beneficiaries under the temporary fund utilization in case of non-supply of meal for specified reasons.
3. To check meal quality provided in the rules, it will be tested on randomly on monthly basis by accredited Labs. If meals are not provided on 3 consecutive school days or five days in a month state government will fix responsibility on the person or agency to check it.
4. Every child between the age group of 6 to 14 years old studying in classes from I to VIII standard will be provided hot cooked meal having nutritional standards.
5. It is mandatory for schools to have the facility for cooking meal in hygienic manner. Schools located in urban areas may use the facility of centralised kitchens.

NEWS IN BRIEF
• On the occasion of first anniversary of Swachh Bharat Mission which was launched on 2 October 2014, Union Urban Development Ministry has announced crucial policy changes to allow generation of electricity and compost from municipal solid waste. The Ministry is also finalising the pricing model for the compost produced out of city trash which would be sold to farmers on subsidised rates.
• As per report Rural India has shown good progress in construction of individual toilets under Swatchh Bharat Mission. 48% village households have access to toilets. Among states performing best Gujarat is at the top followed by MP, Karnataka, Punjab, Chhattisgarh, MP, Rajasthan & Haryana.
• Odisha Chief Minister Naveen Patnaik has launched citizen portal www.citizenportal-op.gov.in to facilitate citizens with various services. The citizen portal will provide services like character certificates, issuance of FIR copies, tenant’s verification, registration of missing permissions, employee’s verification and registration of lost property. It will also provide permission for taking out processions and rallies, permission for holding events and performances, permission for holding protests and strikes.
• The Cabinet Committee on Economic Affairs (CCEA) has approved World Bank assisted National Watershed Management Project- Neeranchal. The project will ensure access to irrigation to every farmland (Har Khet Ko Pani) and help to achieve objectives of Pradhan Mantri Krishi Sinchai Yojana (PMKSY) for efficient use of water (Per Drop More Crop).
• Union Cabinet meeting chaired by Prime Minister Narendra Modi has given its nod to establish 3 new All India Institutes of Medical Sciences (AIIMS). These 3 AIIMS will be established at Nagpur (Maharashtra), Manglagiri (Andhra Pradesh) and Kalyani in West Bengal. They will be established under Pradhan Mantri Swasthya Suraksha Yojana with the cost nearly 5,000 crore rupees.

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### 200 MCQ ON CURRENT AFFAIRS

1. India-USA first ever strategic dialogue began on 21st September 2015 at
   (a) New Delhi
   (b) Washington
   (c) Hyderabad
   (d) Mumbai
   (e) New York

2. Which state govt. has decided to establish a Directorate of Steel to solve the problem faced by the sector
   (a) Chhattisgarh
   (b) Jharkhand
   (c) Odisha
   (d) Goa
   (e) Karnataka

3. NABARD has sanctioned a Rural Infrastructure Development Assistance Fund of Rs. 113.74 cr. to which state
   (a) Telangana
   (b) Gujarat
   (c) Andhra Pradesh
   (d) Odisha
   (e) Bihar

4. Cabinet Committee on security has approved the deal to buy 37 military helicopters from which country recently
   (a) USA
   (b) France
   (c) Russia
   (d) Germany
   (e) Israel

5. India govt. has approved the signing of joint declaration of intent to facilitate strategic partnership in Higher Education with which country
   (a) England
   (b) Germany
   (c) France
   (d) USA
   (e) Italy

6. Which country’s Parliament has given sweeping power to its military to keep the migrants out of the country?
   (a) Greece
   (b) France
   (c) Hungary
   (d) Italy
   (e) None of these

7. The 9th Regional Pravasi Bharatiya Divas will be held in November 2015 at
   (a) New York
   (b) California
   (c) Texas
   (d) Los Angeles
   (e) Washington

8. State run oil company BPCL will start a petrochemical complex at
   (a) Hoogly
   (b) Haldia
   (c) Paradeep
   (d) Kochi
   (e) Patna

9. ADB has lowered India’s GDP growth for the current fiscal to
   (a) 7.8%
   (b) 7.6%
   (c) 7.4%
   (d) 7.2%
   (e) 7%

10. Dr. Kamal Kishore Goenka received which literary award recently for the year 2014
    (a) Kabir Samman
    (b) Vyas Samman
    (c) Saraswati Samman
    (d) Sahitya Academy Award
    (e) None of these

11. Which state govt. has applied for Geographical Indicator tag for Rasgola
    (a) West Bengal
    (b) Odisha
    (c) Andhra Pradesh
    (d) Chhattisgarh
    (e) Uttar Pradesh

12. Union govt. has given its approval for implementation of the Integrated Air Command and Central System AICCS project with an estimated expenditure of
    (a) Rs. 8000 cr.
    (b) Rs. 10000 cr.
    (c) Rs. 12000 cr.
    (d) Rs. 6000 cr.

13. Who heads the NITI Ayog Committee on Swatchh Bharat Mission
    (a) Chandrababu Naidu
    (b) Vasundhara Raje Scindia
    (c) Raman Singh
    (d) Nitish Kumar
    (e) Anandiben Patel

14. Mission 2022 has been launched by the Indian Diaspora in
    (a) UK
    (b) USA
    (c) France
    (d) Australia
    (e) Canada

15. World Anti-Doping Agency has inked a MOU with which country for cracking down on supply and manufacture of performance enhancing drugs
    (a) India
    (b) USA
    (c) China
    (d) England
    (e) South Africa

16. India plans to invest Rs. 1 lakh cr. in which country to set up a gas based urea manufacturing plant
    (a) Russia
    (b) Iran
    (c) Saudi Arab
    (d) Kuwait
    (e) Iraq

17. What is RBI’s projection on Indian GDP growth rate for 2016
    (a) 7.6%
    (b) 8.2%
    (c) 7.3%
    (d) 7.1%
    (e) 8.8%

18. Who has been placed at the top of richest Indian by the Forbes Magazine 2015
    (a) Mukesh Ambani
    (b) Dilip Sangvi
    (c) Azim Premji
    (d) Shiv Nadar
    (e) Kumar Mangalam Birla

19. NITI Ayog Vice Chairman Arvind Panagaria has been appointed as the Sherpa for which summit
    (a) G-4
    (b) BRICS
    (c) ASEAN
    (d) G-20
    (e) SCO

20. Which Indian Film has been selected as India’s official entry to Oscar 2015
    (a) Don
    (b) Court
    (c) Humraz
    (d) Black
    (e) None of these

21. Which international lending agency has expressed its interest to fund Smart City programme
    (a) IMF
    (b) WB
    (c) ADB
    (d) ECB
    (e) All of these

22. Which space observatory satellite has recently been launched by ISRO to study celestial objects
    (a) CARTOSAT
    (b) OCEANSAT
    (c) ASTROSAT
    (d) METSAT
    (e) RISAT

23. Shanty Swarup Bhatnagar Award is given in which fields
    (a) Sports
    (b) Science
    (c) Literature
    (d) Arts
    (e) None of these

24. Mitra Shakti 2015 is a joint military exercise between India &
    (a) Australia
    (b) USA
    (c) UK
    (d) Sri Lanka
    (e) Bangladesh

25. ISRO has launched the Spire Global Commercial Satellite recently from which country through PSLV
    (a) USA
    (b) Germany
26. At UNO the global leaders pledged to end poverty in how many years
(a) 5  (b) 10  (c) 15  (d) 20  (e) 2

27. Which country has alleged India of imposing an economic blackage recently
(a) Bhutan  (b) Pakistan  (c) Nepal  (d) Sri Lanka  (e) Maldives

28. Union govt. has signed a MOU with which lending agency for a loan of 123.51 million USD for upgrading tourism infrastructure
(a) WB  (b) IMF  (c) ECB  (d) ADB  (e) BRICS Bank

29. Dr. Jacob Tsimerman selected for this year SASTRA Ramanuja Award belong to
(a) USA  (b) France  (c) London  (d) New Zealand  (e) Italy

30. World Tourism day is observed on
(a) 27th September  (b) 26th September  (c) 25th September  (d) 24th September  (e) 23rd September

31. A conference on contemporary relevance of Bhagawat Gita was held recently at
(a) New York  (b) Tokyo  (c) London  (d) Islamabad  (e) Kremlin

32. PM Modi visited Ireland being the Indian PM to visit the country after a gap of how many years
(a) 39  (b) 59  (c) 49  (d) 69  (e) 29

33. EU has recently imposed a provisional anti-dumping duty on which manufactured products from India
(a) Packaged Water  (b) Tea  (c) Mango  (d) Water pipes  (e) None of these

34. Hajj tragedy which killed many people happened in which country recently
(a) Saudi Arab  (b) Iran

35. Which international organization has passed the resolution titled Transforming our World : the 2030 Agenda for Sustainable Development?
(a) WB  (b) IMF  (c) EU  (d) UNO  (e) NAM

36. The govt. has declared to exempt foreign companies covered under DTAA from
(a) MAT  (b) VAT  (c) GST  (d) GAAR  (e) Central Executive

37. Which PSU share sale was oversubscribed by 11.09 times on the opening day recently
(a) NALCO  (b) IOC  (c) ONGC  (d) NTPC  (e) HPCL

38. Gautam Bambawale will be Indian envoy to
(a) USA  (b) UK  (c) Pakistan  (d) Nepal  (e) EU

39. Which central agency has won the Skoch Award for Smart governance
(a) EPFO  (b) UK  (c) SK  (d) SEBI  (e) IRDR

40. Which country will host the 8th Rugby World Cup?
(a) India  (b) Canada  (c) England  (d) Ireland  (e) USA

41. ISRO launched ASTROSAT India's first satellite to study the mystery of universe from Sriharikota by which launch vehicle
(a) PSLV C-25  (b) GSLV C-25  (c) PSLV C-30  (d) GSLV C-30  (e) ASLV C-30

42. Which was the venue of the 17th All India Govt. Whips Conference
(a) Gurgaon  (b) Gandhinagar  (c) Visakhapatnam  (d) Ranchi  (e) Patna

43. Accessible India Campaign launched by the Union Ministry of Social Justice & Empowerment is associated with
(a) Minorities  (b) SC  (c) ST  (d) OBC  (e) Disabled

44. The 21st meeting of the western zonal council was recently held at
(a) Mumbai  (b) Chennai  (c) Panaji  (d) Delhi  (e) Kolkata

45. Maharashtra govt. has declared to celebrate which year as visit Maharashtra year
(a) 2015  (b) 2016  (c) 2017  (d) 2018  (e) 2019

46. The first ever Indo-USA-Japan trilateral ministerial meeting was held in September 2015 at?
(a) Tokyo  (b) New Delhi  (c) Washington  (d) New York  (e) Osaka

47. NASA's Reconnaissance orbiter has found liquid water recently in the surface of
(a) Pluto  (b) Moon  (c) Mars  (d) Jupiter  (e) None of these

48. Kundaz City captured by Taliban militants in
(a) Iran  (b) Iraq  (c) Syria  (d) Pakistan  (e) Afghanistan

49. As per the Financial Times report on FDI data which country is at the top in FDI flow the Jan-June period of 2015.
(a) China  (b) USA  (c) Japan  (d) India  (e) South Africa

50. In which of the following PSU Bank, govt. of India's share is maximum
(a) SBI  (b) CBI  (c) Andhra Bank  (d) Allahabad Bank  (e) IDBI Bank

51. India will pay $ 700 million to which country to clear its petroleum due
(a) Iraq  (b) Saudi Arab  (c) Iran  (d) Kuwait  (e) Yemen
52. RBI has changed Repo & Reverse by 50 basic points to what respectively
(a) 6.75 – 5.75
(b) 7.75 – 6.75
(c) 7.75 – 5.75
(d) 6.75 – 7.75
(e) 6.25 – 5.25

53. What is the present level of CRR
(a) 4%  (b) 5%
(c) 6%  (d) 7%
(e) 8%

54. Asian Air Gun Championship was held recently at
(a) New Delhi
(b) Thimpu
(c) Kathmandu
(d) Islamabad
(e) Dacca

55. Which is the new warship dedicated to the nation recently by Defence Minister at Mumbai
(a) INS Delhi
(b) INS Kochi
(c) INS Chilika
(d) INS Goa
(e) None of these

56. 1st anniversary of Swatchh Bharat Mission was observed on
(a) 2nd October
(b) 3rd October
(c) 15th August
(d) 5th September
(e) 15th January

57. The Mid Day Meal covered the children in school between class
(a) I to V  (b) I to IV
(c) I to VI  (d) I to VII
(e) I to VIII

58. The Union Road Transport & Highway Ministry target to construct what km of road per day
(a) 18 km  (b) 28 km
(c) 58 km  (d) 100 km
(e) 158 km

59. As per the Black Money compliance offer how many declaration were made by the closing date on 30th September 2015
(a) 478  (b) 368
(c) 638  (d) 548
(e) 798

60. Now after the expiry of the dateline govt will impose a fine of what percentage on black money and foreign asset not declared
(a) 60%  (b) 80%
(c) 100%  (d) 120%
(e) 150%

61. As per the recent report what percentage of rural household has shown interest in construction of individually toilets under Swatchh Bharat Mission
(a) 48%  (b) 38%
(c) 58%  (d) 68%
(e) 28%

62. India will chair the G-20 and New Delhi may host the Summit in which year
(a) 2015  (b) 2016
(c) 2017  (d) 2018
(e) 2020

63. India has declared its post 2020 climate action Plan promising to reduce emission by 33-35% of its 2005 level by what year
(a) 2015  (b) 2020
(c) 2022  (d) 2030
(e) 2050

64. Which of the financial institution agreed to provide a $ 120 million loan to upgrade the India-Bangladesh electricity network
(a) WB  (b) IMF
(c) ADB  (d) ECB
(e) None of these

65. Who is the world’s largest cotton producer
(a) Brazil  (b) Bangladesh
(c) India  (d) Pakistan
(e) USA

66. What is India’s position in the WEF published Global Competitive index?
(a) 55th  (b) 65th
(c) 75th  (d) 85th
(e) 95th

67. The flag which of the following was raised for the first time at UN Headquarter recently
(a) Iraq  (b) Syria
(c) Israel  (d) Palestine
(e) Vatican

68. As per WTO report world trade is projected to grow by what percentage in 2015
(a) 2.5%  (b) 2.8%
(c) 3.2%  (d) 4.3%
(e) 5.2%

69. As per IATA which country has emerged as the fastest growing air travel market globally
(a) India  (b) Pakistan
(c) Singapore  (d) Malaysia
(e) Japan

70. Sheila Watt Cloutier who won the 2015 Right Livelihood Award belong to which country
(a) Canada  (b) Italy
(c) USA  (d) Russia
(e) England

71. International Day of Older person is observed on
(a) 1st October
(b) 2nd October
(c) 3rd October
(d) 4th October
(e) 5th October

72. ART treatment is made for person suffering from
(a) Asthma  (b) AIDS
(c) Leprosy  (d) Dengue
(e) TB

73. DRDO has established world’s highest terrestrial centre at Changla near Ponglon lake in
(a) Sir Nagar
(b) Ladakh
(c) Leh
(d) Jammu
(e) Himachal Pradesh

74. Which country has recently moved to a 6hr. working day to increase productivity & make people happy
(a) Norway
(b) Sweden
(c) Indonesia
(d) Malaysia
(e) Japan

75. CORPAT the coordinated patrol between India and which country began its 26th edition recently in the Andaman Sea
(a) Sri Lanka  (b) Indonesia
(c) Malaysia  (d) Turkey
(e) Japan

76. Former Pakistan captain Inzamam-ul-Haq has been appointed as the cricket coach of which country for their upcoming Zimbabwe tour
(a) Pakistan
(b) Afghanistan
(c) Iran
(d) Sri Lanka
(e) None of these

77. Shashank Manohar has been elected as the President of
(a) SEBI  (b) IRDA
(c) BCCI  (d) RCA
(e) WBCA

78. China has signed a high speed rail contract with which country recently
79. H-1B visa is granted to Indian migrants by which country
(a) EU (b) England (c) Canada (d) USA (e) France

80. India and Germany signed how many MOU during the recent visit of its Chancellor Angela Markel to India
(a) 18 (b) 16 (c) 14 (d) 12 (e) 10

81. Supreme Court of India has ordered to not make Aadhar Card mandatory except
(a) PDS (b) LPG (c) MSNREGS (d) Both (a) & (b) (e) Both (a) & (c)

82. Union cabinet has approved Rs. 500 cr. project for building a national war memorial and war museum at
(a) Mumbai (b) New Delhi (c) Kolkata (d) Chennai (e) None of these

83. Name India's first totally indigenously designed and built Torpedo Launcher and Recovery Vessel
(a) INS Chanakya (b) INS Visakhapatnam (c) INS Delhi (d) INS Astrodharini (e) INS Meghasani

84. Which foreign language will again be taught in the Kendriya Vidyalaya as additional foreign language
(a) French (b) German (c) Spanish (d) Mandarin (e) None of these

85. The Union govt. has launched which project using Space Technology & Geoinformatics for crop Insurance to farmers recently
(a) Aadhar (b) Swadhar (c) Kisan (d) Mausam (e) Sahaya

86. Which American state has adopted a bill aimed at ensuring equal pay for men and women
(a) Texas (b) San Francisco (c) Luisinia (d) California (e) None of these

87. South Korean climate economist Hoesung Lee has been appointed as the head of which international body
(a) UNEP (b) UNDP (c) IPCC (d) UNFCCCE (e) None of these

88. Which country has imposed a ban on import of meat from India on suspicion of cow meat being exported under the guise of buffalo meat
(a) USA (b) Germany (c) Russia (d) EU (e) South Africa

89. South Korean climate economist Hoesung Lee has been appointed as the head of which international body
(a) UNEP (b) UNDP (c) IPCC (d) UNFCCCE (e) None of these

90. Union Cabinet meeting chaired by PM Modi has agreed to establish how many new AIIMS
(a) 2 (b) 3 (c) 4 (d) 5 (e) 7

91. Transpacific partnership has been created by USA with how many other pacific ocean nations recently
(a) 10 (b) 11 (c) 12 (d) 13 (e) 15

92. Svetlana Alexievich who won the Nobel Prize in literature belong to which country
(a) Georgia (b) USA (c) Canada (d) Belarus (e) Turkey

93. IMF has lowered Indian economic growth to what level recently
(a) 7.5% (b) 7.3% (c) 7.1% (d) 6.9% (e) 6.5%

94. As per Union Finance Ministry report subsidies has been reduced to what percentage of GDP in 2015-16 financial year
(a) 2.6% (b) 2.5% (c) 2.2% (d) 1.8% (e) 1.6%

95. RBI has developed which core banking solution for consolidating and settlement of accounts under GST
(a) e-Dhana (b) e-Laxmi (c) e-Kuber (d) e-Talim (e) None of these

96. As per RBI report lowering of rate by 50 basic points recently could attract an average investment flow of around what amount per annum to Indian economy
(a) Rs. 58000 cr. (b) Rs. 48000 cr. (c) Rs. 38000 cr. (d) Rs. 28000 cr. (e) Rs. 18000 cr.

97. Which public sector bank has reported low return on assets for four consecutive quarter from July 2014 onward
(a) SBI (b) UCO Bank (c) Canara Bank (d) IOB (e) BOI

98. Which American state has adopted a bill aimed at ensuring equal pay for men and women
(a) Texas (b) San Francisco (c) Luisinia (d) California (e) None of these

99. UNCTAD projected Indian GDP growth for 2015 at
(a) 6.5% (b) 7.9% (c) 8.5% (d) 9.5% (e) 10.5%

100. Tomas Lendabl, Paul Modrich & Aziz Sancar won the Nobel Prize 2015 in
(a) Physics (b) Medicine (c) Chemistry (d) Literature (e) Peace

101. World Post Day is observed around the world on
(a) 9th October (b) 10th October (c) 11th October (d) 12th October (e) 15th October

102. Operation Vaalsalya to trace the missing children has been launched by which state govt.
(a) West Bengal (b) Tamil Nadu (c) Andhra Pradesh (d) Kerala (e) Gujarat
103. BRICS nations has signed a joint declaration to combat and prevent organised human trafficking at (a) Brasilia (b) New Delhi (c) Kremlin (d) Songhai (e) Beijing

104. HAND-IN-HAND 2015 is a joint military exercise between India and (a) USA (b) Russia (c) China (d) Japan (e) Iran

105. National Dialogue Quartet, the civil Security Group of which country won the Nobel Peace Prize 2015 (a) Syria (b) Iraq (c) Nigeria (d) Japan (e) Yemen

106. As per CIA of USA which country has been branded as the most dangerous country in the world (a) Yemen (b) Syria (c) Iraq (d) Pakistan (e) Lebanon

107. Which operation has been launched by the European Union against human smugglers and traffickers in the Mediterranean sea (a) Operation Sophia (b) Operation Zero (c) Operation Salmon (d) Operation Pacific (e) None of these

108. Finance Ministers of 20 nations vulnerable to climate change launched which group recently (a) C-20 (b) V-20 (c) G-20 (d) W-20 (e) E-20

109. Which PSU Bank is in the scanner for the money laundering to Hong Kong (a) IOB (b) BOB (c) BOI (d) UCO (e) SBI

110. China has launched which payment system that seeks to provide global dimensions to its Yuan (a) CIPS (b) CGPS (c) CNPS (d) CYPS (e) None of these

111. Oscar winning composer Allah-Rakha Rahman has been named as the cultural ambassador to which country (a) Pakistan (b) Afghanistan (c) Seychelles (d) Bhutan (e) Maldives

112. Ravindra Jain who died recently is a famous (a) Academician (b) Economist (c) Music Director (d) Actor (e) Journalist

113. In a landmark judgement J & K High Court ruled that which article of Indian Constitution relating to the state cannot be changed (a) Art-350 (b) Art-370 (c) Art-270 (d) Art-375 (e) Art-395

114. Which is Indian 1st indigenously developed nuclear power submarine (a) INS Sankuch (b) INS Chilka (c) INS Chakra (d) INS Arihant (e) INS Aurabat

115. Koondakalam Nuclear Power Plant 2nd unit will be operational by this year end in which state (a) Kerala (b) Gujarat (c) Tamil Nadu (d) Maharashtra (e) Bihar

116. Which of the following group will soon allow free movement of skilled manpower within the member countries (a) ACEAN (b) SAARC (c) BRICS (d) EU (e) OAS

117. UNO has proposed for a unity govt in which country (a) Syria (b) Lebanon (c) Libya (d) Iraq (e) Yemen

118. India is thinking to impose ban on recruitment of house maid by which country from India (a) Kuwait (b) Saudi Arab (c) Yemen (d) Iraq (e) Canada

119. Which country has recently supported Indian membership at the UNO Security Council (a) Yemen (b) Jordan (c) Israel (d) Japan (e) Iraq

120. Malabar Naval exercise will be held between India & (a) USA (b) Pakistan (c) Russia (d) France (e) Maldives

121. Madagan 2 oil field, which is recently in news is located in which among the following sea? (a) South China Sea (b) Sea of Okhostk (c) Yellow Sea (d) Chukchi Sea

122. According to the ‘Cities and Biodiversity Outlook’ report prepared by the CBD and Stockholm Resilience Center, what fraction of world population live in urban areas by 2030? (a) 50 per cent (b) 55 per cent (c) 60 per cent (d) 65 per cent

123. Which among the following organisation has launched the e-Atlas of Marine Important Bird Areas at the Eleventh Conference of the Parties (COP11) to the Convention on Biological Diversity (CBD)? (a) BirdLife International (b) UNEP (c) International Union for Conservation of Nature (IUCN) (d) Birdwatch International

124. Recently, in which among the following State, the Indian Institute of Chemical Technology, Hyderabad, has installed and commissioned the first ever membrane based de-fluoridation unit for ground water? (a) Andhra Pradesh (b) Karnataka (c) Tamil Nadu (d) Maharashtra

125. Which among the following State government is setting up an academy for Kabigan, a traditional art form in which instant poetry is set to time? (a) Andhra Pradesh (b) West Bengal (c) Odisha (d) Bihar

126. Recently Vikram Pandit resigned as CEO of which among the following banking group? (a) Goldman Sachs (b) Bank of America (c) Citigroup (d) JP Morgan Chase

127. Recently a Supreme Court-appointed panel has recommended a ban on genetically modified (GM) field trials
for ________ years until the regulatory system is completely overhauled?

a) 4 years  
b) 6 years  
c) 8 years  
d) 10 years  

128. Recently, which among the following panel has recommended an over-arching law to protect privacy and personal data in the private and public spheres?

a) Seshan panel  
b) A. P. Shah panel  
c) Bandhari panel  
d) Rajesh Mishra panel  

129. Which among the following country has become the member of Asia Cooperation Dialogue (ACD), a regional grouping of more than 30 nations of Asia?

a) Bangladesh  
b) Sri Lanka  
c) Afghanistan  
d) Myanmar  

130. Recently, which among the following State government has finally formulated a policy to keep a check on erring water sports operators on its coastline?

a) Maharashtra  
b) Goa  
c) Karnataka  
d) Kerala  

131. In the recent “The State of the World’s Cities” report of the U.N. Habitat, what are the ranks of Mumbai and New Delhi among the 95 cities?

a) 44 and 52  
b) 52 and 58  
c) 54 and 60  
d) 54 and 64  

132. Recently, which among the following country has become the member of Asia Cooperation Dialogue (ACD), a regional grouping of more than 30 nations of Asia?

a) Bangladesh  
b) Sri Lanka  
c) Afghanistan  
d) Myanmar  

133. Recently, who among the following was appointed as Director-General of the Central Reserve Police Force (CRPF)?

a) Rameswar Rao  
b) Pranay Sahay  
c) Danish Mehta  
d) Likhit Jain  

134. Hilary Mantel has won this year’s Man Booker Prize. She is the first-ever woman and the first living British novelist to win the prize twice. Which among the following novel of her won the Prize?

a) Wolf Hall  
b) A Place of Greater Safety  
c) Bring Up the Bodies  
d) Every Day is Mother’s Day  

135. Recently, in which among the following State, the Ministry of State for communication and IT Sachin Pilot inaugurated the School Computer Lab scheme?

a) Uttar Pradesh  
b) Rajasthan  
c) Tamil Nadu  
d) Karnataka  

136. Recently, which among the following countries are awarded with the annual Dodo award at a UN conference on biodiversity by the Convention on Biological Diversity Alliance, an international network of environmental activists and civil society organizations?

a) Canada and France  
b) Canada and United Kingdom  
c) France and United Kingdom  
d) France and South Africa  

137. Recently, in which among the following country the 12th Summit of the Economic Cooperation Organization (ECO) was held?

a) Tajikistan  
b) Turkmenistan  
c) Kyrgyzstan  
d) Azerbaijan  

138. Which among the following State government is set to implement an islanding plan for its power installations to prevent disruptions in power supply during grid disturbances?

a) Punjab  
b) Delhi  
c) Uttar Pradesh  
d) Haryana  

139. Austere Challenge 2012 is the joint military exercise of which among the following countries?

a) USA and UK  
b) USA and Japan  
c) USA and Israel  
d) USA and Singapore  

140. Who among the following roller-skating player of India has created history by becoming the first Indian ever to win a bronze medal in the Inline Artistic category at the recent World Championship in New Zealand, on the extremely smooth and slippery wooden surface?

a) Abhilash Singh  
b) Divith Pandu  
c) Anup Kumar Yama  
d) Suresh Kumar Varma  

141. Recently, how much contribution has been announced by Prime Minister Manmohan Singh in the so called ‘Hyderabad Pledge’?

a) $25 million  
b) $35 million  
c) $50 million  
d) $75 million  

142. The Comprehensive Guidelines on Strategy, Tiger Conservation and Tourism in and around Tiger Reserves of National Tiger Conservation Authority (NTCA) envisaged a maximum of ________ per cent of the core reserve area to be permitted for eco-tourism?

a) 10 per cent  
b) 15 per cent  
c) 20 per cent  
d) 25 per cent  

143. Recently, who among the following former Bosnian Serb leader has begun his defence at the International War Crimes Tribunal at The Hague against charges of genocide and crimes against humanity?

a) Vojislav Seselj  
b) Radovan Karadic  
c) Goran Hadzic  
d) Boris Tadic  

144. Recently Sachin Tendulkar became the first Indian sportsperson and second Indian to be conferred with the Membership of the Order of Australia. Who among the following was the first to got the honour?

a) V. R. Krishna Iyer  
b) Soli Sorabjee  
c) T. N. Seshan  
d) J. M. Lyngdoh  

145. Recently, in which among the following State, a government appointed panel has recommended to implement the inner line permit (ILP) system, required by Indian citizens to enter Arunachal Pradesh, Nagaland and Mizoram to check the influx of illegal Bangladeshi immigrants?

a) Assam  
b) Meghalaya  
c) West Bengal
146. Recently, which among the following country and India have signed an agreement under which India has agreed to train and support its Air Force in operating the fleet of Russian Sukhoi fighter jets?
[A]Australia 
[B]New Zealand 
[C]Indonesia 
[D]Japan 

147. Recently, the Indian Railways has successfully tested a path-breaking technology called Train Collision Avoidance System (TCAS). Which among the following firm and RDSO of the Railways have jointly developed the technology?
[A]HBL Power Systems Ltd 
[B]Numeric Power Systems Ltd 
[C]Capital Power Systems Ltd 
[D]Parker Power Systems Ltd 

148. Recently, which among the following State Government has decided to provide free foodgrains to members of the Toto community, one of the country’s oldest tribes, which is facing extinction?
[A]Bihar 
[B]West Bengal 
[C]Odisha 
[D]Madhya Pradesh 

149. Which among the following tiger reserve of India has won the coveted U.N.-India Biodiversity Governance award of India has won the coveted U.N.-India Biodiversity Governance award instituted by the Government of India and the United Nations Development Programme (UNDP) for the best managed protected area of the country?
[A]Sariska Tiger Reserve 
[B]Tadoba Tiger Reserve 
[C]Periyar Tiger Reserve 
[D]Nagarhol Tiger Reserve 

150. Who among the following is appointed as the new Goodwill Ambassador of the United Nations Environment Programme (UNEP)?
[A]Walter Reid 
[B]Pavan Sukhdev 
[C]Peter May 
[D]Nicholas Stern 

151. Recently, in which among the following country, five NRIs have been honoured for promoting Hindi in that country on the occasion of ‘Hindi Diwas’ organized by the International Hindi Society?
[A]UK 
[B]USA 
[C]France 
[D]Canada 

152. Recently, who among the following has been elected as Libya’s Prime Minister?
[A]Abdullah Senussi 
[B]Ali Zeidan 
[C]Abdul Hafiz Ghoga 
[D]Mahmoud Jibril 

153. Recently the lion-tailed macaque, one of India’s endangered mascot species is removed from ‘The World’s 25 Most Endangered Primates’ list. In which among the following region of India the lion-tailed macaque is found?
[A]Eastern Ghats 
[B]Western Ghats 
[C]East Himalayas 
[D]West Himalayas 

154. What is the name of the computer virus that recently attacked Saudi Arabia’s state oil company, ARAMCO?
[A]Shoerec virus 
[B]Pikachu virus 
[C]Shamoon virus 
[D]Creeper virus 

155. Who among the following have shared the 2012 Nobel Economics Prize?
[A]Peter A. Diamond and Oliver Williamson 
[B]Christopher A. Pissarides and Dale T. Mortensen 
[C]Alvin Roth and Lloyd Shapley 
[D]Christopher A. Sims and Thomas J. Sargent 

156. Which among the following State government is implementing the Sakala scheme (a scheme to guarantee of services to citizens)?
[A]Andhra Pradesh 
[B]Karnataka 
[C]Kerala 
[D]Tamil Nadu 

157. Who among the following was the former King of Cambodia and died recently?
[A]Sisowath Monivong 
[B]Norodom Sihanouk 
[C]Norodom Suramarit 
[D]Chea Sim 

158. Mohamed Ould Abdel Aziz, who is recently in news is the President of __________?
[A]Mauritania 
[B]Mali 
[C]Morocco 
[D]Algeria 

159. Recently Leander Paes of India and his Czech partner beat India’s Mahesh Bhupathi and Rohan Bopanna for the doubles tennis title at the Shanghai Masters. Who among the following is the Paes partner?
[A]Radek Stepanek 
[B]Juan Martin Del Potro 
[C]David Ferrer 
[D]Viktor Troicki 

160. The controversial Babli project is being built by which among the following State?
[A]Andhra Pradesh 
[B]Odisha 
[C]Maharashtra 
[D]Karnataka 

161. Recently, which among the following Indian banks has entered into a memorandum of understanding (MoU) with Ecobank Transnational Incorporated (Africa) to serve the growing needs of Indian corporates in the continent?
[A]State Bank of India 
[B]Axis Bank 
[C]Punjab Bank 
[D]ICICI Bank 

162. Which among the following day is being observed as the International Day of Rural Women across the globe?
[A]10th October 
[B]12th October 
[C]13th October 
[D]15th October 

163. Recently, which among the following country scientists decoded the genome of the fungus Macrophomina phaseolinae and confident that the breakthrough will help tackle an organism that blights valuable crop plants such as jute, rice, cotton, maize and soybean?
[A]India 
[B]Bangladesh 
[C]China 
[D]Indonesia 

164. Which among the following country is the host for the 4th OECD World Forum on Statistics, Knowledge, and Policy?
[A]France 
[B]India 
[C]Germany 
[D]Japan 

165. Recently, who among the following became the first woman to take office ________?
177. Which among the following has won the World Rally Championship drivers' title for a record ninth consecutive year recently?

A] Daniel Elena  
B] Sebastien Loeb  
C] Petter Solberg  
D] Colin McRae

178. Which among the following has indicated that castration of rapists is the solution for spiralling sex offences against children on 25th October 2015?

A] Madras  
B] New Delhi  
C] Patna  
D] Guwahati

179. Which among the following public sector undertaking claimed that it armed Lebanese Hizbollah with a drone that can breach Israel's dense radar cover?

A] Saudi Arabia  
B] Iran  
C] Russia  
D] Syria

180. Which among the following companies had announced to honour STAR India country has launched the Asia's first electronic health network – CritiNext with Fortis Healthcare?

A] CARE Healthcare  
B] GE Healthcare  
C] Apollo Healthcare  
D] Yashoda healthcare

181. Which country sealed its first ever bilateral series win in India on 25th October 2015?

A] Pakistan  
B] Bangladesh  
C] Sri Lanka  
D] South Africa

182. Which HC has indicated that castration of rapists is the solution for spiralling sex offences against children on 25th October 2015?

A] Madras  
B] New Delhi  
C] Patna  
D] Guwahati

183. The first international report for the Queen Elizabeth Prize for Engineering released on 26th October has found that majority of students in which country are interested in engineering profession?

A] UK  
B] US  
C] India  
D] China

184. David Cameron government has included which profession in the shortage occupation list on 25th October 2015?

A] Nursing  
B] Doctor  
C] Psychologist  
D] Engineer

185. Haryana CM announced the launch of NILP for HHIPUC? What does NILP and HPPUC stand for?

A] New Integrated Licensing Policy and Hyper and High Potential Urban Complexes

166. Which among the following IT major will be launching the Watson supercomputer?

A] IBM  
B] Microsoft  
C] Google  
D] Cisco Systems

167. In the recently-concluded ICC World Twenty20, who among the following has been chosen as Player of the Tournament?

A] Virat Kohli  
B] Shane Watson  
C] Chris Gayle  
D] Mahela Jayawardene

168. Recently, who among the following has won the World Rally Championship drivers' title for a record ninth consecutive year recently?

A] Daniel Elena  
B] Sebastien Loeb  
C] Petter Solberg  
D] Colin McRae

169. Recently, who among the following is appointed as the President of Global chip-maker Intel's India operations?

A] D D Mishra  
B] Anand Rangachary  
C] Kumud Srinivasan  
D] Praveen Vishakantiah

170. Recently, which among the following engineering services company has won the Golden Peacock Award for 'Excellence in Corporate Governance' for the year 2012 in London?

A] Neilssoft  
B] Amaya  
C] Infosys  
D] Infosys

171. Recently, which among the following country has launched the Practice-9 A and Practice-9 B satellites into space?

A] USA  
B] China  
C] Russia  
D] France

172. Recently, which among the following state government has adopted a policy to ensure single-window clearance in agriculture by setting up a coordination committee of various ministries concerned?

A] Gujarat  
B] Karnataka  
C] Odisha  
D] West Bengal

173. Recently, Felix Baumgartner jumped from the edge of space, attempting to break a series of records which have stood for more than 50 years. The daredevil hails from __________?

A] USA  
B] Britain  
C] France  
D] Austria

174. Recently, which among the following has announced to honour STAR India CEO Uday Shankar and Bollywood actor Aamir Khan for their efforts to create awareness against social discrimination through the television show Satyamev Jayate?

A] Planning Commission  
B] National Commission for Scheduled Castes and Schedule Tribes  
C] Prime Minister's Office  
D] Ministry of Law and Justice

175. Who among the following is the head of India's Traditional Knowledge Digital Library (TKDL), a digital database established in 2001 to record 250,000 traditional formulations?

A] Srinivas Ram  
B] K. Brahmacari  
C] Vinod Kumar Gupta  
D] Rajesh Bhatt

176. Which among the following is organising “Green Kumbh Yatra”, a unique pilgrimage that will travel across various countries to highlight the importance of conserving biodiversity?

A] Center for Environment Education  
B] Navdanya Trust  
C] Living Planet Foundation  
D] Green Peace International

177. Which among the following is publishing twelve stories from Thakurmar Jhuli, originally compiled by Dakshinaranjan Mitra Majumdar in 1907 in an English book titled ‘Tales from Thakurmar Jhuli’?

A] Rockefeller University Press  
B] Oxford University Press  
C] Cambridge University Press  
D] Yale University Press

178. Which among the following has launched the Asia's first electronic Intensive Care Unit (eICU) facility – CritiNext with Fortis Healthcare?

A] CARE Healthcare  
B] GE Healthcare  
C] Apollo Healthcare  
D] Yashoda healthcare

179. Recently, which among the following has announced the launch of NILP for HHIPUC? What does NILP and HPPUC stand for?

A] New Integrated Licensing Policy and Hyper and High Potential Urban Complexes
186. Ministry of Defence took which landmark decision on 24th October 2015?
   a. Induct women into IAF
   b. Induct women into combat stream of IAF
   c. Induct women into technical staff of IAF
   d. None of the above

187. Which three Baltic states have signed a grant agreement in Brussels, Belgium with Poland in October 2015?
   a. Lithuania, Estonia and Belgium
   b. Lithuania, Estonia and Latvia
   c. Czechoslovakia, Estonia and Latvia
   d. Slovenia, Latvia and Estonia

188. Which is the new capital of AP?
   a. Guntur
   b. Vijayawada
   c. Nellore
   d. Amravati

189. Famous cartoonist R.K. Laxman’s birth anniversary was celebrated on 24th October 2005.
   a. 92nd
   b. 93rd
   c. 94th
   d. 95th

190. United Nations celebrated its anniversary with the global campaign “Turn the World UN Blue”.
   a. 69th
   b. 70th
   c. 71st
   d. 72nd

191. Afghanistan became the first nation to defeat Test playing country in one day series with comprehensive 73 run win against Zimbabwe.
   a. Associate
   b. Asian
   c. SE Asian
   d. None of the above

192. Which famous nuclear scientist has taken over as Chairman Atomic Energy Commission on 23rd October 2015?
   a. Dr. S. Basu
   b. Dr. D. Basu
   c. Dr. R. K. Sinha
   d. Dr. A. K. Sinha

193. Which artistes have won the Sangeet Natak Akademi Award 2015?
   a. Ashwini Bhide Deshpande
   b. Iqbal Ahmed Khan
   c. Nath Neralkar
   d. All of the above

194. Industrialist A. Vellayan has resumed charge as Chairman of which corporate group?
   a. Muthoot Finance
   b. Murugappa
   c. South India Group
   d. Chettinad

195. Noted writers from Maharashtra returned literary awards to protest culture of intolerance in the nation. These include:
   a. Ganesh Vispute
   b. Sambhaji Bhagat
   c. Pradnya Pawar
   d. All of the above

196. Department of Heavy Industry in consultation with the industry has drafted a National Policy on ________ Goods.
   a. Capital
   b. Consumer
   c. Import
   d. Export

197. Britain has signed a landmark nuclear deal with which Asian country on 21st October 2015?
   a. Japan
   b. China
   c. India
   d. Pakistan

198. Saina Nehwal has lost her World No. 1 spot to which ace shuttler on 22nd October 2015?
   a. P.V. Sindhu
   b. Carolina Marin
   c. Lin Dan
   d. Yu Yang

199. Which is the hottest month since records were being kept in January 1880 according to US NOAA?
   a. September
   b. October
   c. November
   d. August

200. India is the top trade facilitation performer in which region according to a UNESCAP report released in October 2015?
   a. East Asia
   b. South Asia
   c. SE Asia
   d. Asia

     *****
40 MCQ ON COMPUTER

1. To save a document in different location use ______
   (1) Save
   (2) Save as
   (3) Save as web page
   (4) All of above
   (5) None of these

2. The two broad categories of software are:
   (1) word processing and spreadsheet.
   (2) transaction and application.
   (3) Windows and Mac OS.
   (4) system and application.
   (5) None of these

3. Personal computers can be connected together to form a_______.
   (1) server
   (2) supercomputer
   (3) network
   (4) enterprise
   (5) None of these

4. A concentric circle on a disk is called a________
   (1) cylinder
   (2) track
   (3) head
   (4) sector
   (5) none of these

5. A computer checks the _____ of user names and passwords for a match before granting access.
   (1) Website
   (2) Network
   (3) Backup file
   (4) Data base
   (5) None of these

6. All of the following are considered to be storage devices EXCEPT_______
   (1) floppy disk
   (2) CPU
   (3) CD
   (4) hard disk drive
   (5) none of these

7. The standard protocol of the internet is ________
   (1) TCP/IP
   (2) java
   (3) HTML
   (4) flash
   (5) None of These

8. A _________ is a computer attached to the Internet that runs a special web server software and can send Web pages out to other computers over the Internet
   (1) Web client
   (2) Web system
   (3) web page
   (4) web server
   (5) None of these

9. After a user has saved and deleted many files, many scattered areas of stored data remain that are too small to be used efficiently, causing _________
   (1) disorder
   (2) turmoil
   (3) disarray
   (4) fragmentation
   (5) None of these

10. Which of the following is the communications protocol that sets the standard used by every computer that accesses Web - based information?
    (1) XML
    (2) DML
    (3) HTTP
    (4) HTML
    (5) None of these

11. MICR stands for?
    (1) Magnetic Ink Character Recognition
    (2) Magnetic Intelligence Character Recognition
    (3) Magnetic Information Cable Recognition
    (4) Magnetic Insurance Cases Recognition
    (5) None of these

12. VIRUS stands for__________
    (1) Very Important Record User Search
    (2) Verify Interchanged Result Until Search
    (3) Vital Information Resource Under Seize
    (4) Very Important Resource Under Search
    (5) None of these

13. FOXPRO is a _______
    (1) RDMBS
    (2) DBMS
    (3) Language
    (4) All of the above
    (5) None of these

14. What software allows you to view internet sites?
    (1) A cyber café
    (2) A browser
    (3) A modem
    (4) Your computer
    (5) None of these

15. A compiler means –
    (1) A person who compiles source program
    (2) The same thing as a programmer
    (3) Keypunch operator
    (4) A program which translates source program into object program
    (5) None of the above

16. A modern digital computer has-
    (1) Extremely high speed
    (2) Large memory
    (3) Almost unlimited array
    (4) all of these
    (5) None of these

17. A hard disk is divided into tracks which are further subdivided into-
    (1) Cluster
    (2) Sectors
    (3) Vectors
    (4) Heads
    (5) None of these

18. The mouse pointer moves erratically, what is the possible cause? The mouse
    (1) ball is dirty
    (2) is not connected
    (3) driver is not installed properly
    (4) has an incorrect IRQ setting
    (5) None of these

19. The personnel who deals with the computer and its management put together are called-
    (1) Software
    (2) Human ware
    (3) Firmware
    (4) H/W
    (5) None of these

20. Which of the following is storing large amounts of data outside the main memory?
    (1) Secondary Storage
    (2) Auxiliary Storage
    (3) Memory
    (4) both 1 and 2
    (5) None of these

21. Computer memory consists of-
    (1) RAM
    (2) ROM
    (3) PROM
    (4) All of the above
    (5) None of these

22. A modern electronic computer is a machine that is meant for
    (1) Doing quick mathematical calculations
    (2) Input storage, manipulation of outputting of data
    (3) Electronic data processing
    (4) Performing repetitive tasks accurately
    (5) None of the above

23. Which is a device that changes information into digital form?
    (1) Modem
    (2) Digitizer
    (3) Mouse
    (4) Light pen
    (5) None of the above

24. The organization and interconnection of the various components of a computer system is
    (1) Architecture
    (2) Networks
    (3) Graphics
    (4) Designing
    (5) None of the above

25. ‘MPG’ extension refers usually to what kind of file?
    (1) Word Perfect Document File
    (2) Designing Document File
    (3) Graphics Document File
    (4) All of the above
    (5) None of these
26. Who is considered to be the father of computer architecture? (1) John Bardeen (2) Charles Babbage (3) John Von Neuman (4) William Shockley (5) None of these

27. Which of the following will connect you to the Internet? (1) An Commercial online service (2) An Internet service provider (3) A network connection (4) All of the above (5) None of these

28. Algorithm is used (1) To bring itself into desired state by its own action (2) To perform logarithmic operations (3) To describe a set of procedure by given result is obtained (4) As a high level language (5) None of these

29. Saving is a process (1) To copy the document from memory to storage medium (2) To bring change in present status of the document (3) To change entire form (4) All of the above (5) None of these

30. PNG stands for (1) Potable Name Generator (2) Portable Network Generator (3) Printed Name Graphics (4) Portable Network Graphics (5) None of these

31. What’s a web browser? (1) A kind of spider (2) A computer that stores WWW files (3) A person who likes to look at websites (4) A software program that allows you to access sites on the World Wide Web (5) None of these

32. **http://www.outlook.com** is an example of what? (1) A URL (2) An access code (3) A directory (4) A server (5) None of these

33. To recover files from a backup, you perform a __________. (1) restore (2) scan (3) unerase (4) copy (5) None of these

34. The shortcut key to switch between different application is: (1) Alt+F1 (2) Alt+Tab (3) Shift +Tab (4) Ctrl + Tab (5) None of these

35. Which of following terms is associated with high – speed connection? (1) TCP/IP (2) Dial-up access (3) Ethernet (4) Broadband(dsl) (5) None of these

36. We can save our favourite website in a browser as : (1) Favourite (2) save (3) Bookmark (4) Both 1 & 3 (5) None of these

37. Which of the following is non-impact printer? (1) Drum printer (2) Line printer (3) Chain printer (4) Laser printer (5) None of these

38. In the binary language, each letter of the alphabet, each number and each special character is made up of a unique combination of: (1) eight bits (2) 1 or 2 binary number (3) eight characters (4) eight bytes (5) None of these

39. The color of an object is an example of a(n) __________. (1) attribute (2) detail (3) listing (4) specification (5) None of these

40. If configured correctly, the __________ will prevent interaction with your computer after a specified time period. (1) firewall (2) filter (3) screen saver (4) popup blocker (5) virus

**ANSWER KEYS**

1-2 2-4 3-3 4-2 25-3 26-3 27-2 28-3
29-1 30-4 31-4 32-1
33-1 34-2 35-4 36-4
37-4 38-1 39-1 40-3

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**ABBREVIATION**

NERPAP – National Electoral Roll Purification and Authentication Programme
NASSCOM – National Association Of Software and Services Companies
GIIC – guizhou maritime silkroad international investment corporation
SLACC – sustainable livelihoods and adaption to climate change
CPGRAMS – centralized public grievance and monitoring system
IJGMDP – integrated Guided Missile Development Programme
ACTPN – advisory committee for trade policy and negotiations
FIBA – federation of international basket ball association
DCCO – data of commencement of commercial operations
GCTOC – Gujarat Control Of Terrorism and organized crime
FFFAI – federation of freight forward association of india
IREDA – Indian renewable energy development agency
MUDRA – multi units development and finance agency
MANS – maharastra andhash raddha nirmoolan samiti
CARE – crew model atmospheric re-entry experiment
BIFR – Bureau for industrial and financial reconstruction
FRBM – fiscal responsibility and budget management
INDCs – Intended Nationally Determined Contribution
IRNSS – Indian Regional Navigation Satellite System
INSTC – international north south transport corridor
LARR – land acquisition rehabilitation and resettlement
CCTNS – Crime and criminal tracking network system
TRANSLOC – Transport logistic corporation of india
Tips For Cloze Test
1. If you know the answer, immediately tick it. No technique is to be adopted. The whole process will work in a flash.
2. When you are not sure of the answer, make the right choice through the process of elimination.

ELIMINATION TECHNIQUE
Step 1: Judge if any of them does not fit into the structure (eliminate).
Step 2: Judge if any of them does not fit in with the meaning (eliminate).
Step 3: Between/among the remaining apply your awareness of the common usage or nuances of words.
Step 4: Try to find out a clue in the sentence or in a sentence preceding or succeeding it. Sometimes the clue is hidden many sentences away.
Step 5: If the final choice has not been reached even now, apply the method of reasoning to hit the target.

See the chart below:
Elimination Technique—->Alternatives—->Step 1 – Structure—->Step 2 – Meaning—->Step 3-Common Usage Or Nuances—->Step 4- Clues Step 5- Reasoning—->Target or Correct choice

Cloze test
Countries which do not have a very well developed machine tool industry can never . . . to be even a first grade . . . and economic power, much less a global industrial player. This is known from the . . . of countries like Germany, USA, Japan, Switzerland and so on. When at the end of the second World War, Japan wanted to become an industrial power, the . . . step she took was to . . . a machine tool industry. She decided to be . . . and not depend on . . . industrial nations. This was . . . in the long term rather than going in for the . . . advantage of importing machine tools. Similarly, India also established a machine tool industry . . . after Independence to foster its fledgling industry.

1. (A) Aspire (B) Manifest (C) Agree (D) Prosper (E) Pursue
2. (A) Political (B) Industrial (C) Military (D) Progressive (E) Rich
3. (A) Feeling (B) Perceptions (C) Plans (D) Experiences (E) Establishment
4. (A) Important (B) Useful (C) Economic (D) Wise (E) First
5. (A) Developed (B) Nurture (C) Introduce (D) Admit (E) Establish
6. (A) Revolutionary (B) Industrious (C) Self-Sufficient (D) Systematic (E) Progressive
7. (A) European (B) Developed (C) Neighbouring (D) Technical (E) Foreign
8. (A) Planned (B) Decided (C) Tried (D) Beneficial (E) Achieved
9. (A) Temporary (B) Exceptional (C) Easy (D) Fast (E) Financial
10. (A) Days (B) Months (C) Immediately (D) Years (E) Much

Hints and Explanation
1. A. Manifest, agree, prosper and pursue are all eliminated at Step 2 because they do not match with the meaning. Aspire is thus the right choice.
2. B. All alternatives pass Steps 1 and 2. At Step 3, the term industrial becomes a choice because industrial and economic go together in common usage. There is a clue also in the word industrial player.
3. D. At Step 3, feelings, perceptions and plane are eliminated at Step 2 itself because it is common knowledge and also in common usage. Establishment is eliminated at Step 2 itself because it does not go with the meaning and we have Experience as the right answer.
4. E. All alternatives except first do not match with the meaning, this becomes clear when you read the sentence a little carefully. This word gives force and real meaning to the sentence. Thus First is the right choice.
5. E. Nurture and admit are eliminated at Step 2 because they do not make any meaning. The clue is in the word first. We nurture a thing which is already there. Admit is out of context. Out of develop, introduce and establish, establish is the
right choice because normally an industry is established. Common usage and inference confirm this choice.

Direction (6-10) : Choose the word opposite in meaning to the given words.

6. Pernicious
   (a) Permanent
   (b) Beneficial
   (c) Parochial
   (d) Dangerous

7. Accelerate
   (a) Supervise
   (b) Slacken
   (c) Control
   (d) Check

8. Prudent
   (a) Short-sighted
   (b) Reckless
   (c) Inconsiderate
   (d) Injudicious

9. Magnanimity
   (a) Enmity
   (b) Meanness
   (c) Jealously
   (d) Poverty

10. Confirm
    (a) Strengthen
        (b) Oppose
        (c) Contradict
        (d) Verify

   ANSWERS.

   1. (c) 2. (d) 3. (a) 4. (d) 5. (c) 6. (b) 7. (b) 8. (d) 9. (b) 10. (c)

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   BANKING TERMINOLOGY

   D-SIBs

   State Bank of India (SBI) is the largest public sector bank and the largest banking entity in the country. ICICI Bank is the largest private sector bank in the country. The two banks were designated as Domestic Systemically Important Banks (D-SIBs) by the RBI, meaning their collapse could have a cascading impact on the entire financial system and the economy. SBI and ICICI have been so designated on the basis of a systemic importance score, arrived at after an analysis of the banks’ size as a percentage of annual Gross Domestic Product (GDP). Banks with assets that exceed 2% of GDP will be considered to be part of this class of lenders. As of 30 June 2015, SBI’s loan book was worth Rs.12.8 trillion and ICICI’s loan book was close to Rs.4 trillion. The RBI had issued
the framework for dealing with Domestic Systemically Important Banks (D-SIBs) on 22 July 2014. The D-SIB framework requires the RBI to disclose the names of banks designated as D-SIBs every year in August starting from August 2015. The framework requires that D-SIBs may be placed in four buckets depending upon their Systemic Importance Scores (SISs). Based on the bucket in which a D-SIB is placed, an additional common equity requirement has to be applied to it, as mentioned in the D-SIB framework. While SBI has been kept in Bucket-3 category, ICICI Bank has been placed in Bucket-1 category. In November 2011, the Basel committee of the Bank for International Settlements (BIS) announced a framework for identifying global systemically important banks and the additional buffers that such banks need to hold.

**Bandhan Bank**

Bandhan Bank had recently received its universal banking licence a year after getting a provisional licence from the Reserve Bank of India (RBI) in April last year along with IDFC. On 23 August 2013 Bandhan Bank unfurled its banking operations all over the country thus triggering a wave of financial inclusion. Union Finance Minister Arun Jaitley inaugurated the bank at a ceremony held at Kolkata’s Science City Auditorium. Bandhan Bank started its operations with a bang with 501 branches spread across 22 states in the country. This is possibly the highest number of branches of any private bank in India on the first day. Bandhan Bank is the part of the Bandhan Financial Services (BFS), India’s largest micro finance institution (MFI), which started its journey in 2001 when Chandra Sekhar Ghosh quit his job to set up an institution through which he hoped to help the poor.

**SBI Buddy**

SBI Buddy is the m-wallet app of India’s largest banking entity SBI that was launched on 18 August 2015. M-wallets are similar to savings bank accounts that can be accessed through mobile phones. SBI Buddy app can be used to send money to and registered customers, book for movies, flights, hotels as well as for shopping. It also has features like reminders to settle dues, recharge and pay bills instantly. It can be accessed in 13 different Indian languages and has been launched in collaboration with Accenture and MasterCard. With launch of SBI Buddy, SBI will compete directly with ICICI Bank’s Pocket, HDFC Bank’s PayZapp and Paytm, a market-place-cum payments’ company. This move will help SBI to enter the rapidly growing mobile wallet business. It will also restrict the abilities of several online market places which are looking to erect barriers through the ‘app only’ sale.

‘Smart Vault’

ICICI Bank’s ‘Smart Vault’ is a unique locker service which would be available to customers even on weekends and post banking hours. This locker is equipped with multi-layer security system, including biometric and PIN authentication and debit cards, among others. Customers can access it without any intervention by the branch staff. ‘Smart Vault’ uses robotic technology to access the lockers from the safe vault and enables customers to access their lockers at any time of their preference.

**Gold Monetisation Scheme**

The Gold Monetisation Scheme has been announced primarily to bring an estimated 20,000 tonnes of idle gold lying with Indian consumers into the economy and also reduce India’s dependence on gold imports. Under it, Indians citizens would be able to deposit gold in any form in the banks for a period of one to 15 years. This gold will earn interest and redemption will be at the prevailing market value at the end of the tenure of deposit. By taking advantage of Gold Monetisation Scheme, people can thus deposit idle gold with authorised agencies and take advantage of the price escalation of gold as well as earn interest on the deposit. The gold deposited with banks under the monetisation scheme will be allowed to be sold to jewellers in order to boost domestic supply. However, the government intends not to allow the Gold Monetisation Scheme to become a vehicle for converting black money into white. The draft proposal of Gold Monetisation Scheme was put up on 19 May 2015 while it was announced in the Union Budget 2015-16 with the aim of replacing both the existing Gold Deposit and Gold Metal Loan Schemes.

**Sovereign Gold Bond Scheme (SGBS)**

Under the Sovereign Gold Bond Scheme (SGBS) there will be no need to buy actual or physical gold as customers can buy gold bonds which will be relatable to the weight of gold. It is expected to attract people who look for gold as a worthy investment option. The bonds will be issued in denominations of 5 grams, 10 grams, 50 grams and 100 grams for a term of five years to seven years with a rate of interest to be calculated on the value of the metal at the time of investment. However, there would be a cap of 500 grams that a person can purchase in a year. Such bonds would be offered to only Indian citizens and institutions.

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**Crack Competitive Exam Within 6 Months**

Join as a Beginner, Leave as an Achiever

SSC  Bank PO  Clerk  Railway
1. The degree of monopoly power is to be measured in terms of the firm’s
   (a) normal profit
   (b) supernormal profit
   (c) both normal and supernormal profit
   (d) selling price
2. Who propounded the Innovation theory of profits?
   (a) J.A. Schumpeter
   (b) P.A. Samuelson
   (c) Alfred Marshall
   (d) David Ricardo
3. Which of the following does not come under legislative control over administration?
   (a) Zero hour
   (b) Adjournment motion
   (c) Budget session
   (d) Formulation of a Bill
4. Under perfect competition, the industry does not have any excess capacity because each firm produces at the minimum point on its
   (a) long-run marginal cost curve
   (b) long-run average cost curve
   (c) long-run average variable cost curve
   (d) long-run average revenue curve
5. Which one of the following is not a ‘canon of taxation’ according to Adam Smith?
   (a) Canon certainty
   (b) Canon of simplicity
   (c) Canon of convenience
   (d) Canon of economy
6. Effective demand depends on
   (a) capital-output ratio
   (b) output-capital ratio
   (c) total expenditure
   (d) supply price
7. ‘The Right to Public Office’ is a
   (a) Civil right
   (b) Economic right
   (c) Moral right
   (d) Political right
8. Who was the author of Gita Govinda?
   (a) Jayadeva
   (b) Kalhana
   (c) Kalidasa
   (d) Raja Rao
9. Which battle did open the Delhi area to Muhammad Ghori?
   (a) First Battle of Tarain
   (b) Second Battle of Tarain
   (c) Battle of Khanwa
   (d) First Battle of Panipat
10. The Aryans success in their conflicts with the pre-Aryans because
    (a) they used elephants on a large scale
    (b) they were taller and stronger
    (c) they were from an advanced urban culture
    (d) they used chariots driven by horses
11. The Chola kings were ruling over
    (a) Tamil Nadu
    (b) Andhra
    (c) Kerala
    (d) Bengal
12. From which fund can the unanticipated expenditure be met without the prior approval of the Parliament?
    (a) Consolidated Fund of India
    (b) Contingency Fund of India
    (c) Vote-on-Account
    (d) From the Treasury
13. A law made by the Judiciary is known as
    (a) Ordinary law
    (b) Case law
    (c) Rule of law
    (d) Administrative law
14. One of the important attributes of Parliamentary form of government is
    (a) Fixed tenure for the executive
    (b) Executive is answerable to the people
    (c) Executive is separate from the legislative
    (d) Collective responsibility of Council of Ministers to the Parliament
15. ENIAC was
    (a) an electronic calculator
    (b) an electronic computer
    (c) an memory device
    (d) an engine
16. One byte consists of
    (a) one bit
    (b) four bits
    (c) eight bits
    (d) ten bits
17. Which of the following vertebrates lack exoskeleton?
    (a) Amphibia
    (b) Mammalian
    (c) Aves
    (d) Chondrichtyes
18. Which of the following branches deals with the interaction of same species of living organisms with their non-living environment?
    (a) Autecology
    (b) Syneceology
    (c) Ecology
    (d) Paleontology
19. Which of the following organelles is called ‘Atom bombs’?
    (a) Microtubules
    (b) Nucleolus
    (c) Golgi bodies
    (d) Lysosome
20. In AC circuits, AC meters measure
    (a) mean values
    (b) rms values
    (c) peak values
    (d) mean square values
21. When a light wave is reflected from a mirror, there is a change in its
    (a) frequency
    (b) amplitude
    (c) wavelength
    (d) velocity
22. Solar energy is due to
    (a) fusion reactions
    (b) fission reactions
    (c) combustion reactions
    (d) chemical reactions
23. The width of depletion layer of a P-N junction
    (a) decreases with light doping
    (b) increases with heavy doping
    (c) is independent of applied voltage
    (d) is increased under reverse bias
24. Huge deposits of uranium were recently found in
    (a) Andhra Pradesh
    (b) Karnataka
    (c) Kerala
    (d) Tamil Nadu
25. When water itself combines chemically with some element or mineral it is called
    (a) Carbonation
    (b) Desalination
    (c) Hydration
    (d) Oxidation
26. From the bark of which plant is quinine extracted?
27. Hypertension is the term used for
(a) increase in heart rate
(b) decrease in heart rate
(c) decrease in blood pressure
(d) increase in blood pressure

28. The contractile proteins in a muscle are
(a) Actin and Myosin
(b) Actin and Tropomyosin
(c) Myosin and Troponin
(d) Tropinin and Tropomyosin

29. Coins made of metal first appeared in
(a) Harappan Civilisation
(b) Later Vedic Age
(c) Age of the Buddha
(d) Age of the Mauryas

30. A natural region has the similarity of
(a) climate and natural vegetation
(b) climate and occupation
(c) soil and drainage
(d) economic base and reces

31. Which one of the following is presently
the largest oil refinery of India?
(a) Vadodara (IOC)
(b) Mathura (IOC)
(c) Vishakhapatnam (HPCL)
(d) Mumbai (BPCL)

32. Imaginary lines joining places with same
temperature are called
(a) Isobars
(b) Isohyets
(c) Isohaline
(d) Isotherms

33. Crop rotation helps to
(a) lesson use of pesticides
(b) eliminate parasites which have
selective hosts
(c) yield more crops
(d) produce a greater choice of plant
products

34. An area legally reserved for wild life in
its natural surroundings is
(a) Biosphere Reserve
(b) Sanctuary
(c) Social Forest
(d) National Park

35. Which entity publishes annual
publication titled “Currency &
Finance”?
(a) NITI Aayog
(b) RBI

36. Who has been elected as UN general
assembly president of its 70th
anniversary session?
(a) Sam Kutesa
(b) Mogens Lykketoft
(c) Karl Ritter
(d) John Higginnes

37. The electronic configuration of an atom
having atomic number ‘20’ is
(a) 2, 8, 10 (b) 2, 6, 8, 4
(c) 2, 8, 8, 2 (d) 2, 10, 8

38. The most reactive among the halogens
is
(a) Fluorine
(b) Chlorine
(c) Bromine
(d) Iodine

39. The major component in the LPG is
(a) methane (b) butane
(c) ethane (d) propane

40. KMnO4 can be used as a/an
(a) insecticide
(b) fertiliser
(c) pesticide
(d) disinfectant

41. Acute lead poisoning is also known as
(a) Itai-itai
(b) Plumbism
(c) Neuralgia
(d) Byssinosis

42. The vertical movement of air is termed as
(a) wind
(b) air current
(c) air turbulence
(d) air mobility

43. Sivasamudra is an island formed by the
river
(a) Ganga (b) Godavari
(c) Krishna (d) Cauvery

44. Who among the following was the first
heavyweight boxer to go undefeated throughout his career?
(a) Rocky Marciano
(b) Lee Epperson
(c) Larry Holmes
(d) Michael Spinks

45. Which one of the following newspapers
had been edited by Gandhiji?
(a) Navjeevan
(b) Gujarat Times
(c) Maratha
(d) Jan Satta

46. The Chairman of the Finance Commission must be
(a) A person of Finance and Banking field
(b) An Economist of high caliber
(c) An expert from Judiciary—level
offHigh Court Judge
(d) A person having experience in Public Affairs

47. The novel ‘White Tiger’ which won the
Booker Prize 2008 is authored by
(a) Arundhati Roy
(b) V.S. Naipaul
(c) Kiran Desai
(d) Aravind Adiga

48. Which of the following ministry has recently launched the ‘SAMANVAY’ portal?
([A] Ministry of Tribal Affairs
[B] Ministry of Rural Development
[C] Ministry of Panchayati Raj
[D] Ministry of Health and Family Welfare

49. Recently, who has been appointed as
the Union Home Secretary by the Government of India (GoI)?
(A) PK Sinha
(B) L.C. Goyal
(C) Rajiv Mehrishi
(D) Anil Goswami

50. The First Election Commission of India
was
(a) S.P. Sen Verma
(b) Dr. Nagendra Singh
(c) K.V.K. Sundram
(d) Sukumar Sen

51. Which one of the following is not included while estimating national income through income method?
(a) Rent
(b) Mixed incomes
(c) Pension
(d) Undistributed profits

52. Taxation is a tool of
(a) Monetary policy
(b) Fiscal policy
(c) Price policy
(d) Wage policy

53. Globalisation means
(a) Integration of economy
(b) Integration of financial market
54. Which is the artificial port of India?
   (a) Kandla
   (b) Mangalore
   (c) Chennai or Madras
   (d) Haldia

55. The Nobel Prize was instituted by the country
   (a) USA   (b) UK   (c) Russia   (d) Sweden

56. Which of the following motion is related with the Union Budget?
   (a) Adjournment
   (b) Censure
   (c) Cut
   (d) None of the above

57. Directive Principles of State Policy in the Indian Constitution were taken from the Constitution of
   (a) Britain   (b) Ireland   (c) USA   (d) Canada

58. As per Indian Constitution, the Right to Property is a
   (a) Fundamental Right
   (b) Natural Right
   (c) Legal Right
   (d) Moral Right

59. The success of democracy depends upon the
   (a) Right to criticise
   (b) Right to association
   (c) Right to personal liberty
   (d) Right to property

60. The International Olympic Committee (IOC) has officially recognized which sport as an Olympic sport recently?
   [A] Floorball
   [B] Finswimming
   [C] Frisbee
   [D] Fistball

61. In 1937, the Congress formed ministries in
   (a) 7 states   (b) 9 states
   (c) 5 states   (d) 4 states

62. Kalinga war took place in the year
   (a) 261 BC   (b) 263 BC
   (c) 232 BC   (d) 240 BC

63. The Akaal Takht was built by
   (a) Guru Ramdas
   (b) Guru Teg Bahadur
   (c) Guru Hargovind

64. Who was the regent of Akbar in his early days?
   (a) Abul Fazl
   (b) Bairam Khan
   (c) Tansen
   (d) Todarmal

65. Before assuming the office of the Sultan of Delhi Balban was the Prime Minister of Sultan
   (a) Nasir-ud-din
   (b) Qutub-ud-din-Albakh
   (c) Bahrem Shah
   (d) Aram Shah

66. Which one of the following is known as the ‘brown coal’?
   (a) Anthracite
   (b) Bituminous Coke
   (c) Lignite

67. Vikram Sarabhai Space Centre (VSSC) is at
   (a) Thriruvananthapuram
   (b) Mumbai
   (c) Hyderabad
   (d) Bengaluru

68. Which one of the following is known as the ‘Pearl City’?
   (a) Kandla
   (b) Tuticorin
   (c) Kochi
   (d) Hyderabad

69. Madhya Pradesh is the largest producer of
   (a) Cotton
   (b) Oil-seeds
   (c) Pulses
   (d) Maize

70. Which planet in our solar system is nearly as big as the earth?
   (a) Mercury
   (b) Mars
   (c) Venus
   (d) Pluto

71. In onion the edible part is
   (a) Leaf
   (b) Root
   (c) Stem
   (d) Flower

72. Mushroom cultivation is not useful in
   (a) Biogas production
   (b) Biological control of crop diseases
   (c) Recycling of agricultural wastes
   (d) Preventing cancer

73. The Drone in honey bee are
   (a) Fertile male
   (b) Fertile female
   (c) Sterile male
   (d) Sterile female

74. Of which tissue nails, hoofs and horns are made of
   (a) Cutide
   (b) Chitin
   (c) Keratin
   (d) Tunicin

75. Haemoglobin has highest affinity for
   (a) Oxygen
   (b) Carbon dioxide
   (c) Carbon monoxide
   (d) Nitrogen

76. Which chromosomal combination is responsible for maleness in man?
   (a) XO   (b) XXX   (c) XX   (d) XY

77. The Newton’s First Law is also called as
   (a) Law of moments
   (b) Law of inertia
   (c) Law of energy
   (d) Law of momentum

78. If we want to calculate the pressure of a liquid at the bottom of a vessel, the quantity which is not required to determine it, is
   (a) Height of the liquid column
   (b) Surface area of the bottom of the vessel
   (c) Density of the liquid
   (d) Acceleration due to gravity at the bottom of the vessel

79. The water from a hand pump is warm in winter because
   (a) Our body is cold in winter and the water appears to be warm
   (b) The temperature inside the earth is higher than the atmospheric temperature
   (c) The pumping process causes friction which warms up the water
   (d) Inside water comes out and absorbs heat from the environment

80. A water tank appears shallower when it is viewed from top due to
   (a) rectilinear propagation of light
   (b) reflection
   (c) total internal reflection
   (d) refraction

81. Small and cheap computers built into several home appliances are of which type?
   (a) Mainframes
   (b) Mini computers
   (c) Microcomputers
   (d) None of the above

82. What is the process of defining tables called?
   (a) Data definition
   (b) Data Normalisation
   (c) Index definition
   (d) Data administration
83. The chief source of naphthalene is
(a) Coaltar  (b) Diesel  
(c) Charcoal  (d) Camphor

84. Why is water not suitable for putting out a petrol fire?
(a) The oxygen content of water is isolated by petrol and thus it helps in burning 
(b) Petrol is too inflammable to be extinguished by water 
(c) The heat required for combustion of petrol is very low 
(d) Water, being heavy, slips below petrol which thus remains in contact with air and burns

85. Milk is
(a) Emulsion  (b) Suspension  
(c) Foam  (d) Gel

86. The chemical substance present in bones and teeth’ is 
(a) Calcium phosphate  (b) Calcium chloride  
(c) Calcium sulphate  (d) Calcium borate

87. Social forestry is 
(a) growing different types of plants together on private land 
(b) management of forest by cooperative societies 
(c) growing one type of plant in government owned land 
(d) growing and management of useful plants on government owned land

88. Which of the following exhibits unidirectional flow in an ecosystem ?
(a) Light  (b) Energy  
(c) Water  (d) Biomass

89. Maximum permissible concentration of copper in drinking water in mg/L is
(a) 0.01  (b) 0.05  
(c) 1.0  (d) 2.0

90. Earth Summit was held in
(a) Chicago  (b) Adelaide 
(c) London  (d) Rio de Janeiro

91. Who invented Penicillin? 
(a) William Harvey  (b) Louis Pasteur  
(c) Alexander Fleming  (d) Edward Jenner

92. The coins of which of the following reveal their love for music? 
(a) Mauryas  (b) Nandas  
(c) Guptas  (d) Cholas

93. Which Asian country parliament has recently passed a bill to lower the voting age from 20 to 18 years?
(a) South Korea  (b) Japan  
(c) China  (d) Bangladesh

94. Aadi perukku festival is celebrated in which of the following states?
[A]Tamil Nadu  [B]Tamil Nadu  
[C]Andhra Pradesh  [D]Andhra Pradesh

95. The G7 Summit 2015 was hosted by which country?
(a) Germany  (b) United States  
(c) UK  (d) France

96. Which among the following country in South Asia has highest GDP per capita (current prices)?
(a) India  (b) Bangladesh  
[c] Sri Lanka  (d) Maldives

97. Who was honoured with Raj Kapoor Life Time Contribution award by Maharashtra government? 
(a) Vidya Balan  (b) Katrina Kaif  
(c) Shashikala  (d) Sonal Kulkarni

98. Which of the following regis-ters the highest dnm in the country as per Census 2011?
(a) Delhi  (b) Chandigarh  
(c) Puducherry  (d) West Bengal

99. As per latest report, the per capita emission of greenhouse gases is highest in which country?
(a) China  (b) USA  
(c) Russia  (d) India

100. Who was named as the new Chancellor of the Nalanda University on 30 May 2015 to replace Nobel laureate Amartya Sen? 
(a) Dr. P. Singhai  (b) Prof. Yashpal  
(c) George Yeo  (d) R.M. Ramanna

**ANSWER KEYS**

1 (b)  2 (a)  3 (c)  4 (a)  
5 (b)  6 (d)  7 (a)  8 (a)  
9 (b)  10 (d)  11 (a)  12 (b)  
13 (b)  14 (d)  15 (a)  16 (c)  
17 (d)  18 (c)  19 (d)  20 (b)  
21 (b)  22 (a)  23 (d)  24 (a)  
25 (c)  26 (b)  27 (d)  28 (a)  
29 (b)  30 (a)  31 (a)  32 (d)  
33 (b)  34 (b)  35 (b)  36 (b)  
37 (c)  38 (a)  39 (b)  40 (a)  
41 (b)  42 (c)  43 (d)  44 (a)  
45 (a)  46 (d)  47 (d)  48 (b)  
49 (c)  50 (d)  51 (c)  52 (b)  
53 (c)  54 (c)  55 (d)  56 (c)  
57 (b)  58 (c)  59 (c)  60 (c)  
61 (a)  62 (a)  63 (c)  64 (b)  
65 (a)  66 (d)  67 (a)  68 (d)  
69 (c)  70 (c)  71 (c)  72 (b)  
73 (a)  74 (c)  75 (a)  76 (d)  
77 (b)  78 (b)  79 (b)  80 (d)  
81 (c)  82 (a)  83 (a)  84 (d)  
85 (a)  86 (a)  87 (b)  88 (b)  
89 (c)  90 (d)  91 (c)  92 (c)  
93 (b)  94 (c)  95 (a)  96 (d)  
97 (c)  98 (a)  99 (a)  100 (c)  

**Answer Keys**
MAGAZINE FOR THE MONTH OF DECEMBER - 2015

PRACTICE SET FOR UPCOMING EXAM [IBPS-CLERK (PRELIMINARY)]

QUANTITATIVE APTITUDE

Directions (Q. 1-5): Find the wrong no. in the following no. series.

1. 180 178 170 160 140 110
   1) 110  2) 140
   3) 160  4) 170
   5) 178

2. 120 180 270 405 607.25 911.25
   1) 911.25  2) 607.25
   3) 405  4) 270
   5) 180

3. 11 13 16 21 30 39 52 69 88
   1) 69  2) 52
   3) 39  4) 30
   5) 21

4. 701 688 678 670 667 666
   1) 666  2) 678
   3) 688  4) 670
   5) 667

5. 900 875 825 745 624 455 230
   1) 875  2) 825
   3) 745  4) 624
   5) 455

Directions (Q.6-10): What should come in place of the question mark (?) in each of the following questions?

6. 4141 ÷ 202×201=?
   1) 221.50  2) 113.67
   3) 122.83  4) 406.00
   5) None of these

7. \[ \frac{1}{5} \times \frac{1}{4} = \frac{2}{3} \times \frac{2}{3} = ? \]
   1) 20 \frac{1}{5}  2) 16 \frac{1}{5}
   3) 17 \frac{1}{5}  4) 19 \frac{2}{5}
   5) None of these

8. \[ \frac{52-10 \times 2+10}{12-8 \div 4} = ? \]
   1) 4 \frac{3}{5}  2) 4 \frac{2}{5}
   3) 4 \frac{1}{5}  4) 3 \frac{1}{5}
   5) None of these

9. 49\% of 4239 =?
   1) 2071.11  2) 2073.11
   3) 2075.11  4) 2077.11
   5) 2079.11

10. \[ \sqrt{3481} \times \sqrt{676} = ? \]
    1) 1534  2) 1642
    3) 1735  4) 1550
    5) 1612

11. The cost of five chairs and there tables is Rs 3,110. The cost of one chair is Rs 210 less than the cost of one table. What is the cost of two tables and two chairs?
    1) Rs 1,660  2) Rs 1,860
    3) Rs 2,600  4) Cannot be determined
    5) None of these

12. The ratio of the present ages of Ram, Rohan and Raj is 3 : 4 : 5. If the average of their present ages is 28 years then what would be the sum of the ages of Ram and Rohan together after 5 years?
    1) 45 years  2) 55 years
    3) 52 years  4) 59 years
    5) None of these

13. The total area of a circle and a rectangle is 1166 sq cm. The diameter of the circle is 28 cm. What is the sum of the circumference of the circle and the perimeter of the rectangle if the length of the rectangle is 25 cm?
    1) 186 cm  2) 182 cm
    3) 184 cm  4) Cannot be determined
    5) None of these

14. Raman scored 456 marks in an exam and Sita got 54 percent marks in the same exam, which is 24 marks less than that of Raman. If the minimum pass marks in the exam is 34 percent, then how many more marks did Raman score than the minimum pass marks?
    1) 184  2) 196
    3) 190  4) 180
    5) None of these

15. The smallest angle of a triangle is equal to two-thirds of the smallest angle of a quadrilateral. The ratio of the angles of the quadrilateral is 3 : 4 : 5 : 6. The largest angle of the triangle is twice its smallest angle. What is the sum of the second largest angle of the triangle and the largest angle of the quadrilateral?
    1) 160°  2) 180°
    3) 190°  4) 170°
    5) None of these

16. A 320-meter-long train moving at an average speed of 120 kmph crosses a platform in 24 seconds. A man crosses the same platform in 4 minutes. What is the speed of the man in meter/second?
    1) 2.4  2) 1.5
    3) 1.6  4) 2.0
    5) None of these

17. The simple interest accrued on a certain principal is Rs 7,200 in six years at the rate of 12 pcpa. What would be the compound interest accrued on that principal at the rate of 5 pcpa in 2 years?
    1) Rs 1,020  2) Rs 1,055
    3) Rs 1,050  4) Rs 1,025
    5) None of these

18. The sum of the square of the first number and the cube of the second number together is 568. Also, the sum of square of four consecutive odd numbers is 87. What is the value of three-fifths of the first number? (assuming both the numbers are positive)
    1) 18  2) 8
    3) 9  4) 16
    5) None of these

19. The sum of 8 consecutive odd numbers is 656. Also, the average of four consecutive even numbers is 87. What is the sum of the smallest odd number and the second largest even number?
    1) 165  2) 175
    3) 163  4) Cannot be determined
    5) None of these

20. Seema purchased an item for Rs 9,600 and sold it at a loss of 5 percent. From that money she purchased another item and sold it at a gain of 5 percent. What is her overall gain/loss?
    1) Loss of Rs 36  2) Profit of Rs 24
    3) Rs Loss of Rs 54  4) Profit of Rs 36
    5) None of these

21. A person bought 15 kg of rice at the rate of Rs34 per kg and 30 kg of rice at the rate of Rs27 per kg. He mixed the two
types of rice and sold the mixture at the rate of Rs32 per kg. What is his gain per cent? (Answer in approximately value)
1) 7%
2) 9%
3) 11%
4) 13%
5) 15%

22. In an examination, a candidate must get 65% marks to pass. It a candidate scores 303 marks and its decided failed by 35 marks, then what is the maximum marks?
1) 450
2) 480
3) 520
4) 550
5) 580

23. A dealer bought an item at 25% discount on its original price and sold it at 20% increase on the original price. What is the percentage profit?
1) 45%
2) 50%
3) 60%
4) 75%
5) None of these

24. The difference between the present age of A and of B is 32 years. If 6 years ago their ages were in the ratio of 3 : 1, then what is the present age of B?
1) 22 years
2) 24 years
3) 28 years
4) 30 years
5) 32 years

25. A certain number of men can do a piece of work in 40 days. If there had been 8 men more it could have been finished in 5 days less. Find the number of men.
1) 48 men
2) 56 men
3) 60 men
4) 64 men
5) 72 men

26. If the total income of Company A in the year 1994 is Rs 75.6 lakh, who is its total expenditure in that year?
1) Rs 48 lakh
2) Rs 52 lakh
3) Rs 54 lakh
4) Rs 56 lakh
5) None of these

27. If the expenditure of Company A in 1991 and the percentage profit of Company B in 1991 are Rs 44 lakh and 37.5% respectively, what is the ratio of the income of A to the expenditure of B in 1991?
1) 3 : 5
2) 5 : 6
3) 3 : 4
4) 4 : 5
5) 2 : 3

28. If the incomes of Company A in the year 1995 and 1996 are Rs 76.8 lakh and Rs 70.2 lakh respectively, what is the difference between its expenditure in these two years?
1) Rs 4 lakh
2) Rs 6 lakh
3) Rs 7.5 lakh
4) Rs 8 lakh
5) Rs 12 lakh

29. If the percentage profit of Company B in the year 1993 and 1994 are 40% and 25% respectively, what is the average expenditure of Company B in these two years?
1) Rs 6529000
2) Rs 6410000
3) Rs 6375000
4) Rs 6185000
5) Rs 6090000

30. What is the percentage rise in the income of Company B from the year 1993 to 1994? (Answer in approx value)
1) 47.8%
2) 49.4%
3) 51.6%
4) 52.3%
5) 56.47%

Directions (Q. 31-35) : What approximate value should come in place of the question mark (?) in the following questions? (Note: you are not expected to calculate the exact value.)
31. 18.505% of 550.010 = ?
(a) 135
(b) 85
(c) 100
(d) 120
(e) 90

32. 969.69 + 996.96 + 966.66 = ?
(a) 2560
(b) 2870
(c) 2930
(d) 2390
(e) 2900

33. \( \sqrt{1599} = ? \)
(a) 40
(b) 45
(c) 35
(d) 30
(e) 50

34. 24.996 \times 13.005 \times 17.080 = ?
(a) 6225
(b) 5525
(c) 5405
(d) 5875
(e) 6025

35. 8599.999 ÷ 420.002 \times 14.996 = ?
(a) 250
(b) 325
(c) 275
(d) 300
(e) 350

REASONING ABILITY

Directions (Q. 36-40) : Study the following information carefully and answer the questions given below.

6 K $ 1 E F \text{ R} 2 J D \@ 3 8 C I 6 * U X Z 5 \beta 9 H L & 7 A

36. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?
1) $ 6 1
2) @ J 3
3) * X 6
4) \( \beta \) Z 9
5) L 9 &
37. How many such consonants are there in the above arrangement each of which is immediately preceded by a letter and immediately followed by a number?
1) None 2) One 3) Two 4) Three 5) More than three
38. If all the numbers are dropped from the above arrangement, which of the following will be eleventh from the left end?
1) C 2) I 3) K 4) N 5) None of these
39. How many symbols are there in the above arrangement each of which is immediately preceded by a letter and immediately followed by a number?
1) None 2) One 3) Two 4) Three 5) More than three
40. What will come in place of the question mark based upon the given series?
L7H Z β X N#1 @8D ?
1) RJE 2) F2E 3) 3C8 4) R E2 5) None of these

Directions (Q.41-45): In these question the, relationship between different elements is show in the statements.

Give answer
1) if only conclusion I follow.
2) if only conclusion II follows.
3) if either conclusion I or II follows.
4) if neither conclusions I nor II follows.
5) if both conclusions I and II follow.
41. Statements: P ≤ Q < R, M = N, P > N
Conclusions: I. M = P II. P > M
42. Statements: M > A ≥ B, P = M, P ≤ Q
Conclusions: I. M > B, II. B > Q
43. Statements: T ≤ K < Y ≤ W ≥ Z
Conclusions: I. W < K II. Z ≤ Y
44. Statements: A = B ≥ C < K, P > A
Conclusions: I. P > C II. B < K
45. Statements: A > B ≥ C < Z = Y
Conclusions: I. A > Z II. Y = B

Directions (Q.46-50): In each question below are given two or 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 conclusions I nor II follows.
5) if both conclusions I and II follow.
46. Statements: Some black are blue.
No blue are white. Some white which are black are are grey.
Conclusions: I. Some grey are blue.
II. Some white are not black.
47. Statements: Some actors are dancers. All dancers are musicians. No musicians are painters.
Conclusions: I. Some painters are actors.
II. No painters are dancers.
48. Statements: All villages are cities.
All cities are towns. All countries are towns.
Conclusions: I. All towns are villages.
II. Some cities are not towns.
49. Statements: Some books are poetry. All poetry is philosophy. Some philosophy is psychology.
Conclusions: I. Some books are poetry.
II. Some books are philosophy.
450. Statements: All children are students. All adults are workers.
Conclusions: I. Some students are adults. II. All children are adults.

Directions (Q.51-55): Study the following information to answer the given questions:
In a certain code, ‘always create new ideas’ is written as ‘ba ri sha gi’,
‘create thoughts and insights’ is written as ‘fa gi ma ri’,
“ideas and new thoughts” is written as ‘fa lo ba’,
’vestments and new solutions’ is written as ‘ma jo ba fa’ and
‘new and better solutions’ is written as ‘ki ri to fa’
51. What does ‘fa’ stand for?
(a) thoughts (b) insights (c) new (d) and (e) solutions
52. ‘fa lo ba’ could be a code for which of the following?
(a) thoughts and action (b) create and innovate (c) ideas and thoughts (d) create new solutions (e) always better ideas
53. What is the code for ‘new’?
(a) ki (b) ri (c) ma (d) fa (e) ba
54. Which of the following may represent ‘insights always better’?
(a) jo ki to (b) ki to ri (c) sha jo ri (d) to sha Jo (e) sha to ba
55. What is the code for ‘thoughts’?
(a) ma (b) fa (c) ba (d) jo (e) Either jo or fa

Directions (Q.56-58): Read the following information carefully and answer the questions.
‘A + B’ means A is the sister of B.
‘A x B’ means A is the brother of B.
‘A ÷ B’ means A is the mother of B.
‘A – B’ means A is the father of B.
56. Which will come in place of question mark to establish that M is T’s great aunt?
MPR – T
1) – 2) + 3) × 4) ÷ 5) Either 2) or 4)
57. Which of the following shows that P is the Aunt of T?
1) P × Q ÷ R × S – T
2) P – Q + R ÷ S × T
3) P ÷ Q – R × S ÷ T
4) P × Q ÷ R + S – T
5) None of these
58. Which of the following relations is true based upon the relations given in the following equation?
A x B ÷ C – D + E
1) A is grandmother of E
2) A is great aunt of E
**ENGLISH LANGUAGE**

**Directions (Q.59-60): Read the following information carefully and answer the questions.**

Tinku is heavier than Pammy. Manju is heavier than Tinku but lighter than Pappu. Pappu is heavier than Tintu. Pintu is lighter than Manju but not lighter than Tintu and Chintu is the heaviest.

59. Who is the lightest?
   1) Tinku  2) Pammy  3) Manju  4) Pappu  5) None of these

60. Who is the second heaviest?
   1) Tinku  2) Pammy  3) Manju  4) Pappu  5) None of these

**Directions (Q.61-65): Study the following information carefully and answer the questions given below it.**

P, Q, R, S, T, V, W and Z are sitting around a rectangular table in such a way that four of them sit at four of the corners, while four sit in the middle of each of the sides. The ones who sit at the corner face the centre, while those who sit in the middle of the four sides face outside. Q is second to the right of V, who is sitting at a corner of the table. R is fourth to the left of P, who sits at the middle of a side and is not an immediate neighbour of Q or V. T is not an immediate neighbour of Q but does not sit at any corner. W is second to the right of S.

61. Who is on the immediate left of Q?
   1) R  2) H  3) Data inadequate 4) S or Z  5) None of these

62. Who is on the immediate right of R?
   1) Q  2) V  3) Z  4) Data inadequate 5) None of these

63. Which of the following pairs represents the immediate neighbours of W?
   1) P, V  2) P, T

64. In which of the following pairs is the first person sitting on the immediate right of the second person?
   1) TP  2) QZ  3) ZP  4) ZT  5) None of these

65. Who is third to the left of T?
   1) Q  2) P  3) R  4) S  5) None of these

**Directions (Q.66-70): Study the following information carefully and answer the questions.**

A group of five boys, Krishna, Ajay, Vijay, Raju and Tinku, and five girls, Neha, Sony, Manju, Pammy and Tanu, are standing in a row facing each other not necessarily in the same order. Boys are facing South. Tinku is not at any of the ends. Vijay is on the immediate right of Ajay. There are as many girls between Neha and Sony as between Manju and Pammy. Krishna is second to the left of Ajay. Manju and Manju are not facing either Ajay or Raju. Tanu is on the immediate right of Neha, but not in the middle.

66. Who is standing on the immediate right of Krishna?
   1) Tinku  2) Vijay  3) Ajay  4) Data inadequate  5) None of these

67. Which of the following indicates the pair of boys standing at the ends of the row?
   1) Vijay, Ajay  2) Raju, Ajay  3) Vijay, Raju  4) Data inadequate  5) None of these

68. Which of the following is definitely true on the basis of the given information?
   1) Vijay is second to the right of Raju.
   2) Neha is third to the right of Sony.
   3) Pammy is on the immediate right of Neha.
   4) Raju is facing Tanu.
   5) None of these

69. Who is facing Ajay?
   1) Manju  2) Pammy

70. Which of the following girls is standing in the middle of their row?
   1) Manju  2) Pammy  3) Manju or Pammy  4) Neha  5) None of these

**Directions (Q.71-80): Read the following passage carefully and answer the questions given below it.**

India is the largest importer and largest consumer of the yellow metal as Indians buy about 25 percent of the world’s gold. In 2008, India imported around 400 tons of it. About 80 percent of the world’s extracted gold is fashioned as jewellery. However, most of us don’t know or don’t think about the environmental cost of the metal. For instance, extracting enough gold to forge a solitary, no-frills wedding band ultimately translates into roughly a 20-30 tons of waste. At some mines in Nevada (USA), 100 tons or more of earth have been excavated for a single ounce of gold. The waste is of two forms: redundant rock, which is typically piled as flat heaps in locations near the mining site and the effluent or tailings which are a result of chemical processing of the mined ore. Sulphides in the redundant rock react with oxygen, making sulphuric acid which frees heavy metals like cyanide, cadmium, lead and mercury harmful to people even at miniscule concentrations. The tailings component is typically a thick slurry laced with cyanide, aluminium, copper, lead, and mercury; enough to decimate fish populations of water environments it is disposed of into. Disposal of wet tailings into water bodies has been effectively banned in developed countries but it continues to be practised in most developing nations. There is also a very real danger of surface water and groundwater table contamination on account of these heavy metals.
In fact, gold mining generates more waste per ounce than any other metal and the effects are startling.Mining for gold has left huge gouges on the face of the earth, so massive that they can be seen from space. According to a study, respiratory ailments, soil and water contamination, thick blankets of dust, withering of coconut trees and changes in land pattern use are some of the common features of the urban area around a particular gold mine in Karnataka. Many areas are reported to have become infertile because of soil contamination. They contain a percentage of heavy metals enough to retard plant growth. Similarly, according to another report in 2008, nearly seven years after the closure of these mines, the people of this region continue to face serious environment and health problems, particularly in July and August, due to winds in these months that carry with them cyanide particles from the dust piles in the abandoned mines. When the mines were operational, a layer of red soil used to be put over these dust piles before these crucial months to prevent the cyanide particles from being carried away by the heavy winds. Now that the mines have been closed, the mitigative measures have ceased as well. People from socially and economically marginalized communities turn to mining to escape acute poverty, unemployment, and landlessness. In some cases, their homes and farms may be ‘acquired’ for large-scale gold mining. While compensation is promised to them, it may take a year or two to kick in. Till then, forced to eke out a bare livelihood mostly in a kind of lottery system, they resort to crude methods to separate any flecks of gold that may be there in the discarded waste rock using mercury. In the process, destroy themselves slowly as well as their environment. The shanty towns which inevitably come up around the large scale mining sites only serve to add to the problem. Given their illegal and therefore unrecognized nature, they lack basic amenities like garbage disposal and water supply and sanitation, becoming another unsightly blot on the landscape. According to the World Gold Council, while estimates of numbers engaged in artisanal mining vary widely, they range between 13 and 20 million men, women and children from over 50 developing countries. Indeed, it is believed that as much as a quarter of the world’s gold is supplied by artisanal miners. Their efforts to earn themselves a daily wage have resulted in huge habitat loss and destruction. For example, huge patches of land, once home to lush trees in the island of Borneo in Indonesia, are being swiftly rendered treeless and lifeless pits of waste. Incidentally, the island is highly famed for its rich biodiversity. Combined with heavy pressures from the logging lobby and need for cheap power through hydroelectricity and relentless mining activity, it is hard to imagine if Borneo will manage to retain its crown. Why should these facts about gold mining bother us? After all, we just import the metal; we do not mine it here to the extent other countries do. That’s about to change though. New Delhi has big plans to fuel growth in the mining sector and is looking to open investment in gold mining in the country and in a big way However, India’s environmental track record in mining has been anything but stellar. And this is something that requires close attention in light of the planned increased forays into gold mining. Even with the comparatively minuscule amounts of gold mining done so far, we have tripped up on environmental considerations. Geologically, India’s terrain is very similar to those in other parts of the world where there have been huge gold finds. What we need to do is to learn from the mistakes committed by certain developed countries in their own backyard. We have a whole series of examples of where things have gone wrong from other developing countries. We need to use these insights to our advantage, and quickly.

71. According to the author, how are gold mines detrimental to the environment as well as public health even after their closure?
(a) The layer of red soil used to cover dust piles in these mines seeps into the ground water, thereby making it unfit for consumption
(b) The mines weaken land mass and increase the chances of occurrence of earthquakes, especially after there is no one looking after them
(c) The mitigative measures adopted after the closure of these mines are not supervised adequately hence are highly damaging
(d) The unsupervised mines now become a threat to the environment as inexperienced people carry out unchecked mining activities
(e) Winds in specific months carry harmful heavy metal particles from the dust heaps accumulated in these mines

72. Which of the following is/are ill effects of gold mining as mentioned in the passage?
(A) Waste generated while mining for gold is harmful even in small quantities.
(B) Groundwater gets polluted due to the release of heavy metals generated from the mining of gold.
(C) Gold mining activities cause respiratory illnesses in people.
(a) Only (A)
(b) All (A), (B) and (C)
(c) Only (B) and (C)
(d) Only (B)
(e) Only (A) and (B)

73. Which of the following is true about the people who carry out gold mining activities?
(A) Their employment is purely legal in nature.
(B) They employ unsophisticated methods of mining.
(C) They do not have essential amenities.
(a) Only (B)
(b) Only (A) and (B)
(c) Only (C)
(d) Only (B) and (C)
(e) All (A), (B) and (C) are true

74. Which of the following is NOT TRUE about the Island of Borneo in Indonesia, as given in the passage?
(A) Large pieces of land are being destroyed because of mining.
(B) There is a large amount of mining activity being carried out on this island.
(C) It would be known for its rich biodiversity in the future.
(a) Only (A) and (B)
(b) Only (B)
75. Why, according to the author, should India worry about gold mining and its effects?
(a) As India is planning to increase its investment in gold mining and is looking to increase activities in this sector in the near future.
(b) As India has been extensively carrying out gold mining in the past and its environmental record is not encouraging.
(c) As a large number of people in India are employed in this unorganized sector which is detrimental to the country’s economy.
(d) As India’s terrain is geologically unstable and is similar to other lands in the world where gold mining is carried out.
(e) As India is committing the same mistakes committed by other developed nations when it comes to gold mining.

76. Why, according to the author, is the environmental cost of gold very high?
(a) As gold is the only metal which generates harmful waste on its excavation.
(b) As excavation of gold releases the highest amount of pollutants into the air as compared to any other metal.
(c) As gold excavation is a very tedious process and requires usage of a number of environmentally destructive resources.
(d) As the amount of gold recovered in proportion to the land excavated is negligible.
(e) As the transformation of raw gold into a piece of Jewellery is very expensive and is environmentally harmful.

Directions (Q.77-78) : Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

77. DECIMATE
(a) destroy (b) divide

78. FASHIONED AS
(a) derived into (b) marketed as
(c) stylized as (d) made into (e) attracted to

79. CEASED
(a) released (b) embarked
(c) started (d) ended (e) measured

80. INEVITABLY
(a) unexpectedly (b) silently
(c) unavoidably (d) forcefully (e) inescapably

Directions (Q.81-85) : 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.

81. Now, the educational courses in many institutions are sold and even ____ for ____ prices.
1) auctioned, fabulous
2) glamourised, soaring
3) bought, competitive
4) advertised, cover
5) demanded, handy

82. Limited ____ of resources and their limited potential is everybody’s ____.
1) assess, responsibility
2) reach, game
3) availability, concern
4) area, knowledge
5) scope, story

83. The right to livelihood is an ____ facet of the right to life, ____ as a fundamental right under the Constitution.
1) important, enjoying
2) integral, guaranteed
3) utmost, covered

84. For large majority of poor people, labour power is the only productive ____ they ____ for securing a living.
1) energy, gain
2) field, deliver
3) assignment, carry
4) asset, posses
5) area, work

85. The committee’s ____ is to create a space for democratic ____ of conflicts.
1) efforts, solutions
2) tasks, finding
3) finding, settlement
4) concern, adherence
5) endeavor, resolution

Directions (Q.86-90) : Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (e) i.e., ‘No error’. (Ignore errors of punctuation if any)

86. It was clear from the way (a)/ they were behaving (b)/ that they had been (c)/ lost their senses. (d)/ No error (e)

87. That boy possess (a)/ three beautiful pens (b)/ but he would not (c)/ show them to anyone. (d)/ No error (e)

88. A small piece (a)/ of bread is (b)/ better than (c)/ having nothing to eat. (d)/ No error (e)

89. Families are (a)/ fortunate enough to own (b)/ a house in the city (c)/ are very few. (d)/ No error (e)

90. Though I had been (a)/ his friend for quite a long time, (b)/ I refused to help him (c)/ because his ill nature. (d)/ No error (e)

Directions (Q.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. He felt that his honest ways were responsible for the poverty and starvation of his family.
B. Sixteen miles away from Mysore, there is a dense forest.
C. He told them how his honesty was useless and asked if he should try an alternative.
D. They told him that they would prefer starving to dishonesty.
E. Once there lived a poor but honest woodcutter in the forest.
F. So he wanted to discuss his feeling with his wife and children.

91. Which of the following should be the SIXTH (LAST) sentence after rearrangement?
(a) A
(b) B
(c) C
(d) D
(e) E

92. Which of the following should be the FIRST sentence after rearrangement?
(a) A
(b) B
(c) C
(d) D
(e) E

93. Which of the following should be the FIFTH sentence after rearrangement?
(a) A
(b) B
(c) C
(d) D
(e) E

94. Which of the following should be the SECOND sentence after rearrangement?
(a) A
(b) B
(c) C
(d) D
(e) E

95. Which of the following should be the THIRD sentence after rearrangement?
(a) A
(b) B
(c) C
(d) D
(e) E

Directions (Q.96-100): in the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Human migration from one place to another is a universal phenomenon that has been in vogue from time immemorial. This has been a subject of study by scholars in different disciplines like economics, sociology, geography, each viewing it from his logical. Thus, for economics it is an economic phenomenon, for sociologists it is a social problem and for the geographers it is a locational problem.
Largest angle of \( \angle \) is \( 402 \times 2 = 80^0 \)

2nd largest angle of \( \angle \) is \( 60^0 \)

Largest angle of quadrilateral = \( \frac{360 \times 6}{18} = 120^0 \)

Reqd ans = \( 120+60 = 180^0 \)

20. 2; in such type of case there is always a loss.

\[
\text{Loss} = \frac{5^2}{100} \% \text{ ie } 0.25\% = \frac{0.25}{100} = \text{Rs } 24
\]

16. 4; 120 km/h

\[
\text{Distance covered by the train in 24 sec} = \frac{100}{3} \times 24 = 800 \text{ m.}
\]

Length of the platform = \( 800 – 320 = 480 \text{ m} \)

Speed of the man = \( \frac{480}{4 \times 60} \times 2 \text{ m/s} \)

17. 4; SI in one year = Rs 1200
Principal = Rs 10, 000
CI in two years

\[
E_n = \frac{100}{100+r}\times\left[1-\left(\frac{100}{100+r}\right)^n\right]
\]

\[
E_1 = 10,000\left[1+\frac{5}{100}\right]^2 - 1
\]

\[
E_{20} = 10,000\left[\frac{21}{20} \times \frac{21}{20} - 1\right]
\]

\[
E_{1000} = 10,000\left[\frac{441}{400} - 1\right]
\]

\[
E_{10000} = 10,000 \times \frac{41}{400} = 1025
\]

18. 3; 2nd no. = 7
1st no. = \( \sqrt{568-7^2} = \sqrt{568-49} = \sqrt{519} = 15 \)

Three-fifths of 1st no. = \( 15 \times \frac{3}{5} = 9 \)

19. 3; sum of consecutive odd or even no = \( n (a +n(n-1)) \); where 'a' is the smallest no. 8(a+7) = 656
\[
A = 82 - 7 = 75
\]
ENGLISH LANGUAGE

Directions (Q.1-9) : Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you to locate them while answering some of the questions. It might be hard to visualize or believe in today’s messy, grid locked, turmoil-ridden subcontinent, but the US intelligence community in a new report says by 2030, a surging India, along with decelerating China, will straddle global commerce and dominate the world economy amid the gradual decline of the west. They won’t be doing it in tandem. China has powered ahead, but India’s turn will come after 2015 even as China’s fortunes start receding. But by 2030, Asia, fuelled by India as much as China, “will be well on its way to returning to bring the world’s powerhouse, just as it was before 1500,” says “Global Trends 2030 : Alternative Worlds,” a report issued by the US National Intelligence Council, the brains’ trust of the US intelligence community. Pakistan will be a no-show and may not even exist. The report shows that India will surge ahead after 2020 even as China begins to wane or decelerate, mainly on account of demographic changes which will see China again before India. “As the world’s largest economic power, China is expected to remain ahead of India, but the gap could begin to close by 2030. India’s rate of economic growth is likely to rise while China’s slows,” the report says, adding, “In 2030 India could be the rising economic powerhouse that China is seen to be today. China’s current economic growth rate – 8 to 10 percent will probably be distant memory.” According to the report, the total size of the Chinese working age population will peak in 2016 and decline from 994 million to about 961 million in 2030. In contrast, India’s working age population is unlikely to peak until about 2050. In terms of time line, India’s demographic window of opportunity is between 2015 to 2050, whereas China’s is 1990 to 2025. In contrast, the US fecundity was at its best between 1970 to 2015, presaging the country’s gradual decline. India’s median age, currently at 26, will be 32 by 2030, still the lowest among the top ten economies in the world. The report forecasts that sometime after 2030, India, not China will have the world’s largest middle-class consumption, bigger than US and EU combined. But both China and India, it says, faces the prospect of being trapped in middle-income status, with their per capita income not continuing to increase to the level of the world’s advanced economies unless they resolve their resource constraints (mainly water, energy, food) and invest more in science and technology to continue to move their economy up the value chain. Indeed, the India-China economic journey is not without hurdles or pitfalls, especially with regards to the global scrap for resources and the effects of climate change. But if they surmount the difficulties and things pan out well, India and China will dominate a world in 2030 that will largely be “middle-class, not poor, which has been the condition of most people throughout human history.”

1. Which of the following is not true in the passage?
   (a) India will be the country to be ahead in economy after 2030.
   (b) Population of a country accounts for its economic growth.
   (c) China and India will together dominate global commerce and economy while the west suffer a decline.
   (d) Pakistan will either be insignificant or might even cease to exist by 2030.
   (e) None of the above

2. According to the passage, the factor which makes a nation’s economy most dominant:
   (a) Number of people educated
   (b) Science and technology
   (c) Natural resources (water, energy, food)
   (d) Working age population
   (e) None of these

3. According to passage, which of the country is world’s dominant economy?
   (a) India  (b) Pakistan
   (c) China  (d) USA
   (e) None of these

4. Which of the following is false according to the report given in the passage?
   (a) China will start decelerate and India will be surge after 2020.
   (b) China’s economic growth rate will be 8–10 percent
   (c) India’s middle class consumption will be more that of US and EU combined.
   (d) Chinese working population will be 961 million in 2030.
   (e) None of these

5. Despite having world’s largest middle class consumption both India and China might face:
   (a) Lack of money and infrastructure
   (b) Global scrap and effects of climate change
   (c) Constraints in natural resources (water, energy, food)
   (d) Middle income status, with their per capita income not continuing to increase world’s advance economies
   (e) None of these

6. According to the report working age population in 2030 for India is expected to be
   (a) 994 millions
   (b) Less than 961 million
   (c) More than 961 million
   (d) Cannot say
   (e) None of these

7. Expected India’s median age by 2030:
   (a) 50 years
   (b) 32 years
   (c) 26 years
   (d) Cannot be predicted
   (e) None of these

8. What are the main hurdles for India and China in economic journey?
   (a) Increasing in population
   (b) Effects of climate change
   (c) Lacking in natural resources and more investment in technology
   (d) Both (b) and (c)
   (e) None of these

9. China again before India refers to:
   (a) All the people are getting old in China as compare to India
   (b) China is again before India
   (c) None of these
Directions (Q.10-12) : Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.

10. SURGE
(a) In fate (b) Blow up (c) Rise (d) Move up (e) Grow up

11. STRADDLE
(a) Mount (b) Hedge (c) Sprawl (d) Non-committal (e) Alight

12. WANE
(a) Decline (b) Weaken (c) Shrink (d) Drop (e) Wither

Directions (Q.13-15) : Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in the passage.

13. FECUNDITY
(a) Aridity (b) Childlessness (c) Emptiness (d) Sterility (e) Growth

14. HURDLES
(a) Ease (b) Straight (c) Obstacles (d) Hard (e) Curves

15. DECLINE
(a) Improvement (b) Rise (c) Betterment (d) Increase (e) Go up

Directions (Q.16-20) : Rearrange the following 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. I had paid a lot of attention during training. Could easily answer the questions till I came to the last one. What is the name of the lady who cleans your floor and.
B. ‘Yes’, he replied. ‘In your career you will meet many people all of whom are significant even if all you do is great them.’
C. I thought the questions was a joke. I had seen her but how would I know her name and
D. During my internship we were given a quiz to see how much we had learnt.
E. I have never forgotten this lesson.
F. I submitted my paper leaving the last question blank and asked the manager if it would count for assessment.

16. Which of the following should be the SECOND sentence after rearrangement?
(a) A (b) B (c) C (d) D (e) E

17. Which of the following should be the SIXTH (LAST) sentence after rearrangement?
(a) A (b) B (c) C (d) D (e) E

18. Which of the following should be the FIFTH sentence after rearrangement?
(a) A (b) B (c) C (d) D (e) E

19. Which of the following should be the FIRST sentence after rearrangement?
(a) A (b) B (c) C (d) D (e) E

20. Which of the following should be the THIRD sentence after rearrangement?
(a) A (b) B (c) C (d) D (e) E

Directions (Q.21-25) : Read each of the following sentences to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (e) i.e., ‘No error’, (Note : ignore the error of punctuation, if any)

21. The revised government’s (a)/ guidelines have reduced (b)/ the number of mergers (c)/ taking place among banks. (d)/ No error (e)
22. I do not know (a)/ who of the (b)/ new trainees should (c)/ be confirmed. (d)/ No error (e)
23. To promote India as (a)/ a tourist destination (b)/ the government has organised (c)/ many cultural programmes. (d)/ No error (e)
24. Banks in India (a)/ cannot open ATMs (b)/ except obtaining (c)/ approval from RBI. (d)/ No error (e)
25. Today the success of (a)/ companies depends on the (b)/ quality of their products and (c)/ efficient managing staff. (d)/ No error (e)

Directions (Q.26-30) : In the sentence below four words have been printed in bold which are lettered (a), (b), (c) and (d). One of these words may be wrongly spelt or inappropriate in the context of the sentence. Find out the wrongly spelt or inappropriate word. The letter of that word is the answer. If all the words are correctly spelt and are appropriate the answer is (e), i.e., ‘All correct’.

26. My gole (a)/ is the acquire (b)/ a position (c)/ of authority (d)/ and respect within the organisation. All correct (e)
27. The refusal (a)/ of the Ministry to clear pending (b)/ dues is a course (c)/ for concern. (d)/ All correct (e)
28. He was convinced (a)/ that discipline (b)/ and hard work would result (c)/ in dividends. (d)/ in the long run. All correct (e)
29. This is a company which believes (a)/ in transparency (b)/ and appointment is done strictly (c)/ on merit. (d)/ All correct (e)
30. There will be a decline (a)/ in the probability (b)/ of oil companies because of the hike (c)/ in oil prices. (d)/ All correct (e)

Directions (Q.31-40) : In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the
blank appropriately. Find out the appropriate word in each case.
He was a charismatic leader, an entrepreneur and a highly effective manager all rolled into one. As a leader, he (31) the company’s growth plan in a dedicated manner and he never (32) focus. The cement industry in those days was doing badly (33) to everyone’s expectations he sanctioned an additional plant in (34) time. He was (35) that since the cement industry was cyclic in nature, by the time the plant was (36) the market would have improved. It did happen and the decision brought rich (37) when the plant was commissioned. Not only was he a great entrepreneur but he also (38) all his senior people to be ‘practising entrepreneurs’. I have seen a similar example at the Asian Institute of Management, which allows its professors to (39) their own business. This made their lectures more practical and less theoretical. It is the (40) of the Institute’s success.

31. (a) achieved (b) implemented (c) visualised (d) persevered (e) aimed
32. (a) moved (b) shifts (c) missed (d) changes (e) lost
33. (a) Contrary (b) Opposite (c) Yet (d) Obedient (e) Different
34. (a) any (b) mean (c) short (d) no (e) less
35. (a) known (b) calculating (c) certain (d) dreamt (e) surely
36. (a) operational (b) install (c) use (d) produced (e) new
37. (a) supply (b) diversity (c) rewards (d) pay (e) knowledge
38. (a) thought (b) tried (c) wished (d) encourage (e) wanted
39. (a) expand (b) function (c) chose (d) run (e) risk
40. (a) responsibility (b) secret (c) guarantee (d) prize (e) value

QUANTITATIVE APTITUDE

Directions (Q.41-45) : What should come in place of the question mark (?) in the following questions?
41. \((73^2 - (41)^2 + (29)^2) = ?\)
   (a) 4344 (b) 4321 (c) 4489 (d) 4649 (e) None of these
42. \(2.5 \times 4.8 \div ? = 30\)
   (a) 1.4 (b) 0.2 (c) 1.2 (d) 0.4 (e) None of these
43. \(52\% \times 1120 - ? \times 980 = 4.2\)
   (a) 59 (b) 47 (c) 49 (d) 61 (e) None of these
44. \(\sqrt[3]{941192} = ?\)
   (a) 101 (b) 98 (c) 96 (d) 99 (e) None of these
45. \(\frac{3}{5} \times \frac{2}{7} = ?\)
   (a) 3125 (b) 3525 (c) 3215 (d) 3318 (e) None of these

Directions (Q.46-50) : What should come in place of the question mark (?) in the following number series?
46. 0 5 18 43 84 145 ?
   (a) 220 (b) 240 (c) 260 (d) 280 (e) None of these
47. 10 17 48 165 688 3475 ?
   (a) 27584 (b) 25670 (c) 21369 (d) 20892 (e) None of these
48. 1 3 24 360 8640 302400 ?
   (a) 14525100 (b) 15415200 (c) 14515200 (d) 15425100 (e) None of these
49. 12 14 32 102 416 2090 ?
   (a) 15522 (b) 12552 (c) 13525 (d) 17552 (e) None of these
50. 10 15 15 12.5 9.375 6.5625 ?
   (a) 4.375 (b) 3.2375 (c) 4.6275 (d) 3.575 (e) None of these

51. Ratio of Rani’s and Komal’s age is 3 : 5 respectively. Ratio of Komal’s and Pooja’s age is 2 : 3 respectively. If Rani is two-fifth of Pooja’s age what is Rani’s age?
   (a) 10 years (b) 15 years (c) 24 years (d) Cannot be determined (e) None of these
52. In a mixture of milk and water the proportion of water by weight was 75%. If in the 60 gms mixture 15 gms water was added, what would be the percentage of water in the new mixture?
   (a) 75% (b) 88% (c) 90% (d) 100% (e) None of these
53. The sum of five numbers is 290. The average weight of a group of 53 girls was 45 kgs. What is the third number?
   (a) 72 (b) 84 (c) 96 (d) 108 (e) None of these
54. A sum of Rs. 2,236 is divided among A, B and C such that A receives 25% more than C and C receives 25% less than B. What is A’s share in the amount?
   (a) Rs. 460 (b) Rs. 890 (c) Rs. 780 (d) Rs. 1280 (e) None of these
55. The average weight of a group of 53 girls was calculated as 58 kgs. It was later discovered that the weight of one of the girls was read as 65 kgs., whereas her actual weight was 45 kgs. What is the actual average weight of the group of 53 girls? (rounded off to two digits after decimal)
   (a) 58.62 kgs. (b) 58.37 kgs. (c) 57.37 kgs. (d) 57.62 kgs. (e) None of these
56. What would be the compound interest obtained on an amount of Rs. 20,000 at the rate of 15 p.c.p.a. after 4 years?
   (a) Rs. 14,980.125 (b) Rs. 19,680.125 (c) Rs. 16,780.125 (d) Rs. 18,980.125 (e) None of these
57. Train-A crosses a pole in 25 seconds and another Train-B crosses a pole in 1 minute and 15 seconds. Length of Train-A is half length of Train-B. What
is the respective ratio between the speeds of Train-A and Train-B?
(a) 3 : 2
(b) 3 : 4
(c) 4 : 3
(d) Cannot be determined
(e) None of these

58. The length of a rectangle is twice the diameter of a circle. The circumference of the circle is equal to the area of a square of side 22 cm. What is the breadth of the rectangle if its perimeter is 668 cm?
(a) 24 cm (b) 26 m
(c) 52 cm (d) Cannot be determined
(e) None of these

59. 4 girls can do a piece of work in 8 days, 3 boys can do the same piece of work in 9 days, 7 men do the same piece of work in 2 days and 5 women can do the same piece of work in 4 days. Who is least efficient?
(a) Boys (b) Girls
(c) Women (d) Men
(e) Boys and Men

60. The sum of eight consecutive even numbers of set-A is 376. What is the sum of different set of five consecutive numbers whose lowest number is 15 more than the mean of set-A?
(a) 296 (b) 320
(c) 324 (d) 284
(e) None of these

61. Puneet scored 175 marks in a test and failed by 35 marks. If the passing percentage of the test is 35 percent, what are the maximum marks of the test?
(a) 650 (b) 700
(c) 750 (d) 600
(e) None of these

62. The owner of a Television shop charges his customer 16% more than the cost price. If a customer and Rs. 16588 for a Television, then what was the cost price of the Television?
(a) Rs. 14300
(b) Rs. 15500
(c) Rs. 13800
(d) Rs. 12000
(e) None of these

63. The average age of a man and his son is 48 years. The ratio of their ages is 11 : 5 respectively. What will be ratio of their ages after 6 years?
(a) 6 : 5 (b) 5 : 3
(c) 4 : 3 (d) 2 : 1
(e) None of these

64. The cost of 20 folders and 15 pens is Rs. 995. What is the cost of 12 folders and 9 pens?
(a) Rs. 652
(b) Rs. 597
(c) Rs. 447
(d) Cannot be determined
(e) None of these

65. In a class of 30 students and 2 teachers, each student got sweets that are 20% of the total number of students and each teacher got sweets that are 30% of the total number of students. How many sweets were there?
(a) 188 (b) 180
(c) 208 (d) 178
(e) None of these

Directions (Q.66-70) : What approximate value should come in place of the question mark (?) in the following questions?
(Note : You are not expected to calculate the exact value)

66. \( 54.35 \times 39.87 \div 13.35 = ? \)
(a) 174 (b) 156
(c) 162 (d) 168
(e) 152

67. \( \sqrt{3219} \times \sqrt{4178} = ? \)
(a) 3953 (b) 3528
(c) 3498 (d) 3667
(e) 3591

68. \( (749 - 325 - 124) \div (1254 - 1100) = ? \)
(a) 2 (b) 4
(c) 6 (d) 8
(e) 12

69. \( (47)^2 \times 3.25 \times 2.5 = ? \)
(a) 1624 (b) 1535
(c) 1687 (d) 1593
(e) 1699

70. \( 115\% \text{ of } 624 + \frac{2}{7} \text{ of } 419 = ? \)
(a) 887 (b) 837
(c) 765 (d) 756
(e) 787

Directions (Q.71-75) : Study the following table carefully to answer the questions that follow:

| Number of Passengers (in hundreds) travelling in five trains on six different days |
|-------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Train | A | B | C | D | E |
| Day   |   |   |   |   |   |
| Monday | 4.55 | 4.38 | 4.64 | 7.73 | 7.68 |
| Tuesday | 3.54 | 6.34 | 6.90 | 5.82 | 5.59 |
| Wednesday | 7.65 | 2.79 | 7.23 | 5.64 | 6.28 |
| Thursday | 6.75 | 8.65 | 7.83 | 9.74 | 8.83 |
| Friday | 5.78 | 9.50 | 8.91 | 8.16 | 6.54 |
| Saturday | 3.48 | 5.39 | 9.84 | 9.92 | 10.9 |

71. What is the difference between the total number of passengers travelling in Train-C on Thursday and Saturday together and the number of passengers travelling in Train-E on Saturday?
(a) 667 (b) 676
(c) 687 (d) 686
(e) None of these

72. What is the approximate percent increase in the number of passengers travelling in Train-B on Tuesday as compared to the previous day?
(a) 49 (b) 52
(c) 59 (d) 53
(e) 45

73. In which train the number of passengers travelling consistently increases from Monday to Saturday?
(a) A (b) B
(c) C (d) D
(e) E

74. If four-eleventh of the number of passengers in Train-C on Friday is travelling without ticket, then what is the number of passengers having tickets?
(a) 567 (b) 546
(c) 576 (d) 564
(e) None of these

75. Total number of passengers travelling in trains C and E together on Thursday is approximately what percent of the number of passengers travelling in train-D on Saturday?
(a) 151 (b) 155
(c) 168 (d) 174
(e) 162

Directions (Q.76-80) : In each of the following questions, a question is followed by information given in three statements. You have to study the question along with the statements and decide, the information given in which of the statement(s) is necessary to answer the question.
76. In how many days can 16 men and 8 women together complete the piece of work?
   i. 8 men complete the piece of work in 10 days.
   ii. 16 women complete the piece of work in 10 days.
   iii. 5 women take 32 days to complete the piece of work.
   (a) Only I and II
   (b) Only I and II and III
   (c) All I, II and III
   (d) Only I and II or III
   (e) Any two of the three

77. What is the speed of the train?
   I. Train crosses a pole in 10 seconds
   II. Length of the train in 240 metres
   III. Train crosses a platform of equal length in 20 seconds.
   (a) Only I and II
   (b) Only II and III
   (c) All I, II and III
   (d) Any two of the three
   (e) II and either I or III

78. What is the area of the square?
   I. Measure of diagonal of the square is given
   II. Measure of one side of square is given
   III. Perimeter of the square is given
   (a) Only II
   (b) Only III
   (c) Only I and III
   (d) Only II and III
   (e) Any one of the three

79. What is the two digit number?
   i. The number obtained by interchanging the digits of the number is greater than the original number by 18.
   ii. Sum of the two digits of the number is 14
   iii. Difference between the two digits of the number is 2
   (a) Any two of the three
   (b) Only I and III
   (c) II and either I or III
   (d) All the three
   (e) III and either I or II

80. What is the rate of interest p.c.p.a.?
   i. Simple interest earned per annum is Rs. 5,300
   ii. The difference between the compound and simple interest on an amount is Rs. 1,060 at the end of 2 years.
   iii. An amount doubles itself in 5 years with simple interest.
   (a) All the three
   (b) Only III
   (c) Either II or III
   (d) Only III or I and II
   (e) Question cannot be answered even with the information in all three statements

**REASONING ABILITY**

**Directions (Q.81-85)**: Study the following information to answer the given questions:
In a certain code 'share market doing well' is written as 'va jo ba ma', 'learn to share stuff' is written as 'si pa la va', 'well known to market' is written as 'si nu ma jo' and 'stuff the whole market' is written as 'il ma pa do'.

81. What is the code for 'whole'?
   (a) pa  (b) fi  (c) ma  (d) do  (e) Either 'fi' or 'do'.

82. What is the code for 'market'?
   (a) va  (b) jo  (c) ba  (d) ma  (e) Cannot be determined

83. What does the code 'ba' stand for?
   (a) well  (b) share  (c) doing  (d) whole  (e) Either 'market' or 'doing'.

84. Which of the following represents 'well known share'?
   (a) jo nu pa  (b) va nu fi  (c) nu va jo  (d) va jo qo  (e) jo ma la

85. Which of the following may represent 'learn to excel'?
   (a) zi si la  (b) la si pa  (c) la zi qo  (d) si fi qo  (e) si la do

**Directions (Q.86-90)**: Study the following information carefully and answer the given questions.
A, B, C, D, E, F, G and H are sitting around a circular table facing the centre. Each one of them has a different profession viz. doctor, engineer, architect, teacher, clerk, shopkeeper, businessman and banker. A sits third to right of teacher. D sits second to left of G. G is not an immediate neighbour of the teacher. Only one person sits between B who is the shopkeeper and teacher. The one who is an architect sits third to right of the shopkeeper. H sits between architect and engineer. E is not an immediate neighbour of H. Engineer sits third to the right of clerk. Only one person sits between businessman and F. E is neither a businessman nor a doctor.

86. Which of the following is true with respect to the given seating arrangement?
   (a) E is an immediate neighbour of the engineer
   (b) E is an architect
   (c) The clerk is an immediate neighbour of the banker
   (d) The teacher sits between H and the engineer
   (e) Shopkeeper sits second to the right of the teacher

87. What is the profession of H?
   (a) Businessman
   (b) Architect
   (c) Banker
   (d) Teacher
   (e) Shopkeeper

88. What is the position of doctor with respect to the banker?
   (a) Immediately to the left
   (b) Third to the left
   (c) Second to the right
   (d) Fourth to the left
   (e) Second to the left

89. Who sits exactly between the architect and the businessman?
   (a) C and H
   (b) Clerk
   (c) Banker and shopkeeper
   (d) Doctor
   (e) C and teacher

90. Who amongst the following is a clerk?
   (a) C  (b) D  (c) E  (d) F  (e) G

**Directions (Q.91-95)**: In each question group of questions below are two/three statements followed by two conclusions numbered I and II. You have to take the two/three given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the
given statements disregarding commonly known facts.

Give answer (a) if only conclusion I follows.
Give answer (b) if only conclusion II follows.
Give answer (c) if either conclusion I or conclusion II follows.
Give answer (d) if neither conclusion I nor conclusion II follows.
Give answer (e) if both conclusion I and conclusion II follows.

91. Statements:
Some symbols are figures.
All icons are figures.
Conclusions:
I. All symbols being icons is a possibility.
II. Atleast some icons are symbols.

92. Statements:
All numbers are alphabets.
All alphabets are digits.
No digit is a letter.
Conclusions:
I. No letter is a number.
II. Atleast some alphabets are letters.

93. Statements:
No mail is a post.
No post is a dispatch.
Conclusions:
I. No mail is a dispatch.
II. Atleast some dispatches are mails.

Directions (Q.94-95):
Statements:
Some shields are trophies.
All trophies are cups.
No cup is a medal.
Conclusions:
I. No trophy is a medal.
II. All shields being medals is a possibility.

94. Conclusions:
I. No trophy is a medal.
II. All shields being medals is a possibility.

95. Conclusions:
I. No medal is a shield.
II. Atleast some cups are shields.

Directions (Q.96-100):
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 (a) 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.
Give answer (b) 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.
Give answer (c) if the data in statement I alone or in statement II alone are sufficient to answer the question.
Give answer (d) if the data in both statements I and II together are not sufficient to answer the question.
Give answer (e) if the data in both statements I and II together are necessary to answer the question.

96. What is the code of ‘shine’ in a certain code language?
I. In that code language ‘shine was peeled off’ is written as ‘& # @ 9’ and ‘no paint but shine’ is written as ‘7 5 # 8’.
II. In that code language ‘try the new shine’ is written as ‘13 # 0’ and ‘we try the new’ is written as ‘6013’.

97. How C is related to H?
I. N is son of H. J is mother of Z, N and Z are cousins. C is husband of J.
II. L is father of C. A is mother of D. L is married to A. H is wife of D. J is wife of C.

98. In which direction point ‘A’ is located with respect to point ‘B’?
I. A man starts walking from point ‘A’ towards east and after walking 3 metres reaches point ‘N’, he turns right and walks 7 metres to reach point ‘M’. Then he turns right and walks 6 metres to reach point ‘O’. He again turns right and walks 7 metres to reach point ‘P’. He, then, turns left and walks 2 metres to reach point ‘B’.
II. A man starts walking from point ‘A’ towards east and after walking 3 metres reaches point ‘N’. From point ‘N’ he walks 7 metres towards south and reaches point ‘M’. From point ‘M’ he walks 6 metres towards west and reaches point ‘O’. From point ‘O’ he walks 7 metres towards north and reaches point ‘P’. From point ‘P’ he walks towards west and reaches point ‘B’. The distance between points A and B is 8 metres.

99. How many students scored more than 60 marks in a class of 25 students?
I. More than four but less than ten students scored more than that of B. B’s rank is an odd number, seventeen students scored less than D.
II. The rank of C is 16th from the last. B got more marks than C. Only two students are there between B and C.

100. Five persons – A, B, C, D and E – are sitting around a circular table. Some of them are facing towards centre while others are facing outside. Who is sitting second to the left of A?
I. B is facing outside. C is to the immediate left of B. D is second to the right of C. A is to the immediate left of E.
II. D is to the immediate right of A. Both D and A are facing towards the centre. D and B are immediate neighbours of each other.

Directions (Q.101-106): Read the following passage carefully and answer the questions given below it.
A group of seven friends A, B, C, D, E, F and G work as Economist, Agriculture Officer, IT Officer, Terminal Operator, Clerk, Forest Officer and Research Analyst, for Banks L, M, N, P, Q, R and S, but not necessarily in the same order. C works for Bank N and is neither a Research Analyst nor a Clerk. E is an IT officer and works for Bank R. A works as a Forest Officer and does not work for Bank L or Q. The one who is an Agriculture Officer works for Bank M. The one who works for Bank L works as a Terminal Operator. F works for Bank Q. G works for Bank P as a Research Analyst. D is not an Agriculture Officer.

101. Who amongst the following works as an Agriculture Officer?
(a) C (b) B
(c) F (d) D
(e) None of these

102. For which bank does D work?
(a) Q (b) L
(c) N (d) S
(e) None of these
103. What is the profession of C?
(a) Terminal Operator
(b) Agriculture Officer
(c) Economist
(d) Cannot be determined
(e) None of these

104. Who amongst the following works as a Clerk?
(a) C  (b) B
(c) F  (d) D
(e) None of these

105. Which of the following combinations of person, profession and bank is correct?
(a) A-Forest Officer-M
(b) D-Clerk-L
(c) F-Agriculture Officer-Q
(d) B-Agriculture Officer-S
(e) None of these

Directions (Q.106-110) : Study the following arrangement carefully and answer the questions given below :
G M S 1 D # J E 2 P T 4 W % A F 3 U 8 $ N V 6 Q @ 7 H I 1 B 9 & Z

106. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?
(a) D J I  (b) F U A
(c) H @ 1 (d) B & â
(e) I # 5

107. What should come in place of the question mark (?) in the following series based on the above arrangement?
DJK 2T4 %F3?
(a) U $ V  (b) U $ N
(c) 8 N V  (d) 8 N I
(e) None of these

108. How many such numbers are there in the above arrangement, each of which is immediately preceded by a vowel and also immediately followed by a symbol?
(a) None  (b) One
(c) Two  (d) Three
(e) More than three

109. How many such consonants are there in the above arrangement, each of which is immediately preceded by a number but not immediately followed by a consonant?
(a) None  (b) One

110. Which of the following is the fourth to the right of the twelfth from the right end of the above arrangement?
(a) 8  (b) 7
(c) K  (d) A
(e) None of these

Directions (Q.111-115) : In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions.

Give answer (a) if only Conclusion I is true
Give answer (b) if only Conclusion II is true
Give answer (c) if either Conclusion I or II is true
Give answer (d) if neither Conclusion I nor II is true
Give answer (e) if both Conclusion I and II are true

Directions (Q.111-112) :
Statements :
A ≥ S < T ; P ≤ S > C

111. Conclusions :
I. P ≤ A
II. T ≥ C

112. Conclusions :
I. T ≥ P
II. C < A

113. Statements :
X < Y = Z ≥ W ; Z < V

Conclusions :
I. V > X
II. W > V

Directions (Q.114-115) :
Statements :
F ≥ G = H ≤ I ; G > T ; E ≤ H

114. Conclusions :
I. T ≤ I
II. T > F

115. Conclusions :
I. F ≤ E
II. I ≤ E

116. If ‘WRITES’ is coded as ‘SETIRW’, and ‘TRYING’ is coded as ‘GNIYRT’, how will ‘CASKET’ be coded as in the same code?
(a) TEKSCA  (b) TEKSAC
(c) TESKAC  (d) TKESAC
(e) TEKASC

117. If ‘TEMPLE’ is coded as ‘7%8#2%’, and ‘MOUSE’ is coded as ‘8+34%’, how will ‘PESTEL’ be coded as in the same code?
(a) #%4%7#2  (b) #%47%2
(c) #%74%2  (d) #%47#2
(e) %#47%2

118. Pradeep correctly remembers that he visited Chennai before twelfth of July but after eighth of July. His friend correctly remembers that Pradeep visited Chennai after tenth of July but before fourteenth of July. On which day of July did Pradeep visit Chennai?
(a) Eleventh
(b) Twelfth
(c) Tenth
(d) Either tenth or eleventh
(e) None of these

119. Prabir started walking towards South. He took a right turn after walking 10 metres. He again took a left turn after walking 20 metres. Which direction is he facing now?
(a) South
(b) North
(c) West
(d) East
(e) Cannot be determined

120. How many such pairs of digits are there in the number 421579368 each of which has as many digits between them in the number as when they are arranged in ascending order?
(a) None
(b) One
(c) Two
(d) Three
(e) More than three

COMPUTER KNOWLEDGE

121. One of the oldest calculating device was?
(a) Arithmometer
(b) Ready reckoner
(c) Abacus
(d) All of the above
(e) None of these

122. Which of the following is not a special program in MS Office?
(a) Office Art
(b) Clip Art
(c) Word Art
(d) Paint Art
(e) None of these
123. Outlook Express Is a
   (a) E-Mail Client
   (b) Scheduler
   (c) Address Book
   (d) All of the above
   (e) None of these

124. www means
   (a) World Wide Wonder
   (b) World Wide Wizard
   (c) World Wide Web
   (d) Wide World Web
   (e) None of these

125. Processing is used when a large mail-order company accumulates orders and processes them together in one large set
   (a) Batch
   (b) Online
   (c) Real-time
   (d) Group
   (e) None of these

126. What is the difference between a CD-ROM and a CD-RW?
   (a) They are the same-just two different terms used by different manufacturers
   (b) A CD-ROM can be written to and a CD-RW cannot
   (c) A CD-RW can be written to, but a CD-ROM can only be read from
   (d) A CD-ROM holds more information than a CD-RW
   (e) None of these

127. Holding the mouse button down while moving an object or text is known as
   (a) moving
   (b) dragging
   (c) dropping
   (d) highlighting
   (e) None of these

128. A ______ is a collection of data that is stored electronically as a series of records in a table
   (a) spreadsheet
   (b) presentation
   (c) database
   (d) web page
   (e) None of these

129. The ______ primarily take(s) care of the behind-the-scenes details and manage(s) the hardware
   (a) operating system
   (b) application software
   (c) peripheral devices
   (d) hard disk
   (e) None of these

130. What is the storage area for email messages called?
   (a) A folder
   (b) A directory
   (c) A mailbox
   (d) The hard disk
   (e) None of these

131. Information on a computer is stored as what?
   (a) analog data
   (b) digital data
   (c) modem data
   (d) watts data
   (e) None of these

132. C, BASIC, COBOL, and Java are examples of _____ languages.
   (a) low-level
   (b) computer
   (c) system programming
   (d) high-level
   (e) None of these

133. Most Web sites have a main page, the _____, which acts as a doorway to the rest of the Web site pages.
   (a) search engine
   (b) home page
   (c) browser
   (d) URL
   (e) None of these

134. An e-mail account includes a storage area, often called a(n)
   (a) attachment
   (b) hyperlink
   (c) mailbox
   (d) IP address
   (e) None of these

135. The _____ is the box that houses the most important parts of a computer system.
   (a) software
   (b) hardware
   (c) input device
   (d) system unit
   (e) None of these

136. What type of computer could be found in a digital watch?
   (a) Mainframe computer
   (b) Supercomputer
   (c) Embedded computer
   (d) Notebook computer
   (e) None of these

137. What is a modem connected to?
   (a) processor
   (b) mother board
   (c) printer
   (d) phone line
   (e) None of these

138. A(n) _____ is a collection of information that determines which files you can access and which settings you use.
   (a) network
   (b) user account
   (c) operating system
   (d) file system
   (e) None of these

139. The space in your computer that loads and works with data
   (a) cache memory
   (b) CPU
   (c) megabyte
   (d) RAM memory
   (e) ROM memory

140. _____ hard drives are permanently located inside the system unit and are not designed to be removed, unless they need to be repaired or replaced.
   (a) Static
   (b) Internal
   (c) External
   (d) Remove
   (e) None of these

141. To change selected text to all capital letters, click the change case button, then click
   (a) UPPERCASE
   (b) UPPER ALL
   (c) CAPS LOCK
   (d) Lock Upper
   (e) Large Size

142. A person who used his or her expertise to gain access to other people’s computers to get information illegally or do damage is a
   (a) Hacker
   (b) Analyst
   (c) Instant Messenger
   (d) Programmer
   (e) Spammer

143. Where you are likely to find an embedded operating system?
   (a) On a desktop operating system
   (b) On a networked PC
   (c) On a network server
   (d) On a PDA
   (e) On a mainframe

144. Reusable optical storage will typically have the acronym
   (a) CD
   (b) DVD
   (c) ROM
   (d) RW
   (e) ROS

145. An online discussion group that allows direct “live” communication is known as
146. Codes consisting of lines of varying widths or lengths that are computer-readable are known as (a) An ASCII code (b) A magnetic tape (c) An OCR scanner (d) A bar code (e) None of these

147. A web site’s main page is called its (a) Home Page (b) Browser Page (c) Search Page (d) Bookmark (e) None of these

148. Which of the following is a program that uses a variety of different approaches to identify and eliminate spam? (a) Directory search (b) Anti-spam program (c) Web server (d) Web storefront creation package (e) Virus

149. To access properties of an object, the mouse technique to use is ____ (a) Dragging (b) Dropping (c) Right-clicking (d) Shift-clicking (e) None of these

150. Computers use the ____ number system to store data and perform calculations. (a) Binary (b) Octal (c) Decimal (d) Hexadecimal (e) None of these

151. ____ are attempts by individuals to obtain confidential information from you by falsifying their identify. (a) Phishing trips (b) Computer viruses (c) Spyware scans (d) Viruses (e) Phishing scams

152. Why is it unethical to share copyrighted files with your friends? (a) It is not unethical, because it is legal (b) It is unethical because the files are being given for free (c) Sharing copyrighted files without permission breaks copyright laws (d) It is not unethical because the files are being given for free (e) It is not unethical – anyone can access a computer

153. Which of the following can be used to select the entire document? (a) Ctrl + A (b) Alt + F5 (c) Shift + A (d) Ctrl + K (e) Ctrl + H

154. The system unit (a) Coordinates input and output devices (b) Is the container that houses electronic components (c) Is a combination of hardware and software (d) Controls and manipulates data (e) Does the arithmetic operations

155. The simultaneous processing of two or more programs by multiple processors is (a) Multiprogramming (b) Multitasking (c) Time-sharing (d) Multiprocessing (e) None of these

156. A disk’s content that is recorded at the time of manufacture and that cannot be changed or erased by the user is ____ (a) Memory –only (b) Write – only (c) Once – only (d) Run – only (e) Read –only

157. What is the permanent memory built into your computer called? (a) RAM (b) Floppy (c) CPU (d) CD – ROM (e) ROM

158. The default view in Excel is ____ view (a) Work (b) Auto (c) Normal (d) Roman (e) None of these

159. System software (a) allows the user to diagnose and troubleshoot the device (b) is a programming language (c) is part of a productivity suite (d) is an optional form of software (e) helps the computer manage internal resources

160. In Word you can force a page break — (a) by positioning your cursor at the appropriate place and pressing the F1 key (b) by positioning your cursor at the appropriate place and pressing Ctrl + Enter (c) by sing the Insert/Section break (d) by changing the font size of your document (e) None of these

**GENERAL AWARENESS**

161. What is Green Index? (a) It measures the nation’s wealth according to GNP per capita (b) It measures the nation’s wealth according to GDP per capita (c) It measures the nation’s wealth according to provisions of control on greenhouse gases (d) It measures nation’s wealth in terms of coverage of forest area (e) None of the above

162. The main source of National Income of India is (a) Service sector (b) Agriculture (c) Industrial sector (d) Trade sector (e) None of the above

163. Rupee coins are the legal tender in India under the provisions of (a) Reserve Bank of India Act, 1934 (b) Negotiable Instruments Act, 1881 (c) Banking Regulation Act, 1949 (d) Indian Coinage Act, 1906 (e) None of the above

164. Bank rate means (a) The rate of interest charged by commercial banks on advances (b) The rate at which commercial banks discount bills of exchange for their clients (c) The rate of interest allowed by banks on the deposits (d) The standard rate at which the Reserve Bank of India is prepared to buy or rediscount bills of exchange other commercial paper eligible for purchase under the Reserve Bank of India Act, 1934.
165. Banks without the prior approval of the RBI cannot:
a) One a new place of business in India or abroad
b) Shift otherwise that within the same centers (city/town/village) of the existing place of business
c) Shift their sole rural branch outside the centre/village is not permitted, as such shifting would render the centre unbanded
d) All of the above
e) None of the above

166. Who introduced the Banking ombudsmen Scheme?
a) ARBI
b) SBI
c) Ministry of Finance
d) NABARD
e) None of these

167. SBI day is observed on?
a) 1st January
b) 1st April
c) 1st July
d) 1st August
e) None of these

168. ‘Smart Money’ is a term used for:
a) Internet banking
b) FDRs in banks
c) Credit cards
d) Demand drafts of banks
e) Bank rate

169. Commercial paper are issued by:
a) Company to a bank
b) Banks to companies
c) Bank to banks
d) Company to its suppliers
e) None of these

170. A scheduled bank is one:
a) Which conforms to the requirements of Schedule III of the Banking Regulation Act, 1949
b) Which has been declared as a scheduled bank by the Government of India
c) Which has deposits exceeding Rs. 10 crore
d) Which has its name added to the second schedule of the Reserve Bank of India Act, 1934
e) None of the above

171. In the State of India, the State Financial Corporation have given assistance mainly to develop:
a) Agricultural farms
b) Cottage industry
c) Large-scale industries
d) Medium and small-scale industries
e) None of the above

172. During inflation:
a) Exports becomes more expensive
b) Exports becomes more cheap
c) Imports becomes more expensive
d) Surplus balance of payment
e) All of the above

173. Government securities with terms of more than 1 year are called:
a) Government bonds
b) Treasury bills
c) Bills of exchange
d) Capital bills
e) None of the above

174. Saving accounts are included in:
a) M1, M2, and M3
b) M1 but not M2
c) M2 but not M3
d) M2 and M3
e) None of these

175. Maximum period for which a commercial paper can be issued is:
a) 3 months
b) 6 months
c) 1 year
d) 2 year
e) None of these

176. Which is the first Indian company to be listed on NASDAQ?
a) Reliance
b) TCS
c) HCL
d) Infosys
e) None of these

177. SEBI is a/an:
a) Advisory body
b) Statutory body
c) Constitutional body
d) Non-statutory body
e) Registered as a society

178. What is the full form of ‘EPZ’?
a) Economical Plus Zone
b) Entertainment Plus Zone
c) Export Promotion Zone
d) Electronic Promotion Zone
e) None of the above

179. Union budget is always presented first in:
a) The Lok Sabha
b) The Rajya Sabha
c) Joint session of the Parliament

180. Which of the following is not a tax/duty levied by the Government of India?
a) Income Tax
b) Education cess
c) Service Tax
d) Customs Duty
e) Toll Tax

181. Fiscal deficit is:
a) Total income less government borrowing
b) Total payments less total receipts
c) Total payments less capital receipts
d) Total expenditure less total receipts excluding borrowing
e) None of the above

182. Transport of goods by which of the following is free from levy of the Service Tax?
a) Indian railways
b) Shipping companies owned by NRIs
c) All private road transport companies
d) By the Transport Corporation of India in its own special containers
e) None of the above

183. Which of the following states has decided to impose drought tax, recently?
a) Karnataka
b) Andhra Pradesh
c) Maharashtra
d) Tamil Nadu
e) None of the above

184. In October 2015, which country/territory flag was raised at United Nations for the first time?
a) Timor
b) Palestine
c) Syria
d) Jordan
e) None of the above

185. Who became the first Indian to receive the Magnolia Gold, Shanghai’s top award?
a) Rangarajan Vellamorer
b) Maxwell Paranagama
c) Kumar Bhattacharya
d) Hemachandra Nayak
e) None of the above
186. Recently, which state has started scheme for adoption of wild animals in zoos and deer parks?
   a)Jharkhand  
   b)Haryana  
   c)Kerala  
   d)Goa  
   e)None of the above

187. Which technology giant has agreed to provide Wi-Fi hotspots at 500 railway stations in India?
   a)Microsoft  
   b)Google  
   c)IBM  
   d)Facebook  
   e)None of the above

188. Who has been chosen for Shanti Swarup Bhatnagar award for Science and Technology 2015, in medical science category?
   a)Yogesh Joshi  
   b)Vidita Vaidya  
   c)Mandar Deshmukh  
   d)D Srinivas Reddy  
   e)None of the above

189. Which country will host BRICS U-17 football cup in 2016?
   a)Brazil  
   b)India  
   c)China  
   d)South Africa  
   e)None of the above

190. David Cameron government has included which profession in the shortage occupation list on 25th October 2015?
   a)Nursing  
   b)Doctor  
   c)Psychologist  
   d)Engineer  
   e)None of the above

191. Which of the following countries has world’s highest household broadband penetration in 2015?
   a)Qatar  
   b)United States  
   c)South Korea  
   d)Japan  
   e)None of the above

192. Which state government of India has recently banned on the use of plastic in the state?
   a)Kerala  
   b)Gujarat  
   c)Tripura  
   d)Odisha  

193. Which bank has signed an agreement with Mudra Bank for refinancing of loans given to small enterprises recently?
   [A]ICICI  
   [B]Axis Bank  
   [C]Bank of Maharashtra  
   [D]IDBI  

194. On which date, National Broadcasting day is observed?
   [A]July 23  
   [B]June 2  
   [C]March 15  
   [D]January 19  

195. Which of the following countries is world’s biggest consumer of edible oils?
   [A]China  
   [B]India  
   [C]United States  
   [D]Brazil  

196. Who among the following has topped the recently released Fortune’s list of 50 most powerful women in business?
   [A]Mary Barra  
   [B]Ginni Rometty  
   [C]Marilyn Hewson  
   [D]Indra Nooyi  

197. Which of the following is the guided missile destroyer of Indian Navy?
   [A]INS Shivalik  
   [B]INS Ranvijay  
   [C]INS Shakti  
   [D]INS Sindhudurg  

198. According to SEBI norms, what is the minimum investment an investor is needed to make through book-building process to be called an “anchor investor”?
   [A]Rs. 10 Crore  
   [B]Rs. 20 Crore  
   [C]Rs. 50 Crore  
   [D]Rs. 100 Crore  

199. Which of the following cosmonauts currently holds record for having spent maximum time in Space?
   [A]Gennady Padalka  
   [B]Sergei Krikalev  
   [C]Alexandr Kaleri  
   [D]Sergei Avdeyev  

200. The Government of India is launching Sugamya Bharat Abhiyan for __?
   [A]Persons of Old Age  
   [B]Persons with Disabilities  
   [C]Visually Impaired Persons  
   [D]Widows and abandoned women  

1. (c)  2. (d)  3. (d)  4. (b)  5. (c)  6. (c)  7. (b)  8. (d)  9. (c)  10. (c)  11. (a)  12. (a)  13. (a)  14. (a)  15. (b)  16. (a)  17. (e)  18. (b)  19. (d)  20. (c)  21. (a)  22. (b)  23. (c)  24. (c)  25. (d)  26. (a)  27. (c)  28. (d)  29. (e)  30. (e)  31. (b)  32. (e)  33. (a)  34. (d)  35. (b)  36. (a)  37. (c)  38. (e)  39. (d)  40. (b)  41. (c)  42. (d)  43. (a)  44. (b)  45. (e)  46. (e)  47. (d)  48. (c)  49. (b)  50. (a)  51. (d)  52. (e)  53. (e)  54. (c)  55. (d)  56. (a)  57. (a)  58. (b)  59. (b)  60. (b)  61. (d)  62. (a)  63. (d)  64. (b)  65. (e)  66. (c)  67. (d)  68. (a)  69. (e)  70. (b)  71. (e)  72. (c)  73. (c)  74. (a)  75. (c)  76. (d)  77. (e)  78. (c)  79. (c)  80. (b)  81. (e)  82. (d)  83. (c)  84. (c)  85. (a)  86. (c)  87. (d)  88. (b)  89. (d)  90. (e)  91. (a)  92. (a)  93. (a)  94. (a)  95. (b)  96. (c)  97. (c)  98. (c)  99. (b)  100. (e)  101. (b)  102. (b)  103. (c)  104. (c)  105. (e)  106. (c)  107. (c)  108. (b)  109. (c)  110. (b)  111. (e)  112. (b)  113. (a)  114. (d)  115. (a)  116. (b)  117. (b)  118. (a)  119. (a)  120. (d)  121. (c)  122. (d)  123. (d)  124. (c)  125. (a)  126. (c)  127. (b)  128. (c)  129. (a)  130. (c)  131. (b)  132. (d)  133. (b)  134. (c)  135. (d)  136. (c)  137. (d)  138. (b)  139. (b)  140. (b)  141. (c)  142. (a)  143. (d)  144. (d)  145. (b)  146. (b)  147. (a)  148. (b)  149. (c)  150. (a)  151. (a)  152. (c)  153. (a)  154. (b)  155. (d)  156. (c)  157. (e)  158. (c)  159. (e)  160. (b)  161. (c)  162. (a)  163. (d)  164. (d)  165. (d)  166. (a)  167. (c)  168. (c)  169. (c)  170. (d)  171. (d)  172. (a)  173. (a)  174. (d)  175. (c)  176. (d)  177. (b)  178. (c)  179. (a)  180. (c)  181. (d)  182. (e)  183. (c)  184. (b)  185. (a)  186. (a)  187. (b)  188. (b)  189. (b)  190. (a)  191. (c)  192. (b)  193. (d)  194. (a)  195. (a)  196. (b)
PREVIOUS YEAR QUESTION PAPER FOR (CHSL)

**REASONING ABILITY**

**Directions (1-9):** In each of the following questions, select the related word/letters/number from the given alternatives.

1. Necklace: Adornment: ?
   (a) Medal : Decoration
   (b) Bronze : Medal
   (c) Scarf : Dress
   (d) Window : House

2. AL: CN :: DA: ?
   (a) BL (b) AA
   (c) HR (d) FC

3. ABC: ZYX :: CBA: ?
   (a) XYZ (b) BCA
   (c) YZX (d) ZXY

4. AZBY : ZAYB :: CXDW: ?
   (a) AYBZ (b) EVFU
   (c) BYAZ (d) XCWD

5. 25:81 :36: ?
   (a) 121 (b) 93
   (c) 65 (d) 103

   (a) Opposite (b) Disappointment
   (c) Wall (d) Down

7. Book : Author: : Statue :?
   (a) Mason (b) Painter
   (c) Sculptor (d) Calligrapher

8. 292:146 :582: ?
   (a) 272 (b) 286
   (c) 291 (d) 292

9. 6:18:4: ?
   (a) 10 (b) 8
   (c) 6 (d) 4

**Directions (10-18):** In each of the following questions, select the one which is different from the other three responses.

10. (a) Eye (b) Hand
    (c) Nose (d) Ear

11. (a) A (b) O
    (c) I (d) N

12. (a) MNP (b) PQS
    (c) WXZ (d) GHK

13. (a) 4 (b) 25
    (c) 146 (d) 625

14. (a) 32-42 (b) 48-58
    (c) 96-106 (d) 86-78

15. (a) Grapes (b) Pomegranate
    (c) Cardamom (d) Mango

16. (a) water (b) pool
    (c) lake (d) pond

17. (a) 58-85 (b) 96-69
    (c) 38-83 (d) 47-73

18. (a) DABC (b) PMNO
    (c) ZWXY (d) IDEF

19. Arrange the following words according to English Dictionary.
    (a) slunk (b) slung
    (c) slump (d) slum

**Directions (20-21):** In each of the following questions, which one of the given responses would be a meaningful order of the following words in ascending order?

20. (a) Plant (b) Food
    (c) Seed (d) Leaf

21. (a) Gold (b) Silver
    (c) Platinum (d) Diamond

22. Which one set of letters when sequentially placed at the gaps in the given letter series shall complete it?
    d _ n _ _ _ nndm _n
    (a) ndmnm (b) mdnmn
    (c) mndmn (d) dmmnn

**Directions (23-26):** In each of the following questions, choose the correct alternative from the given ones that will complete the series.

23. 9,16, 25, 36, ?, 64
    (a) 56 (b) 49
    (c) 80 (d) 72

24. 3.5,8,13,21,34,55, ?
    (a) 34 (b) 55
    (c) 21 (d) 89

25. AZBY C ??
    (a) XD (b) WE
    (c) DX (d) EW

26. YXW, UTS, QPO, MLK, ?
    (a) LMN (b) JIH
    (c) KJI (d) IHG

27. Find the wrong number in the given series.
    4131, 1377, 461, 153, 51
    (a) 461 (b) 153
    (c) 1377 (d) 51

28. A prisoner introduced a boy who came to visit him to the jailor as “Brothers and sisters I have none, he is my father’s son’s son”. Who is the boy?
    (a) Nephew (b) Son
    (c) Cousin (d) Uncle

29. A group of alphabets are given with each being assigned a number. These have to be unscrambled into a meaningful word and correct order of letters may be indicated from the given responses.
    U M E R N B
    1 2 3 4 5 6
    (a) 5,1,2,6,3,4
    (b) 2,3,4,5,1,6
    (c) 3,4,2,5,6,1
    (d) 5,6,1,3,4,2

30. If ‘LIBERALIZATION’ is coded as 34256134918470, then ‘AERATION’ can be coded as
    (a) 15168470 (b) 15186471
    (c) 15618470 (d) 51618471

31. Akhilesh is taller than Sheebu. Aman is not as tall as Akhilesh but is taller than Tejinder. Sheebu is also not as tall as Aman but is taller than Tejinder. Who is the tallest?
    (a) Akhilesh (b) Sheebu
    (c) Aman (d) Tejinder

32. From the given alternatives, select the word which cannot be formed using the letters of the given word?
    EMBOSSENT
    (a) BOSS (b) TOMB
    (c) STEM (d) MATS

33. Some equations are solved on the basis of a certain system. On the same basis, find out the correct answer for the unsolved equation.
    6 \times 8 \times 2 = 268, 1 \times 2 \times 3 = 312, 9 \times 7 \times 5 = ?
    (a) 957 (b) 579
    (c) 795 (d) 597

34. Select the correct combination of mathematical signs to replace * signs and to balance the given equation.
    4 \times 6 \times 6 \times 2 \times 4 \times 2 \times 2 + 2 + 20
    (a) + = \div (b) + \times + =
    (c) + = \div (d) = \times + =

35. If REPUBLIC can be written as CRIELPBU, then how CULCUTTA can be coded?
    (a) ACTUTLUC (b) UEPUEAA
    (c) NHENHJS (d) ATTUCLUC

36. Which of the following interchange of signs would make the given equation correct?
    (12 + 6) \times 3 \times 7 = 42
    (a) + \times (b) 6 \times 7
    (c) + \times (d) 12 \times 3
Directions (37-38): In each of the following questions, select the missing number from the given options.

37. 14 22 37
   04 06 03
   05 03 05
   61 135 ?
   (a) 120  (b) 112
   (c) 116  (d) 555

38. 64 25 81
   36 49 16
   14 12 ?
   (a) 13  (b) 26
   (c) 97  (d) 15

39. Raman starts walking in the morning facing the Sun. After sometime, he turned to the left. Later again he turned to his left. At what direction is Raman moving now?
   (a) East    (b) West
   (c) South   (d) North

40. Mohan travelled from point ‘A’ straight to ‘B’ at a distance of 8 m. He turned right and walked 4m, again turned to his right and walked 8 m. Finally he turned to his right and walked 3 m. How far he was from his starting point?
   (a) 8m  (b) 3m
   (c) 1 m  (d) 4 m

41. Two statements are given followed by four conclusions I, II, and IV. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You are to decide which of the given conclusions, if any, follow from the given statements. Indicate your answer.

   Statements
   1. All dogs are books
   2. All books are pictures.

   Conclusion
   I. All dogs are pictures.
   II. All books are dogs.
   III. All pictures are dogs.
   IV. Some pictures are books.

   (a) Only I and IV follow
   (b) Only II and III follow
   (c) Either II or III follow
   (d) Either II or IV follow

42. One statement is given followed by two conclusions I and II. You have to consider the statements to be true even if they seem to be at variance from commonly known facts. You are to decide which of the given conclusions, if any, follow from the given statement. Indicate your answer.

   Statement
   Metals expand when heated.

   Conclusions
   I. Non-metals do not expand when heated.
   II. All things which expand when heated, are metals.

   (a) Only conclusion I follows.
   (b) Only conclusion II follows.
   (c) Both conclusions I and II follow
   (d) Neither conclusion I nor II follow

43. Six friends A, B, C, D, E and F are sitting in a row facing East. ‘C’ is between ‘W’ and ‘E’, ‘B’ is just to the right of ‘E’ but left of ‘D’, ‘F’ is not at the right end. Who is between ‘B’ and ‘C’?
   (a) A    (b) D
   (c) E    (d) F

44. A solid cube of 4 inches has been painted Red, Green, and Black on pair of opposite faces. It has been cut into one inch cubes. How many cubes have only one face painted that too only red?
   (a) 4  (b) 8
   (c) 16  (d) 24

45. Which answer figure will complete the pattern in the question

46. Which of the answer figures is exactly the mirror image of the given figure, when the mirror is held on the line AB?

47. Which one of the following diagrams best depicts the relationship among Fishes, Snakes and Birds?

48. A word is represented by only one set of numbers as given in any one of the alternatives. The sets of numbers given in the alternatives are represented by two classes of alphabets as in two matrices given below. The 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.: ‘F’ can be represented by 01, 13, 32, etc. and ‘N’ can be represented by 57, 69, 95, etc. Identify the set for the word PEN.

(a) 66, 30, 95  
(b) 85, 00, 95  
(c) 86, 00, 95  
(d) 65, 00, 95
49. Select the answer figure in which the question figure is hidden/embedded.

**Question Figures**

![Question Figures](image)

**Answer Figures**

![Answer Figures](image)

50. A piece of paper is folded and cut as shown below in the question figures. From the given answer figures, indicate how it will paper when opened?

**Question Figures**

![Question Figures](image)

**Answer Figures**

![Answer Figures](image)

### ENGLISH LANGUAGE

**Directions (56-60):** 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.

56. The headmaster congratulated Rajan __ getting the merit scholarship.
   (a) for (b) about (c) with (d) on

57. Smallpox has been eradicated __ India.
   (a) in (b) from (c) within (d) out of

58. The police offered a ___ for information about the stolen money.
   (a) reward (b) award (c) profit (d) prize

59. There is no possibility of _____ coming late.
   (a) they (b) their (c) them (d) theirs

60. His friend _____ unexpectedly.
   (a) returned to (b) comeback (c) turned up (d) get down

### Directions (61-65):** In the following questions, out of the four alternatives, choose the one which best expresses the meaning of the given word.

61. Elastic
   (a) rubbery (b) flexible (c) expensive (d) exciting

62. Vacillate
   (a) waver (b) never (c) quiver (d) queer

63. Impeccable
   (a) perfect (b) fair (c) faultless (d) criminal

64. Impediment
   (a) clear (b) afflicted (c) incapable (d) obstruction

65. Advance
   (a) reduce (b) halt (c) progress (d) extend

### Directions (66-70):** In the following questions, choose the word opposite in meaning to the given word.

66. Dormant
   (a) awake (b) active (c) able (d) ablaze

67. Chivalrous
   (a) gallant (b) dastardly (c) amorous (d) defiant

### Directions (71-75):** In the following questions, four alternatives are given for the idiom/phrase. Choose the alternative which best expresses the meaning of the idiom/phrase.

71. At one’s beck and call
   (a) to attend a call (b) to be helped by someone (c) to be useful to someone (d) to be dominated by someone

72. To explore every avenue
   (a) to search all streets (b) to scout the wilderness (c) to find adventure (d) to try every opportunity

73. A red letter day
   (a) a dangerous day in one’s life (b) a sorrowful day in one’s life (c) an important or joyful occasion in one’s life (d) both a dangerous and sorrowful day in one’s life

74. To have something up one’s sleeve
   (a) to hide something in the sleeve (b) to play a magician trick (c) to have a secret plan (d) to play hide and seek

75. On the spur of the moment
   (a) to act at once (b) to ride a horse in a race (c) to act deliberately (d) to act at the appointed time

### Directions (76-80):** In the following questions, a part of the sentence is printed in bold. Below are given alternatives to the bold part at (a), (b) and (c) which may improve the sentence. Choose the correct alternative. In case no improvement is needed, your answer is (d).

76. Enlightenment were a state of relaxed awareness.
   (a) had (b) has (c) is (d) No improvement

77. I complimented him for his success in the examination.
   (a) about (b) on (c) at (d) No improvement
78. He should not had ignored his friend.
   (a) should not have
   (b) should have not
   (c) should not has
   (d) No improvement
64. The judge asked the lawyer to be consistent
   with proof in the case.
   (a) corroboration
   (b) testimony
   (c) evidence
   (d) No improvement
80. Raju requested me to his birthday party tomorrow.
   (a) indulged
   (b) invited
   (c) inspired
   (d) No improvement

Directions (81-85): In the following questions, out of the four alternatives, choose the one which can be substituted for the given words/sentence.
81. Pertaining to horses
   (a) equine
   (b) equestrian
   (c) equinox
   (d) equation
82. One who cannot be corrected
   (a) incurable
   (b) incorrigible
   (c) hardened
   (d) vulnerable
83. Difficult or impossible to read
   (a) illegible
   (b) illegible
   (c) ineligable
   (d) legible
84. An unexpected piece of good fortune
   (a) Turnstile
   (b) Windfall
   (c) Philanthropy
   (d) Benevolence
85. Those who go on to someone else’s land without the owner’s permission
   (a) delinquents
   (b) trespassers
   (c) offenders
   (d) culprits

Directions (86-90): In the following questions, groups of four words are given.
In each group, one word is correctly spelt. Find the correctly spelt word.
86. (a) desiccation
   (b) dessication
   (c) deciscation
   (d) desiccation
87. (a) nigardly
   (b) niggardly
   (c) niggardly
   (d) nigardly
88. (a) relinquish
   (b) relenquish
   (c) relinquish
   (d) relinquish
89. (a) espection
   (b) expectation
   (c) expectation
   (d) expectaion
90. (a) assimilation
   (b) assimilation
   (c) assimilation
   (d) assimilation

Directions (91-100): In the following passage, some of the words have been left out. First read the passage over and try to understand what it is about. Then fill in the blanks with the Help of the alternatives given.
Even during that cold winter afternoon, the postman was slowly pushing his bicycle up the hill that led out to the village. He used to walk very (91) because there was a lot of ice on the ground. He had only one letter to (92), this was for an (93) lady who (94) the (95) of the hill. Everyone (96) her ‘grandmother’. She had lived alone (97) her daughter had emigrated (98). She (99) used to invite the postman for a cup of tea (100) he read her letters.

102. Among the numbers \( \sqrt{2} - \frac{3}{4}, \frac{1}{2} \sqrt{3}, \sqrt{9}, \frac{2}{3} \sqrt{16} \), the greatest one is
   (a) \( \sqrt{2} \)
   (b) \( \frac{1}{2} \sqrt{9} \)
   (c) \( \frac{1}{2} \sqrt{16} \)
   (d) \( \frac{2}{3} \sqrt{16} \)

103. The sum of the numerator and denominator of a positive fraction is 11. If 2 is added to both numerator and denominator, the fraction is increased by 1/24. The difference of numerator and denominator of the fraction is
   (a) 5
   (b) 3
   (c) 1
   (d) 9

104. The expression \( 2^{n+1} - 2^n \), where \( n \) is a natural number is always divisible by
   (a) 15
   (b) 18
   (c) 36
   (d) 48

105. The sum of a pair of positive integers is 336 and their H.C.F. is 21. The number of such possible pairs is
   (a) 2
   (b) 3
   (c) 4
   (d) 5

106. The difference between the exterior and interior angles at a vertex of a regular polygon is 150°. The number of sides of the polygon is
   (a) 10
   (b) 15
   (c) 24
   (d) 30

107. Each edge of a regular tetrahedron is 3 cm, then its volume is
   \( \frac{9\sqrt{2}}{4} \)
   (a) \( \frac{9\sqrt{2}}{4} \)
   (b) \( 27\sqrt{3} \)
   (c) \( 4\sqrt{2} \)
   (d) \( 9\sqrt{3} \)

108. A toy is in the form of a cone mounted on a hemisphere. The radius of the hemisphere and that of the cone is 3 cm and height of the cone is 4 cm. The total surface area of the toy is
   \( \pi \times \frac{22}{7} \)
   (a) 75.43 sq. cm.
109. The respective heights and volumes of a hemisphere and a right circular cylinder are equal, then the ratio of their radii is
(a) \(\sqrt{2} : \sqrt{3}\)
(b) \(\sqrt{2} : 1\)
(c) \(\sqrt{3} : \sqrt{2}\)
(d) \(2 : \sqrt{3}\)

110. The four equal circles of radius 4 cm drawn on the four corners of a square touch each other externally. Then the area of the portion between the square and the four sectors is
(a) 9 \((\pi - 4)\) sq. cm.
(b) 16 \((\pi - 4)\) sq. cm.
(c) 9 \((4 - \pi)\) sq. cm.
(d) 16 \((4 - \pi)\) sq. cm.

111. Two adjacent sides of a parallelogram are of lengths 15 cm and 18 cm. If the distance between two smaller sides is 12 cm, then the distance between two bigger sides is
(a) 8 cm  
(b) 10 cm  
(c) 12 cm  
(d) 15 cm

112. A metal pipe is 21 cm long and its exterior diameter is 8 cm. If the thickness of the pipe is 1 cm and the metal weighs 8 gm/cm” the weight of the pipe (in kg.) is (use \(\pi = \frac{22}{7}\))
(a) 3.696  
(b) 3.669  
(c) 3.696  
(d) 3.699

113. 2 men and 3 women can do a piece of work in 10 days while 3 men and 2 women can do the same work in 8 days. Then, 2 men and 1 woman can do the same work in
(a) 12 days  
(b) 12 \(\frac{1}{2}\) days.  
(c) 13 days  
(d) 13 \(\frac{1}{2}\) days

114. A can do a work in 21 days. B is 40% more efficient than A. The number of days required for B to finish the same work alone is
(a) 10  
(b) 12  
(c) 15  
(d) 18

115. A discount series of 10%. 20% and 40% is equal to a single discount of
(a) 50%  
(b) 56.8%  
(c) 70%  
(d) 70.28%

116. In a shop, shirts are usually sold at 40% above the cost price. During a sale, the shopkeeper offers a discount of 10% off the usual selling price. If he manages to sell 72 shirts for Rs. 13,608, then his cost price per shirt, in Rs. is
(a) 210  
(b) 150  
(c) 149  
(d) 125

117. If \(A : B = 4 : 9\) and \(A : C = 2 : 3\), then \((A + B) : (A + C)\) is
(a) 15 : 13  
(b) 10 : 13  
(c) 13 : 10  
(d) 13 : 15

118. Two vessels A and B contain acid and water in the ratio 4 : 3 and 5 : 3 respectively. Then the ratio in which these mixtures are to be mixed to obtain a new mixture in vessel \(C\) containing acid and water in the ratio 3 : 2 is
(a) 5 : 8  
(b) 7 : 8  
(c) 7 : 5  
(d) 4 : 7

119. The batting average for 40 innings of a cricket player is 50 runs. His highest score exceeds his lowest score by 172 runs. If these two innings are excluded, then the average of the remaining 38 innings is 48 runs. The highest score of the player is
(a) 165 runs  
(b) 170 runs  
(c) 172 runs  
(d) 174 runs

120. Five years ago, the average age of P and Q was 25. The average age of P, Q and R today is 25. Age of R after 5 years will be
(a) 15  
(b) 20  
(c) 40  
(d) 35

121. Some toffees are bought at the rate of 11 for Rs. 10 and the same number at the rate of 9 for Rs 10. If the whole lot is sold at one rupee per toffee, find the gain or loss %.
(a) Gain 2%  
(b) Loss 2%  
(c) Loss 1%  
(d) Gain 1%

122. If the cost price of 25 articles is equal to the selling price of 20 articles, then the gain percentages
(a) 20%  
(b) 22.5%  
(c) 25%  
(d) 27.5%

123. Shelf A has \(\frac{4}{5}\) of the number of books that shelf B will have, then the percentage of the total number of books that A will have is
(a) 25  
(b) 30  
(c) 25  
(d) 70%

124. A vessel has 60 litres of solution of acid and water having 80% acid. How much water be added to make it a solution in which acid forms 60% ?
(a) 48 litres  
(b) 20 litres  
(c) 36 litres  
(d) None of these

125. A man rows 40 km upstream in 8 hours and a distance of 36 km downstream in 6 hours. Then speed of stream is
(a) 0.5 km/hr  
(b) 1.5 km/hr  
(c) 1 km/hr  
(d) 3 km/hr

126. The difference between simple and compound interest on a certain sum of money at 5% p.a. for 2 years is Rs. 160. Find the sum.
(a) Rs. 64,000  
(b) Rs. 24,000  
(c) Rs. 40,000  
(d) Rs. 8,000

127. If \(x + \frac{1}{2x} = 2\) find the value of \(8x^3 + \frac{1}{x^3}\)
(a) 48  
(b) 88  
(c) 40  
(d) 44

128. If \(x = 2 - \frac{1}{3} + 2 \frac{2}{3}\), then the value of \(x^3 - 6x + 2 + 18x + 18\) is
(a) 22  
(b) 33  
(c) 40  
(d) 45

129. If \(x + \frac{1}{x} = 2\) and k is real, then the value of \(x^{17} + \frac{1}{x^{19}}\) is
(a) 1  
(b) 0  
(c) 2  
(d) -2

130. If \(x^2 + y^2 - 4x - 4y + 8 = 0\), then the value of \(x - y\) is
(a) 4  
(b) -4  
(c) 0  
(d) 8

131. If \(a^2 - b^2 - c^3 - 3abc = 0\), then
(a) \(a = b = c\)  
(b) \(a + b + c = 0\)  
(c) \(a + c = b\)  
(d) \(a = b + c\)
132. In \( \triangle ABC \), O is the centroid and AD, BE, CF are three medians and the area of \( \triangle AOE = 15 \text{cm}^2 \), then area of quadrilateral BDOF is
(a) 20 cm\(^2\)  
(b) 30 cm\(^2\)  
(c) 40 cm\(^2\)  
(d) 25 cm\(^2\)

133. The radius of two concentric circles are 9 cm and 15 cm. If the chord of the greater circle be a tangent to the smaller circle, then the length of that chord is
(a) 24 cm  
(b) 12 cm  
(c) 30 cm  
(d) 18 cm

134. O and C are respectively the orthocentre and circumcentre of an acute-angled triangle PQR. The points P and O are joined and produced to meet the side QR at S. If \( \angle PQS = 60^\circ \) and \( \angle QCR = 130^\circ \), then \( \angle RPS = \)
(a) 30°  
(b) 35°  
(c) 100°  
(d) 60°

135. The length of a chord of a circle is equal to the radius of the circle. The angle which this chord subtends in the major segment of the circle is equal to
(a) 30°  
(b) 45°  
(c) 60°  
(d) 90°

136. In \( \triangle ABC \), AD is the internal bisector of \( \angle A \), meeting the side BC at D. If BD = 5 cm, BC = 7.5 cm, then AB : AC is
(a) 2 : 1  
(b) 1 : 2  
(c) 4 : 5  
(d) 3 : 5

137. If \( \sin \alpha + \cos \beta = 2 \ (0^\circ \leq \beta < \alpha \leq 90^\circ) \), then \( \sin \left( \frac{2\alpha + \beta}{3} \right) = \)
(a) \( \sin \frac{\alpha}{2} \)  
(b) \( \cos \frac{\alpha}{3} \)  
(c) \( \sin \frac{\alpha}{3} \)  
(d) \( \cos \frac{2\alpha}{3} \)

138. If \( \cos^3 \theta - \sin^3 \theta = 2/3 \), then the value of 2 \( \cos^3 \theta - 1 \) is
(a) 0  
(b) 1  
(c) \( \frac{2}{3} \)  
(d) \( \frac{3}{2} \)

139. The value of cot 10°.cot 20°. cot 60°.cot 70°.cot 80° is
(a) 1  
(b) -1  
(c) M  
(d) N

140. At a point on a horizontal line through the base of a monument, the angle of elevation of the top of the monument is found to be such that its tangent is 1.5. On walking 138 metres towards the monument the secant of the angle of elevation is found to be \( \frac{\sqrt{193}}{12} \). The height of the monument (in metre) is
(a) 35  
(b) 49  
(c) 42  
(d) 56

141. If \( \sin a \sec (30^\circ + a) = 1 \ (0 < a < 60^\circ) \), then the value of \( \sin a + \cos 2a \) is
(a) 1  
(b) \( \frac{2 + \sqrt{3}}{2\sqrt{3}} \)  
(c) 0  
(d) \( \frac{\sqrt{2}}{2} \)

Directions (142-146): Read the following graph and answer questions.

**Trade Deficit of a Country in Crores of Rupees**

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>1990-91</td>
<td>22,000</td>
<td>4,000</td>
<td>5,000</td>
<td>5,000</td>
<td>12,000</td>
<td>10,000</td>
<td>8,000</td>
<td>7,000</td>
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<td>1991-92</td>
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<td>1992-93</td>
<td>18,000</td>
<td>4,000</td>
<td>5,000</td>
<td>5,000</td>
<td>8,000</td>
<td>6,000</td>
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<td>5,000</td>
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<td>1993-94</td>
<td>16,000</td>
<td>4,000</td>
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<td>5,000</td>
<td>6,000</td>
<td>4,000</td>
<td>7,000</td>
<td>5,000</td>
<td>4,000</td>
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<tr>
<td>1994-95</td>
<td>14,000</td>
<td>4,000</td>
<td>5,000</td>
<td>5,000</td>
<td>4,000</td>
<td>2,000</td>
<td>7,000</td>
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<tr>
<td>1995-96</td>
<td>12,000</td>
<td>4,000</td>
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<td>4,000</td>
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<tr>
<td>1996-97</td>
<td>10,000</td>
<td>4,000</td>
<td>5,000</td>
<td>5,000</td>
<td>0</td>
<td>0</td>
<td>7,000</td>
<td>5,000</td>
<td>4,000</td>
<td>3,000</td>
<td>0</td>
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</table>

142. The deficit in 1993-94 was roughly how many times the deficit in 1990-91 ?
(a) 1.4  
(b) 1.5  
(c) 2.5  
(d) 0.5

143. Percentage increase in deficit in 1993-94 as compared to deficit in 1989-90 was
(a) 200  
(b) 150  
(c) 100  
(d) 2100

144. In which of the following years, the percent increase of deficit was highest over its preceding year?
(a) 1992-93  
(b) 1990-91  
(c) 1993-94  
(d) 1988-89

145. The ratio of the number of years, in which the trade deficit is above the average deficit, to those years in which the trade deficit is below the average deficit, is
(a) 3 : 5  
(b) 5 : 3  
(c) 4 : 4  
(d) 3 : 4

146. The deficit in 1992-93 was approximately how many percent of the average deficit?
(a) 150  
(b) 140  
(c) 125  
(d) 90

147. The employee who has minimum ratio of income from arrears to income from salary is
(a) K  
(b) L  
(c) M  
(d) N
148. The employee who earns maximum bonus in comparison to his total income.
   (a) M (b) N
   (c) L (d) K

149. The employee who has maximum percentage of his salary out of the total income.
   (a) K (b) L
   (c) M (d) O

150. The income from overtime is what percent of the income from the arrears in case of employees in category O?
   (a) 80 (b) 75
   (c) 25 (d) 20

**GENERAL AWARENESS**

151. Cost of production of the producer is given by:
   (a) sum of wages paid to labourers.
   (b) sum of wages and interest paid on capital.
   (c) sum of wages, interest, rent and supernormal profit.
   (d) sum of wages, interest, rent and normal profit.

152. ‘Kesari’, the Newspaper was started by
   (a) G.K. Gokhale
   (b) B. G. Tilak
   (c) Sardar Patel
   (d) Raja Ram Mohan Roy

153. When was the Indian Constitution adopted?
   (a) 15th August, 1947
   (b) 26th November, 1949
   (c) 26th January, 1950
   (d) 2nd October, 1952

154. Which one of the following is the smallest endocrine gland in human body?
   (a) Adrenal (b) Thyroid
   (c) Pituitary (d) Pancreas

155. Double is a_______data type.
   (a) primitive
   (b) user defined
   (c) system defined
   (d) local

156. Yellow spots on citrus leaves is due to the deficiency of:
   (a) Zinc (b) Magnesium
   (c) Boron (d) Iron

157. Rangaswami Cup is associated with
   (a) Wrestling (b) Football
   (c) Hockey (d) Golf

158. The working of a rockets based on the principle of:
   (a) Conservation of momentum
   (b) Conservation of mass
   (c) Conservation of energy
   (d) Conservation of angular momentum

159. Which one of the following is a Wild Life Sanctuary?
   (a) Ialdapara (b) Garumara
   (c) Corbett (d) Chapramari

160. The river which is used for inland waterways in India is
   (a) Ganga (b) Cauveri
   (c) Mahi (d) Luni

161. The atmospheric layer closest to the earth is:
   (a) Mesosphere
   (b) Hydrosphere
   (c) Troposphere
   (d) Ionosphere

162. ‘Yellow Revolution’ is associated with the production of
   (a) Poultry (b) Gold
   (c) Sunflower (d) Oil seeds

163. Under the “Indira Gandhi National Old Age Pension Scheme”, the amount of pension for those above 80 years has been increased per month from Rs. 200 to
   (a) Rs. 300 (b) Rs. 400
   (c) Rs. 500 (d) Rs. 1000

164. The state which has recently overtaken Karnataka for the top rank in the production of bio-fertilisers is
   (a) Tamil Nadu
   (b) Gujarat
   (c) Maharashra
   (d) Punjab

165. The upper house of the State Legislature in India is called
   (a) Legislative Council
   (b) Legislative Assembly
   (c) Executive Council
   (d) Governor - in - Council

166. Maximum number of sugar factories are located in
   (a) Uttar Pradesh
   (b) Tamil Nadu
   (c) Bihar
   (d) Assam

167. The All Women Expedition Team of the Indian Air Force which scaled the Mount Everest some time back was headed by
   (a) Sqn. Ldr. D. Panda
   (b) Sqn. Ldr. Nirupama Pandey
   (c) Flt. Lt. Nivedita Choudhary
   (d) Flt. Lt. Rajrika Sharma

168. While computing national income estimates, which of the following is required to be observed?
   (a) The value of exports to be added and the value of imports to be subtracted
   (b) The value of exports to be subtracted and the value of imports to be added
   (c) The value of both exports and imports to be added
   (d) The value of both exports and imports to be subtracted

169. If the Prime Minister of India submits his resignation to the President, it will mean the resignation of the
   (a) Prime Minister only
   (b) Prime Minister and the Cabinet Ministers
   (c) Entire Council of Ministers
   (d) Prime Minister, Cabinet Ministers and the Speaker

170. A fuse wire is made of:
   (a) an alloy of tin and copper
   (b) an alloy of tin and lead
   (c) an alloy of tin and aluminium
   (d) an alloy of nickel and chromium

171. Iltutmish established a centre of learning at
   (a) Multan (b) Kolkata
   (c) Alwar (d) Patna

172. The energy that can harness heat stored below the earth’s surface is known as:
   (a) thermal energy
   (b) nuclear energy
   (c) tidal energy
   (d) geothermal energy

173. The temperature of boiling water in a steam engine may be high because
   (a) there are dissolved substances in water
   (b) there is low pressure inside the boiler
   (c) there is high pressure inside the boiler
   (d) the fire is at very high temperature

174. Konark which has famous ‘Sun God Temple’ with wonderful specimens of Hindu architecture lies in the state of:
   (a) Orissa (b) Gujarat
   (c) Karnataka (d) Madhya Pradesh

175. AGMARK is a guarantee of standard
   (a) quality
   (b) quantity
   (c) weight
   (d) size

176. Vector of Kala-azar is
   (a) Anopheles mosquito
   (b) Culex mosquito
   (c) Tse-Tsefly
   (d) Sand fly
<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
<th>Answer</th>
<th>Explanation</th>
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<tbody>
<tr>
<td>177. The World Day to Combat Desertification is observed every year on:</td>
<td>(a) 4th May (b) 17th June (c) 14th August (d) 3rd October</td>
<td>(d) 3rd October</td>
<td></td>
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<td>178. In case no party enjoys absolute majority in the Legislative Assembly of a state, the Governor will go by:</td>
<td>(a) the advice of former Chief Minister (b) the advice of the Prime Minister (c) the advice of the President of India (d) his own discretion</td>
<td>(d) his own discretion</td>
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<tr>
<td>179. The planet that takes 88 days to make one revolution around the sun is:</td>
<td>(a) Mercury (b) Saturn (c) Jupiter (d) Mars</td>
<td>(a) Mercury</td>
<td></td>
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<tr>
<td>180. The chief raw material used for manufacturing Rayon is:</td>
<td>(a) Nylon (b) Cellulose (c) Silicon (d) Radium and Argon</td>
<td>(b) Cellulose</td>
<td></td>
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<tr>
<td>181. ‘Giddha’ is a form of dance associated with the state of:</td>
<td>(a) Punjab (b) Himachal Pradesh (c) Haryana (d) Rajasthan</td>
<td>(b) Himachal Pradesh</td>
<td></td>
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<td>182. The gas used to dilute oxygen for breathing by deep sea divers is:</td>
<td>(a) Neon (b) Argon (c) Nitrogen (d) Helium</td>
<td>(b) Argon</td>
<td></td>
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<tr>
<td>183. An instrument used to measure humidity is:</td>
<td>(a) Anemometer (b) Hygrometer (c) Thermometer (d) Pyrheliometer</td>
<td>(b) Hygrometer</td>
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<td>184. Fat can be separated from milk in a cream separator because of:</td>
<td>(a) Cohesive force (b) Gravitational force (c) Centripetal force (d) Centrifugal force</td>
<td>(d) Centrifugal force</td>
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<td>185. The market price is related to:</td>
<td>(a) very short period (b) short period (c) long period (d) very long period</td>
<td>(d) very long period</td>
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<td>186. The airways company acquired by South India’s ‘Sun Group’ is:</td>
<td>(a) Go Air (b) IndiGo (c) SpiceJet (d) Jet Airways</td>
<td>(d) Jet Airways</td>
<td></td>
</tr>
<tr>
<td>187. India is a secular state because in our country:</td>
<td>(a) state has no religion (b) religion has been abolished (c) state patronises a particular religion (d) None of these</td>
<td>(b) religion has been abolished</td>
<td></td>
</tr>
<tr>
<td>188. Who was the mother of Mahavira?</td>
<td>(a) Yashoda (b) Trishala (c) Jameli (d) Mahamaya</td>
<td>(b) Trishala</td>
<td></td>
</tr>
<tr>
<td>189. Equilibrium price is the price when (a) supply is greater than demand (b) supply is less than demand (c) demand is very high (d) supply is equal to demand</td>
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**EXPLANATION**

1. (a) 2. (d) 3. (a) 4. (d) 5. (a) 6. (d) 7. (c) 8. (c) 9. (b) 10. (b) 11. (d) 12. (d) 13. (c) 14. (d) 15. (c) 16. (a) 17. (d) 18. (d) 19. (c) 20. (a) 21. (c) 22. (c) 23. (b) 24. (d) 25. (a) 26. (d) 27. (a) 28. (b) 29. (a) 30. (c) 31. (a) 32. (d) 33. (d) 34. (b) 35. (a) 36. (c) 37. (c) 38. (a) 39. (b) 40. (c) 41. (a) 42. (a) 43. (c) 44. (b) 45. (d) 46. (b) 47. (d) 48. (b) 49. (c) 50. (d) 51. (b) 52. (c) 53. (b) 54. (c) 55. (b) 56. (d) 57. (a) 58. (a) 59. (b) 60. (c) 61. (b) 62. (a) 63. (a) 64. (d) 65. (c) 66. (b) 67. (d) 68. (a) 69. (d) 70. (b) 71. (d) 72. (d) 73. (c) 74. (c) 75. (a) 76. (c) 77. (b) 78. (a) 79. (c) 80. (b) 81. (b) 82. (b) 83. (c) 84. (b) 85. (b) 86. (a) 87. (b) 88. (a) 89. (c) 90. (a) 91. (b) 92. (c) 93. (c) 94. (b) 95. (a) 96. (b) 97. (d) 98. (c) 99. (a) 100. (b) 101. (c) 102. (b) 103. (c) 104. (d) 105. (c) 106. (c) 107. (a) 108. (b) 109. (c) 110. (d) 111. (b) 112. (a) 113. (b) 114. (c) 115. (b) 116. (b) 117. (c) 118. (b) 119. (d) 120. (b) 121. (c) 122. (c) 123. (b) 124. (b) 125. (a) 126. (a) 127. (c) 128. (c) 129. (c) 130. (c) 131. (d) 132. (b) 133. (a) 134. (b) 135. (a) 136. (a) 137. (b) 138. (c) 139. (c) 140. (c) 141. (a) 142. (b) 143. (c) 144. (d) 145. (a) 146. (c) 147. (d) 148. (b) 149. (c) 150. (a) 151. (d) 152. (b) 153. (b) 154. (c) 155. (a) 156. (b) 157. (c) 158. (a) 159. (c) 160. (a) 161. (c) 162. (d) 163. (c) 164. (a) 165. (a) 166. (a) 167. (b) 168. (a) 169. (c) 170. (b) 171. (d) 172. (d) 173. (c) 174. (a) 175. (a) 176. (d) 177. (b) 178. (d) 179. (a) 180. (b) 181. (b) 182. (b) 183. (b) 184. (b) 185. (a) 186. (c) 187. (a) 188. (b) 189. (c) 190. (a) 191. (b) 192. (c) 193. (d) 194. (a) 195. (b) 196. (a) 197. (c) 198. (c) 199. (c)
### Heads of Important Offices in India

1. Mr. Narendra Modi : Chairman, National Institution for Transforming India (Niti Aayog)
2. Mrs. Sumitra Mahajan : Speaker, Lok Sabha
3. Mohammad Hamid Ansari : Chairman, Rajya Sabha
4. Mr. P. J. Kurien : Deputy Chairman, Rajya Sabha
5. Mr. Arun Jaitley : Leader of House (Rajya Sabha)
6. Mr. Ghulam Nabi Azad : Leader of Opposition (Rajya Sabha)
7. Mr. Arvind Panagariya : Vice-Chairman, National Institution for Transforming India (Niti Aayog)
8. M. Syed Nasim Zaidi : Chief Election Commissioner
9. Achal Kumar Ghosh : Election Commissioner
10. M. Shashi Kant Sharma : Comptroller and Auditor-General of India
11. Mr. Justice K. G. Balakrishnan : Chairperson, National Human Rights Commission (NHRC)
12. M. Ajit Kumar Seth : Cabinet Secretary
13. Mr. Nirupam Misra : Principal Secretary to Prime Minister
15. M. Shanta Sinha : Chairperson, National Commission for Protection of Child Rights (NCPCR)
16. Dr. P. L. Punia : Chairman, National Commission for Scheduled Castes
17. Dr. Rameshwar Oraon : Chairman, National Commission for Scheduled Tribes (NCST)
18. Mr. Deepak Gupta : Chairman, Union Public Service Commission (UPSC)
19. Dr. M. S. Swaminathan : Chairman, National Commission on Farmers (NCF)
20. M. Ajit Kumar Doval : National Security Adviser and Special Adviser to PM (Internal Security)
21. M. Harishankar Panchal : Director-General, National Investigation Agency (NIA)
22. M. A. K. Mital : Chairman, Railway Board
23. M. Shumsher K. Sheriff : Secretary-General, Rajya Sabha
24. M. T. K. Viswanathan : Secretary-General, Lok Sabha
25. M. Dineshwar Sharma : Director, Intelligence Bureau (IB)
26. M. Anil Kumar Sinha : Director, Central Bureau of Investigation (CBI)
27. M. Rajinder Khanna : Director, Research and Analysis Wing (RAW)
28. M. Jayant Narayan Choudhury : Director-General, National Security Guard (NSG)
29. M. R. C. Tandon : Director-General, CRPF
30. M. Devendra Kumar Pathak : Director-General, Border Security Force (BSF)
31. M. Arvind Ranjan : Director-General, Central Industrial Security Force (CISF)
32. M. Rajiv Ranjan Verma : Director-General, Railway Protection Force (RPF)
33. M. Krishna Choudhury : Director-General, Indo-Tibetan Border Police (ITBP)
34. M. B. D. Sharma : Director-General, Sashastra Seema Bal (SSB)
35. Vice-Admiral Anurag G. Thapliyal : Director-General, Indian Coast Guard
36. Lt. Gen. Avinash Dharankar : Director-General, Defence Intelligence Agency
37. M. P. Pandey : Chairman, UGC
38. M. Arunachalam : Chairperson, National Commission for Scheduled Castes
39. Dr. M. S. Swaminathan : Chairperson, National Commission for Scheduled Tribes (NCST)
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80. Dr. M. S. Swaminathan : Chairperson, National Commission for Scheduled Tribes (NCST)
**Ministers of State**

27. General VK Singh: Statistics and Programme Implementation (Independent Charge), External Affairs, Overseas Indian Affairs
28. Rao Inderjit Singh: Planning (Independent Charge), Defence
29. Santosh Kumar Gangwar: Textiles (Independent Charge)
30. Bandaru Dattatreya: Labour and Employment (Independent Charge)
31. Rajiv Pratap Rudy: Skill Development and Entrepreneurship (Independent Charge), Parliamentary Affairs
32. Shripad Yesso Naik: AAYUSH (Independent Charge) Health and Family Welfare
33. Dharmendra Pradhan: Petroleum and Natural Gas (Independent Charge)
34. Sarbananda Sonowal: Youth Affairs and Sports (Independent Charge)
35. Prakash Javadekar: Environment, Forest and Climate Change (Independent Charge)
36. Piyush Goyal: Power (Independent Charge), Coal (Independent Charge), New and Renewable Energy (Independent Charge)
37. Dr. Jitendra Singh: Development of North Eastern Region (Independent Charge), Prime Minister’s Office Personnel, Public Grievances and Pensions Department of Atomic Energy Department of Space
38. Nirmala Sitharaman: Commerce and Industry (Independent Charge)
39. Dr. Mahesh Sharma: Culture (Independent Charge), Tourism (Independent Charge), Civil Aviation
40. Mukhtar Abbas Naqui: Minority Affairs, Parliamentary Affairs
41. Ram Kripal Yadav: Drinking Water and Sanitation
42. Haribhai Parthibhai Chaudhary: Home Affairs
43. Sanwar Lal Jat: Water Resources, River Development and Ganga Rejuvenation
44. Mohanbhai Kalyanjibhai Kundariya: Agriculture
45. Giriraj Singh: Micro, Small and Medium Enterprises
46. Harsraj Gangaram Ahir: Chemicals and Fertilizers
47. GM Siddeshwar: Heavy Industries and Public Enterprises
48. Manoj Sinha: Railways

**Cabinet Ministers**

1. Rajnath Singh: Home Affairs
2. Sushma Swaraj: External Affairs, Overseas Indian Affairs
3. Arun Jaitley: Finance, Corporate Affairs, Information and Broadcasting
5. Nitin Gadkari: Roads Transport and Highways, Shipping
6. Manohar Parrikar: Defence
7. Suresh Prabhu: Railways
8. DV Sadananda Gowda: Law and Justice
9. Sushri Uma Bharti: Women and Child Development
10. Dr. Mahesh Sharma: Culture (Independent Charge), Tourism (Independent Charge), Civil Aviation
11. Sushma Swaraj: External Affairs, Overseas Indian Affairs
12. Maneka Sanjay Gandhi: Women and Child Development
13. Ananthkumar: Chemicals and Fertilizers
14. Ravi Shankar Prasad: Communications and Information Technology
16. Ashok Gajapathi Raju Pusapati: Civil Aviation
17. Anant Geete: Heavy Industries and Public Enterprises
18. Harsimrat Kaur Badal: Food Processing Industries
21. Jual Oram: Tribal Affairs
22. Radha Mohan Singh: Agriculture
23. Thawar Chand Gehlot: Social Justice and Empowerment
25. Harsh Vardhan: Science and Technology Earth Sciences

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Ph. : (0674) 6556677, 8093556677. Web : www.vanik.org, E-mail : vanikbbsr@gmail.com
1. Who was appointed as the first-ever male member of the National Commission of Women (NCW) on 21 October 2015? – Alok Rawat

2. The Union Govt. has recently circulated a draft note pertaining to monetary policy mechanism in the country. What is the most important proposal in this draft? – It has proposed clipping the exclusive powers of the RBI governor in setting monetary policy.

3. Reliance Capital Asset Management (RCAM) on 21 October 2015 announced takeover of which global financial giant’s mutual fund business in India with which it becomes the exclusive fund manager for the government’s ambitious Central Public Sector Enterprises (CPSE) Exchange Traded Fund? – Goldman Sachs

4. Who was appointed as the new Lokayukta of Delhi on 21 October 2015? – Justice Reva Khetrapal

5. Who was elected as the new Prime Minister of Canada after Liberal Party scored a convincing victory in the 42nd General Elections of Canada that were held on 19 October 2015? – Justin Trudeau

6. Konkan Railway would establish first-of-kind tunnel technology institute at Goa’s Margao town, as announced by Railway Minister Suresh Prabhu on 19 October 2015. This proposed institute will be named after which former Railway Minister? – George Fernandes

7. North Atlantic Treaty Organization (NATO) on 19 October 2015 started its biggest and most ambitious military exercise in more than a decade. What is the name of this exercise through which NATO apparently seeks to send a clear signal to Russia? – ‘Trident Juncture’

8. Union Govt. is poised to issue long-term government securities (G-secs), which will be the longest tenure securities to be brought out by the government. What will be tenure of these G-secs, as announced by the Reserve Bank of India (RBI) on 19 October 2015? – 40 years

9. Swashbuckling batsman Virender Sehwag on 20 October 2015 announced his retirement from international cricket and the Indian Premier League (IPL). This thus brought an end to an illustrious career spanning just around a decade. What is his most famous record for India? – He is the only Indian to have scored triple century in Test cricket

10. The Union Health Ministry on 19 October 2015 announced which major reform in the field of blood banks? – It allowed transfer of blood from one blood bank to another

11. What is the name of the ambitious trade agreement proposed between the United States and the European Union (EU) for which the 11th round of negotiations started from 19 October 2015? – Transatlantic Trade and Investment Partnership (TTIP)

12. Which entity replaced PepsiCo as the title sponsor of the high-profile Indian Premier League (IPL), as announced by the BCCI on 18 October 2015? – Vivo Mobiles

13. Union Govt. on 18 October 2015 issued new norms to tackle the problem of spiralling prices of all the pulses over the past weeks? – It imposed stock limits on four categories of stocks

14. India finished runners-up in Johor Cup men’s junior hockey tournament, the final of which was played on 18 October 2015. Which team defeated India in the final? – Pakistan

15. What is the significance of 18 October 2015 in association with the nuclear agreement between Iran and six world powers (P5+1) that was finalized during July 2015? – That agreement came into force from this date

16. The Telecom Regulatory Authority of India (TRAI) on 17 October 2015 announced new norms on the issue of call drops. Under this, mobile users will get a compensation of Re 1 for every dropped call, subject to a maximum of three dropped calls a day. These norms were, however, vehemently opposed by the telecom operators. The norms are to come into effect from which date? - 1 January 2016

17. Which state became the second in the country to declare a drought in the state during 2015? – Maharashtra

18. Which leading industrial group launched abof.com, a new online fashion portal, on 17 October 2015? – Aditya Birla Group

19. India finished runners-up in Johor Cup men’s junior hockey tournament, the final of which was played on 18 October 2015. Which team defeated India in the final? – Great Britain

20. India’s P.V. Sindhu finished runner-up in the women’s singles badminton title of Denmark Open. Whom she lost in the finals played on 18 October 2015? – Li Xuerui

21. Which state government on 15 October 2015 launched a scheme titled “My Brick My Amaravati”, under which citizens were invited to purchase e-bricks for Rs. 10 each? – Andhra Pradesh

22. In a landmark initiative, the Indian Railways on 15 October 2015 signed an MoU to procure 50 MW of power from market through open bidding process. This is the first time that the Railways will get electricity not from a state power utility but from the open market. Which division of the Indian Railways is involved in this first-of-its-kind agreement? – North Central Railway (NCR)

23. The Supreme Court on 16 October 2015 struck down on the National Judicial Appointments Commission (NJAC) law that was meant to replace the two-decade old collegium system of judges appointing judges in higher judiciary. The collective order of the Supreme Court thus gave a setback to the NDA govt.’s efforts to create NJAC. Which constitutional amendment was associated with creation of the NJAC? – 99th Constitutional Amendment

24. What will be the total corpus of the new Financial Inclusion Fund (FIF) that was announced by the Reserve Bank of India (RBI) on 15 October 2015? – Rs. 2,000 crore

25. The Enforcement Directorate (ED) on 15 October 2015 brought seven more banks on its investigation radar with regard to the case pertaining to illegal transfer of funds from banks. Which are these 7 banks? – ING Vysya Bank, ICICI Bank, Kotak Mahindra Bank, Indusind Bank, Dhanlaxmi Bank, YES Bank and DCB Bank

26. As part of its initiative to sensitize the masses about the issue of climate change, the Union Govt. on 15 October 2015 flagged off a special train on the subject of climate change action. What is the name of this train that was flagged off from Delhi? – ‘Science Express Climate Action Special (Climate Change Special)’
27. What was the significance of President Pranab Mukherjee’s three-nation visit to Jordan, Palestine and Israel that concluded on 15 October 2015? – This was the first-ever visit of these three countries by an Indian President.

28. The Australian government on 15 October 2015 gave its approval to India’s Adani Group to go ahead with the $7-billion coal mine project. The approval was given subject to 36 of the strictest conditions in Australian history. This Adani project, which has been in news for quite some time now, is in which Australian state? – Queensld.

29. A pan-India strike was observed by chemists (medical stores or pharmacies) on 14 October 2015. Around eight lakh pharmacies across the country were closed on the strike call given by the All India Organization of Chemists and Druggists (AIOCD). What was the reason for this strike? – To protest against the trend of online drug sales in the country.

30. Which private bank recently received the approval of the Reserve Bank of India (RBI) to set up a mutual fund, asset management company (AMC) and a trustee company? – Yes Bank.

31. The Dutch Safety Board on 13 October 2015 released its final report on the crash of Malaysia Airlines Flight 17 of July 2014 that killed all 298 people on board. What was the primary finding in this report? – The aircraft was hit by a Russian-made Buk missile.

32. Who won the 2015 Man Booker prize for fiction as announced on 13 October 2015? – Marlon James (Jamaica).

33. Why the name of Punjabi writer Dalip Kaur Tiwana came to news on 13 October 2015? – She became the first writer to return ‘Padma Shri’ honour to protest against rising communal tension in the country.

34. Which country has overtaken the United States in terms of population of middle class to become the world’s largest, as disclosed in a latest report on global wealth by Credit Suisse? – China.

35. Who surpassed Javed Miandad’s record for most runs for Pakistan in Test cricket on 13 October 2015? – Younis Khan.

36. Who was named as the new Chairman of Atomic Energy Commission (AEC) and Secretary of Department of Atomic Energy (DAE) on 9 October 2015? – Dr. Shekhar Basu.

37. The Indo-China joint military training exercise, featuring infantry sub-unit and a formation headquarter of Indian Army and similar participation from the Chinese Army, commenced from 12 October 2015 at Kunming (China). What is the name of this biennial joint exercise? – ‘Hand-in-Hand’.

38. During August 2015 what landmark achievement was made by the Union Govt. in the area of fiscal balance? – India’s fiscal balance turned from deficit to surplus for the first time in 8 years.

39. What is the name of the book written by former Pakistani foreign minister Khurshid Mahmud Kasuri that was released on 12 October 2015 in Mumbai amidst the incident of black oil paint being thrown on Sudheendra Kulkarni, the organizer of the book release event? – Neither a Hawk nor a Dove: An Insider’s Account of Pakistan’s Foreign Policy.

40. Lewis Hamilton (UK) won the Russian F1 Grand Prix on 11 October 2015 to further consolidate his position on way to becoming 2015 F1 champion. Which driver of India’s F1 team Force India claimed only the third podium in the team’s history in this race? – Sergio Perez (Mexico).

41. Prime Minister Narendra Modi laid the foundation stone of a world-class memorial for Dr. Bhermao Ambedkar in which city on 11 October 2015? – Mumbai.

42. Who was chosen as the new Prime Minister of Nepal by country’s Parliament on 11 October 2015? – Khadga Prasad Sharma Oli (K.P. Sharma Oli).

43. Who is the name of the Delhi minister who was sacked by Chief Minister Arvind Kejriwal on 9 October 2015 on charges of corruption? – Asim Ahmed Khan.

44. Which private bank during October 2015 claimed that it has become the first bank globally to launch a mobile app-based on ‘mVisa’, a new mobile payment solution from Visa? – ICICI Bank.

45. A dialogue quartet from which country won Nobel Peace Prize for 2015 as announced by the Nobel Prize Committee on 9 October 2015? – Tunisia.

46. Who won the 2015’s Nobel Prize for Literature, as announced by the Nobel Prize Committee on 8 October 2015? – Svetlana Alexievich (Belarus).

47. The Union Cabinet on 7 October 2015 gave its approval for the formation of which new Group ‘A’ service for the technical cadre of the Ministry of Skill Development & Entrepreneurship (MSD&E)? – Indian Skill Development Service (ISDS).

48. The Union Cabinet on 7 October 2015 gave its approval to establish three new All India Institutes for Medical Science (AIIMS). These new AIIMS will be set up at which places? – Mangalagiri (Andhra Pradesh), Nagpur (Maharashtra) and Kalyani (West Bengal).

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57. Sleuths from the Central Bureau of Investigation (CBI), Enforcement Directorate (ED) and Serious Fraud Investigation Office (SFIO) raided a Delhi branch of which public-sector bank on 10 October 2015 to investigate a case associated with illegal foreign transfers? – Bank of Baroda.

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59. Which private bank during October 2015 claimed that it has become the first bank globally to launch a mobile app-based on ‘mVisa’, a new mobile payment solution from Visa? – ICICI Bank.


61. Star Indian boxer Vijender Singh started his professional boxing career with a bang on 10 October 2015 as he defeated his opponent by knock-out. What is the name of this opponent? – Sonny Whiting.

62. A dialogue quartet from which country won Nobel Peace Prize for 2015 as announced by the Nobel Prize Committee on 9 October 2015? – Tunisia.

63. Who won the 2015’s Nobel Prize for Literature, as announced by the Nobel Prize Committee on 8 October 2015? – Svetlana Alexievich (Belarus).

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66. China on 8 October 2015 launched the much anticipated international payment system that seeks to provide global dimensions to its currency Yuan. What is the name of this payment system? – China International Payment System (CIPS).
54. The Union Cabinet on 7 October gave its approval to the implementation of the World Bank-assisted ‘National Watershed Management Project’, which seeks to reduce surface runoff of rainwater, increase groundwater levels and better water availability in rain-fed areas. What is the name given to this project? – ‘Neeranchal’.

55. The National Pension System (NPS) and the Atal Pension Yojana (APY) have together crossed which milestone figure with regard to total Assets Under Management (AUM) as disclosed by the Union Govt. during October 2015? – Rs. 1 lakh crore (or Rs. 1 trillion).

56. The Reserve Bank of India (RBI) during October 2015 initiated corrective action at which public sector bank on the grounds that its management is unable to revive it? – Indian Overseas Bank (IOB).

57. What is the latest growth forecast for India for year 2015-16 as stated by the International Monetary fund (IMF) in its latest World Economic Outlook (WEO) that was released on 6 October 2015 at Lima (Peru)? – 7.3%.

58. Three scientists – Tomas Lindahl, Paul Modrich and Aziz Sancar were jointly awarded the Chemistry Nobel Prize for 2015 as announced by the Nobel Prize Committee on 7 October 2015. What is the common field of area of these three scientists? – DNA repair studies.

59. What is the name of the first indigenously-designed and built torpedo launch and recovery vessel that was commissioned into the Indian Navy on 6 October 2015? – INS Astradharini.

60. What is the name of the ambitious project launched by the Union Government during October 2015 that seeks to speed up payment of crop insurance claims to farmers and provide accurate assessment of crop damage? – KISAN.

61. On 6 October 2015, who was nominated as the new head of the Intergovernmental Panel on Climate Change (IPCC), the UN body tasked with assessing climate science? – Hoesung Lee (South Korea).

62. An expert committee appointed by the Speaker of the Delhi Assembly has proposed a huge 316% salary increase for the MLAs of Delhi. The committee proposed raising the salary from present Rs. 15,000 to Rs. 50,000 per month. Who headed this committee? – P.D.T. Acharya (Former Secretary General of the Lok Sabha).

63. Which landmark free trade agreement was reached on 5 October 2015 that will cover almost 36% of global economic output? – The Trans-Pacific Partnership of 12 Pacific Rim countries.

64. The Annual Meetings of the Boards of Governors of the World Bank Group (WBG) and the International Monetary Fund (IMF) or the 2015 WBG/IMF Annual Meetings started on 6 October 2015 at which city? – Lima (Peru).

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66. Takaaki Kajita of Japan and Arthur McDonald of Canada were declared the joint winners of the Nobel Prize for Physics for 2015, as announced by the Nobel Prize Committee on 6 October 2015. What is the field of their experiments for which they were chosen for the prestigious prize? – Neutrinos.

67. Writer Nayantara Sahgal on 6 October 2015 announced returning her ‘Sahitya Akademi Award’ to the Union Govt. in protest against the “failure of the state to safeguard Indian cultural diversity”. Sahgal, a niece of former Prime Minister Jawaharlal Nehru, had received this prestigious award in which year? – 1986.

68. World’s highest terrestrial Research and Development centre was established by the Defence Research and Development Organisation (DRDO) on 3 October 2015 at which place? – Changla (Ladakh), Jammu & Kashmir.

69. What are the names of the three scientists who were jointly chosen for the Nobel Prize 2015 for Medicine (or Physiology) as announced by the Nobel Prize Committee on 5 October 2015? – a) William C. Campbell (US), b) Satoshi Ōmura (Japan), c) Youyou Tu (China).

70. Which bank was listed as the worst performer among the public sector banks (PSU banks) for registering the highest increase in gross non-performing assets (NPAs) in percentage terms against total loans for last fiscal year, as disclosed in recently released data by the RBI? – UCO Bank.

71. During October 2015 an agreement (MoU) to oversee operations of Kattupalli Port was signed between Adani Ports and Larsen & Toubro (L&T). Under this non-binding MoU, Adani will evaluate the operations of this port for a period of one month. Kattupalli Port is situated in which state? – Tamil Nadu.

72. What is the name of the newly founded front that was established in Tamil Nadu on 5 October 2015 by Vaiko-led MDMK, the CPI, CPI (M) and VCK as an alternative to the DMK and the AIADMK? – ‘Makkal Nala Kootiyakkam’ (MNK).

73. What is the name of the Kolkata-class guided-missile destroyer, the largest-ever warship to be built in India till now, which was commissioned into Indian Navy on 30 September 2015? – INS Kochi.

74. Death penalty for how many convicts was pronounced by a special MCOCA court in the 2006 Mumbai train bombings case on 30 September 2015? – Five.

75. The Reserve Bank of India (RBI) on 29 September 2015 announced that Indian corporates will be allowed to raise rupee-denominated bonds overseas for most purposes barring a few. RBI intends to allow rupee bonds to be issued overseas as a way to reduce the currency risk associated with foreign borrowings. What are the main end use restrictions for usage of these rupee-denominated bonds? – Companies cannot use proceeds from overseas rupee bonds for real estate activities, land purchase, investing in capital markets and on-lending to other entities for such activities.

76. The ambitious anti-offshore tax evasion and black money detection agreement between India and the United States became operational from 30 September 2015. What is the name of this agreement? – Foreign Account Tax Compliance Act (FATCA).

77. What is India’s rank in the Global Competitiveness Index for 2015, which was released by Switzerland-based World Economic Forum (WEF) on 29 September 2015? – 55th (India recorded a massive 16 spots jump as compared to the previous year).
78. Which private bank became the latest entrant to India’s banking sector on 1 October 2015 as it unveiled its banking operations on this day with 23 branches? – **IDFC Bank**

79. India will host which prestigious international meet during 2018, as agreed upon during September 2015? – **G20 Summit**

80. Which non-member country’s flag was raised at the United Nations for the first time ever on 30 September 2015? – **Palestine**

81. Which country emerged as the world’s number one destination for foreign direct investment (FDI) during the first half of 2015 as reported by ‘The Financial Times’? – **India**

82. In an important development ahead of the U.N. Climate Change Summit in Paris in December 2015, India released its climate-change policy statement on 1 October 2015. What is the foremost target proposed in this policy? – To cut the carbon produced per unit of GDP growth by 33-35% by 2030 from 2005 levels.

83. Union Government unveiled which massive exercise related with rural development from 2 October 2015? – **Intensive Participatory Planning Exercise II**

84. Truckers and transporters across the country went on indefinite strike from 1 October 2015 to protest against the present toll system. Which major motor transport association is supporting this strike call? – **The All India Motor Transport Congress (AIMTC)**

85. West Indies cricket slumped to a new low as they will not take part in the 2017 ICC Champions Trophy. This will be the first time the West Indies have missed out on a Champions Trophy, World Cup or T20 World Cup tournament. What is the reason for their ouster from the tournament? – West Indies were out of the top 8 teams in the ICC’s ODI rankings of 30 September

86. Which anniversary of the German reunification was observed on 3 October 2015? – 25th

87. Shashank Manohar was elected unopposed as the President of the Board of Control for Cricket in India (BCCI) at its Special General meeting held in Mumbai on 4 October 2015. This will be his second term as BCCI President. He is from which cricket association? – Vidarbha Cricket Association (Nagpur)

88. Indian Navy started the 26th edition of the coordinated patrol (CORPAT) with which country’s navy on 3 October 2015? – **Indonesia**

89. Tata Consultancy Ltd (TCS) and Reliance Industries Ltd. (RIL) are ranked as the top two most valuable companies in India as on 1 October 2015. Which company dethroned HDFC Bank Ltd to become the third most valuable company in India? – **Infosys**

90. Which publication group organized the ‘Safai giri Summit and Awards’ event on 2 October 2015 in New Delhi under which 13 category of awards were given for noted initiatives in the field of cleanliness? – **India Today Group**

91. Reserve Bank of India (RBI) Governor Raghuram Rajan cut the benchmark Repo rate by 50 basis points to a four-year low of 6.75%. This reduction was done in the 4th Bi-monthly Monetary Policy Statement of 2015-16, that he presented on 29 September 2015. When was the last time a single-time reduction of 50 basis points in Repo rate was done? – **On 4 March 2009**

92. Just after announcement of reduction in Repo rate by the Reserve Bank of India (RBI), country’s largest lender State Bank of India (SBI) on 29 September slashed minimum lending or base rate by 0.4%. What is the new base rate of SBI after this reduction? – **9.4%**

93. Nitin Gadkari, the Union Minister of Road Transport & Highways and Shipping, launched the Green Highways (Plantation, Transplantation, Beautification & Maintenance) Policy, 2015 in New Delhi on 29 September 2015. As per the policy, what percentage of the total project cost of all highways projects will be kept aside for the highway plantation and its maintenance? – **1%**

94. Internet giant Google on 28 September 2015 announced setting up of Wi-Fi broadband services at 400 railway stations in India over the next few years. This will provide free wi-fi Internet access at railway stations and will be the world’s largest such project. For this ambitious project, Google will tie-up with which company, which comes under Indian Railways? – **RailTel**

95. Chinese e-commerce giant Alibaba Group Holding and Ant Financial Services Group will make a strategic investment in which Indian mobile payment and commerce platform as announced on 29 September 2015? – **Paytm**

96. Who is heading the recently constituted expert committee to revisit the civil services examination pattern, as disclosed by Union Ministry of Personnel, Public Grievances and Pensions during September 2015? – **B.S. Baswan, IAS**

97. What is the name of India’s first dedicated astronomy satellite that was launched successfully in the space by ISRO on 28 September 2015? – **ASTROSAT**

98. What is the name of the 60-year-old regulatory entity of country’s commodities markets that was merged with the capital markets watchdog SEBI on 28 September 2015 to bring to surface first major case of merger of two regulators in India? – **Forward Markets Commission (FMC)**

99. Catalonia region, where the pro-independence parties won an absolute majority in regional elections held on 27 September 2015, is in which European country? – **Spain**

100. Which state Govt. on 27 September 2015 accorded industry status to tourism as unveiled in state’s Tourism Policy for 2015-20? – **Gujarat**

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<th>Duration</th>
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1. 12 Ongoing Test in Alternative Days
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