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www.ibsindia.co.in

e-mail: ibs@ibsindia.co.in

Policy Rates of Reserve Bank of India

Bank Rate	: 6.25%
Repo Rate	: 6.0%
Reverse Repo Rate (RRR)	: 5.75%
CRR (Cash Reserve Ratio)	: 4%
SLR (Statutory Liquidity Ratio)	: 19.5%
Base Rate	: 8.65% - 9.45%
Saving Deposit rate	: 3.5% - 4%
Term Deposit Rate for >1 Year	: 6.25% - 6.75%
Marginal Standing Facility (MSF)	: 6.25%
Marginal Cost of Fund Based Lending Rate	: 7.70% - 7.95%

Index	Position of India	Top Ranked Country
Human Development Index -2017	131	Topped by Norway followed by Australia
Ease of Doing Business Index 2018	100 th	The list is topped by New Zealand followed by Singapore, Denmark.
Foreign Direct Investment confidence index	8 th	The list is topped by USA followed by Germany
Global Competitiveness Index 2016	39 th	The list is topped by Switzerland, followed by Singapore and USA.
Global Talent Index	92 nd	The list is topped by Switzerland, followed by Singapore
Global Human Capital index 2017	103	The list is topped by Norway, followed by Finland
Global Hunger Index 2017	100 th	Developed by International food policy and research institute (IFPRI)
Global Innovation Index 2016	60	The list is topped by Switzerland, followed by Sweden
Global Peace Index (GPI) 2017	137	The list is topped by Iceland, followed by Newzland
Global Slavery Index 2016	4 th	The list is topped by North Korea, followed by Uzbekistan and Cambodia.
Global Talent Competitiveness Index 2017	89 th	The list is topped by Switzerland, followed by Singapore and Luxembourg.
Intellectual Property Index 2017	43 rd	The list is topped by USA, followed by UK and Germany.
Logistics Performance Index 2016	35 th	The list is topped by Germany, followed by Luxembourg and Sweden.
Global Human Capital Index	103	The list is topped by Norway followed by Finland
Sustainable Development Goal Index 2017	116 th	The list is topped by Sweden, followed by Denmark
Economic Freedom Index 2017	143 rd	The list is topped by Hong Kong, followed by Singapore.
World Happiness Index 2017	122 nd	The list is topped by Norway followed by Denmark,
World Press Freedom Index 2017	136	The list is topped by Norway, followed by Sweden
World Risk Index 2016	77 th	The list is topped by Island state of Vanuatu, followed by Tonga and Philippines.
Global Travel and Tourism Index-2017	40	The list topped by Spain followed by France
Global Corruption perception index- 2018	81 st	The list is topped by New Zealand and Denmark
Legatum Prosperity Index 2017	100 th	The list is topped by Norway, followed by New Zealand, Finland, Switzerland and Sweden.
Inclusive Development Index 2018	62 nd	The list is topped by Norway & Published by World Economic Forum.
Global Democracy Index 2017	42 nd	The list is topped by Norway, followed by Iceland, Sweden & New Zealand
Inclusive Internet Index 2018	47 th	The list is topped by Sweden, followed by Singapore & the US.

FDI Limits

List of Limits in Various Sectors	(In %)		
1. Petroleum Refining by PSU	49%	7. Civil Aviation	100%
2. Pharmaceutical Sector	74%	8. Private security agencies	49%
3. Medical Devices	100%	9. Private Sector Banking	74%
4. White Label ATM Operation	100%	10. Public Sector Banking	20%
5. Cable Networks	100%	11. Insurance and sub-activities	49%
6. Print Media	26%		

EDITOR'S MESSAGE

Optimists vs. Pessimists- Everyone is familiar with the “glass half full” or “glass half empty” analogy. It elucidates how an optimist and a pessimist will interpret the same situation in two different ways. The split between optimists and pessimists is pretty much night and day. Optimists generally approach life with a positive outlook, while pessimists tend to expect the worst. Optimists go into new situations with high expectations, while pessimists keep low expectations to prepare for negative outcomes. To be fair, pessimists aren't ALL doom and gloom. Positivity may be the key to good health. Optimists tend to adjust better to health threats and conditions than pessimists do. Pessimists, on the other hand, may create more distress for themselves by distorting, denying and avoiding situations. Optimists are often touted as the best way to be and are usually shown to be well adjusted and happy. They tend to look on the more favorable sides of life and events expecting the most favorable termination. Their outlook hinges on idealism and often overlooks the basic nature of people. Because of their upbeat mindset, they are often the most likely to be gullible and naive. They are the kind of people politicians like because they can be easily persuaded. However, a pessimist is often viewed as a negative person, but in reality this isn't the case. Most people confuse pessimism with fatalism which is the root of this misconception. By definition a pessimistic person is usually a skeptic or doubter, someone who needs proof before they jump on board. Whenever they hear something new, they are the first to scrutinize it before they will accept it. Can be frustrating to some (especially optimists), but often they are the ones that facilitate the level of quality and change. Investigators and scientific people often represent this group. To be an optimist control your Reactions and Responses. There are three basic differences in the reactions of optimists and pessimists. The first difference is that the optimist sees a setback as temporary, while the pessimist sees it as permanent. The optimist sees an unfortunate event, such as an order that falls through or a sales call that fails, as a temporary event, something that is limited in time and that has no real impact on the future. The pessimist, on the other hand, sees negative events as permanent, as part of life and destiny. Now, to be a positive person put these three differences in your life and keep yourself reminding them to become a possibilist.

ALL THE BEST

INTERNATIONAL SOLAR ALLIANCE 2018: THE BEGINNING OF A NEW ERA IN SOLAR POWER

On March 11, 2018 India led the world into a new era of mutually beneficial multilateral effort, so necessary for the survival of the humanity, through the inauguration of the International Solar Alliance (ISA) in New Delhi by Prime Minister Narendra Modi and French President Emmanuel Macron, along with over 20 other Heads of States and Governments. ISA is perhaps the first major multilateral initiative by India since the Non-Alignment Movement in the 1950's. This is an effort with a difference that it has become a North-South collaborative paradigm in the wake of adverse climate change that threatens the very existence of the human race. When the Climate Change Treaty itself was under threat with President Trump announcing the withdrawal of USA - one of the major polluters as such - USA did become a part of the ISA and lauded the efforts of the Indian leader.

Although India had launched its Solar Mission in 2010, it was only on November 30, 2015 that India and France embarked on the ISA initiative with the Paris Declaration that inter alia resolved, "Recognising that sustainable development and universal energy access and energy security are critical to the shared prosperity of our planet, we do hereby declare our intention to support India's proposal to launch an ISA as a common platform for cooperation among solar resource rich countries lying fully or partially between the Tropics of Cancer and Capricorn".

ISA has the distinction of having 121 sun rich members of whom more than sixty one have already signed and 32 have even ratified it. Australia, Bangladesh, Cuba, France, Ghana, India, Papua New Guinea, Sudan, Sri Lanka, Togo, the United Arab Emirates and Venezuela are among those that have ratified the agreement. The ISA was accorded a status of a multi-lateral treaty by the UN which came into force on December 6, last year. It does recognise the challenge for which all member countries have to act in a coordinated manner so that the financing requirements as well as that of technology transfer and capacity building flow unencumbered and affordable solar energy could reach for all. With the establishment of its headquarters in Gurgaon, India, and focussed approach, the projects will move with the requisite speed to achieve the desired objectives.

In order to bring the clean and affordable energy for all, the ISA will need an estimated US\$ 1000 bn until 2030 to reduce the cost of finance and relevant technologies – a huge task indeed, but the vision is exemplary. President Macron announced a provision of an additional Euro 700 mn for financing the objectives of the Alliance. India has also allocated nearly US\$ 2 bn for funding the solar projects from its Africa Fund for development, for which already several projects have been cleared or are in the pipeline. Providing a way out with his 10 point plan at the founding conference of ISA, PM Modi recalled India's age old conviction stating, "Vedas consider the Sun as the soul of the world, it has been considered as a life nurturer. Today, to combat climate change, we need to look at this ancient idea to find a way".

Prime Minister Modi, in his inaugural address announced India's commitment to extend nearly US\$ 1.4 billion worth of lines of credit which will cover 27 projects in 15 countries. This initiative has been widely welcomed by the ISA founding States and the beneficiary countries. This is indeed one of the largest commitments to financing solar energy projects around the world. The projects in these 15 countries will include setting up of solar photo-voltaic power plants, mini-grid and off-grid usage, irrigation, rural electrification, street lighting, solar power for urban infrastructure including for health, hospitals, colleges, schools, government establishments, low income families etc. Governor General of Australia lauded the ISA as India's gift to the world.

The PM underlined that the way forward to harness the renewable energy included making solar technology affordable to all nations, raising the share of electricity generated from photo-voltaic cells in the energy mix, framing regulations and standards, consultancy support for bankable solar projects and creating a network of centres for excellence. As a demonstration of India's commitment to ISA, Modi said that 500 training slots will be created for member countries and a solar technology mission will be started to lead R&D in the sector.

India has been diversifying its own energy sources from fossil fuels. It is increasing the share of renewal energy significantly and plans to produce 175 GW, of which 100 GW will be from the solar energy by 2022. Already during 2017 India had crossed 20 GW of solar energy production which is the highest growth in the world in this sector, almost 140 percent. Renewable energy capacity in India increased from 39 GW to 63 GW during the last two years. In order to effectively use energy saving devices and to supplement solar energy generation, India has distributed 28 crore LED bulbs in the last three years which have helped save USD 2 billion and 4

GW of electricity, according to PM Modi. However, there are certain limitations and constraints that need to be overcome by a dynamic policy framework which should address the legitimate interests of manufacturers, producers and consumers.

India is also faced with external constraints and disputes from solar panel producing countries. In 2013, USA complained to the World Trade Organisation (WTO) that India's solar programme created an unfair advantage and barriers against the import of US made solar panels through its domestic content requirement in violation of its treaty obligations under global trading rules. WTO had given US a favourable ruling. It is another matter that under President Trump, US has adopted one of the most stringent and protectionist trading regimes. However, we do and will have to depend on the FDI and latest technologies to achieve economy of scale our "Make in India", and consequently, our solar programme will have to align with the reality of international trade and investment to stay attractive and competitive.

As President Macron told PM Modi, "Mr Prime Minister you made a dream and we did it". Truly, the iconic India-trained Solar Mamas rendered the resolve in their soulful "We shall overcome" that will radiate the ISA with India's leadership and commitment. At the end of day, when energy is the basic ingredient for any sustainable development, it is the Mother Nature that might salvage the humanity from its self-destructive course. India through the arduous Climate Change negotiations, or for that matter in General Agreement on Tariffs and Trade (GATT) and WTO deliberations, has always fought to protect the interests and concerns of the developing world. India is committed to play that part and lead it from the front.

90th ACADEMY AWARDS 2018 LOS ANGELES, CALIFORNIA USA

The 90th Academy Awards commonly referred to as Oscars was held at the Dolby Theatre in Hollywood, Los Angeles, California (US). The award presented in 24 categories by Academy of Motion Picture Arts and Sciences (AMPAS), honouring best films of year 2017. The Shape of Water won the most number of awards totaling to four at the ceremony after it was nominated into highest 13 categories. It was followed by Dunkirk, nominated for eight categories and Three Billboards outside Ebbing, Missouri, nominated for seven categories.

Best Picture: The Shape of Water.

Best Actress: Frances McDormand (Three Billboards outside Ebbing, Missouri as Mildred Hayes).

Best Actor: Gary Oldman (Darkest Hour as Winston Churchill)

Best Director: Guillermo del Toro (The Shape of Water).

Best Supporting Actress: Allison Janney – I (Tonya)

Best Supporting Actor: Sam Rockwell (Three Billboards outside Ebbing, Missouri)

Best Original Screenplay: Get Out – Written by Jordan Peele.

Best Adapted Screenplay: Call Me by Your Name – James Ivory based on the novel by André Aciman.

Best Foreign Language Film: A Fantastic Woman (Chile) in Spanish.

Best Film Editing: Dunkirk

Best Visual Effects: Blade Runner 2049.

Best Production Design: The Shape of Water.

Best Sound Mixing: Dunkirk

Best Documentary-Feature: Icarus.

Best Animated Feature Film: Coco.

Academy Awards, famously known as "Oscars" is a group of 24 artistic and technical honours that recognizes excellence in cinematic achievements in US film industry. It is given annually by the Academy of Motion Picture Arts and Sciences (AMPAS). The award was first presented in 1929. The winners are awarded a copy of a statuette officially called the Academy Award of Merit (famously referred as Oscar Award).

NATIONAL NEWS

- **The Assam government will observe ‘Rhino Day’ on 22 September**

The Assam government will observe September 22 as ‘Rhino Day’ to generate public awareness on protection of the one-horned pachyderm. It was officially declared at the 10th meeting of the State Board for Wildlife, which was chaired by Chief Minister Sarbananda Sonowal.

- **Rajnath Singh Committee of Union Government has recently approved financial assistance to several flood affected states**

The high-level committee for Central Assistance Chaired by Union Home Minister Rajnath Singh has approved financial assistance of Rs 1711 crore for Bihar which was affected by floods in 2017. The committee also approved assistance of Rs 1055 crore for Gujarat which was also affected by floods.

- **Science & Technology for a sustainable Future was the theme of the 2018 National Science Day (NSD)**

The National Science Day (NSD) is observed every year on February 28 to mark the discovery of Raman effect by Physicist CV Raman on 28th February, 1928. The purpose of the day is to spread the message of importance of science and its application among the people.

- **New Delhi has hosted the 2nd India-Korea Business Summit 2018**

The 2nd India-Korea Business Summit 2018 was held in New Delhi on February 28 to strengthen the economic relationship, boost trade relations and increase investments between India and Republic of Korea. The 2018 theme was “India-Korea: Scaling up the Special Strategic Relationship through Trade and Investments”.

- **India’s GDP growth rate forecast for year 2018 is 7.6%, as per latest report by Moody’s Investors Service**

Moody’s Investors Service has recently estimated India’s GDP growth forecast for year 2018 & 2019. In it, it has kept the GDP growth forecast for India in the calendar year 2018 unchanged at 7.6 % and for 2019 at 7.5 %, amid signs of economic recovery from the negative impact of demonetisation and disruption caused by GST roll out.

- **India has successfully test-fired Anti Tank Guided Missiles (ATGM) Nag in desert conditions.**

India has successfully test-fired Anti Tank Guided Missiles (ATGM) Nag in desert conditions against two tank targets at different ranges and timings on Feb 28, 2018. With this, the developmental trials of the missile have been completed and it is now ready for induction.

- **The 42nd Civil Accounts Day (CAD-2018) is celebrated on March 1.**

The 42nd Civil Accounts Day (CAD-2018) was celebrated by Indian Civil Accounts Service (ICAS) on March 1 in New Delhi to mark the 42nd anniversary of the beginning of the ICAS on this day in 1976. The ICAA is one of the Civil Services of India (“Group A”), which functions under the Department of Expenditure in the Union Ministry of Finance.

- **The Union Cabinet has approved the establishment of NFRA to oversee auditors.**

The Union Cabinet has approved the establishment of National Financial Reporting Authority (NFRA). The NFRA will act as an independent regulator for the auditing profession which was one of the key changes brought in by the Companies Act 2013.

- **The world’s largest solar park has launched in Karnataka.**

The Karnataka government has launched the world’s largest solar park ‘Shakti Sthalaon’ at Pavagada in Tumakuru district, about 180km from Bengaluru. The solar park has a capacity of 2,000 MW and has set up at an investment of Rs16,500 crore.

- **Odisha has launched ‘Ama Gaon, Ama Vikas’ programme**

The Odisha government has launched a programme “Ama Gaon, Ama Vikas (Our Village, our development)” to reach out to the people in rural areas and involve themselves in the developmental activities.

- **The 2018 Shigmotsav festival has started in Goa.**

The Shigmotsav is the biggest festival for the Hindus in Goa, which is celebrated in the month of Phalgun (March) from

the 9th moon day to full moon day as per the Hindu calendar. The 5th day is called 'Rang Panchami'.

- **Odisha has launched the free sanitary napkin scheme 'Khushi' for girl students across the state**

The Odisha government has launched the free sanitary napkin scheme 'Khushi' for girl students from Class 6 to 12 in all the government and government-aided schools in the state.

- **India's first helicopter-taxi service has launched in Bengaluru**

India's first helicopter-taxi service has been successfully launched in Bengaluru, Karnataka which drastically reduces travel time for commuters. At present, the Heli taxi service is operating between Kempegowda International Airport (KIA) and Electronic City.

- **The 29th edition of the world-famous International Yoga Festival (IYF-2018) was held in Uttarakhand**

The week-long 29th edition of the world-famous International Yoga Festival (IYF-2018) was held at Parmarth Niketan in Rishikesh, Uttarakhand from March 1-7, 2018.

- **Women Entrepreneurship platform has been launched by the Union Government on the occasion of 2018 International Women's Day**

NITI Aayog CEO Amitabh Kant has launched the Women Entrepreneurship Platform (WEP) on the occasion of 2018 International Women's Day (IWD). The platform aspires to substantially increase the number of women entrepreneurs who will create and empower a dynamic New India.

- **Time is Now: Rural and urban activists transforming women's lives was the theme of the 2018 International Women's Day**

The International Women's Day (IWD) is celebrated every year on March 8 to highlight the achievements of women. It is a global celebration of the social, cultural, economic and political achievements of women. The 2018 theme is "Time Is Now: Rural and urban activists transforming women's lives".

- **India has hosted the first-ever International Solar Alliance (ISA) summit**

The first-ever International Solar Alliance (ISA) summit was held at the Rashtrapati Bhavan cultural centre in New Delhi on March 11, 2018. The ISA initiative was launched at the UN Climate Change Conference in Paris on 30 November 2015 by Prime Minister Narendra Modi and the then French President Francois Hollande.

- **Diu has become the India's first Union territory to run completely on solar power**

Diu has become the India's first Union Territory (UT) to run 100% on solar power energy. Diu has a total area of 42 square kilometers and the installation of the solar power plants here has been done in over 50 acres.

- **The first-ever Indo-French Knowledge Summit was held in New Delhi**

The first-ever Indo-French Knowledge Summit was held in New Delhi and coincided with the state visit of French President Emmanuel Macron to India. The purpose of the summit was to design a roadmap of Franco-India cooperation for the next five years, in collaboration with companies.

- **India's first national coastal policing academy has set up Dwarika**

India's first national coastal policing academy has been set up in Devbhumi Dwarka district of Gujarat to train police forces in effectively safeguarding the Indian shoreline.

- **India's tallest Flag has been unfurled in Belagavi**

India's tallest national flag has been unfurled in Belagavi (also known as Belgaum) in Karnataka. The 9,600 sq.ft flag on a 110 m flag pole was unfurled by Ramesh Jarkiholi, District in-charge Minister.

- **Imphal hosted the 105th session of the Indian Science Congress (ISC)**

The 105th session of the Indian Science Congress (ISC) will be hosted by Manipur Central University in Imphal from 16 to 20 March 2018. The focal theme of the ISC is "Reaching the Unreached through Science & Technology".

- **India hosted the 17th Annual Conference of International Competition Network 2018 (ICN2018)**

India hosted the 17th Annual Conference of International Competition Network 2018 (ICN2018) for the first time from 21st to 23rd March 2018 in New Delhi.

INTERNATIONAL NEWS

- **Juan Orlando Hernandez has been sworn-in as the new President of the Republic of Honduras**

Honduran President Juan Orlando Hernández has been sworn-in for a second term in capital Tegucigalpa with high security after a disputed presidential election 2017. President Hernández, has been in power since 2013, and is the first president in Honduras running for a second term after the country's Supreme Court lifted a ban on re-election.

- **China has been elected as the vice-president of the Financial Action Task Force (FATF)**

China has been elected as the vice-president of the Financial Action Task Force (FATF) at the plenary meeting in Paris on February 23, 2018. In its plenary meeting, the FATF placed Pakistan under "grey list" to monitoring in its International Cooperation Review Group until June 2018 for compliance of Anti-Money Laundering and Combating Finance of Terrorism regulations.

- **The 7th Meeting of Eminent Persons Group (EPG) on Nepal-India Relations was recently held in Kathmandu**

The 7th meeting of Eminent Persons Group (EPG) on Nepal-India relations was held in Kathmandu, Nepal on February 25, 2018. The various bilateral issues including 1950 Peace and Friendship treaty, trade, environment, border and hydropower were discussed during the two-day meeting.

- **The 2018 cultural festival 'India by the Nile' was held in Egypt**

The mega annual cultural festival 'India by the Nile' will be held in Cairo, Egypt from March 6, 2018 with main focus on classical culture. The 12-day event will host a wide range of events to celebrate Indian culture and its diversity.

- **Armen Sarkisian has been elected as the new president of Republic of Armenia**

Armen Vardani Sarkissian has been elected as the new president of Republic of Armenia on March 2, 2018. Sarkissian will succeed Serzh Sarkisian and will assume the presidency.

- **Frances McDormand has won the best actress award at the 90th Academy Awards 2018**

Frances McDormand has won the best actress award at the 90th Academy Awards 2018 for her performance as a grieving mother in movie "Three Billboards outside Ebbing, Missouri", at the award ceremony held at Hollywood's Dolby Theatre in Los Angeles. Beside her, Gary Oldman won the Oscar for the Best actor.

- **India has signed a tripartite Memorandum of Understanding (MoU) with Russia & Bangladesh for civil nuclear cooperation**

For the first time, India has signed a tripartite Memorandum of Understanding (MoU) with foreign partners — Russia & Bangladesh — for civil nuclear cooperation. The MoU will be helpful for cooperation in construction of Rooppur Nuclear Power Plant in Pabna, Bangladesh.

- **India's rank 4th in the world in terms of military power, as per Global Fire Power Index (GFPI-2017)**

Out of 133 countries, India has been ranked the 4th most powerful military power in the world, according to the Global Fire Power Index (GFPI) 2017. According to the index, India has an active military comprising of 13, 62,500 personnel.

- **Marshall Island will become the world's first country to issue digital legal tender "Sovereign"**

The Republic of the Marshall Islands (RMI) will become the first sovereign nation to issue a cryptocurrency that will be legal tender. The new currency is called "Sovereign" with the symbol "SOV".

- **Sanjeev Gupta has been appointed as official ambassador of UK skills**

Indian-origin steel tycoon Sanjeev Gupta has been appointed by Britain's Prince Charles as an official ambassador for the Industrial Cadets programme designed to nurture manufacturing skills.

- **Spain has hosted the World ATM Congress (WATMC-2018)**

The World ATM Congress (WATMC-2018) was held at Feria de Madrid in Spain from March 6 to 8. It is the world's largest international air traffic management (ATM) exhibition and conference attracting thousands of delegates each year.

- **The International Solar Alliance (ISA) has recently signed pact with Asian Development Bank to promote solar energy deployment in Asia & Pacific**

The International Solar Alliance (ISA) has recently signed a cooperation arrangement with the Asian Development Bank (ADB) to promote solar energy deployment in Asia and the Pacific. The cooperation envisages solar power generation, solar based mini-grids and transmission systems for integrating solar energy into grids.

- **India & France have co-chaired the first founding conference of the International Solar Alliance (ISA-2018)**

Prime Minister Narendra Modi and French President Emmanuel Macron co-chaired the first Founding Conference of International Solar Alliance (ISA) at the Rashtrapati Bhawan Cultural Center in New Delhi. The purpose of the summit is to focus on various aspects of promoting solar energy in 121 countries that are part of the International Solar Alliance.

- **India has won the 2018 Best Exhibitor Award (BEA) at ITB – Berlin**

India has won the 2018 Best Exhibitor Award (BEA) at ITB – Berlin. ITB-Berlin World Tourist Meet was convened at German capital Berlin from March 7 to 10, 2018. India was represented by Tourism Minister K. J. Alphons along with Ministry officials.

- **The first-ever crime-free zone along the international border between India and Bangladesh has launched**

For the first time, the Border Security Force (BSF) and the Border Guards Bangladesh (BGB) have declared an 8.3 km stretch along the Indo-Bangladesh border a 'crime free zone' to curb criminal activities including smuggling.

- **President Ram Nath Kovind has inaugurated the World Hindi Secretariat in Mauritius**

President Ram Nath Kovind has inaugurated the World Hindi Secretariat building in Port Louis, the capital of Mauritius, on March 13, 2018. The Secretariat is fully financed by India and a grant of Rs 33 crore was provided.

- **European Union (EU) has recently signed pact with India on sharing earth observation data from each other's satellites**

India and the European Union (EU) have signed an agreement that will enable them to share earth observation data from each other's satellites. The pact was inked in Bengaluru by Philippe Brunet, Director for Space Policy, Copernicus and Defence, on behalf of the European Commission, and by Scientific Secretary, PG Diwakar.

- **Argentina hosted the first G20 meeting of Finance Ministers and Central Bank Governors of 2018**

The first G20 meeting of finance ministers and central bank governors was held at the Center of Exhibitions and Conventions (CEC) in Buenos Aires, Argentina on March 19-20, 2018 with the presence of 57 delegations from countries and institutions.

- **Nature for Water was the theme of the 2018 World Water Day (WWD)**

The World Water Day (WWD) is observed every year on 22 March to raise awareness about the importance of water. The 2018 theme 'Nature for Water' is exploring nature-based solutions to the water challenges the world faces in the 21st century.



The advertisement features a smartphone on the left with various app icons floating around it. In the center is the IBS logo with the tagline "Empowering Youth, Empowering India" and the text "MOBILE APP". To the right are the Android robot icon and the Apple logo, both with the IBS logo on them, and the text "android" and "apple store" below them.

BANKING AND ECONOMY

- **ICICI Bank has launched instant overdraft 'InstaOD' facility for Micro, Small and Medium Enterprises (MSME)**

The ICICI Bank has launched instant overdraft 'InstaOD' facility for Micro, Small and Medium Enterprises (MSME) in a completely online and paperless manner. Customers can get overdraft facility up to Rs 15 lakh for a year anytime, anywhere using the bank's Internet and mobile banking app.

- **SBI has signed pact with India Mortgage Guarantee Corporation (IMGC) to offer mortgage guarantee backed home loan**

The State Bank of India (SBI) has recently signed a pact with India Mortgage Guarantee Corporation (IMGC) to offer mortgage guarantee scheme for prospective non-salaried and self-employed home loan customers. The offering will help increase home loan eligibility up to 15% within the regulatory norms.

- **The Reserve Bank of India (RBI) has recently raised currency derivative trade limit to 100 Million US Dollars for residents and foreign portfolio investors**

The Reserve Bank of India (RBI) has raised exposure limit under Exchange Traded Currency Derivatives (ETCD) trading for residents and foreign portfolio investors (FPIs) to \$100 million across all currency pairs involving the Indian rupee.

- **Bank of Baroda has recently signed a MoU with POORTI Agri Services Pvt. Ltd to enable the farmers to purchase agricultural inputs**

The Bank of Baroda (BoB) has signed a MoU with POORTI Agri Services Pvt. Ltd to enable the farmers to purchase agricultural inputs such as fertilizers, pesticides, seeds etc. provided by POORTI. This is a Platform for Online Ordering & Rural Transformation of India known as "POORTI".

- **India's ranks 5th on a list of countries with highest Non-performing Assets (NPA) levels, according to latest report by CARE Ratings**

India has been ranked 5th on a list of countries with highest Non-performing Assets (NPA) levels and is on top spot among the BRICS nations, according to latest report by CARE Ratings. The NPA list is topped by Greece (36.4%) followed by Italy (16.4%), Portugal (15.5%) and Ireland (11.9%).

- **Government launches BHARAT-22 Exchange Traded Fund.**

The Union Government launched BHARAT-22 Exchange Traded Fund (ETF) managed by ICICI Prudential Mutual Fund targeting an initial amount of about Rs. 8,000 Crore. Bharat 22 Index comprise of 22 stocks including those of central public sector enterprises (CPSEs), public sector banks (PSBs) and its holdings under the Specified Undertaking of Unit Trust of India (SUUTI).

- **India not to pursue Islamic banking as per RBI.**

The Reserve Bank of India (RBI) has decided not to pursue a proposal to introduce Islamic banking in India. Decision in this regard was taken after considering wider and equal opportunities available to all citizens to access banking and financial services.

- **Legal Entity Identifier mandatory for all large corporate borrowers as per RBI**

The Reserve Bank of India (RBI) has made 20-digit Legal Entity Identifier (LEI) compulsory for companies having aggregate fund-based and non-fund based exposure over Rs 5 crore. The move is aimed at improving risk management in wake of huge stressed assets in banking system. Before this, RBI had made LEI mandatory for transactions in interest rate, forex and credit derivative mark.

- **SEBI to bring Initial Coin Offerings using crypto currencies under its lens.**

The capital market regulator Securities and Exchange Board of India (SEBI) is planning to bring Initial Coin Offerings (ICO) under its existing legal framework. In recent times, popularity of crypto currencies has increased rapidly and number of entities looking at raising funds through ICO.

- **India's ranks 100th in World Bank's Doing Business Report 2018**

In World Bank's recently released Doing Business (DB) Report 2018 titled as 'Doing Business 2018: Reforming to Create Jobs', India leapfrogged to 100th among 190 countries. India has jumped over 30 ranks to attain 100th spot from 130th position in 2017 Ease of Doing Business Index. Its score also increased from 56.05 in 2017 to 60.76 in Doing Business 2018.

- **The Indian Institute of Corporate Affairs (IICA) has signed MoU with India Post Payments Bank to provide training on payment banking**

The India Post Payments Bank (IPPB) has signed a Memorandum of Understanding (MoU) with Indian Institute of Corporate Affairs (IICA) to offer relevant training to the employees on issues pertaining payment banking.

PERSON IN NEWS

AWARDS & HONORS

- **Sagar Chaya Vanchar** has bagged the prestigious Aravindan Puraskaram for the best debutant director of 2017

Sagar Chaya Vanchar, director of Marathi film 'Redu' (Radio), has bagged the prestigious Aravindan Puraskaram for the best debutant director of 2017, instituted in memory of iconic Malayalam filmmaker late G Aravindan.

- **Shatrughan Sinha** has won the lifetime achievement award at the 2018 'Political and Public Life Awards' in UK

Actor-politician Shatrughan Sinha has been honoured with a lifetime achievement award for his contribution to the fields of arts and politics at a ceremony in the UK's Parliament complex.

- **Balakrishna V Doshi** has become the first-ever Indian architect to win the Pritzker Architecture Prize

Noted Indian architect & urban planner Balkrishna Doshi has been named the prestigious 2018 Pritzker Architecture Prize for being able to interpret architecture and transform it into buildings that respect Eastern culture. He is the first Indian architect to be awarded the prize. The award ceremony will take place at the Aga Khan Museum in Toronto on May 2018.

- **Geeta Mittal** has become the first Indian woman from the field of law and justice to be conferred the 'Nari Shakti Puraskar'

Gita Mittal, the Delhi High Court Acting Chief Justice, has become the first woman from the field of law and justice to be conferred the 'Nari Shakti Puraskar', India's highest civilian honour for women.

- **Amol Palekar** the famous Bollywood personality has been honoured with the 'Godavari Gaurav' award

Amol Palekar, the well known actor and director, has been honoured with the 'Godavari Gaurav' award at an event in Nasik on March 10, 2018. He is known for his performance in films like "Gol Maal", "Choti Si Baat", "Chitchor" among others.

APPOINTMENTS

- **Rahul Mahajan** has been appointed as the new editor-in-chief of the television channel Rajya Sabha TV

Television journalist Rahul Mahajan has been appointed as the new editor-in-chief of the television channel Rajya

Sabha TV. He is currently a consulting editor in Prasar Bharati.

- **Prakriti** has become the first woman officer to be inducted as the first direct-entry combat officer in Indo-Tibetan Border Police

Prakriti has been inducted as the first direct-entry combat officer in the border guarding force, ITBP. She has a bachelor's degree in electrical engineering and is right now based in an ITBP unit in Uttarakhand's Pithoragarh.

- **Biplab Kumar Deb** has been sworn in as the 10th Chief Minister of Tripura

Biplab Kumar Deb, a member of the royal family, has been sworn-in as 10th chief minister in Agartala on March 9, 2018. He is the state president of BJP in Tripura. Jishnu Debbarma took oath as the deputy chief minister.

- **Neiphiu Rio** has been named as the new Chief Minister of Nagaland.

Neiphiu Rio, the senior leader of President of Nationalist Democratic Progressive Party (NDPP) & currently a Member of Parliament (MP) from Nagaland Lok Sabha constituency, will be sworn-in as the new Chief Minister of Nagaland.

- **Conrad Sangma** has been sworn-in as the 12th Chief Minister of Meghalaya.

Conrad Sangma, the President of National People's Party (NPP) & currently a Member of Parliament (MP) from Tura Lok Sabha constituency, has been sworn-in as the 12th Chief Minister of Meghalaya. He is the son of former Lok Sabha Speaker late PA Sangma.

- **Vivek R Wadekar** has been appointed as the new Special Director in Enforcement Directorate

The ED is the central investigative agency, under the Union finance ministry, that enforces the Prevention of Money Laundering Act (PMLA) and the Foreign Exchange Management Act (FEMA) in the country.

- **Suresh Prabhu** has been given additional charge of the Union Ministry of Civil Aviation

Suresh Prabhu, the Union Minister of Commerce and Industries, has been given additional charge of the Ministry of Civil Aviation on March 10, after the resignation of Ashok Gajapathi Raju of the Telugu Desam Party (TDP) was accepted by President Ram Nath Kovind.

- **Bidya Devi Bhandari** has been named as the newly elected President of Nepal

Bidya Devi Bhandari has been re-elected as President of Nepal for second term in office with an overwhelming majority. She defeated her Nepali Congress rival Kumari Laxmi Rai in the election. She became Nepal's first woman President in 2015.

- **Sangeeta Bahadur has been appointed as the new Ambassador of India to the Republic of Belarus**

Sangeeta Bahadur, an IFS officer of 1987 batch, has been appointed as the new Ambassador of India to the Republic of Belarus. Currently, she is Additional Secretary in Ministry of External Affairs (MEA).

- **Satya Pal Malik, who is currently the Governor of Bihar, has been given additional charge of Odisha**

Satya Pal Malik, the Governor of Bihar, has been given additional charge as the Governor of Odisha after Dr. SC Jamir completed his five-year tenure.

- **Atul M Gotsurve has been appointed the new Ambassador of India to Republic of Korea**

Atul M. Gotsurve, the Indian Foreign Service (IFS) officer of 2004 batch, has been appointed as the next Ambassador of India to the Democratic People's Republic of Korea.

OBITUARIES

- **Arabinda Muduli, the noted bhajan singer from odisha has passed away**

Arabinda Muduli (56), the noted Odia Bhajan singer, musician and lyricist, has passed away in Bhubaneswar, Odisha on March 1, 2018. Having rendered over 3,000 songs, Muduli would be remembered for his hit bhajans like Kala Saante Acha Kemante and Jaga Pain Niti Mali Phula.

- **Justice S. Ratnavel Pandian, the former Supreme Court judge has passed away**

Justice S. Ratnavel Pandian (89), the former Supreme Court judge, has passed away at Chennai, Tamil Nadu on February 28, 2018. He was a multi-faceted personality who tried his hands in politics before entering the legal profession.

- **Prafulla Das, the renowned litterateur from Odisha has passed away.**

Prafulla Das (91), the renowned litterateur, has passed at Rajkanika in Kendrapara district of Odisha on March 3, 2018. He was a recipient of the prestigious "Sarala Award" for his achievement in the literary field.

- **Javed Abidi, the noted disability rights activist fro Uttar Pradesh has passed away.**

Javed Abidi (53), the noted disability rights activist, has passed away in New Delhi on March 4, 2018. A former civil servant, Abidi was one of the most authoritative voices in

the field of disability rights and believed in engaging the government for ensuring betterment of the persons with disabilities.

- **Sarat Mohanty, the veteran film actor from odisha has passed away.**

Sarat Mohanty (88), the Veteran Odia film actor, has passed away in Balasore, Odisha on March 3, 2018. The comedian, a native of Khirkona, had acted in a number of Odia films. He acted in the film Laxmi released in 1962.

- **Shammi, the noted film industry personality passed away recently**

Shammi (89), the veteran Bollywood and television actress, has passed away in Mumbai, Maharashtra on March 6, 2018. Fondly addressed as 'Shammi aunty' by Bollywood celebrities, Shammi started her film career with Malhar as a leading lady and later on moved to the comic genre.

- **Pyare Lal Wadali, the famous sufi singer from Punjab passed away.**

Pyare Lal Wadali (75), the famous Sufi singer, has passed away in Amritsar, Punjab on March 9, 2018. He was the younger of the singers of legendary Sufi set Wadali Brothers. The Wadali Brothers – comprising Puranchand Wadali and Pyarelal Wadali.

- **Ranjan Roy famous Journalist passed away recently**

Ranjan Roy (57), the chief of the Times News Network (TNN) and a member of The Times of India's national editorial board, has passed away in New Delhi

- **Ch Kamamma, the veteran Communist leader of Telangana has passed away**

Ch Kamamma (90), the Telangana armed struggle fighter and veteran Communist leader, has passed away in Hyderabad on March 11, 2018. She was native of Warangal district of Telangana.

- **Stephen Hawking, the legendary theoretical physicist from UK has passed away**

Stephen Hawking (76), the legendary British theoretical physicist, has passed away in Cambridge, United Kingdom on March 14, 2018. Known for his unique way of speaking while living his life in a wheelchair, Hawking became an emblem of human determination and curiosity.

- **Kedarnath Singh, the renowned Hindi poet has passed away**

Kedarnath Singh (84), Jnanpith awardee and renowned Hindi poet, has passed away in New Delhi on March 19, 2018. He won the Sahitya Akademi Award in Hindi in 1989 for his poetry collection 'Akaal Mein Saras' and the Jnanpith Award in 2013.

SPORTS

- **Roger Federer has won the 2017 Laureus World Sportsman of the Year and Comeback of the Year awards**

Roger Federer, 20-times Grand Slam champion, has won the 2017 Laureus World Sportsman of the Year and Comeback of the Year awards at the 18th edition of the awards ceremony in Monaco. Federer, who returned to the world number one ranking, had clinched the Australian Open and Wimbledon titles in 2017 after the 7-year break of winning any major.

- **Karnataka cricket team has won the 2018 Vijay Hazare trophy**

The Karnataka cricket team has won the 2018 Vijay Hazare trophy after defeating Saurashtra in the final by 41 runs at the Feroz Shah Kotla, Delhi on February 27. With this, It has won the Vijay Hazare trophy 3 times.

- **Vinesh Phogat has bagged silver in 50 Kg. freestyle category at the 2018 Asian Wrestling Championship in Kyrgyzstan**

India's star wrestler Vinesh Phogat has settled for Silver Medal in the 50kg Freestyle competition at the Asian Wrestling Championship in Kyrgyzstan on March 1. In the final of the event at Bishkek, she lost to China's Chun Lei. Another Indian, Sangeeta claimed Bronze in 59kg division.

- **India has won the 2018 IBSF Snooker Team World Cup**

The Indian Snooker team has lifted the first edition of IBSF Snooker Team World Cup title and won the prize money of \$15,000. The Indian duo of Pankaj Advani and Manan Chandra defeated Pakistan (Muhammad Asif, Babar Masih) in the best-of-five final played in Doha.

- **Navjot Kaur has clinched India's first gold at the 2018 Senior Asian Wrestling Championships**

Navjot Kaur has scripted history by becoming the first Indian woman to win a Gold medal at the Senior Asian Wrestling Championships. She clinched the coveted yellow metal in the 65 kg freestyle category at the tournament held at Bishkek in Kyrgyzstan.

- **Manu Bhaker from Haryana won gold in 10m air pistol women event at the 2018 ISSF World Cup in Mexico.**

India's shooter Manu Bhaker from Haryana won the gold medal in 10 metre Air Pistol Women event at the 2018 ISSF

World Cup in Guadalajara, Mexico on March 4. She shot 237.5 points to bag top honour.

- **Vishwanathan Anand Indian chess master has clinched the 2018 Tal Memorial Rapid Chess tournament in Moscow**

Viswanathan Anand, the five-time world champion, has won the 11th Tal Memorial Chess tournament (rapid section) 2018 with a score of 6.0/9 in Moscow.

- **M.S Dhoni has become the brand ambassador of gaming platform Dream 11**

Mahendra Singh Dhoni, the noted an Indian cricketer, has become a brand ambassador of gaming platform Dream11 on March 5, 2018. Dhoni, who had led the country to a famous triumph in the inaugural World T20 Championship in 2007.

- **Rashid Khan of Afghanistan has become the youngest captain in international cricket history**

Rashid Khan, the world's No.1 ODI and Twenty20 International bowler, has become the youngest international captain in cricket history by leading Afghanistan at the age of 19 years & 165 days against Scotland in the first match of the 2018 ICC World Cup qualifiers played in Bulawayo, Zimbabwe.

- **Shahzar Rizvi of Uttar Pradesh won gold in 10m air pistol men event at the 2018 ISSF World Cup in Mexico.**

Indian shooter Shahzar Rizvi has clinched gold with a world record score of 242.3 in 10m air pistol men's final in the 2018 ISSF World Cup at Guadalajara in Mexico on March 3. Striking a score of 242.3, Meerut-based Shahzar made sure that he gave India a taste of gold and kept his cool to achieve his target.

- **Australian hockey team has won the 27th edition of the Sultan Azlan Shah cup**

World champions Australia have lifted the coveted 27th edition of the Sultan Azlan Shah cup 2018 in Ipoh, Malaysia. In the final, they beat defending champions England by a narrow 2-1 margin. With this, Australia has now won the prestigious tournament for the 10th time.

- **K.L Rahul has been named as the 'Cricketer of the Year' in the 6th edition of Wisden India Almanack 2018**

KL Rahul has been named as the 'Cricketer of the Year' in the 6th edition of Wisden India Almanack. Beside this, Shantha Rangaswamy, India's first woman superstar, has been inducted into the Wisden India Hall of Fame alongside Erapalli Prasanna.

- **Juan Martin Del Potro has bagged the Indian Wells Masters Tennis tournament 2018**

Juan Martin del Potro from Argentina has won the Indian Wells Masters Tennis tournament 2018 by defeating Roger Federer in a thrilling final by 6-4, 5-7, 7-6 in California.

- **Vidarbha cricket team has won the Irani Trophy cricket tournament 2018**

Vidarbha cricket team, the champions of 2018 Ranji Trophy, have lifted their first Irani Trophy cricket tournament on March 18, 2018. On the final day of the match at the Vidarbha Cricket Association Stadium in Nagpur, they beat Rest of India by virtue of their massive first innings lead.

LIST OF REPORTS PUBLISHED BY DIFFERENT ORGANIZATIONS

Name of Reports	Published by
1. World Economic Outlook	International Monetary Fund (IMF)
2. Global Financial Stability Report	International Monetary Fund (IMF)
3. Ease of Doing Business	World Bank
4. World Development Report	World Bank
5. Global Economic Prospects	World Bank
6. Financial Stability Report	Reserve Bank of India (RBI)
7. Monetary Policy (India)	Reserve Bank of India (RBI)
8. Handbook of Statistics on Indian Economy	Reserve Bank of India (RBI)
9. Quarterly Statistics on Deposits & Credit of Scheduled Commercial Banks in India	Reserve Bank of India (RBI)
10. Report on Trend and Progress of Banking in India	Reserve Bank of India (RBI)
11. Asian Development Outlook	Asian Development bank
12. Inclusive growth & Development Report	World Economic Forum
13. Engaging Tomorrow Consumer Report	World Economic Forum
14. Environmental Performance Index	World Economic Forum
15. Global Competitive Index	World Economic Forum
16. Global Energy Architecture Performance Index Report	World Economic Forum
17. Global Gender Gap Report	World Economic Forum
18. Global Information Technology Report	World Economic Forum
19. Human Capital Report	World Economic Forum
20. Inclusive growth & Development report	World Economic Forum
21. Outlook on Global Agenda	World Economic Forum
22. The Global Risk Report	World Economic Forum
23. Human Development Index	United Nations Development Programme (UNDP)
24. Sustainable development Goals	United Nations Development Programme (UNDP)
25. Gender Inequality Index	United Nations Development Programme (UNDP)
26. Global Hunger Index	International Food Policy Research Institute (IFPRI)
27. Global Innovation Index	INSEAD
28. World Economic Situation and Prospects	United Nations Organizations (UN)
29. Economic Freedom Index	The Heritage Foundation
30. World Happiness Report	Sustainable Development Solution Network (SDSN)

BANKING: AT A GLANCE**100 ONE LINERS BANKING**

1. RBI introduced a new framework called, Prompt Corrective Action (PCA) to regulate bank's – **NPA**
2. The PCA framework all the banks operating in India except – **Regional Rural Banks**
3. The PCA framework for banks was started in – **2002**
4. The first bank came under PCA framework is – **IDBI**
5. Till now how many banks came under PCA framework – **3**
6. Under Prompt Corrective Action (PCA), the banks will be monitored on —parameter. – **Capital, Asset Quality and Profitability parameters.**
7. The loan is considered to be a Non Performing Assets once the borrower fails to make interest or principal payments for – **90 days**
8. RBI has put some trigger points to assess, monitor, control and take corrective actions on banks which are weak and troubled. The following one is not among them. – **Capital Adequacy Ratio (CAR)**
9. The total value of Non Performing Assets surged to – **Rs 614,872 cr**
10. Indian Overseas Bank's gross NPA ratio is – **22.42%**
11. United Bank of India gross NPA ratio is – **15.98%**
12. The bank will be closed or merged with other banks if the capital ratio falls below – **3.625%**
13. In which year National Payment Corporation of India (NPCI) was established – **2008**
14. NPCI comes under which Act – **Companies Act 2013**
15. National Payment Corporation of India has ————— core promoter companies. – **10**
16. Who is CEO & MD of National Payment Corporation of India – **A. P. Hota**
17. The paid up capital of NPCI is increased from 100Cr to – **137 Cr**
18. The authorized Capital of NPCI is – **300 cr**
19. The Headquarters of National Payments Corporation of India is – **Mumbai**
20. List out the NPCI Products – **NFS, BHIM, UPI, IMPS, NACH, AEPS, RuPAY, BBPS and CTS**
21. NPCI introduced Bharat Interface for Money (BHIM) in – **30th December 2016**
22. What does S stands for in AEPS – **System**
23. What details does the customer need for an AEPS transaction – **Aadhaar Number, Biometric and IIN**
24. Institution Identification Number has ——— digits – **6**
25. Which banking services can the customer avail using AEPS – **Cash Withdrawal, Cash Deposit, Balance Enquiry, Fund Transfer**
26. What does B stands for in APB – **Bridge**
27. ————— launched India's first RuPay ATM & Micro ATM Card with Aadhaar Number – **Bank of India**
28. Bharat Interface for Money (BHIM) App supports ——— languages – **12**
29. Bharat Interface for Money app developed by NPCI based on – **UPI**
30. In BHIM app for a single transaction, the maximum limit is Rs – **10,000**
31. In BHIM app, daily transaction limit would not exceed Rs – **20,000**
32. Immediate Payment Service (IMPS) facility is provided by – **NPCI**
33. What does second M stands for in MMID – **Money**
34. Mobile Money Identifier (MMID) is a — digit number – **7**
35. UPI – PIN has maximum ——— number of digits – **6**
36. UPI uses ———, which uniquely identifies a respective bank account – **Virtual Payment Address**
37. In UPI we can transfer maximum Rs – **1,00,000**
38. The term — is used for Requesting money in UPI – **PULL**
39. The term — is used for sending money in UPI – **PUSH**
40. What does S stands for in QSAM – **Service**
41. When using QSAM Service we need to dial – ***99*99#**
42. What does S stands for in BBPS – **System**
43. In India Capital Market is Regulated by – **SEBI**
44. Who is responsible to appoint the Chairman for SEBI – **GOI**

45. In which year Government of India established Securities and Exchange Board of India – **1988**
46. Insurance Regulatory and Development Authority (IRDA) of India was established in – **1999**
47. Who is the Chairman for Insurance Regulatory and Development Authority of India – **TS Vijayan**
48. Head Quarters of IRDA is – **Hyderabad**
49. In India Commodity Market is regulated by – **SEBI**
50. Public health & Food Safety is regulated by – **FSSAI**
51. Head quarters of Food Safety and Standards Authority of India is – **New Delhi**
52. Who is the Chairman for FSSAI – **AshishBahuguna**
53. Head quarters of Bureau of Indian Standards (BIS) is – **New Delhi**
54. Bureau of Indian Standards was established in – **1986**
55. Director General of Bureau of Indian Standards is – **Alka Panda**
56. In India Chit Funds are regulated by – **Respective State Governments**
57. Who is the regulator of Foreign Exchange (Forex Market) in India – **RBI**
58. In India Nidhi Companies are regulated by – **Ministry of corporate affairs**
59. Who is the chairman of Pension Fund Regulatory and Development Authority (PFRDA) of India – **Hemant Contractor**
60. Headquarters of Pension Fund Regulatory and Development Authority of India is – **New Delhi**
61. In which year Pension Fund Regulatory and Development Authority of India started by GOI – **2003**
62. Headquarters of Small Industries Development Bank (SIDBI) of India is – **Lucknow**
63. Small Industries Development Bank of India was established in – **1990**
64. Who is the Chairmen of SIDBI – **KshatrapatiShivaji**
65. In which year Telecom Regulatory Authority of India (TRAI) was established in – **1997**
66. In which city Telecom Regulatory authority of India (TRAI) is headquartered – **New Delhi**
67. In India Security Exchange Board of India regulates – **Merchant Banking companies, Venture Capital Fund, Algorithmic Trading, Credit Rating agencies**
68. In which city Advertising Standards Council of India (ASCI) headquartered – **Mumbai**
69. Who is the Chairman of Financial Stability and Development Council (FSDC) – **The Union Finance Minister of India**
70. In which year FSDC established in India – **2010**
71. Institute of Chartered Accounts in India (ICAI) is headquartered in – **New Delhi**
72. In which year Export Credit Guarantee Corporation of India (ECGC) was established – **1957**
73. Headquarters of ECGC is – **Mumbai**
74. Currently Indian Banks' Association (IBA) represents — Banking Companies operating in India. – **237**
75. Who is the regulator of Micro-Finance Regulatory Authority in India – **NABARD**
76. The initial corpus of NABARD is — **100 Crore**
77. National Association of Software and Services Companies (NASSCOM) was established in – **1988**
78. Reserve Bank of India was established on April 1, 1935 in accordance with the provisions of the — act. – **Reserve Bank of India Act, 1934**
79. RBI was nationalized on – **1949**
80. RBI has — regional offices – **19**
81. RBI can have atmost — deputy governors at any time. – **4**
82. When RBI was established, it has headquarters in – **Kolkata**
83. In RBI Act 1934, the business banks can carry out is defined under – **Section 21**
84. In RBI Act 1934,RBI has sole rights to issue currency notes and it comes under – **Section 22**
85. Headquarters of RBI shifted from Calcutta to Mumbai in – **1937**
86. Government of India has a sole right to print Rs 1 note or mint coins under – **Coinage Act, 2011**
87. Cash Reserve Ratio comes under section — of RBI Act 1934 – **42**
88. Money market instruments and Securities are defined under which section of RBI Act, 1934 – **45U**

89. In RBI Act 1934 section 26 (2) defines _____ of bank notes. – **Withdrawal of legal tender**
90. Procedure for merger of banking companies is defined under section ____ of Banking Regulation Act, 1949. – **44**
91. Small Finance banks gets license under section _____ of Banking Regulation Act, 1949. – **22**
92. Payment banks gets license under section — of Banking Regulation Act, 1949 – **22**
93. State Bank of India have _____ foreign branches around the world. – **190**
94. After merger SBI bank have a deposit base of more than — lakh crore and advances level of — lakh crore. – **26 and 18.50**
95. The State Bank of India merged with 5 associate banks and Bharatiya Mahila Bank on April 1, 2017. Which one is not among the list – **State Bank of Saurashtra**
96. State Bank of India announced a customer should maintain minimum of Rs — in a Rural Area. – **1000**
97. State Bank of India announced a customer should maintain minimum of Rs — in a Urban Area. – **3000**
98. State Bank of India announced a customer should maintain minimum of Rs — in a Metro city. – **5000**
99. State Bank of India announced a customer should maintain minimum of Rs — in a Semi Urban Area. – **2000**
100. The Central Government has _____ stake in SBI Bank as of March 2017 – **62.22%**

IMPORTANT BANKING QUESTIONS FOR BANKING EXAMS

1. **In context of banking, what does ‘BBB’ stands for: Bank Board Bureau.**
Explanation: The Union Government has decided to set up Bank Board Bureau (BBB) for Public Sector Banks (PSBs), where each bank would be monitored on the basis of key performance indicators.
2. **In which year, the General Insurance Corporation of India (GIC) was incorporated as a company: 1971.**
Explanation: The General Insurance Corporation of India (GIC) was incorporated as a company in 1971 and it started business on January 1, 1973. It was formed to control and operate the business of general insurance in India.
3. **On which date, nationalisation of private insurance sector in India took place: January 19, 1956.**
Explanation: On January 19, 1956, the nationalisation of private insurance sector in India took place and Life Insurance Corporation came into existence by the Life Insurance of India Act on September 1, 1956.
4. **Which was the first Life Insurance company in India: Oriental Life Insurance Company.**
Explanation: The Oriental Life Insurance Company was the first Life Insurance company in India that was established in Calcutta in 1818, though it failed in 1834.
5. **In which year, Insurance Regulatory and Development Authority (IrDA) was constituted: 1999.**
Explanation: Insurance Regulatory and Development Authority (IRDA) was constituted in 1999 as an autonomous body to regulate and develop the insurance industry.
6. **Which project is to provide health and social security services to members of ESIC through a national digital network: Project Panchdeep.**
Explanation: Project Panchdeep is a project to provide health and social security services to members of ESIC through a national digital network.
7. **Under which section of Income Tax Act, the insured person can claim for tax deduction for the amount invested in insurance: Under Section 80 D.**
Explanation: Under section 80D of the income tax act, the insured person who takes out the policy can claim for tax deduction for the amount invested.
8. **On which date, Life Insurance Corporation of India (LIC) was established: September 1, 1956.**
Explanation: As per the Life Insurance Corporation Act, 1956, Life Insurance Corporation of India (LIC) was founded by Government of India on September 1, 1956.
9. **What does ‘CMO’ stands for: Collateralized Mortgage Obligation.**
Explanation: Collateralized Mortgage Obligations (CMOs) are a type of Mortgage-Backed Security (MBS) with separate pools of pass-through security mortgages that contain varying classes of holders and maturities (tranches) with the advantage of predictable cash flow patterns.
10. **If a general or life insurance policy with a sum assured of Rs. 50000 or less, then it denotes which type of insurance category: Micro Insurance.**

Explanation: A micro-insurance policy is a general or life insurance policy with a sum assured of Rs. 50000 or less.

- 11. If a person experience illness, injury, or other physical or psychological impairment, whether temporary or permanent, then it is which type of risk: Morbidity Risk.**

Explanation: Morbidity Risk is the potential for a person to experience illness, injury, or other physical or psychological impairment, whether temporary or permanent.

- 12. Which type of life insurance coverage payable to a third party lender upon the death of the insured for loss of loan payments: Mortgage Insurance.**

Explanation: Mortgage Insurance is a form of life insurance coverage payable to a third party lender/mortgagee upon the death of the insured/mortgagor for loss of loan payments.

- 13. What do we call the money charged for the insurance coverage: Premium.**

Explanation: Premium is the money charged for the insurance coverage reflecting expectation of loss.

- 14. A person who identifies, examines and classifies the degree of risk represented by a proposed insured in order to determine whether or not coverage should be provided and, if so, at what rate. In terms of insurance, what does a person stands for: Underwriter.**

Explanation: Underwriter is a person who identifies, examines and classifies the degree of risk represented by a proposed insured in order to determine whether or not coverage should be provided and, if so, at what rate.

- 15. The process of identifying and classifying the degree of risk represented by a proposed insured. As per insurance sector, what does the term stands for: Underwriting.**

Explanation: Underwriting is the process by which an insurance company examines risk and determines whether the insurer will accept the risk or not, classifies those accepted and determines the appropriate rate for coverage provided.

- 16. What is the minimum tenure of deposits to be taken by NBFCs: 12 Months.**

Explanation: All NBFCs are not allowed to take deposits. Only those NBFCs which have specific authorization from RBI are allowed to accept/hold public deposits. NBFCs cannot take demand deposits.

- 17. What is the cap on loan amount given out by a Non-Banking Financial Company – Micro Finance Institution (NBFC-MFI): 50000 Rs.**

Explanation: NBFC-MFI is a non-deposit taking NBFC which has at least 85% of its assets in the form of microfinance. Such microfinance should be in the form of loan given to those who have annual income of Rs. 60,000 in rural areas and Rs. 120,000 in urban areas.

- 18. All mutual funds in India must be compulsorily registered with: SEBI.**

Explanation: Mutual funds are compulsorily registered with the Securities and Exchange Board of India (Sebi), which also acts as the first wall of defence for all investors in these funds.

- 19. Which gives the right, but not an obligation, to buy the underlying at a stated date and at a stated price: Call Option.**

Explanation: An Option is a contract which gives the right, but not an obligation, to buy or sell the underlying at a stated date and at a stated price.

- 20. A customized contract between two parties, where settlement takes place on a specific date in future at a price agreed today is called: Forwards Contract.**

Explanation: A forward contract is a customized contract between two parties, where settlement takes place on a specific date in future at a price agreed today.

- 21. In which year the first organised future market was established in India: 1875.**

Explanation: The first organized futures market in India was established in 1875, under the name of 'Bombay Cotton Trade Association' to trade in cotton derivative contracts. This was followed by institutions for futures trading in oilseeds, food grains, etc.

- 22. Which is an example for Long Term Investment Option: Public Provident Fund.**

Explanation: The short term investment options are savings bank account, money market/liquid funds and fixed deposits with banks. The Long term investments typically comprise the Post Office Savings Schemes, Public Provident Fund, Company Fixed Deposits, Bonds and Debentures, Mutual Funds etc.

- 23. Basel Committee on Banking Supervision" is also known as: BIS Committee.**

Explanation: The Basel Committee on Banking Supervision (BCBS) is a committee of banking supervisory authorities established in 1974 by the governors of the central banks of G-10. It is also known as Bureau of International Settlement (BIS) Committee.

24. RBI takes “Prompt Corrective Action” when a bank is faced to: Low Capital Adequacy.

Explanation: Prompt Corrective Action is a system of RBI under which it can initiate a corrective action in case of a bank which is found to be having low capital adequacy or high Non- performing Assets.

25. Which of the following is India’s first Credit Rating Agency: CRISIL.

Explanation: CRISIL is India’s first credit rating agency, incorporated in 1987 and was promoted by the erstwhile ICICI Ltd, along with UTI and other financial institutions.

26. What is leverage ratio: Capital to total Assets (Not Risk-Weighted).

Explanation: A leverage ratio is the relative amount of capital to total assets (not risk-weighted).

27. Who appoints the governor of Reserve Bank of India: Central Government.

Explanation: The Governor of RBI is appointed by the Central Government. The approval comes from Appointments Committee of the Cabinet.

28. In which types of banking, there is a direct execution of transactions between a bank and its consumers: Retail Banking.

Explanation: When there is a direct execution of transactions between a bank and its consumers, rather than with corporations or other banks, then this type of banking system is known as Retail banking.

29. Which is the first financial institution of India that adopted the Universal Banking System: ICICI.

Explanation: Universal banking is a one-stop shop of financial products and services. The Industrial Credit and Investment Corporation of India Limited (ICICI) is the first financial institution of India that adopted the Universal banking system.

30. Which types of Banking is most helpful in cross selling: Relationship Banking.

Explanation: Relationship banking is a banking system in which banks make deliberate efforts to understand customer needs and offer him products accordingly.

31. In terms with Banking Sector, Anywhere Banking refers to: The customer can deposit/ withdraw cash at any branch other than the branch in which he holds the account.

Explanation: Anywhere Banking means that the customer can deposit/ withdraw cash at any branch other than the branch in which he holds the account. Anywhere banking frees the customer from geographical boundaries and limitations and gives the flexibility to the customer to use his account across the board.

32. Which country has largest shadow banking market in the world: USA.

Explanation: Shadow banking refers to the activities of financial institutions that operate outside government-regulated banking systems. United States has the largest shadow banking market followed UK and China.

33. What is the current number of Local Area Banks in India: FOUR.

Explanation: these four local area banks are: 1.Coastal Local Area Bank Ltd – Vijayawada (Andhra Pradesh) 2.Capital Local Area Bank Ltd – Phagwara (Punjab) 3.Krishna Bhima Samruddhi Local Area Bank Ltd, Mahbubnagar (Andhra Pradesh) 4.Subhadra Local Area Bank Ltd., Kolhapur (Maharashtra).

34. Bank branches are established under which section of Banking Regulations Act, 1949: Section 23.

Explanation: Branch banking involves business of banking via branches. The branches are set up under Section 23 of Banking Regulations Act, 1949.

35. In the constitution of India, ‘Cooperatives’ come under which list among the seventh schedule: State List.

Explanation: The item “Cooperative Societies” is a State Subject in the 7th Schedule via entry 32 of the State List in the Constitution of India.

36. The owners of the cooperative bank are also its: Customers, Debtors & Creditors.

Explanation: A cooperative is jointly owned enterprise in which same people are its customers who are also its owners. Thus, basic difference between scheduled commercial banks and scheduled cooperative banks is in their holding pattern.

- 37. For the regional rural banks, which among the following is the correct share of Central, State and Sponsor Bank: 50%, 15% , 35%.**
Explanation: In RRBs, 50% share shall be held by the central government, 15% by the concerned state government and 35% by the sponsor bank. The RRB amendment act 2014 has allowed the RRBs to raise their capital from sources other than the central and state governments, and sponsor banks.
- 38. RBI has a principle that overseas banks are given near national treatment in India only if their home country allowed Indian banks to open branches there without much restrictions. This principle is known as: RECIPROCITY.**
- 39. Which is High Powered Money: M0.**
Explanation: The other name of the Reserve Money is “High Powered Money” and also “Monetary Base”. Reserve Money is all the Cash in the economy and denoted by M0.
- 40. Auction of treasury bills is done by which organizations: RBI.**
Explanation: In the primary market, the auction of treasury bills is done by Reserve Bank of India (RBI), Mumbai.
- 41. What is the minimum denomination of Treasury bills to issue in India: Rs. 25000.**
Explanation: The Treasury bills are available for a minimum denomination of Rs.25,000 and in multiples of Rs. 25,000. They are issued at a discount and are redeemed at par.
- 42. In what denominations Commercial Paper (CP) can be issued: Rs. 5 Lakh.**
Explanation: The CPs shall be issued in denominations of Rs 5 lakh and multiples thereof. The amount invested by a single investor should not be less than Rs.5 lakh (face value).
- 43. What is the minimum maturity period of Certificate of Deposit (CD) issued by banks: 7 Days.**
Explanation: The maturity period of Certificates of Deposit (CDs) issued by banks should not be less than 7 days and not more than one year, from the date of issue.
- 44. What does DFHI stand for: Discount & Finance House of India Limited.**
Explanation: The Discount and Finance House of India Ltd.(DFHI) was set up in April 1988 by the Reserve Bank of India (RBI) to develop the money market and to provide liquidity to money market instruments.
- 45. The maturity of Treasury Bills in India is always less than: 365 Days.**
Explanation: The maturity of Treasury Bills in India is less than 365 days. At present, the active T-Bills are 91-days T-Bills, 182-day T-Bills and 364-days T-Bills.
- 46. What is sold and purchased during Open Market Operations by RBI: Government Securities.**
Explanation: OMOs are conducted by the RBI via the sale/purchase of government securities to/from the market with the primary aim of modulating rupee liquidity conditions in the market OMOs are an effective quantitative policy tool in the armoury of the RBI, but are constrained by the stock of government securities available with it at a point in time.
- 47. Which is used by RBI for sterilization of the Capital Inflows: Open Market Operations.**
Explanation: To check the reverse Capital Inflows, central banks often attempt what is known as the “sterilization” of capital flows. In a successful sterilization operation, the domestic component of the monetary base (bank reserves plus currency) is reduced to offset the reserve inflow.
- 48. Which can be used to channelize surplus funds from savers to institutions for short term use: Commercial Paper.**
Explanation: While first three belong to capital market, last one is an instrument of Money Markets. Money Markets are essentially short term markets.
- 49. Which segments of Money Markets is indicator of day to day interest rates: Call Money/Notice Money Market.**
Explanation: Call Money / Notice Money market is most liquid money market and is indicator of the day to day interest rates. If the call money rates fall, this means there is a rise in the liquidity and vice versa.
- 50. What is Indian Depository Receipt: Indian Depository Receipt is a capital market instrument.**
Explanation: Money market instruments in India include Call Money / Notice Money / Term Money Market, Treasury Bill (T – Bills), Commercial Bills, Certificate Of Deposits (CDs), Commercial Papers (CP), Money Market Mutual Funds (MMMFs), The Repo / Reverse Repo Market etc.
- 51. A syndicated loan is a form of lending in which: a group of lenders collectively extend a loan to a single borrower.**

Explanation: Syndicated lending is a form of lending in which a group of lenders collectively extend a loan to a single borrower. The group of lenders is called a syndicate. The loan is called a syndicated loan.

52. In which year, Foreign Currency Non-Resident Account Bank or FCNR (B) was first introduced: 1993.

Explanation: Foreign Currency Non-Resident Account Bank or FCNR (B) was first introduced in 1993. While NRERA Account is a rupee account and the depositor is exposed to the Currency rates risk; FCNR is opened in foreign currency only.

53. In which type of accounts, no cheque book is issued: Illiterate Account.

Explanation: Illiterate accounts are opened on discretion of the banks if the person personally goes to the bank along with a witness already known to the bank and the depositor. No cheque books are issued for such accounts.

54. No Risk, No reward". This quote is most closely associated with: Risk-return trade-off.

Explanation: The principle of Risk-return trade-off says that higher the potential return, higher is the risk. Low risk is associated with low potential returns, whereas high risk is associated with high potential returns.

55. Which is also known as Contingent Liability of the banks: Non-fund based lending.

Explanation: In Non-fund based lending, bank does not make any funds outlay but only gives assurance. The "letter of credit" and "bank guarantees" fall into the category of non-funding loans.

56. NABARD administers a fund called Rural infrastructure Development Fund (RIDF). What is the major source of its funding: Penalties levied on domestic commercial banks who fail to meet PSL targets.

Explanation: The penalties levied on domestic commercial banks who fail to meet PSL targets is the major source of Rural infrastructure Development Fund (RIDF) funding. It is administered by NABARD.

57. Who monitors Priority Sector Lending (PSL) in commercial banks: Reserve Bank of India.

Explanation: The priority sector lending by commercial banks is monitored by Reserve Bank of India (RBI) through periodical returns received from them.

58. What is the loan limit for education under Priority Sector Lending (PSL) for studying in India and abroad respectively: Rs. 10 lakh, Rs. 20 Lakh.

Explanation: Under Priority Sector Lending (PSL), the loans and advances granted to only individuals for educational purposes up to Rs.10 lakh for studies in India and Rs. 20 lakh for studies abroad.

59. Which Indian bank has opened its first branch in China in May, 2015: ICICI Bank.

Explanation: Country's top private sector bank ICICI bank has opened its first branch in China. It was inaugurated by Prime Minister Narendra Modi. The bank will be based in Shanghai.

60. Recently, RBI has enabled banks to perform transaction in contactless cards for value up to Rs: 2000.

Explanation: Reserve Bank of India has allowed banks to enable transactions in contactless cards (Tap and Pay) for value up to Rs 2000 without requiring a separate PIN authentication.

61. Who is the chairman of the 7th Central Pay Commission: A.K Mathur.

Explanation: Former Supreme Court Justice Ashok Kumar Mathur is the chairman of the 7th Central Pay Commission. Rathin Roy, Vivek Rae is the part time members of the committee and Meen Agarwal is the secretary.

62. What is the accidental death cover available to holders of Kisan Credit Card: Rs. 50000.

Explanation: Kisan Credit Card holders are covered by a personal accident insurance. This cover is available when the person enters the scheme.

63. What is the validity period of a Kisan Credit Card: 3 Years.

Explanation: A Kisan Credit Card is valid for 3 years subject to annual review. As incentive for good performance, credit limits could be enhanced to take care of increase in costs, change in cropping pattern, etc.

64. In terms of Credit Cards, what is a Hot Card: Stolen Card.

Explanation: A hot card is a lost or stolen card. A hot list is the list of caution against the use of a credit card by a defaulter holder.

65. With reference to the Credit Card number, which digits identify the Credit Card Network: Initial Two.

Explanation: The Length of the number is from 14 to 19. The first 6 digits are known as the Issuer Identification Number (IIN). Out of them, the first 2 or more digits identify the Card network.

66. What is the time period during which no interest is charged on a credit card: Grace Period.

Explanation: A credit card's grace period is the time the customer has to pay the balance before interest is charged to the balance. Grace periods vary, but usually range from 20 to 30 days depending on the type of credit card and the issuing bank.

67. The Secured credit cards are generally available to the person with: Poor Credit History.

Explanation: The Secured credit cards are an option to allow a person with a poor credit history or no credit history to have a credit card which might not otherwise be available.

68. What does the cirrus logo on ATM / debit cards signifies: have cash access facility in and outside India.

Explanation: The Cirrus is one of the logos found on the ATM or debit card and provides the card owner worldwide cash access facility. The Cirrus ATM network gives immediate access to the card owner's funds available in the local currency when travelling abroad.

69. Which is the first credit card facility to be recognised worldwide: VISA Card.

Explanation: In 1977, Visa was adopted internationally and became the first credit card facility to be recognised worldwide. It is a conditional authorization given by a competent authority of a country for a person who is not a citizen of that country to enter its territory and to remain there for limited duration.

70. The international standard which defines the shape and size of the I-Cards is: ISO/IEC 7810.

Explanation: ISO/IEC 7810 is the international standard which defines the shape and size of the I-Cards including debit / credit cards.

71. The business entity that is authorized to accept cards for the payment of goods and services is called: Merchant.

Explanation: Merchant or Point of sale is any business entity that is authorized to accept cards for the payment of goods and services; it can be a brick and mortar shop or a website.

72. From which country, the concept of Credit Card originated: United States.

Explanation: The use of Credit Card first started in 1920s in United States of America for selling the fuel to the automobile owners. Later, it reached the customers when Diners Club was launched in early 1950s.

73. The funds set aside by the banks as fraction to the loans to cover up losses is called: Provisioning Coverage Ratio.

Explanation: For every loan given out, the banks to keep aside some extra funds to cover up losses if something goes wrong with those loans. This is called provisioning.

74. To call a loan NPA, the interest or instalment of principal should remain overdue for a minimum period of more than: 90 Days.

Explanation: To call a loan NPA, the interest or instalment of principal should remain overdue for a minimum period of more than

75. In terms of agricultural loans in India, the short term credit refers to the loans made for a period less than: 15 Months.

Explanation: In case of agriculture loans, there are three types of loans viz. Short term (tenure <15 months), medium term (tenure 15 months to 5 years) and long terms (tenure > 5 years).

76. In banking language, which among is called Contingent Liability of the banks: Non Fund Based Lending.

Explanation: In Non-fund based lending, bank does not make any funds outlay but only gives assurance. The "letter of credit" and "bank guarantees" fall into the category of non-funding loans.

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MISCELLANEOUS**Days to Remember****SEPTEMBER**

1st July	SBI Day, GST Day, National Doctors Day
5th September	National Teacher's Day
8th September	International Literacy Day
14th September	National Hindi Day
15th September	National engineer's Day, International Day of Democracy
16th September	World Ozone Day
21st September	International Day of Peace, World Alzheimer's Day
27th September	World Tourism Day
28th September	World Rabies Day
29th September	World Heart Day
30th September	World Translation Day

OCTOBER

1st October	International Day of Older Persons
2nd October	International Non-Violence Day
4th October	World Animals Day
5th October	World Teacher's Day
8th October	Indian Air Force Day
9th October	World Posts Day
10th October	World Mental Health Day
11th October	International Day of Girl Child
14th October	World Standards Day
15th October	International Rural Women Day
16th October	World Food Day
17th October	World Trauma Day, International Day of Eradication of Poverty
20th October	World Statistics Day
24th October	World Polio Day, United Nations Day
31st October	National Unity Day

Autobiographies of Famous Personalities

Name of the Autobiography	Name of the Person
A century is not enough	Saurav Ganguly
Playing it My Way	Sachin Tendulkar
Imperfect	Sanjay Manjrekar
Sunny Days	Sunil Gavaskar
Straight from the Heart	Kapil Dev
At the close of Play	Ricky Ponting
Controversially Yours	Shoaib Akthar
Second Innings	Andrew Flintoff
Coming Back to me	Marcus Trescothick
Time to Declare	Mark Taylor
Bouch	Mark Boucher
Six Machine	Chris Gayle
Test of Will	Glenn McGrath

Books

S.no	Authers	Books
1.	R.K. Narayanan	My Days The Guide The Financial expert Swami & Friends The Dark Room
2.	Robindernath Tagore	Two Sisters Sacrifice Malini Lipika Chandralika
3.	Raghuram .G. Rajan (Former RBI Governor)	Aid & Growth Fault Lines India's Pattern of Development
4.	Vikram Seth	Two Lives The Golden Gate A suitable Boy An Equal Music From Heaven Lake: Travels
5.	Chetan Bhagat	Revolution 2020 Making India Awesome Five Point Someone Half Girlfriend One Indian Girl
6.	Narendera Damodardass Modi (PM)	Exam Warriors

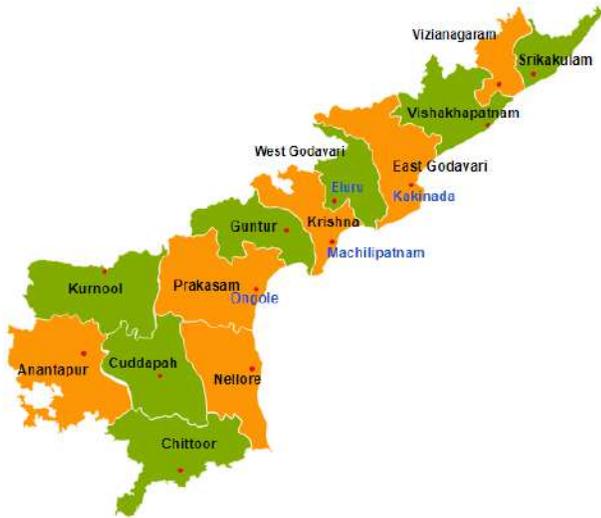
IMPORTANT ABBREVIATIONS

SDR	Special Drawing Rights
SMERA	Small & Medium enterprises credit rating agency
MIBID	Mumbai Interbank Bid Rate
MIBOR	Mumbai Interbank Offered Rate
MICR	Magnetic Ink Character Recognition
FSLRC	Financial Sector Legislative Reforms Commission
FDI	Foreign Direct Investment
FDR	Fixed Deposits at Resources
NASDAQ	National Association of Security Dealers Automated Quotations
NYSE	New York Stock Exchange
MSME	Micro Small & Medium Enterprises
NBFC	Nin Banking Financial Companies

LIST OF NATIONALIZED BANKS, HEADQUARTER AND TAGLINE

Banks	Headquarter	Heads	Tagline
Allahabad Bank	Kolkata	Usha Ananthasubramanian	A Tradition of Trust
Andhra Bank	Hyderabad	Suresh N Patel	Where India Banks
Bank of Baroda	Vadodara	Ravi Venkatesan (Chairman) P. S. Jayakumar (MD & CEO)	India's International Bank
Bank of India	Mumbai	Dinbandhu Mohapatra	Relationship beyond Banking
Bank of Maharashtra	Pune	Ravindra Prabhakar Marathe	Ek Parivar, Ek Bank
Canara Bank	Bengaluru	T.N. Manoharan (chairman) Rakesh Sharma (MD & CEO)	Together We Can
Central Bank of India	Mumbai	Rajeev Rishi	Central to You Since 1911
Corporation Bank	Mangalore	Jai Kumar Garg	Prosperity for all
Dena Bank	Mumbai	Ashwani Kumar	Trusted Family Bank
IDBI Bank	Mumbai	Mahesh Jain	Banking for All/ Aao sochein Bada
Indian Bank	Chennai	Kishor Kumar Kharat	Your Own Bank, Your Tech-Friendly Bank
Indian Overseas Bank	Chennai	TCA Ranganathan (Chairman) R Subramania Kumar (MD & CEO)	Good People to Grow With
Oriental Bank of Commerce	Gurgaon, Haryana	Mukesh Kumar Jain	Where Every Individual is Committed
Punjab National Bank	New Delhi	Sunil Mehta	The Name You can Bank Upon
Punjab & Sind Bank	New Delhi	Jatinder Bir Singh	Where Service is a way of Life
State Bank of India	Mumbai	Rajnish Kumar	The Banker to Every Indian, Pure Banking Nothing Else, A Bank to a common Man, with you all the way.
Syndicate Bank	Manipal	Ajay Nanavati (Chairman) Melwyn Rogo (MD & CEO)	A Faithful and Friendly Financial Partner
Uco Bank	Kolkata	Ravikishan Thakkar	Honours Your Trust
Union Bank of India	Mumbai	Rajkiran Rai G.	Good People to Bank with
United Bank of India	Kolkata	Pavankumar Bajaj	The Bank that begins with U
Vijaya Bank	Bengaluru	R.A. Sankara Narayan	A Friend You Can Bank Upon

STATE : AT A GLANCE ANDHRA PRADESH



Country	 India
Formation	1 November 1956
Capital	Hyderabad, Amaravati
Largest City	Visakhapatnam
Districts	13
Governor	E. S. L. Narasimhan
Chief Minister	N. Chandrababu Naidu (TDP)
Legislature	Bicameral (175 + 58 seats)
Lok Sabha constituencies	25
High Court	High Court of Judicature at Hyderabad
Total	162,970 km ² (62,920 sq mi)
Area rank	8 th

Andhra Pradesh is one of the 29 states of India . The state, which is situated on the southeastern coast of the country, is the eighth-largest state in India covering an area of 162,970 km² (62,920 sq mi). As per the 2011 Census of India, the state is tenth-largest by population with 49,386,799 inhabitants. The largest city in the state is Visakhapatnam. On 2 June 2014, the north-western portion of Andhra Pradesh was separated to form a new state of Telangana. Andhra Pradesh's longtime capital, Hyderabad, was transferred to Telangana as part of the division. However, in accordance with the Andhra Pradesh Reorganisation Act, 2014, Hyderabad will remain the de jure capital of both Andhra Pradesh and Telangana states for a period of time not exceeding 10 years. Andhra Pradesh is composed of three major regions: Coastal Andhra, Uttarandhra and Rayalaseema, in the inland southwestern part of the state. These three regions comprise 13 districts, with 3 in Uttarandhra, 6 in Coastal Andhra and 4 in Rayalaseema. Visakhapatnam, located on the Bay of

Bengal in North Coastal Andhra is the largest city and commercial hub of the state with a GDP of \$43.5 billion, followed in population and GDP by Vijayawada, which is located on the bank of Krishna River and which has a GDP of \$3 billion as of 2010.

State symbols of Andhra Pradesh

- State Tree – Neem
- State Flower – Blue Water Lilly
- State Animal – Blackbuck
- State Bird – Indian Roller
- State Dance – Kuchipudi, Kottam
- State Language – Telugu

Major National Parks

- Sri Venkateshwara National Park
- Rajiv Gandhi National Park
- Papikonda National Park

Wildlife Sanctuaries

- Kamblakonda Wildlife Sanctuary
- Koundinya Bird Sanctuary
- Krishna Wildlife Sanctuary
- Nagarjun Sagar Sanctuary
- Kolleru Wildlife Sanctuary

Major facts about Andhra Pradesh

- Somasila Dam built across the river Pennar in Nellore Distt.
- Srisailem dam built across the river Krishna in Kurnool distt.
- Nagarjun Sagar Dam Built across the river Krishna in Guntur distt.
- Y.S Rajshekhra Reddy Stadium of Cricket situated in Vishakhapatnam.
- Indira Gandhi Stadium of Cricket in Vijayawada.
- Andhra Pradesh is the largest producer of Tobacco, Turmeric & Maize in India.
- Kuchipudi & Kottam are the famous Dance Forms of Andhra Pradesh.
- Vishakhapatnam Port is the largest Ship Building Yard of India Situated in Vishakhapatnam.
- Kakinanda Port & Krishnapatnam Port are situated in Andhra Pradesh.
- Andhra Pradesh was the first state of India which was created on Linguistic Basis in 1956.
- Sri Bhramaramba Mallikarjuna Temple (One of the 12 Jyotirlings) is a Hindu temple dedicated to the deities Shiva and Parvati, located at Srisailem in Indian state of Andhra Pradesh.

SSC: MODEL TEST PAPER ECONOMICS

1. If a government is unable to pass the budget in Lok Sabha, then:
 - a) a totally new budget is presented.
 - b) the budget is revised and presented again.
 - c) the government has to resign.
 - d) none of the above
2. With reference to contribution from taxes, consider the following statements:
 1. Contribution from direct taxes is more than that from indirect taxes.
 2. Corporation tax is the largest contributor.Which of the statements given above is/are correct?
 - a) 1 only
 - b) 2 only
 - c) Both 1 and 2
 - d) Neither 1 nor 2
3. The Economic Survey is compiled by:
 - a) Office of economic advisor.
 - b) Central Statistical office (CSO)
 - c) National Sample Survey Organization (NSSO)
 - d) Department of economic affairs.
4. Gross budgetary support means:
 - a) centre's contribution to budget
 - b) expenditure in budget on social schemes
 - c) assistance provided by the Centre to five year plan.
 - d) none of the above
5. Which of the following interest rates is still regulated?
 1. Savings account interest rate
 2. Fixed deposit interest rate
 3. Current account interest rateSelect the correct answer using the codes given below.
 - a) 1 only
 - b) 1 and 2 only
 - c) 3 only
 - d) None
6. Consider the following statements:
 1. India's GDP is more than its GNP.
2. Net Factor Income from Abroad (NFIA) is positive for India.
Which of the statements given above is/are correct?
 - a) 1 only
 - b) 2 only
 - c) Both 1 and 2
 - d) Neither 1 nor 2
7. Gross capital formation will increase if:
 1. gross domestic savings increases
 2. gross domestic consumption increases
 3. GDP increasesSelect the correct answer using the codes given below.
 - a) 1 only
 - b) 1 and 2 only
 - c) 1 and 3 only
 - d) None
8. In India, which of the following is/are a mechanism of deficit financing?
 1. borrowing from RBI.
 2. borrowing from commercial banks.
 3. issuing fresh currency notes.Select the correct answer using the codes given below.
 - a) 1 and 2 only
 - b) 1 and 3 only
 - c) 2 and 3 only
 - d) 1, 2 and 3
9. International Development Association (IDA) is called the 'soft' window of the World Bank (WB) because
 - a) it lends for software and It development
 - b) taking loans from it is very easy
 - c) its loans are interest free
 - d) none
10. Development expenditure would include
 1. expenditure on building roads.
 2. debt service liabilities.
 3. grants-in-aid.Select the correct answer using the codes given below.

- a) 1 and 2 only
b) 1 and 3 only
c) 2 and 3 only
d) 1, 2 and 3
11. With reference to narrow money, consider the following statements:
1. They are highly liquid.
2. Banks run their lending programme mainly with this money.
Which of the statements given above is/are correct?
a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2
12. 100 people went for a job in a company. The company told them that while there is a vacancy, none of them possess the skill required for the job. What kind of unemployment would this be called?
a) disguised unemployment
b) structural unemployment
c) cyclical unemployment
d) none
13. Credit Default Swaps (CDS) can be beneficial for an economy as they
1. helps in redistribution of loans.
2. enhance investment opportunities
3. leads to loan waivers.
Select the correct answer using the codes given below.
a) 1 and 2 only
b) 1 and 3 only
c) 2 and 3 only
d) 1, 2 and 3
14. Twin deficit in a economy means
a) high current account deficit and high fiscal deficit.
b) high capital account deficit and high fiscal deficit.
c) high current account deficit and high capital account deficit.
d) high budget deficit and high fiscal deficit.
15. The current account of the balance of payments (BoP) includes
1. foreign aid.
2. foreign institutional investments.
3. remittances.
Select the correct answer using the codes given below.
a) 1 and 2 only
b) 1 and 3 only
c) 3 only
d) 2 and 3 only
16. Which of the following prices is/are fixed by the central government?
1. Maximum Retail Price (MRP)
2. Minimum Support Price (MSP)
3. Fair and Remunerative Price (FRP)
Select the correct answer using the codes given below.
a) 1 and 2 only
b) 1 and 3 only
c) 2 only
d) 2 and 3 only
17. Consider the following statements about Securities Transaction Tax (STT)
1. The point of incidence and impact of STT is not same.
2. Government securities are exempted from STT.
Which of the statements given above is/are correct?
a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2
18. Consider the following statements about International Finance Corporation:
1. It is known as the private arm of the World Bank.
2. It lends money to private sector companies of all countries.
Which of the statements given above is/are correct?
a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2

19. Inclusive growth is an important objective of the development process. In this context, which of the following would amount to inclusive growth?
1. poverty reduction.
 2. disinvestment.
 3. good governance.
 4. skill building.
- Select the correct answer using the codes given below.
- a) 1, 2 and 3 only
 - b) 1, 3 and 4 only
 - c) 2, 3 and 4 only
 - d) 1, 2, and 4 only
20. National treatment (NT) is an important policy of WTO. NT means
- a) All countries must not discriminate between imported and domestic product
 - b) WTO members must not discriminate between imported and domestic product
 - c) Exported products of a WTO member state must not be discriminate by other members via-a-vis domestic products
 - d) Both (b) & (c)
21. Which of the following is/are a part of the participatory development process?
1. State
 2. NGOs
 3. Pressure groups
 4. Cooperatives
- Select the correct answer using the codes given below.
- a) 1, 2 and 3 only
 - b) 1, 3 and 4 only
 - c) 2, 3 and 4 only
 - d) 1, 2, 3 and 4
22. The Trade facilitation agreement (TFA) of the WTO says that farm subsidies cannot be more than 10 percent of the
- a) Gross Domestic Product of a country.
 - b) Value of agricultural production.
 - c) National income of a country.
 - d) Value of agricultural exports.
23. The mandate of the 14th finance Commission includes suggesting
1. mechanism for pricing of public utilities.
 2. the implementation process for GST.
 3. fiscal consolidation measures.
- Select the correct answer using the codes given below.
- a) 1 and 2 only
 - b) 1 and 3 only
 - c) 2 and 3 only
 - d) 1, 2 and 3
24. Which of the following is/are used as an indicator in calculating Multidimensional Poverty Index (MPI)?
1. maternal mortality
 2. nutrition
 3. access to electricity
 4. access to telephone
- Select the correct answer using the codes given below.
- a) 1, 2 and 3 only
 - b) 1, 3 and 4 only
 - c) 2 and 3 only
 - d) 1, 2, and 4 only
25. India maintains buffer stocks of food grains. The buffer stocks helps in
1. providing food security
 2. incentivizing farmers
 3. stabilizing prices
 4. running PDS
- Select the correct answer using the codes given below.
- a) 1, 2 and 3 only
 - b) 1, 3 and 4 only
 - c) 2, 3 and 4 only
 - d) 1, 2, and 4 only
26. Consider the following economy traits
- 1) Prolonged increase in demand
 - 2) Heating up of economy
 - 3) Demand-supply lag
- They are the characteristic feature of which phase of business/economy cycle?
- a) Recession
 - b) Depression
 - c) Recovery

d) Boom

27. A decrease in Cash Reserve Ratio (CRR) can lead to which among the following?

1. increase in cash availability of the banks
2. increase in repo rate
3. decrease in SLR

Select the correct answer using the codes given below.

- a) 1 only
- b) 1 and 2 only
- c) 1 and 3 only
- d) 1, 2 and 3

28. The WTO follows the principle of 'self selection'. This means:

- a) countries decides to which agreement they want to be party.
- b) countries decide the rate of tariff and tariff reduction
- c) countries themselves decide whether they want to be in developed or developing categories.
- d) None of the above

29. Which of the following also acts as a mechanism for government lending.

1. CRR
2. Repo rate
3. Reverse repo rate
4. SLR

Select the correct answer using the codes given below.

- a) 1 and 3 only
- b) 1, 2 and 4 only
- c) 1 and 4 only
- d) 4 only

30. With reference to foreign portfolio investments (FPI), consider the following statements:

1. FPIs are more volatile than loans from international financial institutions.
2. Foreign Direct Investments are part of FPIs.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

31. India's central bank, RBI performs various functions. Which of these are its functions according to the RBI act, 1934.

1. managing inflation
2. acting as banker's bank
3. managing India's Forex
4. handling government's borrowing program

Select the correct answer using the codes given below.

- a) 2, 3 and 4 only
- b) 1, 2 and 3 only
- c) 2 and 3 only
- d) 1, 2, 3 and 4

32. Which among the following can result in 'demand pull inflation'?

1. increase in subsidy on LPG
2. increase in fuel prices
3. decrease in income tax rates

Select the correct answer using the codes given below.

- a) 1 and 2 only
- b) 1 and 3 only
- c) 2 and 3 only
- d) 1, 2 and 3

33. The term 'narrow banking' is best described as:

- a) banks acting only as payment banks
- b) banking by non-banking financial companies
- c) limited areas of operation by banks
- d) banks lending only to risk free sectors

34. If indirect taxes in an economy are increased, then which of the following can occur?

1. GDP at factor cost increases
2. GDP at factor cost decreases
3. GDP at market price increases
4. GDP at market price decreases

Select the correct answer using the codes given below.

- a) 1 only
- b) 2 and 3 only
- c) 3 only
- d) 4 only

35. Equity market instruments help in financing a firm. Which of these is/are equity market instruments?
 1. Bonds
 2. Shares
 3. Debentures
 Select the correct answer using the codes given below.
 a) 1 and 2 only
 b) 2 only
 c) 2 and 3 only
 d) 1, 2 and 3
36. An economy pursuing an expansionary fiscal policy can witness:
 1. increase in fiscal deficit
 2. increase in wages of labour
 3. increase in rate of income tax
 Select the correct answer using the codes given below.
 a) 1 only
 b) 1 and 2 only
 c) 1 and 3 only
 d) 1, 2 and 3
37. Fiscal consolidation is one of the objectives of India's economic policy. Which of the following would help in fiscal consolidation?
 1. increasing taxes
 2. getting more loans
 3. reducing subsidies
 Select the correct answer using the codes given below.
 a) 1 and 2 only
 b) 1 and 3 only
 c) 2 and 3 only
38. With reference to pulses, consider the following statements:
 1. India is the largest producer of pulses.
 2. India imports pulses to meet its domestic demand.
 Which of the statements given above is/are correct?
 a) 1 only
 b) 2 only
 c) Both 1 and 2
 d) Neither 1 nor 2
39. The government provides subsidies in various sectors. Which of the following are the effects of subsidies?
 1. it increases inflation
 2. it increases fiscal deficit
 3. it decreases export competitiveness
 Select the correct answer using the codes given below.
 a) 1 and 2 only
 b) 2 only
 c) 2 and 3 only
 d) 1, 2 and 3
40. The Fiscal Responsibility and Budget Management (FRBM) Act aimed for
 1. eliminating both revenue deficit and fiscal deficit
 2. giving flexibility to RBI for inflation management
 Which of the statements given above is/are correct?
 a) 1 only
 b) 2 only
 c) Both 1 and 2
 d) Neither 1 nor 2

Answer Key

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
c	c	d	c	d	a	d	b	c	b	a	b	a	a	b	d	b	a	b	d
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
d	b	d	c	b	d	a	c	d	a	d	b	d	c	b	a	b	c	b	b



1. In which of the following case/s the six rights guaranteed by article 19 can be suspended?
 1. External Aggression.
 2. Internal Emergency.
 3. When Martial Law is in force.

A. 1 only.
B. 2 & 3 only.
C. 1 & 3 only.
D. 1, 2 & 3.
2. Which of the following rights is/are available to foreigners in India.
 1. Right to Education.
 2. Right to Information.

A. 1 only.
B. 2 only.
C. Both.
D. None.
3. Article 21 declares that –
“No person shall be deprived of his life or personal liberty except according to procedure established by law.”
The protection under article 21 is:
 - A. Against arbitrary legislative action.
 - B. Against arbitrary executive action.
 - C. Both A & B.
 - D. None.
4. Which of the following statement/s is/are correct:
 1. Right to Information is a fundamental right enshrined in article 19 (1) of the constitution.
 2. Supreme Court of India is not under the purview of RTI act.

A. 1 only.
B. 2 only.
C. Both.
D. None.
5. Article 32 confers the right to remedies for the enforcement of the FR of an aggrieved citizen. Consider the following statements w.r.t article 32.
 1. Parliament can suspend this right during national emergency.
 2. Only SC shall have the power to issue writs for the enforcement of any of the FR.

Correct statement/s is/are:
A. 1 only.
B. 2 only.
C. Both.
D. None
6. Which of the following right/s is/are enshrined in Article 21 – “No person shall be deprived of his life or personal liberty except according to procedure established by law.”
 1. Right to speedy trial.
 2. Right against delayed execution.

A. 1 only.
B. 2 only.
C. Both.
D. None
7. Which of the following writs can be issued against administrative authorities?
 - A. Prohibition, Certiorari & Mandamus.
 - B. Certiorari & Mandamus.
 - C. Prohibition & Mandamus.
 - D. Prohibition & Certiorari.
8. The directive principles were made non – justiciable and legally non – enforceable because:
 1. The country did not possess sufficient financial resources to implement them.
 2. There was widespread backwardness in the country that could stand in the way of implementation.

A. 1 only.
B. 2 only.
C. Both.
D. None
9. Which of the following statement/s is/are correct.
 1. The directive principles are meant to establish Political Democracy.

2. The directive principles are meant to establish Social Democracy.
3. The directive principles are meant to establish Economic Democracy.
- A. 1 only.
B. 2 & 3 only.
C. 1 & 3 only.
D. 1, 2 & 3.
10. Which of the following statement/s is/are correct.
1. Fundamental Rights enjoy legal supremacy over Directive principles.
2. The parliament can amend the Fundamental Rights for implementing the directive principles.
- A. 1 only.
B. 2 only.
C. Both.
D. None.
11. Which of the following statement/s is/are correct regarding Constitutional Amendment bill.
1. Prior permission of President is required before introducing the constitutional amendment bill in parliament.
2. President must give his assent to the bill if duly passed by both houses.
- A. 1 only.
B. 2 only.
C. Both.
D. None
12. The emoluments, allowances, privileges and so on of Governor can be altered by:
- A. A Constitutional Amendment Bill passed by simple majority of Parliament.
B. A Constitutional Amendment Bill passed by special majority of Parliament.
C. A Constitutional Amendment Bill passed by special majority of the Parliament and ratified by half of the state legislatures.
D. By a normal legislative process that does not require Constitutional Amendment.
13. Which of the following is/are federal feature/s of our constitution.
1. Supremacy of the Constitution.
2. Rigid Constitution.
3. Independent Judiciary.
- A. 1 only.
B. 2 & 3 only.
C. 1 & 3 only.
D. 1, 2 & 3.
14. Which of the following statements are true about Centre – State relations.
1. In respect to matters enumerated in the concurrent list, the executive power rests with the states.
2. In respect to matters enumerated in the concurrent list, the legislative power rests with the centre.
- A. 1 only.
B. 2 only.
C. Both.
D. None.
15. Which of the following statements are true about Centre – State relations.
1. During the proclamation of emergency (Article 352) the center can give direction to a state on any matter.
2. During the proclamation of emergency (Article 352) President can modify the constitutional distribution of revenues between the Centre & the states.
- A. 1 only.
B. 2 only.
C. Both.
D. None.
16. Which of the following statements are correct.
1. The chairman and members of state PSC are appointed by the Governor, but can be removed only by the President.
2. The state Election Commissioner is appointed by the Governor but can be removed only by the President.
- A. 1 only.
B. 2 only.
C. Both.
D. None.
17. Which of the following statement is correct with regard to Proclamation of Emergency.

- A. Resolution approving & disapproving the proclamation of emergency is to be passed by either house of parliament by a special majority.
- B. Resolution approving & disapproving the proclamation of emergency is to be passed by either house of parliament by a simple majority.
- C. Resolution disapproving the proclamation of emergency is to be passed by either house of parliament by a simple majority.
- D. None of these.
18. Which of the following situation/s will be proper to impose Presidents rule in a state (Article 356).
1. Where after general elections to the assembly, no party secures a majority.
 2. Serious maladministration in the state.
 3. Stringent financial exigencies of the state.
- A. 1 only.
- B. 2 & 3 only.
- C. 1 & 3 only.
- D. 1, 2 & 3.
19. Which of the following situation/s are correct with regard to Proclamation of Financial Emergency (Article 360).
1. It can be extended to an indefinite period with an approval of the parliament for every six months.
 2. A resolution approving the proclamation of financial emergency is to be passed by either house of parliament by simple majority.
 3. The President may issue directions for reduction of salaries and allowances of Supreme Court and High Court Judges.
- A. 1 only.
- B. 2 & 3 only.
- C. 1 & 3 only.
- D. 1, 2 & 3.
20. The Electoral College for President's election consist of:
1. Elected members of both the houses of parliament.
 2. Elected members of the legislative assemblies.
 3. Elected members of all Union Territories.
- A. 1.
- B. 2 & 3.
- C. 1 & 2.
- D. 1, 2 & 3.
21. When the offices of both Speaker and Deputy Speaker falls vacant –
- A. The members of Lok Sabha immediately elect a Speaker.
- B. The senior most willing member of Lok Sabha becomes the speaker.
- C. The President appoints any member of Lok Sabha as speaker.
- D. The Deputy Chairman of Rajya Sabha presides over till the next speaker is elected.
22. With Regard to Constitutional Amendment Bill –
- A. The President can reject the bill but cannot return the bill.
- B. The President cannot reject the bill but can return the bill.
- C. The President can neither reject the bill nor return the bill.
- D. The President can either reject the bill or return the bill.
23. The correct statement/s with regard to Ordinance making power of President is/are –
1. The President cannot promulgate an ordinance to amend tax laws.
 2. The President cannot promulgate an ordinance to amend the constitution.
- A. 1 only.
- B. 2 only.
- C. Both.
- D. None.
24. The Vice President can be removed from office before completion of his term in which of the following manner?
- A. She/he can be impeached in similar manner as President.
- B. A Resolution of Rajya Sabha passed by special majority and agreed to by the Lok Sabha.
- C. A Resolution of Rajya Sabha passed by simple majority and agreed to by the Lok Sabha.
- D. A Resolution of Rajya Sabha passed by an absolute majority and agreed to by the Lok Sabha.
25. The 'Council of Ministers' does not consist of:
1. Deputy Ministers.
 2. Parliamentary Secretaries.
 3. Deputy Chairman – Planning Commission.

- A. 1, 2 & 3.
B. 2 only.
C. 3 only.
D. None of these.
26. The Representatives of states & UT in the Rajya Sabha are elected by:
1. The members of the State Legislative Assembly only.
 2. The elected members of the State Legislative Assembly only.
 3. The system of proportional representation by single transferrable vote.
 4. The system of proportional representation by List.
- A. 1 & 3.
B. 1 & 4.
C. 2 & 3.
D. 2 & 4.
27. Which of the following criteria is laid down by the constitution for a person to be chosen a member of parliament:
1. If a candidate is to contest a seat reserved for SC / ST, he must be a member of a SC / ST in any state or Union Territory.
 2. He/she must not have been punished for preaching and practicing social crimes such as untouchability, dowry & sati.
 3. He/she must not have any interest in government contracts, works or services.
- A. 1 only.
B. 2 & 3 only.
C. 1, 2, & 3.
D. None of these.
28. Which of the following statements are correct.
1. If a MLA is elected to be a MP, his seat in parliament becomes vacant if he does not resign his seat in the state legislature within 14 days.
 2. If a person is elected to two seats in a house, he should exercise his option for one. Otherwise both seats become vacant.
- A. 1 only.
B. 2 only.
C. Both.
D. None.
29. The office of the 'Whip' is mentioned in:
- A. Constitution of India.
 - B. Rules of the house.
 - C. In a separate Parliamentary Statute.
 - D. None.
30. The office of the Leader of the opposition is mentioned in:
- A. Constitution of India.
 - B. Rules of the house.
 - C. A separate Parliamentary Statute.
 - D. None.
31. When the Lok Sabha is Dissolved:
1. A bill passed by Lok Sabha pending in Rajya Sabha does not lapse.
 2. A bill pending in Rajya Sabha & not passed by Lok Sabha does not lapse.
- A. 1 only.
B. 2 only.
C. Both.
D. None.
32. A minister who is not a member of either house (Note: A person can remain a minister for six months, without being a member of either house of parliament):
- A. Can participate in the proceedings of Lok Sabha only.
 - B. Can participate in the proceedings of Rajya Sabha only.
 - C. Can participate in the proceedings of either house of parliament.
 - D. Cannot participate till he becomes a Member of either house of parliament.
33. Consider the following statements with regard to Calling Attention motion and Zero Hour:
1. Both are Indian innovation in the parliamentary procedure.
 2. Both are not mentioned in the rules of procedure.
 3. Only Zero hour is Indian innovation.
 4. Only Zero Hour is not mentioned in the rules of procedure.
- The correct statements is/are:
- A. 1 & 2 only.
 - B. 3 & 4 only.
 - C. 2 & 3 only.

D. 1 & 4 only.

34. Which of the following motion/s if passed leads to the defeat of the government:

1. Censure Motion.
2. Cut Motion.

- A. 1 only.
- B. 2 only.
- C. Both.
- D. None.

35. The decision whether a bill is money bill or not is decided by the speaker, this decision cannot be questioned by:

1. Any court of law.
2. Lok Sabha.
3. President of India.

- A. 1 & 2 only.
- B. 2 & 3 only.
- C. 2 only.
- D. None of these.

36. Which of the following condition may lead to the resignation of the government:

1. Defeat of an ordinary bill introduced by a minister.
2. Defeat of a money bill.

- A. 1 only.
- B. 2 only.
- C. Both.
- D. None.

37. Which of the following is/are correct:

1. A Money bill can be introduced only in Lok Sabha.
2. A Money bill is also a Financial Bill.
3. All Financial bills can be introduced only on the recommendation of the President.

- A. 1 only.

B. 1 & 2 only.

C. 1, 2 & 3.

D. None of these.

38. Which of the following Expenditure is/are the expenditure 'Charged' on the consolidated fund of India:

1. Emoluments and allowances of President & Vice President.
2. Salaries, allowances and pensions of the Judges of the Supreme Court & high court.

- A. 1 only.
- B. 2 only.
- C. Both.
- D. None.

39. Which of the following qualification/s is/are laid down by the constitution for a person to be appointed as the Governor of a state:

1. He should be a citizen of India.
2. Must have completed the age of 35 years.
3. He shall not belong to the state where he is appointed.

- A. 1 only.
- B. 1 & 2 only.
- C. 1, 2 & 3.
- D. None of the above.

40. Which of the following officials take the Oath that has the following lines: "To preserve protect and defend the constitution"

1. President.
2. Governor.
3. Chief Justice of India.

- A. 1 only.
- B. 1 & 2 only.
- C. 1, 2 & 3.
- D. None of the above

Answer Key

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
c	a	c	a	d	c	b	c	b	c	b	a	d	a	c	c	d	a	b	c
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
c	c	b	d	d	c	d	c	d	c	b	c	d	b	d	c	b	a	b	b

SSC : MODEL TEST PAPER GEOGRAPHY

1. Consider the following statements:
1. The incoming solar radiation on earth is known as insolation
 2. The farthest distance of the earth from the Sun is 152 million Km on 4th July
 3. The position of the earth when it is nearest to the Sun is called Aphelion
- Select the correct answer using the code given below
- (a) 1 only
 - (b) 1 and 2 only
 - (c) 1, 2 and 3
 - (d) 2 and 3 only
2. Which of these factors are responsible for variation in Insolation?
- (a) The angle of inclination of the sun's rays
 - (b) The length of the day
 - (c) The transparency of the atmosphere
- Select the correct answer using the code given below
- (a) 1 only
 - (b) 1 and 2 only
 - (c) 1, 2 and 3
 - (d) 2 and 3 only
3. Consider the following statements:
1. The transfer of heat through horizontal movement of air is called Advection
 2. The short wave radiation on earth are absorbed by the carbon dioxide and the other green house gases where as long wave radiation pass through them without any heating
 3. The Earth as a whole doesn't accumulate or loose heat and its temperature has remained constant
- Select the correct answer using the code given below
- (a) 1 only
 - (b) 1 and 2 only
 - (c) 1, 2 and 3
 - (d) 1 and 3 only
4. The amount of visible radiation reflected by the earth is called as its _____.
- (a) Albedo
 - (b) Scattering
 - (c) Refraction
 - (d) Dispersion
5. With respect to Heat budget of the Earth, consider the following statements:
1. The surplus heat energy from the tropics is redistributed towards the pole as tropics do not get progressively heated up and high latitudes get permanently frozen.
 2. Roughly 55 percent of insolation are reflected back to space even before reaching the earth's surface.
- Which of the statements given above is/are correct?
- (a) 1 only
 - (b) 2 only
 - (c) 1 and 2
 - (d) None of these
6. Which of the following can influence the temperature of a place?
1. latitude of the place
 2. altitude of the place
 3. distance from the sea
 4. air-mass circulation
- Select the correct answer using the code given below
- (a) 1, 2 and 4 only
 - (b) 1 and 2 only
 - (c) 1, 2 and 3 only
 - (d) 1, 2, 3 and 4
7. Consider the following statements:
1. Normally temperature decreases with increase in elevation, called as normal Lapse rate
 2. A long winter night with clear skies and still air can have Inversion of temperature i.e. temperature increases with increase in the height
 3. Over polar areas temperature inversion is normal throughout the year
- Select the correct answer using the code given below
- (a) 1 only
 - (b) 1 and 2 only
 - (c) 1, 2 and 3
 - (d) 1 and 3 only

8. With respect to isotherm, consider the following statements:
1. The Isotherms are lines joining places having equal temperature.
2. In January the isotherms deviate to the south over the Ocean and to the north over the continent in the northern hemisphere.
Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) 1 and 2
(d) None of these
9. With respect to Fogs which of the following statements is/are correct?
1. Due to inversion of temperature in lower layers of atmosphere smoke and dust particles get collected beneath the inversion layer and spread horizontally to fill the lower strata of atmosphere.
2. Due to occurrence of Inversion in the morning of summer season, dense Fogs are a common phenomenon
3. The inversion commonly lasts for few hours until the sun comes up and begins to warm the earth.
Select the correct answer using the code given below
(a) 1 only
(b) 1 and 2 only
(c) 1, 2 and 3
(d) 1 and 3 only
10. Consider the following statements:
1. Cold air at the hills and mountains at night flows under the influence of gravity. They move down the slope to pile up deeply in pockets and valley bottoms with warm air above. This is called air drainage
2. The Inversion takes place in hills and mountains due to air drainage
Which of the statements given above is/are correct?
(a) 1 only
(b) 2 only
(c) 1 and 2
(d) None of these
11. Which one of the following is correct descending order (% composition) of permanent gases of Atmosphere?
a) Argon > Carbon dioxide > Neon > Helium
b) Carbon dioxide > Argon > Neon > Helium
c) Carbon dioxide > Argon > Helium > Neon
d) Argon > Carbon dioxide > Helium > Neon
12. Which one of the following is correct about Water Vapour?
1. Water vapour in atmosphere increases with altitude.
2. Water vapour decreases from the equator towards the pole.
Select the correct options:
a) 1 only
b) 2 only
c) Both
d) None of the above
13. Which one of the following is correct order of layers in atmosphere?
a) Troposphere, Stratosphere, Mesosphere, Thermosphere, Exosphere
b) Stratosphere, Troposphere, Mesosphere, Thermosphere, Exosphere
c) Stratosphere, Troposphere, Mesosphere, Exosphere, Thermosphere
d) Troposphere, Stratosphere, Mesosphere, Exosphere, Thermosphere
14. Which one of the following is true about stratosphere?
1. Ozone layer is found in stratosphere.
2. Aeroplanes fly in stratosphere.
Select the correct options:
a) 1 only
b) 2 only
c) Both
d) None
15. Earth is nearest to the sun on
a) 4th July
b) 23rd Sep
c) 21st June
d) 3rd January
16. Which of the following factors is not associated with Insolation at the Surface of Earth?
a) Rotation of earth on its axis
b) Angle of inclination of the sun's rays

- c) Transparency of the atmosphere
d) None of the above
17. Which one of the following ocean current is found in southern hemisphere?
a) Oyashio Current
b) West wind drift
c) Gulf Stream
d) Canaries Current
18. Which of the following is incorrect about tides?
a) Neap tide has maximum range of tide.
b) Spring tide occurs when sun, moon and earth are in a straight line.
c) Neap tide occurs when moon and sun are perpendicular to each other.
d) Time between the high tide and low tide, when the water level is falling, is called ebb.
19. Which one of the following statement is correct?
a) West coasts of the continents in tropical and sub-tropical latitudes (Except close to equator) are bordered by warm waters.
b) The mixing of warm and cold current results in best fishing grounds of world.
Select the correct options:
a) 1 only
b) 2 only
c) Both
d) None
20. Which of the following is not a relief features of ocean floor?
1. Seamount
2. Guyots
3. Atoll
Select the correct options:
a) 1 only
b) 2 only
c) 3 only
d) None
21. Consider the following statements:
1. The duration of the monsoon decreases from southern India to northern India.
2. The amount of annual rainfall in the northern plains of India decreases from east to west.
Which of the statements given above is/are correct?
a) 1 only
b) 2 only
c) Both 1 and 2
d) Neither 1 nor 2
22. Which of the following statements regarding lacerate soils of India are correct?
1. They are generally red in colour.
2. They are rich in nitrogen and potash.
3. They are well-developed in Rajasthan and UP.
4. Tapioca and cashew nuts grow well on these soils.
Select the correct answer using the codes given below.
a) 1, 2 and 3
b) 2, 3 and 4
c) 1 and 4
d) 2 and 3 only
23. A state in India has the following characteristics?
1. Its northern part is arid and semi-arid.
2. Its central part produces cotton.
3. Cultivation of cash crops is predominant over food crops.
Which of the following states has all of the above characteristics?
a) Andhra Pradesh
b) Gujarat
c) Karnataka
d) Tamil Nadu
24. When you travel in certain parts of India, you will notice red soil. What is the main reason for this colour?
a) Abundance of magnesium
b) Accumulated humus
c) Presence of ferric oxides
d) Abundance of Phosphates
25. The lower gangetic plain is characterised by humid climate with high temperature throughout the year. Which one among the following pairs of crops is most suitable for this region?

- a) Paddy and cotton
b) Wheat and Jute
c) Paddy and Jute
d) Wheat and Cotton
26. The latitudes that pass through Sikkim also pass through:
a) Rajasthan
b) Punjab
c) Himachal Pradesh
d) Jammu & Kashmir
27. In India, which type of forest among the following occupies the largest area?
a) Montane Wet Temperate Forest
b) Sub-tropical Dry Evergreen Forest
c) Tropical Moist Deciduous Forest
d) Tropical Wet Evergreen Forest
28. Which one of the following pairs is not correctly matched?
- | Dam | Lake River |
|--------------------|-------------------|
| a) Govind Sagar: | Sutlej |
| b) Kolleru Lake: | Krishna |
| c) Ukai Reservoir: | Tapi |
| d) Wular Lake: | Jhelum |
29. When you Travel in Himalayas, you will see the following:
1. Deep gorges
2. U-turn river courses
3. Parallel mountain ranges
4. Steep gradients causing land-sliding
Which of the above can be said to be the evidences for Himalayas being young fold Mountains?
a) 1 and 2 only
b) 1, 2 and 4 only
c) 3 and 4 only
d) All of the above
30. Which one of the following is the appropriate reason to consider the Gondwana Rocks as most important of rock systems of India?
a) More than 90% of limestone reserves of India are found in them
b) More than 90% of India's coal reserves are found in them
c) More than 90% of fertile black cotton soils are spread over them
d) None of the reasons given above is appropriate in this context
31. Which of the following conditions is/are conducive for the formation of tropical cyclones?
1. large and continuous supply of warm and moist air.
2. large value of coriolis force.
3. inflow of air at upper level of atmosphere.
Select the correct answer using the codes given below.
a) 1 and 2 only
b) 1 only
c) 1 and 3 only
d) 1, 2 and 3
32. When cold front passes over an area then
1. temperature decreases.
2. relative humidity increases.
3. sky becomes clear.
Select the correct answer using the codes given below.
a) 1 only
b) 1 and 2 only
c) 1 and 3 only
d) 1, 2 and 3
33. The Arabian Sea branch of the monsoon is much more powerful than the Bay of Bengal branch because
a) Arabian sea is larger than the Bay of Bengal.
b) entire Arabian sea current advances towards India, whereas only a part of the Bay of Bengal current enters India.
c) both (a) and (b)
d) none is correct because Bay of Bengal branch is more powerful.
34. Secondary circulation in atmosphere consists of
1. polar easterlies
2. temperate cyclones
3. mountain winds
4. monsoon
5. sea breezes
Select the correct answer using the codes given below.
a) 1 only

- b) 2, 4 and 5 only
- c) 2 and 4 only
- d) 3 and 5 only

35. With reference to monsoon of eastern Asia and southern Asia, consider the following statements:

1. Winter monsoon in eastern Asia is stronger than summer monsoon while it is the opposite in southern Asia.
2. The burst of monsoon over southern Asia is associated with turbulent weather whereas that in east Asia is characterized by mild weather disturbances.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

36. With reference to frontal precipitation, consider the following statements:

1. Precipitation associated with a warm front is of long duration.
2. Heavy but short duration precipitation occurs because of stationary front.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

37. Which of the following region/s will have most of its rainfall in the months of December-January?

1. areas in the borderlands of the Mediterranean sea.
2. central and southern California coast in USA
3. central Chile

Select the correct answer using the codes given below.

- a) 1 only
- b) 1 and 2 only
- c) 1 and 3 only
- d) 1, 2 and 3

38. The greatest damage to life and property from a hurricane is due to

- a) storm surge.
- b) torrential rains.
- c) strong winds in the hurricane
- d) both (b) and (c)

39. What are the causes of low pressure in the equatorial region?

1. high temperature
2. air convergence
3. high humidity

Select the correct answer using the codes given below.

- a) 1 only
- b) 1 and 2 only
- c) 1 and 3 only
- d) 1, 2 and 3 only

40. Which of the following areas is/are best suited for formation of air masses?

1. an extensive area with broadly uniform surface of earth.
2. areas having cyclones.
3. hot deserts in tropical regions.

Select the correct answer using the codes given below.

- a) 1 and 2 only
- b) 1 and 3 only
- c) 1 only
- d) 1, 2 and 3 only

Answer Key

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
b	c	d	a	a	d	c	a	d	c	a	b	a	c	d	d	b	a	b	d
21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
c	c	b	c	c	a	c	b	d	b	a	c	c	c	c	a	b	a	a	b





ALLAHABAD (UTTAR PRADESH)
13, Tashkand Marg,
Civil Lines
Allahabad
Contact No. 8418078310

IMPORTANT ECONOMICS TERMS FOR STATE & CENTRE LEVEL EXAMS

GDP: Gross Domestic Product (GDP) is the total money value of final goods and services produced in the economic territories of a country in a given year. Total value of goods and services produced in India for 2017-18 is projected to be around 150 lakh crore Indian rupees or around 3 trillion US dollars at current market prices. This is the value of Indian GDP when expressed at current market price.

GDP stands for total value of goods and services produced inside the territory of India irrespective of whom produced it – whether by Indians or foreigners.

GNP: Gross National Product (GNP) is the total value of goods and services produced by the people of a country in a given year. It is not territory specific. If we consider the GNP of India, it can be seen that GNP is lesser than GDP.

REPO rate: REPO means Re Purchase Option – the rate by which RBI gives loans to other banks. Bank re-purchase the securities deposited with RBI at the REPO rate.

Reverse REPO rate: RBI at times borrows from banks at a rate lower than REPO rate, and that rate is known as Reverse REPO rate. REPO and Reverse Repo are two major options under LAF (Liquidity Adjustment Facility).

Marginal Standing Facility (MSF): MSF is the rate at which scheduled commercial banks could borrow money overnight from RBI against approved securities. Borrowing limit of banks under marginal standing facility is 2 percent of their respective Net Demand and Time Liabilities (NDTL).

Bank Rate: Bank rate is a higher rate, (1% higher than REPO rate) charged by RBI when it gives loans to commercial banks. Bank rate is different from MSF in the nature that Bank rate is long term, applies for all commercial banks and there is no limitation like 2 percent of their respective Net Demand and Time Liabilities (NDTL).

Brexit: It is an abbreviation for the term “British exit”, similar to “Grexit” that was used for many years to refer to the possibility of Greece leaving the Eurozone. Brexit refers to the possibility of Britain withdrawing from the European

membership on June 23, 2016.

Balance of Payments: The transaction in goods, services and income between an economy and the rest of the world, Changes of ownership and other changes in that economy’s monetary gold, special drawing rights (SDRs), and financial claims on and liabilities to the rest of the world, and Unrequited transfers.

CRR: CRR corresponds to Cash Reserve Ratio. It corresponds to the percentage of liquid reserves each banks have to keep as cash reserve with RBI (in their current accounts) corresponding to the deposits they have. Banks will not get any interest for these deposits.

Consumer Price Index: A comprehensive measure used for estimation of price changes in a basket of goods and services representative of consumption expenditure in an economy is called consumer price index.

Cost Push Inflation: Cost push inflation is inflation caused by an increase in prices of inputs like labour, raw material, etc. The increased price of the factors of production leads to a decreased supply of these goods. While the demand remains constant, the prices of commodities increase causing a rise in the overall price level. This is in essence cost push inflation.

Cross Elasticity of Demand: The measure of responsiveness of the demand for a good towards the change in the price of a related good is called cross price elasticity of demand. It is always measured in percentage terms.

Credit Default Swaps: Credit default swaps (CDS) are a type of insurance against default risk by a particular company. The company is called the reference entity and the default is called credit event. It is a contract between two parties, called protection buyer and protection seller.

Currency Deposit Ratio: The currency deposit ratio shows the amount of currency that people hold as a proportion of aggregate deposits. An increase in cash deposit ratio leads to a decrease in money multiplier. An increase in deposit rates will induce depositors to deposit more, thereby leading to a decrease in Cash to Aggregate Deposit ratio. This will in turn lead to a rise in Money Multiplier.

Capital Market: Capital market is a market where buyers and sellers engage in trade of financial securities like bonds, stocks, etc. The buying/selling is undertaken by participants such as individuals and institutions.

CRAR: Capital to Risk Weighted Assets Ratio is arrived at by dividing the capital of the bank with aggregated risk weighted assets. The higher the CRAR of a bank the better capitalized it is.

Capital Account Deficit: Capital account Deficit occurs when payments made by a country for purchasing foreign assets exceed payments received by that country for selling domestic assets. (For example, if Indians are buying a lot of properties in US, but if Americans are not buying any properties or buildings in India, India will have Capital Account Deficit.)

Deflation: When the overall price level decreases so that inflation rate becomes negative, it is called deflation. It is the opposite of the often-encountered inflation. A reduction in money supply or credit availability is the reason for deflation in most cases. Reduced investment spending by government or individuals may also lead to this situation. Deflation leads to a problem of increased unemployment due to slack in demand.

Ease of Doing Business: Ease of doing business is an index published by the World Bank. It is an aggregate figure that includes different parameters which define the ease of doing business in a country.

Depreciation: The monetary value of an asset decreases over time due to use, wear and tear or obsolescence. This decrease is measured as depreciation. Depreciation, i.e. a decrease in an asset's value, may be caused by a number of other factors as well such as unfavorable market conditions, etc. Machinery, equipment, currency are some examples of assets that are likely to depreciate over a specific period of time.

Depression: Depression is defined as a severe and prolonged recession. A recession is a situation of declining economic activity. Declining economic activity is characterized by falling output and employment levels. Generally, when an economy continues to suffer recession for two or more quarters, it is called depression.

Devaluation of Currency: Devaluation is a deliberate downward adjustment to the value of a country's currency relative to another currency, group of currencies or standard.

It is a monetary policy tool used by countries that have a fixed exchange rate or semi-fixed exchange rate. It is often confused with depreciation and is the opposite of revaluation.

Fair Trade Price: In the commodities market, fair trade price is the minimum price that importers must pay to the producers of some agricultural products such as coffee and banana. It is the floor price that must be paid irrespective of the market price.

Human Development Index: The Human Development Index (HDI) is a statistical tool used to measure a country's overall achievement in its social and economic dimensions. The social and economic dimensions of a country are based on the health of people, their level of education attainment and their standard of living.

Imperfect Competition: Imperfect competition is a competitive market situation where there are many sellers, but they are selling heterogeneous (dissimilar) goods as opposed to the perfect competitive market scenario. As the name suggests, competitive markets that are imperfect in nature.

Indifference Curve: An indifference curve is a graph showing combination of two goods that give the consumer equal satisfaction and utility. Each point on an indifference curve indicates that a consumer is indifferent between the two and all points give him the same utility.

Inferior Goods: An inferior good is a type of good whose demand declines when income rises. In other words, demand of inferior goods is inversely related to the income of the consumer.

Law of Demand: The law of demand states that other factors being constant (*ceteris paribus*), price and quantity demanded of any good and service are inversely related to each other. When the price of a product increases, the demand for the same product will fall.

Law of Supply: Law of supply states that other factors remaining constant, price and quantity supplied of a good are directly related to each other. In other words, when the price paid by buyers for a good rises, then suppliers increase the supply of that good in the market.

LIBOR: LIBOR, the acronym for London Interbank Offer Rate, is the global reference rate for unsecured short-term borrowing in the interbank market. It acts as a benchmark

for short-term interest rates. It is used for pricing of interest rate swaps, currency rate swaps as well as mortgages.

Liquid Asset: An asset is said to be liquid if it is easy to sell or convert into cash without any loss in its value. By definition, bank notes and checking accounts are the most liquid assets.

Liquidity: Liquidity means how quickly you can get your hands on your cash. In simpler terms, liquidity is to get your money whenever you need it. Liquidity might be your emergency savings account or the cash lying with you that you can access in case of any unforeseen happening or any financial setback. Liquidity also plays an important role as it allows you to seize opportunities.

Marginal Standing Facility: Marginal standing facility (MSF) is a window for banks to borrow from the Reserve Bank of India in an emergency situation when inter-bank liquidity dries up completely. The MSF rate is pegged 100 basis points or a percentage point above the repo rate. Under MSF, banks can borrow funds up to one percentage of their net demand and time liabilities (NDTL).

Market Capitalization: Market capitalization is the aggregate valuation of the company based on its current share price and the total number of outstanding stocks. It is calculated by multiplying the current market price of the company's share with the total outstanding shares of the company.

Mark to Market: Mark-to-market refers to the reasonable value of an account that can vary over a period depending on assets and liabilities. Mark-to-market provides a realistic estimate of a financial situation.

MIBID: MIBID or Mumbai Interbank Bid Rate is the rate of interest that a bank would be willing to pay to secure a deposit from another bank in the Indian interbank market. The MIBID rate is the weighted average of all interest rates that the participating banks offer on deposits on a particular day. It is calculated by the National Stock Exchange (NSE).

Net National Income: National Income is Gross National Income or Gross National Product less depreciation. Gross National Product (GNP) is Gross Domestic Product (GDP) plus net factor income from abroad. It measures the monetary value of all the finished goods and services produced by the country's factors of production irrespective of their location.

NIM: Net interest margin or NIM denotes the difference between the interest income earned and the interest paid by a bank or financial institution relative to its interest-earning assets like cash. Thanks to its frequent usage, it's become a part of the banking and financial lexicon.

NPA: A non performing asset (NPA) is a loan or advance for which the principal or interest payment remained overdue for a period of 90 days. Banks are required to classify NPAs further into Substandard, Doubtful and Loss assets.

1. Substandard assets: Assets which has remained NPA for a period less than or equal to 12 months.

2. Doubtful assets: An asset would be classified as doubtful if it has remained in the substandard category for a period of 12 months.

3. Loss assets: As per RBI, "Loss asset is considered uncollectible and of such little value that its continuance as a bankable asset is not warranted, although there may be some salvage or recovery value."

Payments Bank: A payments bank is like any other bank, but operating on a smaller scale without involving any credit risk. In simple words, it can carry out most banking operations but can't advance loans or issue credit cards. It can accept demand deposits (up to Rs 1 lakh).

PDS: PDS or Public distribution system is a government-sponsored chain of shops entrusted with the work of distributing basic food and non-food commodities to the needy sections of the society at very cheap prices.

PPP (Purchasing Power Parity): The theory aims to determine the adjustments needed to be made in the exchange rates of two currencies to make them at par with the purchasing power of each other. In other words, the expenditure on a similar commodity must be same in both currencies when accounted for exchange rate. The purchasing power of each currency is determined in the process.

Quantity theory of Money: Quantity theory of money states that money supply and price level in an economy are in direct proportion to one another. When there is a change in the supply of money, there is a proportional change in the price level and vice-versa.

Rationing: Rationing refers to an artificial control on the distribution of scarce resources, food items, industrial production, etc. In banking, credit rationing is a situation when banks limit the supply of loans to consumers. In

economics, rationing refers to an artificial control of the supply and demand of commodities.

Real Economic Growth Rate: Real Economic Growth Rate is the rate at which a nation's Gross Domestic product (GDP) changes/grows from one year to another. GDP is the market value of all the goods and services produced in a country in a particular time period.

Recession: Recession is a slowdown or a massive contraction in economic activities. A significant fall in spending generally leads to a recession.

Risk Management: the world of finance, risk management refers to the practice of identifying potential risks in advance, analyzing them and taking precautionary steps to reduce/curb the risk.

Securitization: Securitization is a process by which a company clubs its different financial assets/debts to form a consolidated financial instrument which is issued to investors. In return, the investors in such securities get interest.

Soft Currency: Soft currency is a currency which is hyper sensitive and fluctuates frequently. Such currencies react very sharply to the political or the economic situation of a country.

SLR: SLR (Statutory Liquidity Ratio) corresponds to the percentage of liquid reserves each banks have to keep as cash reserve with themselves corresponding to the deposits they have. Banks have to mandatory keep reserves corresponding to SLR locked with themselves in the form of gold or government securities. The main difference between

CRR and SLR is that banks need to keep CRR with RBI, but SLR with themselves, but locked.

SDR: This is a kind of reserve of foreign exchange assets comprising leading currencies globally and created by the International Monetary Fund in the year 1969. SDR is often regarded as a 'basket of national currencies' comprising four major currencies of the world - US dollar, Euro, Chinese Yuan, British Pound and Yen (Japan). The composition of this basket of currencies is reviewed every five years wherein the weightage of currencies sometimes get altered.

Speculation: Speculation involves trading a financial instrument involving high risk, in expectation of significant returns. The motive is to take maximum advantage from fluctuations in the market.

Underwriting: Underwriting is one of the most important functions in the financial world wherein an individual or an institution undertakes the risk associated with a venture, an investment, or a loan in lieu of a premium. Underwriters are found in banking, insurance, and stock markets.

Venture Capital: Startup companies with a potential to grow need a certain amount of investment. Wealthy investors like to invest their capital in such businesses with a long-term growth perspective. This capital is known as venture capital and the investors are called venture capitalists.

Windfall Gains: Windfall gain (or windfall profit) is an unexpected gain in income which could be due to winning a lottery, unforeseen inheritance or shortage of supply. Windfall gains are transitory in nature.



PCS EXAM 2018
Batch Starting Dates

5th April	Last Date 23rd April, 2018 Last Date Of Application Fee 30th April, 2018 Date Of Preliminary Exams July, 2018 (Tentative)
12th April	
19th April	

Morning, Evening & Weekend Batches Available

STATIC GK FROM RECENT CURRENT AFFAIRS

- Justin Trudeau is the Present Prime Minister of Canada. Ottawa is the capital of Canada.
- Manohar Lal Khattar is the CM of Haryana. Kaptan Singh Solanki is the Governor of Haryana.
- The Capital of Saudi Arabia is Riyadh and Currency is Riyal.
- General Bipin Rawat is the present & 27th Chief of Army Staff.
- Commonwealth Games 2018 will be held in Gold Coast in Australia.
- 23rd Winter Olympics venue is Pyeongchang in South Korea.
- Antonio Guterres is the Secretary general of United Nations & Amina J. Mohammad is Deputy Sec. Gen. UN Headquarters in New York, United Nations.
- Cyril Ramaphosa has been named as the new President of South Africa.
- Audrey Azoulay is the Present Director-General of UNESCO. UNESCO headquarters in Paris, France.
- Majuli is a river island in the Brahmaputra River, Assam. It is India's first island district & world's largest river island. Jagdish Mukhi is the Present Governor of Assam.
- Haruhiko Kuroda has been named as the New Governor of Bank of Japan.
- Amjadkawi Ahmed Yusuf has been named as the New President of International Court of Justice. (Headquarters – The Hague, Netherlands)
- Harsimrat Kaur Badal, the Union Cabinet Minister of Food Processing Industries.
- Chanda Kochhar is the MD & CEO of ICICI Bank. ICICI Bank Headquarters in Mumbai.
- Cairo is the capital of Egypt. Egyptian pound is the currency of Egypt.
- Jim Yong Kim is the President of World Bank. World Bank headquarters in Washington, D.C., United States.
- Tedros Adhanom Ghebreyesus is the WHO's Director General. WHO Headquarters in Geneva, Switzerland.
- Tunis is the capital of Tunisia. Beji Caid Essebsi is the present President of Tunisia.
- Thimphu is the capital of Bhutan. Dzongkha is the official language of Bhutan.
- Jamsetji Tata was the founder of TATA Steels. Its Headquarters in Mumbai, Maharashtra.
- Bharti AXA Life is a life Insurance player that was started in 2006. It brings together the Paris-headquartered AXA Group & Bharti Enterprises.
- Moscow is the capital of Russia. Vladimir Putin is the present President of Russia.
- Martina Hingis is from Switzerland.
- World Economic Forum Headquarters in Geneva, Switzerland. Klaus Schwab is the Founder & Executive Chairman of WEF.
- Siddaramaiah is the present CM of Karnataka. Vajubhai Vala is the present Governor of Karnataka.
- Shahid Khaqan Abbasi is the present PM of Pakistan. Islamabad is the capital of Pakistan.
- Devendra Fadnavis is the CM of Maharashtra. Chennamaneni Vidyasagar Rao is the Governor of Maharashtra.
- Jin Liqun is present president of the Asian Infrastructure Investment Bank (AIIB). Beijing, China is headquarters of AIIB.
- Astana is the Capital of Kazakhstan. Kazakhstani tenge is the currency of Kazakhstan.
- Krish Iyer is the President & CEO of Walmart India.
- Naveen Patnaik is the CM of Odisha. SC Jamir is the Governor of Odisha.
- Yogi Adityanath is the CM of Uttar Pradesh. Ram Naik is the Governor of Uttar Pradesh.
- Yes Bank Headquarters in Mumbai. CEO of Yes Bank is Rana Kapoor.
- Yerevan is the Capital of Armenia. Its currency is Armenian dram.

- K.P. Sharma Oli has been named as the new Prime Minister of NEPAL .
- Sanjay Agarwal, MD & CEO, AU Small Finance Bank.
- ONGC stands for Oil & Natural Gas Corporation Limited. Shashi Shankar has been recently appointed CMD of ONGC.
- Lt Gen SK Shrivastava is the Director General Border Roads Organization.
- Sushil Chandra is the Chairman of Central Board of Direct Taxes (CBDT).
- Boxing Federation of India (BFI) President- Ajay Singh.
- AIBA- Amateur International Boxing Association.
- AIBA President- Dr Ching-Kuo Wu, Headquarters- Switzerland.
- Ambassador for AIBA Youth Women's World Boxing Championship 2017- Mary Kom.
- Twitter CEO- Jack Dorsey, Headquarters- California, USA.
- Kerala CM- Pinarayi Vijayan, Governor- Palaniswamy Sathasivam.
- Co-founder & CEO of Ola- Bhavish Aggarwal.
- Microsoft CEO- Satya Nadella.
- Apollo Munich Health Insurance, CEO- Antony Jacob.
- UNESCO- United Nations Educational, Scientific & Cultural Organization. Director-General- Audrey Auzolay, Headquarters- Paris, France.
- Paytm CEO- Vijay Shekhar Sharma.
- BHIM- Bharat Interface for Money
- UPI- Unified Payment Interface.
- IBRD- International Bank for Reconstruction & Development. President- Jim Yong Kim (12th), Headquarters- Washington, DC USA
- Guinea Capital- Conakry, Currency- Guinean Franc.
- Rajiv Kumar- Financial Services Secretary.
- Ajay Narayan Jha- Expenditure Secretary,
- Neeraj Kumar Gupta- Secretary, DIPAM.
- Subhash Chandra Garg- Economic Affairs Secretary.
- Bangladesh Capital- Dhaka, Currency- Taka. PM- Sheikh Hasina, President- Abdul Hamid.
- New Zealand Capital- Wellington, Currency- New Zealand dollar.
- National Green Tribunal (NGT)- Chairperson- Justice Swatanter Kumar, Headquarter- New Delhi, Established- November 2010.
- IDFC Bank MD & CEO- Sunil Kakkar, Headquarters- Mumbai. MobiKwik CEO- Bipin Preet Singh, Headquarters- Gurgaon, Haryana.
- PayPal Headquarter- California USA, Founded in- 1998. PayPal Holdings Inc President & CEO- Dan Schulman.
- HDFC Bank CEO- Aditya Puri, Headquarter- Mumbai.
- Nepal PM- Sher Bahadur Deuba, President- Bidhya Devi Bhandari.
- Bank of China Chairman- Chen Siqing.
- State Bank of Pakistan (SBP) Governor- Tariq Bajwa. Pakistan PM- Shahid Khaqan Abbasi, President- Mamnoon Hussain.
- Kerala CM- Pinarayi Vijayan, Governor- Palaniswamy Sathasivam.



Current Affairs Last 3 Months

FEBRUARY

- **India's GDP growth prediction for FY19, according to 2018 Economic Survey of India 7 to 7.5%.**

The Economic Survey 2017-18 has tabled by Union Finance Minister Arun Jaitley in Parliament on January 29, 2018. The survey has predicted 7 to 7.5% of India's GDP growth in FY 2018-19. It says that a series of major reforms undertaken over the past year will allow real GDP growth to reach 6.75% this fiscal and will rise to 7.0 to 7.5% in 2018-19.

- **Vijay Keshav Gokhale has taken charge as the new Foreign Secretary of India**

Vijay Keshav Gokhale, the 1981-batch Indian Foreign Service (IFS) officer, has taken charge as the new Foreign Secretary of India on January 29, 2018. Prior to this post, Gokhale was serving as the Secretary (Economic Relations) in the Ministry of External Affairs (MEA). He succeeded S Jaishankar.

- **India's first ever 'Khadi Haat' has launched in New Delhi.**

To mark the 69th Republic Day 2018, Khadi and Village Industries Commission (KVIC) and New Delhi Municipal Council (NDMC) have launched the India's first-ever 'Khadi Haat' in Connaught Place, New Delhi. It was inaugurated by Union Minister of State Giriraj Singh.

- **The first-ever India-Vietnam Bilateral Army Exercise (VINBAX-2018) has started in Madhya Pradesh**

The first-ever India-Vietnam Bilateral Army Exercise, christened as 'VINBAX-2018', has started in Jabalpur, Madhya Pradesh on January 29, as part of joint training undertaken with friendly foreign countries by Indian Army. It is the first-ever military exercise between the two countries.

- **The 2018 International Bird Festival was held in Dudhwa National Park in UP.**

The 2018 International Bird Festival will be held at the Dudhwa National Park in Lakhimpur Kheri, Uttar Pradesh from February 9 to 11 with nearly 200 leading ornithologists expected to attend. The purpose of the bird fest is to promote eco-tourism in Dudhwa.

- **Himachal Pradesh has launched 'Shakti' app for women's safety in the state**

Jai Ram Thakur, the Chief Minister of Himachal Pradesh, has launched the 'Shakti' app to ensure safety and protection of women in the state. The app was developed by the National Informatics Centre (NIC) of the Himachal Pradesh government.

- **The Anti-Leprosy Day is observed on 30th January in India.**

The Anti-Leprosy Day is observed every year in India on the Martyrdom Day of Mahatma Gandhi on January 30, remembers his selfless efforts and care for the people affected by leprosy. The day aims to make people aware of the real need to fight the infectious disease.

- **In the Union Budget 2018, the Union government has announced to build a tunnel through the Sela Pass in Arunachal Pradesh.**

In the Union Budget 2018, the Union Finance Minister Arun Jaitley has announced the Government's plan to build a tunnel through the Sela Pass which is located in Arunachal Pradesh. The Sela Pass is located between the Twang & West Kameng districts of Arunachal Pradesh and considered crucial from strategic prospective.

- **Natrajan Chandershekharan task force has been constituted by the Union government to study use of Artificial Intelligence (AI) in military**

The Department of Defence Production (DDP) has constituted the multi-stakeholder task force task force to study use of Artificial Intelligence (AI) in military. The 17-member task force will be headed by Tata Sons Chairman N Chandrasekaran.

- **The unique, first-of-its-kind, floating market has come up in Kolkata.**

The unique, first-of-its-kind, floating market has come up in Patuli in Kolkata, West Bengal. The market is similar to the ones on Dal Lake in Srinagar and in Bangkok. The project is being implemented by Kolkata Metropolitan Development Authority (KMDA).

- **In the Union Budget 2018, the Central Government has allocated Rs 48,000 crore for KUSUM scheme to encourage farmers for solar farming**

The Central Government has announced a Rs 1.4 lakh-crore KUSUM Scheme to promote decentralised solar power production of up to 28,250 MW to help farmers. The acronym KUSUM stands for “Kisan Urja Suraksha Utthaan Maha Abhiyaan”.

- **Haryana has launched the ‘Gobardhan Yojana’ to support farmers**

The Haryana government has launched the ‘Gobardhan Yojana’ to provide for the sale of organic manure and cow urine with an aim to benefit farmers. Under this scheme, a provision of Rs 11 crore has been made to provide benefits of various projects.

- **Chattarpati Shivaji International airport of Mumbai has become the world’s busiest single-runway airport**

The Chhatrapati Shivaji Maharaj International airport has become the world’s busiest single-runway airport, after creating a new world record for single-runway operations by handling 980 arrivals and take-offs in 24 hours, or almost one flight every minute on January 20, 2018.

- **Vijay Sheel Oberoi Committee has been constituted by Union Government to expedite capital acquisition for Armed Forces modernization**

Nirmala Sitharaman, the Union Defence Minister, has constituted a 13-member advisory committee to monitor and expedite capital acquisition projects for the modernization of the armed forces. The committee will undertake an independent review and check the status of ongoing critical projects worth more than Rs 500 crore.

- **Kerala has topped the Health Index progressive report, which is recently released by NITI Aayog**

Kerala has topped the list of larger states on overall health performance in the Health Index report released by Niti Aayog while Uttar Pradesh appeared at the bottom among larger states in terms of overall performance. As per the index “Healthy States, Progressive India’ report for large states, Kerala was followed by Punjab, Tamil Nadu and Gujarat.

- **Abhilasha Kumari has been sworn-in as new Chief Justice of the High Court of Manipur**

Justice Abhilasha Kumari has been sworn-in as new Chief Justice of the High Court of Manipur. Governor Dr. Najma

Heptulla administered her the oath of office at Raj Bhavan in Imphal. Earlier, Justice Abhilasha was a judge of the Gujarat High Court.

- **South Central railway zone has become the first Rail Zone in India with 100% LED Lighting at railway stations**

The South Central Railway (SCR) has become the first railway zone in India to complete 100% LED lighting at all the 733 stations under its jurisdiction. This provision of LED lighting is expected to save 32 lakh units of electrical energy worth Rs 2.7 crore per year.

- **The 2018 National Unani Day (NUD) is celebrated on 11th February**

The National Unani Day (NUD) is celebrated every year on 11th February to mark the birth anniversary of great Unani researcher Haqim Ajmal Khan. He was an eminent Indian Unani physician who was versatile genius, freedom fighter, educationist and founder of scientific research in Unani Medicine.

- **The first-of-its-kind Centre for learning Sanskrit language has come up in Ahmedabad**

Rajnath Singh, the Union Home Minister, has launched the Centre for learning Sanskrit language in Gujarat University in Ahmedabad on February 10, 2018. The first-of-its-kind spoken Sanskrit centre will offer a six-month course for people on how to speak the language.

- **INDIA will host the 8th edition of Theatre Olympics 2018**

India will host the 8th edition of Theatre Olympics in New Delhi from February 17 with theme “Flag of friendship”, which will continue till 8th of April. The event will inaugurated by Vice President M Venkaiah Naidu at Red Fort. It is being organised by National School of Drama, under the aegis of Ministry of Culture.

- **Radio Umang is the India’s first online radio station**

India’s first online radio station “Radio Umang” has launched on 2018 World Radio Day themed around peace, humanity and hope. It comes packed with inspirational stories, engaging talk shows and lots of soothing music.

- **Narendra Modi has inaugurated the World Sustainable Development Summit**

- The World Sustainable Development Summit – 2018 has inaugurated by Prime Minister Narendra Modi at Vigyan Bhawan in New Delhi, which has been organized by The

Energy and Resources Institute (TERI) to discuss frameworks to resolve climate change crises in developing countries.

- **Juan Orlando Hernandez has been sworn-in as the new President of the Republic of Honduras**

Honduran President Juan Orlando Hernández has been sworn-in for a second term in capital Tegucigalpa with high security after a disputed presidential election 2017. President Hernández, has been in power since 2013, and is the first president in Honduran running for a second term after the country's Supreme Court lifted a ban on re-election.

- **Sauli Niinisto has been elected as the new President of Finland**

Sauli Niinisto, the current President of Finland, has won the 2018 Finnish presidential election on January 28, 2018. He won his second 6-year term with an overwhelming 62.7% of the vote. His closest rival, Pekka Haavisto of the Greens of Finland, secured just 12.4% votes.

- **China has become the world's largest steel producer in 2017, as per latest report published by World Steel Association**

China has remained the world's largest steel producer in 2017 by producing 831.7 million tonnes according to a latest report published by the World Steel Association . Japan has acquired 2nd position while INDIA overtook the US to become the world's 3rd largest steel producer.

- **UAE has launched the world's longest zip line**

The United Arab Emirates (UAE) has launched the world's longest zip Line "Jebel Jais Flight " in Ras al-Khaimah. The 2.83km zip line allows thrill seekers to jump from the peak off the UAE's highest mountain "Jebel Jais".

- **The 2018 World Cancer Day (WCD) is observed on 4th February across the World.**

The World Cancer Day (WCD) is observed every year on 4th February to raise awareness about cancer, its treatment and to encourage methods of its prevention. The primary goal of the day is to reduce the illness and related deaths by 2020.

- **Japan has successfully launched the world's smallest rocket to carry tiny satellite into orbit**

The Japan Aerospace Exploration Agency (JAXA) has successfully launched the world's smallest rocket with the ability to put a tiny satellite into orbit. The experimental SS-

520 sounding rocket lifted off from the Uchinoura Space Center.

- **Bermuda has become the world's first country to repeal same-sex marriage**

Bermuda has become the world's first country to legalise and then repeal same-sex marriage. The governor of the British island territory John Rankin approved a bill reversing the right of gay couples to marry, despite 2017 Supreme Court ruling that authorized same-sex marriage.

- **Dubai hosted the 6th World Government Summit (WGS-2018)**

The 6th edition of World Government Summit (WGS) 2018 has started in Dubai, United Arab Emirates (UAE) from February 11 to 13. The Indian delegation will be led by Prime Minister Narendra Modi.

- **K.P. Sharma Oli has been sworn-in as the new Prime Minister of Nepal**

Khadga Prasad Sharma Oli, the chairperson of Communist Party of Nepal (Unified Marxist-Leninist) , has been sworn-in as the 41st Prime Minister of Nepal, after his Left alliance routed the ruling Nepali Congress in the country's historic parliamentary and local polls.

- **The world's tallest hotel 'Gevora' has opened in Dubai.**

The world's tallest hotel 'Gevora' has opened in Dubai, United Arab Emirates (UAE). The gleaming gold 75-storey Gevora Hotel stands 356 metres, or nearly a quarter of a mile, tall.

- **Haruhiko Kuroda has been appointed the new governor of Bank of Japan (BOJ)**

Haruhiko Kuroda has been reappointed as the governor of Bank of Japan (BOJ) for second five-year term by the Government of Japan. His second term will come into force when the current one ends in April 2018. Kuroda will be first governor to serve two terms since 1954.

- **China to host 2018 Shanghai Cooperation Organization (SCO) Summit**

- The 18th Shanghai Cooperation Organization (SCO-2018) will be hosted by China in the city of Qingdao in June, 2018. China had taken over the rotating chair of SCO after the 17th SCO summit 2017, which was held in Astana, Kazakhstan in June 2017. The SCO is consists of China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan, India and Pakistan.

- **Bank of Baroda has recently signed a MoU with POORTI Agri Services Pvt. Ltd to enable the farmers to purchase agricultural inputs**

The Bank of Baroda (BoB) has signed a MoU with POORTI Agri Services Pvt. Ltd to enable the farmers to purchase agricultural inputs such as fertilizers, pesticides, seeds etc. provided by POORTI. This is a Platform for Online Ordering & Rural Transformation of India known as "POORTI".

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The Union Government launched BHARAT-22 Exchange Traded Fund (ETF) managed by ICICI Prudential Mutual Fund targeting an initial amount of about Rs. 8,000 Crore.

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The Reserve Bank of India (RBI) has made 20-digit Legal Entity Identifier (LEI) compulsory for companies having aggregate fund-based and non-fund based exposure over Rs 5 crore. The move is aimed at improving risk management in wake of huge stressed assets in banking system. Before this, RBI had made LEI mandatory for transactions in interest rate, forex and credit derivative mark.

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- The Punjab National Bank (PNB) and National Scheduled Castes Finance and Development Corporation (NSFDC) have tied up to provide financial assistance for economic empowerment of persons belonging to Scheduled Caste (SC) families living below Double Poverty Line (DPL).

- **Asha Bhosle has been chosen for 5th edition of Yash Chopra Memorial Award 2018**

Asha Bhosle, the legendary playback singer, will be awarded with the 5th edition of Yash Chopra Memorial Award 2018 for her outstanding contribution to the Hindi film industry. The award will be presented to her on February 16. The previous recipients are Lata Mangeshkar, Amitabh Bachchan, Rekha and Shah Rukh Khan.

- **Michael N Hall from Switzerland has been chosen for the 2018 Genome Valley Excellence Award of Telangana**

Eminent molecular biologist Professor Michael N Hall of the Biozentrum University of Basel, Switzerland, has been chosen for the 2018 Genome Valley Excellence Award for his pioneering work in discovering the nutrient-activated TOR (Target of Rapamycin) proteins,

- **Shyam Benegal has been bestowed with the V Shantaram Lifetime Achievement Award 2018**

Shyam Benegal, the veteran film producer and director, has been bestowed with the prestigious V. Shantaram lifetime achievement Award 2018 for his contribution to the promotion of the documentary movement. The award, carrying a trophy, a citation, shawl and cash prize of Rs 10 lakh.

- **Narendra Modi has been conferred the ‘Grand Collar of the State of Palestine’**

Prime Minister Narendra Modi has been conferred with the ‘Grand Collar of the State of Palestine’ by President Mahmoud Abbas for his key contribution to promote relations between India and Palestine. Mr. Modi is the first Indian Prime Minister to make an official visit to Palestine. The Grand Collar is highest order given to foreign dignitaries – Kings, Heads of State/Government and persons of similar rank.

- **Ellen Johnson Sirleaf has been honored with the 2018 Ibrahim Prize for Achievement in African Leadership**

Ellen Johnson Sirleaf, former Liberian President, has been honored with the 2018 Ibrahim Prize for Achievement in African Leadership for excellence in African leadership. The \$5 million African Leadership prize is awarded by the Mo Ibrahim Foundation which honors role models on a continent where many leaders have stayed in power for decades.

- **Sanjeev Bajaj has been named the EY Entrepreneur of the Year 2017**

- Sanjiv Bajaj, managing director of Bajaj Finserv, has been named the EY Entrepreneur of the Year 2017 for solutions in lending, life and general insurance and wealth advisory. He will represent India at the EY World Entrepreneur of the Year Award (WEOY) in Monte Carlo.

- **Vikram Singh has been appointed the Chef-de-Mission for the 21st Commonwealth Games 2018**

Vikram Singh Sisodia, the joint secretary of Indian Olympic Association (IOA), has been appointed the Chef-de-Mission for the 21st Commonwealth Games 2018, which is scheduled to be held in Gold Coast, Australia from April 4 to 15.

- **Shantanu Narayan Indian-American has been elected as the Vice Chairman of the US-India Strategic and Partnership Forum**

Shantanu Narayan, the Indian-American CEO of Adobe, has been elected as the Vice Chairman of the US-India Strategic and Partnership Forum (USISPF). The USISPF is a new organisation that has been set up to enhance business relations between India and the US.

- **Neelam Kapoor has been appointed as the new director general of the Sports Authority of India (SAI)**

Neelam Kapoor a 1982 batch officer of the Indian Information Services has been appointed as the new DG of SAI. The appointment committee of cabinet approved the appointment to the post till her superannuation i.e July 2019.

- **Sudeep Lakhtakia has taken charge as the new Director General of the National Security Guard**

Sudeep Lakhtakia, the 1984-batch IPS officer of the Telangana cadre, has taken charge as the new Director General of the ‘black cats commando’ force National Security Guard (NSG). DG of National Security Guard (NSG) and will hold the post till July 2019. He succeeded S P Singh.

- **Syed Mohd. Hussain has been sworn-in as the new Chief Justice of Bangladesh**

Syed Mahmud Hossain has been sworn-in as the 22nd chief justice Chief Justice of Bangladesh. He succeeded acting chief justice Abdul Wahab Mian. Mian was appointed as the acting chief justice after the Bangladesh’s first Hindu chief justice Surendra Kumar Sinha.

- **Jerome H Powell has been sworn-in as the new Chairman of the Federal Reserve**

Jerome Hayden Powell has been sworn-in as the new Chairman of the Federal Reserve for a four-year term on February 5, 2018. The oath was administered by Vice Chairman Randal K. Quarles in the Board Room. He succeeded Janet Yellen, the first woman to lead the US central bank in its 100-year history.

- **Biswamohan Mahapatra has been appointed as non-executive chairman of the National Payments Corporation of India (NPCI)**

Biswamohan Mahapatra has been appointed as non-executive chairman of the National Payments Corporation of India for a period of two years. He succeeded B Sambamurthy, who was the interim chairman of the NPCI board.

- **Hardayal Prasad has been appointed as the new MD & CEO of SBI Card**

Hardayal Prasad has been appointed as the new Managing Director & CEO of the SBI Card with effect from February 1, 2018. He succeeded Vijay Jasuja, who retired on January 31, 2018. SBI Card has a customer base of over 5.7 million and a market share of 16%.

- **Arvind.P. Jamkhedkar has been named as the new Chairman of the Indian Council of Historical Research (ICHR)**

- Archaeologist and historian Arvind P. Jamkhedkar will be the new Chairman of the Indian Council of Historical Research (ICHR). He will replace Prof. K. Sudershan Rao, whose term as ICHR chief was mired in controversy.

- **Dr. Gurcharan Singh Kalkat, the noted Indian agricultural scientist from Punjab has passed away.**

Dr. Gurcharan Singh Kalkat (91), the former agriculture commissioner of India and Padam Shri and Padam Bhushan awardee, has passed away in Chandigarh, Punjab. He was known for his contribution during the Green Revolution era which led to a boom in the production of wheat and rice in the country.

- **Kalamandalam Geethanandan, the acclaimed Ottanthullal artist from Kerala has passed away**

Kalamandalam Geethanandan (58), the acclaimed Ottanthullal artist, has passed away while performing at Avittathur Mahavishnu Temple in Avittathur, Kerala.

- **Dharmasena Pathiraja, the renowned filmmaker from Sri Lanka has passed away**

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- **India has signed 40 Million USD of loan agreement with World Bank (WB) for UP Tourism Project**

India has signed a loan agreement worth \$40 million with the World Bank (WB) for UP Pro-Poor Tourism Development Project on December 28, 2017. The purpose of the project is

Dharmasena Pathiraja (74), the renowned Sri Lankan filmmaker, has passed away in Kandy, Sri Lanka on January 28, 2018. He was fondly referred to as “a rebel with a cause” and acclaimed for his compelling portrayals of urban underclasses.

- **Chandrasekhar Rath, the veteran litterateur from Odisha has passed away.**

Chandrasekhar Rath (89), the doyen of Odia literature, has passed away in Bhubaneswar, Odisha on February 10, 2018. Rath was conferred with several awards, including Kendra Sahitya Akademi Award, Odisha Sahitya Akademi Award and Atibadi Jagannath Das Samman for his contribution in the field of literature.

- **Asma Jahangir, the renowned human rights lawyer from Pakistan passed away.**

Asma Jilani Jahangir (66), Pakistan’s renowned human rights lawyer, social activist and an outspoken critic of the country’s powerful military establishment, has passed away in Lahore. She was known for her outspoken nature and unrelenting pursuit for human rights. Asma was the first woman to serve as the President of Supreme Court Bar Association of Pakistan.

- **Johann Johannsson, the renowned musician from Iceland has passed away**

Johann Johannsson (48), the acclaimed Icelandic musician, has passed away in Berlin, Germany on February 8, 2018. He was known for giving background scores to films such as “Arrival”, “Sicario” and “The Theory of Everything”.

- **Bolla Bulli Ramaiah, the former Union minister from Telugu Desam Party has passed away**

Dr Bolla Bulli Ramaiah (92), the former Union minister and veteran TDP leader, has passed at Tanuku in Andhra Pradesh on February 14, 2018. He began his career in 1953 as an employee in the Andhra Sugars and rose through the ranks to become its chairman and managing director.

to increase tourism-related benefits for local communities in Uttar Pradesh.

- **The 25th edition of National Children Science Congress (NCSC-2017) has been hosted by Ahmedabad.**

The 25th edition of National Children Science Congress (NCSC-2017) has started at Science city in Ahmedabad, Gujarat. The five-day Children Science Congress has been

organized by Department of Science and Technology, Government of India.

- **After Sikkim, Arunachal Pradesh has been officially declared Open Defecation Free (ODF)**

Arunachal Pradesh has been officially declared Open Defecation Free (ODF) and has become the second state in the North East after Sikkim to achieve the status. On 1st January 2018, Upper Subansiri, Siang and Changlang were officially declared ODF.

- **KKR & Co. of USA has become the India's first Foreign-Owned Asset Reconstruction Company (ARC)**

US buyout giant Kohlberg Kravis Roberts (KKR) & Co. has become the first foreign investor to fully own an Asset Reconstruction Company (ARC) in India as it received approval from the Reserve Bank of India (RBI) at a time when lenders are fighting with a pile of bad loans that have crippled their businesses.

- **Nirmala Sitharaman has launched a new start-up incubation centre "Centre for Entrepreneurship Opportunities and Learning (CEOL)" in Mangaluru**

Nirmala Sitharaman, the Union Defence Minister, has launched a new state-of-the-art incubation centre "Centre for Entrepreneurship Opportunities and Learning (CEOL)" at Mallikatta in Mangaluru, Karnataka. The aim of CEOL is to nurture talent, foster the spirit of innovation and to support young engineers to realize their ideas.

- **Uttar Pradesh will be the theme state for the 32nd Surajkund International Crafts fair**

Uttar Pradesh will be the theme state for the 32nd Surajkund International Crafts fair, which is scheduled to be held from the first week of February at Faridabad in Haryana. Besides participation of all states, about two dozen countries would also take part in the fair.

- **Maneka Gandhi has launched an online portal NARI for the empowerment of women**

Maneka Gandhi, the union minister of Women and Child Development (WCD), has inaugurated an online portal NARI in New Delhi for the empowerment of women. The portal – nari.nic.in – will provide easy access to information on government schemes and initiatives for women.

- **Jawaharlal Nehru Port has won the 2017 "Samudra Manthan – Caring Organisation of the Year" award**

The Jawaharlal Nehru Port Trust (JNPT), which is India's Premier Container Port, has won the 2017 "Samudra

Manthan – Caring Organisation of the Year" award. The award instituted by Bhandarkar Shipping aims to fuel healthy competition in the maritime sector.

- **The Union Cabinet has recently given its approval for establishment of new AIIMS in Himachal Pradesh under the Pradhan Mantri Swasthya Suraksha Yojana**

The Union Cabinet chaired by Prime Minister Shri Narendra Modi has given its approval for establishment of new AIIMS in Bilaspur (Himachal Pradesh) under the Pradhan Mantri Swasthya Suraksha Yojana (PMSSY). The cost of the project is Rs.1351 crore and will be completed in a period of 48 months.

- **Prime Minister's official website – www.pmindia.gov.in – is available in 13 languages**

On 1st January 2018, the Assamese and Manipuri language versions of Prime Minister Narendra Modi's Official website (www.pmindia.gov.in) were launched. The website can now be accessed in Assamese and Manipuri in keeping with the requests from the citizens of the two states.

- **The Border Security Force (BSF) has launched operation Alert on Jammu and Kashmir (J&K) International Border to curb infiltration**

The Border Security Force (BSF) has launched Operation Alert along the over 200 km long International Border (IB) in Jammu and Kashmir (J&K) to curb the increasing movement of infiltrating terrorists from across the border.

- **Haryana has become the first Indian state to launch High-Risk Pregnancy (HRP) portal**

Haryana has become the first Indian state to launch High-Risk Pregnancy (HRP) portal which helps in early identification of high-risk pregnant cases up to the grass-roots level and ensures their timely referral to the civil hospitals for further management and delivery by specialists.

- **India's second Film and Television Institute of India (FTII) will be set up in Arunachal Pradesh**

Soon, India's second Film and Television Institute of India (FTII) will be set up by the Union Government in Arunachal Pradesh as part of tapping the potential of the Northeastern region. The first FTII was set up in Pune.

- **Narendra Modi has inaugurated the first-ever Persons of Indian Origin (PIO) Parliamentary Conference in Delhi**

Prime Minister Narendra Modi has inaugurated the first-ever Persons of Indian Origin (PIO) Parliamentary Conference in the Pravasi Bharatiya Kendra (PBK) in Delhi. Approx 124

Members of Parliament (MP) and 17 mayors from 23 countries will participate in this conference.

- **The 2018 Pravasi Bharatiya Divas (PBD) is celebrated on 9th January**

The Pravasi Bharatiya Divas (PBD) is celebrated every year on January 9 to mark the contribution of Overseas Indian community in the development of India. The day was chosen to commemorate the return of Mahatma Gandhi from South Africa to India in 1915, which led India's freedom struggle and changed the lives of Indians forever.

- **India's GDP forecast is 7.3% in 2018, as per World Bank's latest report "2018 Global Economic Prospects (GEP)"**

The World Bank (WB) in its latest report "Global Economic Prospects has projected India's GDP growth rate at 7.3% in 2018 and 7.5% for the next two years. As per report, despite initial setbacks from demonetization and Goods and Services Tax, India's economy is estimated to have grown at 6.7% in 2017.

- **Mutunga railway station entered Limca Book of Records 2018 for having all-women staff**

The Matunga suburban station on the Central Railway (CR) of Mumbai division has figured in the Limca Book of Records 2018 for having an all-woman staff. The achievement comes six months after Matunga became the first railway station in the country to be run by an all-woman staff.

- **The 2018 National Youth Day (NYD) is celebrated on 12th January all over India.**

The 2018 National Youth Day (NYD) has been celebrated in India on January 12 to mark the 155th birth anniversary of social reformer, philosopher and thinker Swami Vivekananda. He was considered a major force in the revival of Hinduism in India and bringing it to the status of a major world religion in the late 19th century.

- **Umesh Sinha committee has been constituted by the Election Commission (EC) to suggest changes to Representation of the People Act in view of social media expansion.**

The Election Commission (EC) has constituted a 14-member committee to suggest changes to Section 126 of the Representation of the People Act in view of social media expansion. The Act prohibits poll campaign in the last 48 hours of voting.

- **ISRO has successfully launched Cartosat 2 Series satellite into space from PSLV C-40.**

ISRO has successfully launched weather observation satellite Cartosat 2 Series and 29 other spacecraft into the space from its Polar Satellite Launch Vehicle (PSLV) C-40 from the Satish Dhawan Space Centre (SDSC) in Sriharikota, Andhra Pradesh.

- **The 70th edition of Army Day 2018 has celebrated on 15th January**

The Army Day is celebrated every year by the Indian Army on January 15 to commemorate the day when General (later Field Marshal) K.M Cariappa took over the command of Army from General Sir Francis Butcher, the last British Commander-in-Chief in 1949 and became the first Commander-in-Chief of Indian Army post Independence.

- **George Weah has been elected as the new president of Liberia**

Ex-football superstar George Weah has been elected as the new president of Liberia after beating Vice President Joseph Boakai in a runoff with 61.5% of the vote. Now, he will succeed Ellen Johnson Sirleaf, Africa's first elected female president. (Capital-Monrovia, Currency-Dollar)

- **After United States, Israel has officially confirmed withdrawal from UNESCO**

Israel has officially confirmed withdrawal from United Nations Educational, Scientific and Cultural Organization (UNESCO) over an anti-Israel bias. Audrey Azoulay, the UNESCO chief, stated that she had been officially notified that Israel would leave on December 31, 2018.

- **India to host the mini-ministerial meeting of WTO members in Feb 2018 to revitalize the multi-lateral trade body.**

The mini-ministerial meeting of WTO members from both rich and developing nations is proposed to be hosted by India in February 2018 to revitalize the multi-lateral trade body. About 40 WTO member countries are expected to participate in the meeting, which is taking place after collapse of the ministerial talks held in Buenos Aires in December 2017.

- **China has launched the world's largest human genome research project**

China has launched the world's largest human genome research project to document the genetic makeup of one

lakh people to help generate the precision medicines for the future.

- **Poland has formally joined as the new non-permanent members of UNSC**

On 3rd January 2018, the United Nations Security Council (UNSC) has welcomed six new non-permanent members — Equatorial Guinea, Ivory Coast, Kuwait, the Netherlands, Peru, and Poland. The six countries who left the UNSC on 31st December 2017 are Egypt, Italy, Japan, Senegal, Ukraine and Uruguay.

- **Somitra Chattopadhyay has conferred with the France's highest order of merit 'Legion of Honour at the 42nd International Kolkata Book Fair 2018**

Soumitra Chattopadhyay, the legendary film and theatre actor, will be conferred with the France's highest order of merit 'Legion of Honour at the 42nd International Kolkata Book Fair 2018. The honour will be bestowed on the actor who starred in many of Satyajit Ray's iconic films by French culture.

- **The world's largest Ice festival has started in China**

The 34th Harbin International Ice and Snow Festival 2018 and the 3rd China International Ice and Snow Tourism Summit has officially started on January 5 in Harbin, capital of northeast China's Heilongjiang Province.

- **The 2018 World Hindi Day (WHD) is observed on 10th January**

The World Hindi Day (WHD) is observed every year on January 10 to mark the first anniversary of World Hindi Conference (WHC) which was held in 1975. The first WHC was inaugurated by then Prime Minister Indira Gandhi.

- **Ecuador has granted citizenship to Julian Assange, the founder of WikiLeaks**

Ecuador has granted citizenship to Wikileaks founder Julian Assange in an attempt to resolve the political impasse over his continued presence in the United Kingdom (UK). Ecuador Foreign Minister Maria Fernanda Espinosa informed that Assange, who is an Australian, became an Ecuadoran citizen.

- **Emmanuel Macron has been ranked first in the latest Gallup international annual survey "Opinion of Global Leaders"**

French President Emmanuel Macron has been ranked first in the latest Gallup international annual survey "Opinion of Global Leaders", followed by German Chancellor Angela

Merkel and PM Narendra Modi. The survey was conducted across 50 nations and interviewed 53,769 people.

- **India's rank 30th at the latest World Economic Forum (WEF)'s Global Manufacturing Index (GMI)**

The World Economic Forum (WEF) has ranked India at 30th position on a Global Manufacturing Index (GMI). In its first "Readiness for the future of production" report, Japan has been found to have the best structure of production and is followed by South Korea, Germany, Switzerland.

- **SBI Life Insurance has received approval from SEBI for an IPO (Initial Public Offering) of up to Rs 8,400 crore.**

The IPO will involve 120 million secondary shares or 12 per cent of the insurer's equity capital.

- **Bank of Baroda has recently signed a MoU with POORTI Agri Services Pvt. Ltd to enable the farmers to purchase agricultural inputs**

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The Punjab National Bank (PNB) and National Scheduled Castes Finance and Development Corporation (NSFDC) have tied up to provide financial assistance for economic empowerment of persons belonging to Scheduled Caste (SC) families living below Double Poverty Line (DPL)

- **Vishwanathan Anand has won the 2017 World Rapid Chess Championship in Riyadh**

Indian chess ace Viswanathan Anand has won the 2017 World Rapid Chess Championship by beating Russia's Vladimir Fedoseev 2-0 in a two-game tie-break in Riyadh, Saudi Arabia.

- **Jeetu Rai has won gold in men's senior 50m pistol event at the 61st National Shooting Championships Competition (NSCC-2017)**

In Shooting, ace Indian marksman Jitu Rai won the men's 50-metre pistol national title, setting a new record score of 233 at the 61st National Shooting Championships Competition in Thiruvananthapuram.

- **Vidarbha cricket team has won the 2017 Ranji Trophy tournament**

Vidarbha cricket team has created history by winning the 2017 Ranji Trophy tournament with a thumping 9-wicket win over Delhi at the Holkar stadium in Indore on the 4th and penultimate day of their final on January 1, 2018. It is Vidarbha's first Ranji Trophy title.

- **G.Sthiyan has become the India's highest-ranked player in latest International Table Tennis Federation (ITTF) rankings**

G Sathiyam has become India's highest-ranked player in the latest International Table Tennis Federation (ITTF) rankings. Sathiyam (ranked 49th) surpassed his compatriot the legendary Sharath Kamal (51st).

- **Meghalaya to host the 39th National Games in 2022**

Meghalaya has signed the Host City Contract with the Indian Olympic Association (IOA) for hosting the 39th National Games in 2022 on January 3, 2018. The tripartite contract was signed between the IOA, the Meghalaya State Olympic Association, and the state government.

- **Aanchal Thakur of Himachal Pradesh has become the first Indian to win an international medal in skiing**

Aanchal Thakur, a 21-year-old from Himachal Pradesh, has created history by becoming the first Indian to register an international medal in skiing. She clinched bronze in the slalom race category at Alpine Ejder 3200 Cup in Turkey.

- **Virat Kohli has won the Sir Garfield Sober Trophy for Cricketer of the Year 2017**

Indian captain Virat Kohli has been named the Sir Garfield Sobers Trophy for Cricketer of the Year 2017. He also bagged the top honour for ODI players in the ICC annual awards at the 2017 ICC annual awards announced in Dubai on January 18, 2018. He has also been named as the captain of both the ICC Men's ODI Team of the Year and ICC Men's Test Team of the Year.

- **K.S.Chitra has been chosen for the prestigious 2017 Harivarasanam award**

Veteran singer K S Chitra has been selected for the prestigious 2017 Harivarasanam award, instituted by the Kerala government. Chitra has been selected for the award in recognition of her contribution to propagate the spirit of secularism, equanimity and universal brotherhood.

- **Krishna Sobti has been chosen for the 53rd Jnanpith Award 2017.**

Krishna Sobti (92), the renowned Hindi Litterateur, has been chosen for the 53rd Jnanpith Award for the year 2017 for her path-breaking contribution to Indian literature. She is known for experimenting with new writing styles and creating bold and daring characters in her stories who were ready to accept all challenges.

- **Anil K.Tripathi has been awarded "Bharat Gaurav Award" – 2017 in Science and Technology category.**

Dr Anil K. Tripathi, scientist at Indian Institute of Integrative Medicine, has been honoured with the prestigious "Bharat Gaurav Award" – 2017 in Science and Technology stream at India International Centre (IIC) in New Delhi.

- **Javed Akhtar awarded 2017 Hridaynath Mangeshkar Award.**

Veteran writer-lyricist Javed Akhtar (72) was honoured with the 2017 Hridaynath Mangeshkar Award at event in Mumbai which marked 80th birthday of veteran music composer Hridaynath Mangeshkar and 28th anniversary of Hridayesh Arts.

- **US author George Saunders wins 2017 Man Booker Prize**

American author George Saunders won the 2017 Man Booker Prize, a high-profile literary award for his first full-

length novel "Lincoln in the Bardo". With this, he became second consecutive American writer to win prize after Paul Beatty (for his novel The Sellout), after rules were changed in 2014 to allow authors of any book written in English and published in UK to compete.

- **TM Krishna wins 2015-16 Indira Gandhi Award for National Integration**

Carnatic vocalist T M Krishna won 30th Indira Gandhi Award for National Integration for 2015 -16 for his services in promoting and preserving national integration in the country. Award was presented with the honour by Congress president Sonia Gandhi on October 31, 2017 Indira Gandhi's death anniversary.

- **Amardeep Singh has been named as the the new director of Serious Fraud Investigation Office (SFIO).**

Amardeep Singh Bhatia, a 1993 batch IAS officer of Nagaland cadre, will be the new director of Serious Fraud Investigation Office (SFIO). The SFIO is a fraud investigating agency in India, under the jurisdiction of the Ministry of Corporate Affairs, under the Ministry of Corporate Affairs. Bhatia is at present joint secretary in the ministry.

- **Mukhmeet Singh Bhatia has been given charge for the post of Joint Secretary in the 15th Finance Commission.**

Mukhmeet Singh Bhatia, a 1990 batch IAS officer of Jharkhand cadre, has been given charge for the post of Joint Secretary in Fifteenth Finance Commission under the Department of Economic Affairs for tenure of five years. Under the chairmanship of NK Singh, the 15th Finance Commission was constituted.

- **Anushka Sharma has been named PETA's Person of the Year 2017**

Bollywood actress Anushka Sharma has been named PETA's Person of the Year 2017 for her efforts to help protect dogs from fireworks. She was also against the use of horses to pull carriages in Mumbai, Maharashtra. It was given by animal rights organisation People for Ethical Treatment of Animals (PETA).

- **Vinay Shasrabuddhi has been appointed new President of the Indian Council of Cultural Relations (ICCR)**

Vinay Sahasrabuddhe, the BJP leader and Rajya Sabha MP from Maharashtra, has been appointed new President of the Indian Council of Cultural Relations (ICCR). He will succeed Prof. Lokesh Chandra. Sahasrabuddhe is the vice-

president of Rambhau Mhalgi Prabodhini which is South Asia's only training and research academy for elected representatives and voluntary social workers.

- **Salil Pareekh has taken charge as the new CEO and MD of Infosys**

Salil S Pareekh, an aeronautical engineer from IIT Bombay, has formally taken charge as the new Chief Executive Officer (CEO) and Managing Director (MD) of Infosys on January 2, 2018. Parekh joins Infosys from Capgemini, where he was a member of the Group Executive Board.

- **Vijay Keshav Ghokhle has been appointed the new Foreign Secretary of India**

Vijay Keshav Gokhale, the 1981-batch Indian Foreign Service (IFS) officer, has been appointed the new Foreign Secretary of India. He will succeed S Jaishankar, whose term ends on January 28, 2018. Currently, he is Secretary (Economic Relations) in the Ministry of External Affairs (MEA).

- **Pankaj Jain has taken charge as the Managing Director (MD) of India Infrastructure Finance Company Ltd (IIFCL)**

Pankaj Jain, a 1990 batch IAS officer of Assam-Meghalaya cadre, has taken charge as the Managing Director (MD) of India Infrastructure Finance Company Ltd (IIFCL).

- **Tufan Ghosh has taken charge as the new Chief Operating Officer of National Cricket Academy**

Tufan Ghosh has taken charge as the new Chief Operating Officer of National Cricket Academy. Beside him, former India stumper Saba Karim has assumed the office as BCCI's General Manager. Both Karim and Ghosh will report to BCCI CEO Rahul Johri and will be based out of Mumbai and Bengaluru respectively.

- **Abhay has taken charge as the new chief of the Narcotics Control Bureau (NCB)**

Abhay, the 1986-batch police officer of Odisha cadre, has taken charge as the new chief of the of the Narcotics Control Bureau (NCB) at the NCB headquarters in Delhi on January 2, 2018. He will hold the post till 18th of November 2019.

- **T.S. Thirumurthi has been appointed the Secretary (Economic Relations) in the Ministry of External Affairs (MEA)**

T S Tirumurti, a 1985-batch officers of Indian Foreign Service, has been appointed the Secretary (Economic

Relations) in the External Affairs Ministry. According to the order issued by the personnel ministry, the Appointments Committee of the Cabinet has approved his appointment to the post.

- **Sunny Verghese has been appointed as the Chairman of the Geneva-based World Business Council for Sustainable Development (WBCSD)**

Sunny Verghese, the Singapore-based Indian-origin businessman, has been appointed as the Chairman of the Geneva-based World Business Council for Sustainable Development (WBCSD). He succeeded Paul Polman.

- **A.R. Rehman has become the official brand ambassador of Sikkim**

Oscar-winning composer AR Rahman has become the official brand ambassador of Sikkim. The declaration was made by Sikkim chief minister Pawan Kumar Chamling who felicitated the legendary music composer during an inauguration of the 2018 Sikkim Red Panda Winter Carnival at Palzor Stadium in Gangtok.

- **Dilip Asbe has been appointed as the new Managing Director and CEO of National Payments Corporation of India (NPCI)**

Dilip Asbe has been appointed as the new Managing Director and CEO of National Payments Corporation of India. Prior to this, Asbe was CEO-in-charge of NPCI. He succeeded A.P.Hota, who retired in August 2017.

- **K.Sivan has been named as the the new Chairman of the Indian Space Research Organisation (ISRO)**

Dr. K Sivan will be the new Secretary of the Department of Space, and Chairman of the Space Commission and the Indian Space Research Organisation (ISRO). Sivan is popularly known as the "Rocket Man" for his significant contribution in the development of cryogenic engines for India's space programme.

- **Indu Malhotra has become the first woman lawyer to be directly promoted as a judge of the Supreme Court (SC)**

The Supreme Court collegium, headed by CJI Dipak Misra, has created history by selecting Indu Malhotra as the first woman lawyer to be directly promoted as a judge of the Supreme Court (SC). She will be the 7th woman judge in the Supreme Court, since it was established 67 years ago.

- **Kajol has been named advocacy ambassador for Swachh Aadat Swachh Bharat initiative**

Actress Kajol has become an advocacy ambassador for Hindustan Unilever's Swachh Aaad Swachh Bharat 'haath muh bum' initiative. She is an active supporter of eradicating preventable deaths from hygiene-related issues.

- **Vijay Kumar has been named as the new MD & CEO of National Commodity & Derivatives Exchange Limited (NCDEX)**

Vijay Kumar has been appointed the new Managing Director (MD) and Chief Executive Officer (CEO) of National Commodity & Derivatives Exchange Limited (NCDEX) for three years with effective from January 18, 2018. He succeeded Samir Shah.

- **S. Selvakumar has been appointed as new CMD of Security Printing and Minting Corporation of India Ltd (SPMCIL)**

Selvakumar, the senior IAS officer, has been appointed as new Chairman and Managing Director (CMD) of Security Printing and Minting Corporation of India Ltd (SPMCIL).

- **Anandiben Patel has become the new Governor of Madhya Pradesh**

Anandiben Patel, the former Gujarat chief minister, has become the new Governor of Madhya Pradesh on January 19, 2018. She succeeded Om Prakash Kohli, who was holding the additional charge of the office of MP Governor along with the office of Gujarat Governor.

- **Om Prakash Rawat has been appointed as the new Chief Election Commissioner**

Om Prakash Rawat, the senior-most Election Commissioner, has been appointed as the new Chief Election Commissioner (CEC). He will succeed A.K. Joti on January 23, 2018 and will have tenure of almost a year till his retirement in December 2018. Election Commissioners have a fixed term of six years but have to step down if they reach 65 years of age before their term expires.

- **Anwar Jalalpuri, the noted Urdu poet has passed away.**

Prominent Urdu poet Anwar Jalalpuri (71), who translated Bhagwad Geeta into Urdu, has passed away in Lucknow on January 2, 2018. Jalalpuri wrote 'Rahraw se Rahnuma tak', 'Urdu Shayri Mein Geetanjali' and 'Urdu Shayri mein Geeta'.

- **R Margabandu, of Tamilnadu the noted politician passed away**

R Margabandu (83), an advocate by profession and former Member of the Legislative Assembly (MLA) of Tamil Nadu,

has passed away on December 28, 2017. He represented Tamil Nadu in the Upper House from July 1995 to July 2001. He was the leader of the AIADMK party in the House.

- **Radha Vishwanathan, the noted vocalist from Karnataka has passed away**

Radha Vishwanathan (83), Carnatic vocalist and former classical dancer, has passed away in Bengaluru, Karnataka on January 2, 2018. She was the daughter of legendary classical singer M S Subbulakshmi.

- **John Young of USA the legendary astronaut passed away**

John Watts Young (87), the legendary astronaut who walked on the Moon and later commanded the first space shuttle flight, has passed away at Houston, United States. He became the 9th person to walk on the Moon as Commander of the Apollo 16 mission in 1972.

- **Doodhnath Singh, the well-known Hindi writer from Uttar Pradesh has passed away.**

Doodhnath Singh (81), the well-known Hindi writer, critic and poet, has passed away in Allahabad, Uttar Pradesh on January 12, 2018. In 2014, the government of Uttar Pradesh honoured him with their Bharat Bharti Samman.

- **Narayana Sadashiv Pharande, leader from Bhartiya Janta Party passed away**

Prof. Narayana Sadashiv Pharande (78), the senior BJP leader and former Maharashtra Legislative Council (MLC), has passed away in Pune, Maharashtra on January 16, 2018. He was popularly known as Na Sa Pharande & was elected thrice as the Member of the Legislative Council.

- **Charu Rohatgi, the famous film actress passed away**

Charu Rohatgi, the Bollywood and TV actor, has passed away in Mumbai, Maharashtra on January 15, 2018. She is known for working in Parineeti Chopra – Arjun Kapoor starrer film 'Ishaqzaade'. She was also an integral part of daily soaps like Pratigya and Uttaran.

- **N. Vembusamy Sankaran, the renowned journalist from Tamilnadu passed away**

N. Vembusamy Sankaran (64), popularly known as Gnani, has passed away in Chennai, Tamil Nadu. He was the veteran Tamil writer, journalist and theatre personality. Known as a firebrand writer, Gnani led a theatre group known as "Pareeksha," produced television serials on social themes.

- **Golden Temple has officially been declared the most visited place of the world by World Book of Records (WBR)**

The Golden Temple in Amritsar has officially been declared the most visited place of the world in 2017 by London-based organization World Book of Records (WBR). The WBR team presented the award certificate to Shriomani Gurdwara Pharbandhak Committee (SGPC), the management body of the Golden Temple.

- **Nirmala Sitharaman has been elected the new President of the Institute for Defence Studies and Analysis (IDSA)**

Nirmala Sitharaman, the Union Defence Minister, has been elected as the new President of the Institute for Defence Studies and Analysis (IDSA). The IDSA was set up in 1965 by the Ministry of Defence (MoD) as an autonomous think tank, and it is customary to have the Defence Minister as its President.

- **Raj Shah has become the first Indian-American to hold press gaggle with reporters on board US Presidential chopper Air Force One**

Raj Shah, who holds a key position in the White House, has become the first Indian-American to hold press gaggle with reporters on board US Presidential chopper Air Force One. Gaggle is the term used for informal briefing by the White House Press Secretary, which is on the record but bars reporters from video-graphing.

- **Shakti kanta Dass has been appointed as India's G20 Sherpa for the Development Track of the G20 summit**

Shaktikanta Das, the former Secretary of the Department of Economic Affairs (DEA), has been appointed as India's G20 Sherpa till December 31, 2018 for the Development Track of the G20 summit. There are two tracks in G-20 — Finance Track and Development Track. Prior to Das, former NITI Aayog Vice-Chairman Arvind Panagariya, held the responsibility of the G20 Sherpa.

- **Pradeep Singh Kharola has been appointed as the new Chairman and Managing Director (CMD) of Air India.**

Pradeep Singh Kharola, a 1985 batch IAS officer of Karnataka cadre, has been appointed as the new Chairman and Managing Director (CMD) of Air India. He will succeed Rajiv Bansal, who has been serving as the interim CMD for a little over 3 months.

- **The first edition of the International Symposium to Promote Innovation & Research in Energy Efficiency (INSPIRE 2017) has started in Jaipur.**

The first edition of the International Symposium to Promote Innovation & Research in Energy Efficiency (INSPIRE 2017) has started in Jaipur, Rajasthan on November 27, 2017. The 5-day symposium is being organized by Energy Efficiency Services Limited (EESL) in partnership with World Bank (WB) and Alliance for an Energy Efficient Economy (AEEE).

- **Ministry of Health & Family Welfare has launched India Hypertension Management Initiative (IHMI)**

The India Hypertension Management Initiative (IHMI) has been launched by Preeti Sudan (Secretary of Union Ministry of Health and Family Welfare (MoHFW)) and Dr. Soumya Swaminathan (Director of Indian Council of Medical Research (ICMR)) in New Delhi.

- **Badri Narayan Sharma has been appointed the chairman of the newly constituted National Anti-Profitteering Authority (NAA) under GST regime**

Badri Narain Sharma, the 1985 batch IAS officer of the Rajasthan cadre, has been appointed the chairman of the newly constituted National Anti-Profitteering Authority (NAA) under the Goods and Services Tax (GST) regime.

- **Haryana hosted the Korea Tourism Festival 2017**

The 2-day Korea Tourism festival 2017 was held in Gurugram, Haryana on November 25 to showcase famous South Korean tourist destinations, delicacies, art, culture and the country's heritage.

- **Sushma Swaraj represented India in the annual summit of Shanghai Cooperation Organisation (SCO-2017) in Russia.**

The annual meeting of the Shanghai Cooperation Organisation (SCO-2017) has started in Russian city of Sochi on November 30, 2017. Sushma Swaraj, the Union External Affairs Minister, will represent India in the two-day summit which is likely to discuss regional security scenario, including situations in the Gulf and Afghanistan.

- **India's first crypto-currency exchange "Coinome" has launched by Billdesk.**

India's first crypto-currency exchange "Coinome" has been launched by Mumbai-based payment gateway Billdesk. Coinome is incorporated under Hatio Innovations Pvt. Ltd, a

wholly owned subsidiary of BillDesk. It will allow users to be on-boarded via Instant e-KYC.

- **120 Beats per Minute has won the Golden Peacock award for the Best Film at the International Film Festival of India (IFFI-2017) .**

The French film on AIDS “120 Beats Per Minute”, directed by Robin Campillo, has won the prestigious Golden Peacock award for best film at the 48th International Film Festival of India (IFFI-2017), while the film’s actor Nahuel Perez Biscayart won the Silver Peacock in the best actor male category in Panaji, Goa.

- **Right to Health was the theme of 2017 World AIDS day (WAD).**

The World AIDS Day (WAD) is observed every year all over the world on December 1 to raise the public awareness about Acquired Immuno Deficiency Syndrome (AIDS). It is a pandemic disease caused due to the infection of Human Immunodeficiency Virus (HIV).

- **Parvathy Thiruvoth Kottuvatta has won the Best Actor Female Award at the 48th International Film Festival of India (IFFI-2017)**

Indian actor Parvathy Thiruvoth Kottuvatta has won the Best Actor Female Award at the 48th International Film Festival of India (IFFI-2017) for her role in Malayalam film “Take Off”.

- **Salil.S.Pareekh has been appointed as the new CEO and MD of Infosys.**

Salil S Parekh has been appointed as the new Chief Executive Officer (CEO) and Managing Director (MD) of Infosys, with effective from January 2, 2018.

- **The Indian Navy Day (IND) is celebrated on December 4.**

The Indian Navy Day (IND) is observed every year on 4th December every year to remember the courage and determination that Indian Navy had shown during the 1971 war. During the India-Pakistan war of 1971, the Indian Navy played a significant role in the bombing of the Karachi harbor and sank Pakistan Naval Ship PNS Ghazi.

- **India’s first Madame Tussauds Wax Museum has officially opened for public in New Delhi.**

India’s first Madame Tussauds wax museum has officially opened in New Delhi with 50 life-like figures spanning across history, sports, music, films, and politics, for the public at the iconic Regal building in central Delhi.

- **Hyderabad to host World Telugu Conference (WTC-2017).**

The World Telugu Conference (WTC) will be held at Lal Bahadur Shastri Stadium in Hyderabad, Telangana from December 15 with focus on how the Telugu language is preserved, protected, enriched in the Telangana region.

- **India’s largest floating solar power plant has opened in Kerala.**

India’s largest floating solar power plant has become operational at the Banasura Sagar dam in Wayanad, Kerala on December 5, 2017. The solar power plant that floats on the surface of water has a capacity of 500 kilowatts (KW). The total cost of the project is Rs. 9.25 crore.

- **Uttar Pradesh has become the India’s first state to endorse Centre’s triple talaq draft bill**

Uttar Pradesh has become the first State to endorse the Central government’s draft bill that makes instant triple talaq a cognisable and non-bailable offence. The draft law, which provides for three-year imprisonment and a fine to a man trying to divorce his wife by uttering “talaq” three times, got the State government’s approval at a Cabinet meeting, chaired by Chief Minister.

- **Madhya Pradesh assembly has passed a Bill awarding death to those found guilty of raping girls aged 12 and below.**

The Madhya Pradesh Assembly has unanimously passed a Bill awarding death to those found guilty of raping girls aged 12 and below on December 4, 2017. With this, Madhya Pradesh has become the India’s first State where those convicted of such rapes will face the gallows.

- **The 2017 Armed Forces Flag Day is celebrated on December 7.**

The Armed Forces Flag Day is observed every year in India on December 7 to remember the sacrifices and commemorate the honour to the soldiers, airmen and sailors. The day observed since 1949 and is dedicated towards collection of funds from people for the welfare of the Armed Forces personnel.

- **George Kurien committee has been set up by the National Commission for Minorities to study minority status for Hindus in 7 states and a Union Territory**

The National Commission for Minorities has set up a 3-member committee to look into whether Hindus should get minority status in seven states and a Union Territory where

they are not the dominant religious group. The panel, led by the commission's Vice Chairman George Kurien, has been given three months to submit its report.

- **India's first mobile food testing lab has launched in Goa.**

India's first mobile food testing laboratory, which will enable on-the-spot food safety tests to be conducted in Goa, has officially launched by Chief Minister Manohar Parrikar. This is the first ever 'Food Safety on Wheel' mobile laboratory in the country.

- **China to host the 7th International Military Sports Council (CISM) Military World Games – 2019.**

The 7th International Military Sports Council (CISM) Military World Games will be hosted from Oct. 18 to 27, 2019 in Wuhan, capital city of central China's Hubei Province. The games, which were inaugurated in Rome in 1995, is a multi-sport event organized every four years by the CISM.

- **The combined military exercise "Ajeya Warrior- 2017" has started between India and United Kingdom.**

The 14-day long Combined Military exercise 'Ajeya Warrior- 2017' between India and the United Kingdom (UK) has started in the Mahajan Field Firing Range near Bikaner of Rajasthan on December 1, 2017. The purpose of this exercise is to increase mutual cooperation and coordination between the two countries.

- **Uhuru Kenyatta has been sworn-in as the new President of Republic of Kenya**

Uhuru Kenyatta has been sworn-in for a second and final five-year term for the post of President of Republic of Kenya, a month after winning a bitterly disputed election rerun marked by delays and boycott.

- **Transformation towards sustainable and resilient society for all declared the theme of the 2017 International Day of Persons with Disabilities**

The International Day of Persons with Disabilities is observed every year on December 3 to promote the rights and well-being of persons with disabilities in all spheres of society and development and to increase awareness of the situation of persons with disabilities in every aspect of political, social, economic and cultural life.

- **Japan to host ministerial meeting of UN Security Council (UNSC) on North Korea' nuclear efforts**

Japan will host a ministerial meeting of the UN Security Council (UNSC) on December 15, which will be focused on

finding peaceful ways to pressure North Korea to halt its nuclear and ballistic missile tests and de-nuclearise the Korean peninsula. Secretary-General Antonio Guterres is expected to brief the council.

- **India has recently re-elected to the Council of the International Maritime Organisation (IMO) of London.**

India was re-elected to the Council of the International Maritime Organization (IMO) under Category B at an assembly of the organisation at its headquarters in London on December 1, 2017. India has been one of the earliest members of the IMO, having ratified its convention and joined it as a member-state in the year 1959.

- **South Korea & USA have launched joint air drill exercise "Vigilant Ace-2017"**

South Korea and the United States launched their largest-ever joint aerial drill exercise "Vigilant Ace-2017" on December 4 and will run till Dec 8, 2017. Around 12,000 US service members, including from the Marines and Navy, are joining South Korean troops.

- **The Asian Development Bank (ADB) has approved 583 Million US Dollars for Reliance Bangladesh Liquefied Natural Gas (LNG).**

The Asian Development Bank (ADB) has approved debt financing and partial risk guarantee of \$583 million to develop Reliance Power's 750MW LNG based combined cycle power plant and LNG terminal project in Bangladesh. The total project cost is approximately \$1 billion.

- **Caring for the Planet starts from the Ground was the theme of world Soil day.**

The World Soil Day (WSD) is observed every year on December 5 to communicate messages on the importance of soil quality for food security, healthy ecosystems and human well-being. The 2017 theme is "Caring for the Planet starts from the Ground".

- **United States has recently withdrawn from United Nations' Global Compact on Migration**

The United States has pulled out from the UN Global Compact on Migration as it does not meet the policies and principles of the Donald Trump administration. The US has been a part of the non-binding New York Declaration for Refugees and Migrants since it was unanimously adopted by the UN General Assembly in 2016.

- **Venezuela has launched new virtual currency "Petro"**

Venezuelan President Nicolas Maduro launched a cryptocurrency “Petro” to advance issues of monetary sovereignty, make financial transactions and overcome the financial blockade.

- **India and Cuba has recently signed MoU for enhanced cooperation in the health sector.**

India and Cuba has signed a Memorandum of Understanding (MoU) for enhanced cooperation in the health sector. The purpose of this MoU is to establish comprehensive inter-ministerial and inter-institutional cooperation between the two countries in the field of health by pooling technical, scientific, and financial and human resources.

- **Azhar A.H. Khan has been appointed as the new Ambassador of India to Turkmenistan**

Azar A.H.Khan has been appointed as the new Ambassador of India to Turkmenistan. Presently, he is Consul General in the Consulate General of India. He is expected to take up his assignment shortly.

- **United States has officially recognized Jerusalem as the capital of Israel.**

United States has officially recognized Jerusalem as the capital of Israel. With this, the United States will be the first country to move its embassy from Tel Aviv to Jerusalem, which is claimed by both Israelis and Palestinians. At present, Jerusalem is the seat of the modern Israeli government.

- **India to host 7th International Ground Water Conference (IGWC-2017) on ground water Vision 2030.**

The 7th International Ground Water Conference (IGWC-2017) will be hosted by India in New Delhi with a theme of “Ground water Vision 2030- Water Security, Challenges and Climate Change Adaptation” from December 11 to 13, 2017. The Conference is expected to take stock of present status and challenges of Groundwater management in the country under the changing water use and climatic scenarios.

- **Let’s stand up for equality, justice and human dignity declared as the Theme of World Human Rights Day 2017.**

The World Human Rights Day (WHRD) is observed every year on December 10 to commemorate the day in 1948 when the United Nations General Assembly (UNGA)

adopted and proclaimed the Universal Declaration of Human Rights at the Palais de Chaillot in Paris.

- **The 4th India-Australia-Japan Trilateral Dialogue was hosted by Subramanyam Jaishanker, Indian secretary in New Delhi.**

The 4th India-Australia-Japan Trilateral Dialogue was hosted by Dr. Subrahmanyam Jaishankar, the Foreign Secretary of India, with Secretary of Department of Foreign Affairs and Trade of Australia Frances Adamson and Vice Minister of Foreign Affairs of Japan Shinsuke J. Sugiyama, in New Delhi.

- **Norway has become the world’s first country to end national radio broadcasts on FM network.**

Norway has become the first country in the world to shut down national broadcasts of its Frequency Modulation (FM) network by completing its transition to digital radio. The transition, which began on January 2017, allows for better sound quality and more channels and functions at an eighth of the cost of FM radio.

- **SBI Life Insurance has received approval from SEBI for an IPO (Initial Public Offering) of up to Rs 8,400 crore.**

The IPO will involve 120 million secondary shares or 12 per cent of the insurer's equity capital.

- **The black Money has been disclosed by 21 thousand people under the Pradhan Mantri Garib Kalyan Yojna (PMGKY) till 31st March this year 4,900 crore rupees.**

The Income Tax Department has collected a tax of 2,451 crore rupees till now from these declarations. The scheme was launched in December 2016 by the government to enable people with black money to come clean by paying tax and penalty of 50 per cent.

- **Punjab National Bank (PNB) and Bharat Sanchar Nigam Limited (BSNL) join hands to roll out open mobile wallet speedpay across 10 states in the country.**

Now, BSNL will expand Speed pay services in Punjab, Chandigarh (UT), Haryana, Jammu and Kashmir, Himachal Pradesh, Uttar Pradesh, Bihar, West Bengal, Jharkhand, and Uttarakhand.

- **Indusind bank has entered into an agreement with Bharat Financial Inclusion to evaluate a potential merger between the two companies.**

Microfinance company Bharat Financial Inclusion (formerly known as SKS Microfinance) is on the block. IndusInd Bank management has been authorized to

explore strategic opportunities for the expansion of its business and to assess the viability of strategic partnership.

- **The Pension Fund Regulatory and Development Authority (PFRDA) has raised the upper age limit for joining the National Pension Scheme (NPS) existing 60-years to -- 65 years.**

The scheme has the option of continuing and making contributions up to the age of 70. National Pension System (NPS) is a low cost, tax-efficient and flexible retirement savings scheme launched by the government of India (GoI).

- **India Post Payments Bank (IPPB) gearing up to provide its financial services through all of 1.55 lakh post offices and 3 lakh employees by the end of 2018.**

It will create India's second-largest payments bank in terms of reach. The new model of banking allows mobile firms, supermarket chains and others to cater to banking requirements of individuals and small businesses.

- **The Reserve Bank of India (RBI) will introduce 100 rupees coin to mark the birth centenary of AIADMK founder, former Tamil Nadu Chief Minister Late Dr. M.G. Ramachandran.**

The Reserve Bank of India will also issue new Rs 5 and Rs 10 coins. The new Rs. 5 coins will be 23 milli meters in diameter and made of copper (75%), zinc (20%) and nickel (5%). The standard weight of Rs 100 coin will be made of 35 grams while that of Rs 5 coin will be 6 grams.

- **India's first Payment Bank Airtel Payments Bank launches integrated Unified Payments Interface (UPI) on its digital platform.**

In January 2017, Bharti Airtel launched Payments Bank in India to enable transactions on digital platforms. The initiative will allow bank customers to link their bank accounts to Bhim app and make UPI payments.

- **Fino Payments Bank has launched BPay mobile banking app to make banking easy for millions of underbanked people in India.**

The mobile banking app enables simple, paperless, and convenient banking that allows customers to make bill payments, recharges, fund transfers and buy insurance. 'BPay' allows customers to seamlessly access wallet as well as savings account, with a single login and interface.

- **State Bank of India has launched India's first bond index series for overseas investors at the London Stock Exchange (LSE).**

With the launch of this index alongside FTSE Russell, SBI intention is to give people a benchmark based on which they can make investment calls.

- **RBI set 6.0% repo rate in the 5th bi-monthly Monetary Policy Review (MPR) of RBI for 2017-18**

The Reserve Bank of India (RBI) has kept the key interest rate "repo rate" unchanged at 6% and reverse repo at 5.75% in its fifth bi-monthly monetary policy review for the year 2017-18 on December 6, 2017, as it feared that inflation may top the central bank's medium-term target of 4%. It also maintained its neutral policy stance.

- **Bank of Baroda has launched digital Supply Chain Finance solution.**

The Bank of Baroda (BoB) has launched a digital supply chain finance solution to offer working capital loans to small and medium enterprise and large corporate clients.

- **Bank of Baroda has launched digital Supply Chain Finance solution**

The Bank of Baroda (BoB) has launched a digital supply chain finance solution to offer working capital loans to small and medium enterprise and large corporate clients. The solution will cover pre and post shipment products – dealer or channel finance, vendor finance and payable finance (HQ: Vadodara Estd: 1908).

- **OBOPAY has recently secured PPI (Prepaid Payment Instrument) license from the Reserve Bank of India (RBI).**

OBOPAY, the global mobile payment solutions company, has recently secured a license for Prepaid Payment Instrument (PPI) from the Reserve Bank of India (RBI) to operate a semi-closed loop wallet in India. The headquarters of OBOPAY is located at California, United States.

- **India's first Electronic Manufacturing Cluster (EMC) will be coming to Andhra Pradesh.**

India's first Electronic Manufacturing Cluster (EMC) will be coming to Andhra Pradesh. EMC has been designed and developed for providing facilities and amenities for manufacturing mobiles and allied products. The Union Government, through Ministry of Electronics and Information Technology (MeiTY) in 2012 had announced

about setting up EMC in India, with grant-in-aid for establishing such clusters.

- **According to index of eight core industries released by Ministry of Commerce and Industry, Core sector growth has grown 4.7%.**

According to index of eight core industries released by Ministry of Commerce and Industry, Core sector growth has grown 4.7% in October 2017, matching September 2017 growth, which has been revised down from 5.2%. The eight core sectors—coal, natural gas, crude oil, refinery products, cement, fertilisers, steel and electricity.

- **State Bank of India (SBI), the largest commercial bank in India recently launched country's first integrated lifestyle and banking digital service platform named YONO (acronym for 'You Only Need One')**

YONO is first digital banking platform that will allow customers to meet their lifestyle needs across 14 categories including booking and renting cabs, entertainment, dining experience, travel and stay etc.

- **Valtteri Bottas has won the 2017 Formula 1 Abu Dhabi Grand Prix tournament**

Valtteri Bottas, a Finnish racing driver currently competing in Formula One with Mercedes, has won the 2017 Formula 1 Abu Dhabi Grand Prix tournament.

- **Mirabai Chanu from Manipur has become the first Indian in over two decades to win gold at the IWF World Weightlifting Championship.**

Mirabai Chanu from Manipur has become the first Indian in over two decades to claim a gold medal at the International Weightlifting Federation World Weightlifting Championship (IWFWWC) in Anaheim, USA. Two decades earlier, Olympic bronze medalist Karnam Malleshwari had won the top prize in worlds twice – in 1994 and 1995.

- **Prithvi Shaw will lead India in ICC Under-19 Cricket World Cup 2018.**

Mumbai batsman Prithvi Shaw will lead a 16-member Indian team in ICC Under-19 Cricket World Cup 2018. The 16-team event will be held in New Zealand from 13th January to 3rd February 2018. The 16-team event will be held in New Zealand from 13th January to 3rd February 2018.

- **India has won the 2017 South Asian Regional Badminton Team Championship.**

India has won the first-ever South Asian Regional Badminton Team Championship. In the title clash played in Guwahati on 6th December 2017, India defeated Nepal, 3-0.

- **Yuvraj Singh has launched UNICEF-ICC's adolescent campaign "Power of Sports to Shape the Future of Adolescents".**

Indian cricketer Yuvraj Singh has launched the UNICEF-ICC's adolescent campaign "Power of Sports to Shape the Future of Adolescents" in Colombo, Sri Lanka to promote a UNICEF sports initiative for youngsters in South Asia.

- **Kanchanmala Pande from Maharashtra has become the first Indian to win gold at the World Para Swimming Championship 2017.**

Kanchanmala Pande from Nagpur, the visually impaired swimmer, has scripted history by becoming the first Indian to win gold at the World Para Swimming Championship in Mexico on December 7, 2017. Pande, who works with Reserve Bank of India (RBI), stood first in the in 200 meters medley event in S-11 category.

- **Cristiano Ronaldo has won the 2017 Ballon d'Or award for the year's best player.**

Cristiano Ronaldo, the Real Madrid and Portugal superstar, has won the 2017 Ballon d'Or award for the year's best player in Paris, France. It is his record-equalling 5th Ballon d'Or award with his great Barcelona rival Lionel Messi. Ronaldo, who also won the FIFA Men's Player of the Year award in October 2017.

- **India has clinched bronze at the Hockey World League (HWL-2017) tournament.**

Indian national hockey team has reclaimed the bronze medal at the Hockey World League (HWL-2017) tournament by defeating Germany in the final by 2-1 at Bhubaneswar, Odisha on December 11, 2017. Indian players took the lead in 21st minute through SV Sunil.

- **Australia has clinched gold at the Hockey World League (HWL-2017) tournament.**

The Australian hockey team has defeated Rio Olympics champions Argentina 2-1 in the final of the Hockey World League Final to win gold at Kalinga Stadium in Bhubaneswar, Odisha on December 11, 2017. Goals from Blake Govers and Jeremy Hayward helped the defending champions to beat Argentina hockey team.

- **Winter Dream is the official emblem for Beijing 2022 Olympic Winter Games**

The Beijing 2022 Organising Committee (BOCOG) has recently launched the official emblems for the 2022 Beijing Olympic and Paralympic Winter Games at a ceremony held at the National Aquatic Center in the Chinese capital.

- **Andhara Pradesh CM has announced a reward of one crore rupees to Arjuna awardee archer Vennam Jyoti Surekha**

N. Chandrababu Naidu also announced a 500- sq yd house site in Vijayawada and a government job for her. The Chief Minister also announced 10 lakh rupees reward for Devisri Prasad (10-year) of Tirupati on setting the Guinness World Record in skating.

- **Mohan Joshi has been honoured with the 2017 Vishnudas Bhawe award.**

Mohan Joshi, the veteran Indian film and television actor, has been honoured with the prestigious Vishnudas Bhawe award for his contribution to theatre. He was honoured with the award at a ceremony held in Sangli on the eve of Marathi Rangbhumi Din.

- **Krishna Sobti has been chosen for the 53rd Jnanpith Award 2017.**

Krishna Sobti (92), the renowned Hindi Litterateur, has been chosen for the 53rd Jnanpith Award for the year 2017 for her path-breaking contribution to Indian literature. She is known for experimenting with new writing styles and creating bold and daring characters in her stories who were ready to accept all challenges.

- **Anil.K.Tripathi has been awarded “Bharat Gaurav Award” – 2017 in Science and Technology category.**

Dr Anil K. Tripathi, scientist at Indian Institute of Integrative Medicine, has been honoured with the prestigious “Bharat Gaurav Award” – 2017 in Science and Technology stream at India International Centre (IIC) in New Delhi.

- **Javed Akhtar awarded 2017 Hridaynath Mangeshkar Award.**

Veteran writer-lyricist Javed Akhtar (72) was honoured with the 2017 Hridaynath Mangeshkar Award at event in Mumbai which marked 80th birthday of veteran music composer Hridaynath Mangeshkar and 28th anniversary of Hridayesh Arts.

- **Indian-American Gitanjali Rao wins 2017 Discovery Education 3M Young Scientist Challenge**

Indian-American Gitanjali Rao (11) won the 2017 Discovery Education 3M Young Scientist Challenge for inventing a

quick, low-cost test to detect lead-contaminated water. She was selected from 10 finalists who had spent three months collaborating with scientists to develop their ideas.

- **Hans Joachim Schellnhuber wins 2017 Blue Planet Prize**

Prof Hans Joachim Schellnhuber from Germany won 2017 Blue Planet Prize, world’s most prestigious award for pioneers in environmental science. He was awarded for establishing new field of science ‘Earth System Analysis’ and introducing most influential concepts including the notion of tipping elements in the climate system in Tokyo. He is Director of the Potsdam Institute for Climate Impact Research (PIK).

- **US author George Saunders wins 2017 Man Booker Prize**

American author George Saunders won the 2017 Man Booker Prize, a high-profile literary award for his first full-length novel “Lincoln in the Bardo”. With this, he became second consecutive American writer to win prize after Paul Beatty (for his novel The Sellout), after rules were changed in 2014 to allow authors of any book written in English and published in UK to compete.

- **TM Krishna wins 2015-16 Indira Gandhi Award for National Integration**

Carnatic vocalist T M Krishna won 30th Indira Gandhi Award for National Integration for 2015 -16 for his services in promoting and preserving national integration in the country. Award was presented with the honour by Congress president Sonia Gandhi on October 31, 2017 Indira Gandhi’s death anniversary.

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

Assistant Manager in Grade 'A' (Rural Development Banking Service)

Online Application Registration:

13th March to 2nd April 2018

PRACTICE TEST PAPER RAILWAY**QUANTITATIVE APTITUDE**

- A shopkeeper sold his item at cost price. But he uses 960 gm in place of 1 kg, find profit & loss percent.
(1) $5\frac{1}{6}\%$ (2) $4\frac{1}{6}\%$ (3) $5\frac{2}{3}\%$ (4) $4\frac{2}{3}\%$
- A shopkeeper sold his items at 10% profit. If he reduced Rs. 25 from C.P. & S.P. each, then his profit is increased by 5%. Find its C.P.
(1) Rs. 85 (2) Rs. 100 (3) Rs. 95 (4) Rs. 75
- Four years ago, the ratio of the ages of A and B was 2 : 3 and after four years it will become 5 : 7. Find their present ages.
(1) 36 years and 40 years
(2) 32 years and 48 years
(3) 40 years and 56 years
(4) 36 years and 52 years
- The average monthly income of X and Y is Rs. 5050. The average monthly income of Y and Z is Rs. 6250 and the average monthly income of X and Z is Rs. 5200. The monthly income of X is:
(1) Rs. 4050 (2) Rs. 3500
(3) Rs. 4000 (4) Rs. 5000
- The average of marks of 14 students was calculated as 71. But it was later found that the marks of one student had been wrongly entered as 42 instead of 56 and of another as 74 instead of 32. The correct average is:
(1) 67 (2) 68 (3) 69 (4) 71
- If cube root of 175616 is 56, then the value of $\sqrt[3]{175.616} + \sqrt[3]{0.175616} + \sqrt[3]{0.000175616}$
(1) 0.168 (2) 62.16 (3) 6.216 (4) 6.116
- $\sqrt{(333)^3 + (333)^3 + (334)^3 - 3 \times 333 \times 333 \times 334}$ is equal to
(1) 12 (2) 10 (3) 18 (4) 15
- If a and b are two odd positive integers, by which of the following integers is $(a^4 - b^4)$ always divisible?
(1) 3 (2) 6 (3) 8 (4) 12
- The maximum number of students among whom 1001 pens and 910 pencils can be distributed in such a way that each student gets same number of pens and same number of pencils, is:
(1) 91 (2) 910 (3) 1001 (4) 1911
- One-fifth of a tank holds 135 litres of water. What part of the tank is full if it contains 180 litres of water?
(1) $\frac{2}{5}$ (2) $\frac{4}{15}$ (3) $\frac{1}{3}$ (4) $\frac{1}{6}$
- A number when divided by 899 gives a remainder 63. If the same number is divided by 29, the remainder will be:
(1) 10 (2) 5 (3) 4 (4) 2
- The square root of $(272^2 - 128^2)$ is:
(1) 256 (2) 200 (3) 240 (4) 144
- A, B and C started a business with their investment in the ratio 1 : 2 : 4. After 6 months A increased his capital by 50% and B doubled his amount while C withdrew $\frac{1}{4}$ of his own investment. The ratio of their profits at the end of the year was:
(1) 10 : 5 : 9 (2) 5 : 12 : 14
(3) 6 : 9 : 17 (4) 5 : 12 : 6
- One pipe can fill a tank three times as fast as another pipe. If together the two pipes can fill the tank in 36 minutes, the slower pipe alone will be able to fill the tank in:
(1) 81 min (2) 108 min (3) 144 min (4) 192 min
- If 6 men and 8 boys can complete a work in 10 days and 26 men and 48 boys can complete the same work in 2 days, then 15 men and 20 boys will complete the whole work in how many days?
(1) 5 days (2) 4 days (3) 6 days (4) 7 days
- In a fort there is provision for 50 days for certain no. of people. After 10 days 500 more men join. Now the provision is sufficient for only 35 days. What was the original no. of people in the fort?
(1) 3500 (2) 3000 (3) 2500 (4) 4000
- A can plow $\frac{2}{3}$ rd of a field in 6 days, B can plow $\frac{1}{3}$ rd of the same field in 10 days. A & B together can plow $\frac{4}{5}$ the of the same field in how many days?
(1) $5\frac{4}{13}$ (2) $5\frac{7}{13}$ (3) $6\frac{7}{13}$ (4) 10
- A, B and C complete a work costing Rs. 1,800. A worked for 6 days, B for 4 days and C for 9 days. If their daily wages are in the ratio of 5 : 6 : 4, how much amount will be received by A?
(1) Rs. 800 (2) Rs. 600 (3) Rs. 900 (4) Rs. 750
- In a box there are Rs 180 in the form of coins of Rs 1, 50 Paise & 25 Paise which are in the ratio of 2:3:4 respectively. How many coins are of 50 Paise?
(1) 60 (2) 120 (3) 150 (4) 180
- The sum of 5% of a number and 4% of another number is $\frac{2}{3}$ rd of the sum of 6% of 1st number and 8% of the 2nd number. What is the ratio between the 1st & 2nd number?

- (1) 2 : 3 (2) 3 : 2 (3) 3 : 4 (4) 4 : 3

REASONING ABILITY

21. If the first half of the following series is written in the reverse order, which will be the 7th letter to the left of 9th letter from our right?

ABCDEFGHIJKLMNPOQRSTUVWXYZ.

- (1) E (2) D (3) B (4) C
22. If RAVE is coded as SXWB then how will SCAW be coded?
(1) TDBO (2) TZBT (3) PZXX (4) HTRWO
23. If BINARY is coded as DHPZTX then how will KIDNAP be coded?
(1) MKFPCQ (2) MHFPZQ
(3) IKFMYO (4) MHFMCO
24. If RUINOUS is coded as QVHONVR then how will PRESENT be coded?
(1) QQFRFMU (2) OSDTDOS
(3) OQDRDMS (4) QSFTFOU
25. If '245' means 'Art and Talent' in a certain code language, '316' means 'Callous to Generous', '147' means 'Callous and Polite' then what is the code used for 'to' ?
(1) Only 3 (2) Only 1 (3) 3 or 6 (4) Only 6

Direction (26-29) Find the odd one out

26. (1) ELS (2) HOV (3) CJQ (4) KRX
27. (1) Bicycle (2) Scooter (3) Car (4) Tempo
28. (1) 73 (2) 53 (3) 59 (4) 87
29. As 'Wheel' is related to 'Vehicle' similarly 'Clock' is related to what?
(1) Needle (2) Nail (3) Stick (4) Pin

Direction (30-33) What come on the place of ?

30. MOKS : OLMP :: TULF : ?
(1) VNRC (2) VRNC
(3) WTOE (4) VROC
31. 6 : 11 :: 11 : ?
(1) 6 (2) 17 (3) 20 (4) 21
32. FRP, HPQ, JNS, LLV, _ ?
(1) PKZ (2) NJZ (3) OJZ (4) MKZ
33. Which of the following is wrong in the series?
4, 11, 21, 34, 49, 69, 91
(1) 34 (2) 69 (3) 49 (4) 21

Direction (34-35): What will come in the place of blank?

34. ac _ cab _ baca _ _ aba _ acac.
(1) acbc (2) abca (3) bacb (4) None
35. Sonalika goes 12 km towards North from a fixed point and then she goes 8 km towards South from there. In the end she

goes 3 km towards east. How far and in what direction is she from the starting point?

- (1) 7 km East (2) 5 km West
(3) 7 km West (4) 5 km North-East
36. If $25 \times 35 = 78$, then $45 \times 52 = ?$
(1) 97 (2) 2010 (3) 106 (4) 610
37. How many 4's are there in the following number-series which are preceded by 5 but not followed by 7?
23423425473243192547547234529546
(1) One (2) Two (3) Three (4) Four
38. **Statements:** All foxes are alligators.
Some alligators are jackals.

Conclusions:

- I.** Some foxes are jackals.
II. All foxes are jackals.
- (1) If **I** follows (2) If **II** follows
(3) If **either I or II** follows (4) If **neither I nor II** follows
39. A lady pointing to a man in photograph says, "The father of his brother is the only son of my maternal grand father," How is the man related to that lady?
(1) Husband (2) Son
(3) Father (4) None of these
40. Pointing to a man Snehlata says, "He is the only son of my father's father." How is Snehlata related to the man?
(1) Mother (2) Grand daughter
(3) Niece (4) None of these
41. If 'p' means \div , 'q' means \times , 'r' means $+$ and 's' means $-$ then $16 \text{ q } 24 \text{ p } 8 \text{ r } 7 \text{ s } 9 = ?$
(1) 46 (2) 55 (3) 64 (4) 35
42. Danger always involves ____
(1) Help (2) Attack (3) Fear (4) Enemy
- Direction (43-45):** Read the following information and answer the questions that follows:
(1) Six friends A, B, C, D, E and F are sitting in a closed circle facing the center.
(2) E is just to the left of D
(3) C is between A and B
(4) F is between E and A.
43. Who is to the left of B?
(1) A (2) C (3) D (4) E
44. Who is to the right of A?
(1) E (2) C (3) D (4) F
45. Who is sitting between B and D?
(1) C (2) E (3) no one (4) None

GENERAL AWARENESS & GENERAL SCIENCE

46. Which committee has been set up to examine the quota demand for the Jat community in central government jobs?
(1) Arun Jaitely committee
(2) Rajnath Singh committee
(3) Venkaiah Naidu committee
(4) Abhimanyu committee
47. Which cricketer has broken the fastest Test century record?
(1) S.P.D. Smith (2) D.A. Warner
(3) Brendon McCullum (4) H.M. Amla
48. Who has been appointed as the Chairperson of National Human Rights Commission (NHRC)?
(1) Cyriac Joseph (2) H.L. Dattu
(3) K.G. Balakrishnan (4) Krishna Reddy
49. The longest tenure of a Vice president of India was served by?
(1) Dr. Zakir Hussain (2) K.R. Narayanan
(3) Hamid Ansari (4) Dr. S RadhaKrishnan
50. How many seats of Rajya Sabha are filled by Nomination by the President?
(1) 10 (2) 12 (3) 15 (4) 8
51. To prepare bread, which type of yeast is used?
(1) Fungi (2) Bacteria (3) Plants (4) Seeds
52. From which of the following the sound does not pass?
(1) Water (2) Steel (3) Wind (4) Vacuum
53. Which type of the vitamin is needed to coagulate the blood?
(1) Vitamin C (2) Vitamin D
(3) Vitamin E (4) Vitamin K
54. Which of the following is related to the disease of Kidney?
(1) Ventilator (2) Dialysis
(3) Pacemaker (4) Bar pacing
55. The diseases 'Rickets' usually happens in children due to lack of which vitamins?
(1) Vitamins A (2) Vitamins B
(3) Vitamins C (4) Vitamins D
56. The decibel is used for measuring?
(1) Speed of light
(2) Speed of heat
(3) Speed of sound
(4) Frequency of radio active waves
57. What is cause of sourness of curd?
(1) Citric Acid (2) Lactic Acid
(3) Acetic Acid (4) None of these
58. Which type of blood group has common user?
(1) A (2) B (3) AB (4) O
59. Three type of elements which are usually used in chemical fertilizers?
(1) Nitrogen, Sodium, Sulphar
(2) Nitrogen, Potassium, Phosphorus
(3) Nitrogen, Phosphorus, Sodium
(4) Calcium, Sodium, Sulphar
60. When did Indian National Congress and Muslim League Signed the agreement in Lucknow?
(1) Year 1916 (2) Year 1914
(3) Year 1918 (4) Year 1942
61. Who presides over the joint meeting of joint assembly of both the parliament houses?
(1) President
(2) Speaker of loksabha
(3) Vice-president
(4) Chairman
62. Who decides that whether a bill is money bill or not?
(1) Prime minister (2) President
(3) Finance minister (4) Speaker of Lok Sabha
63. The magistrate of high court hands over his resignation to whom?
(1) Chief minister (2) Senate
(3) Prime minister (4) President
64. Who is addressed as "Sherni" by Swami Vivekanand, "Lokmata" by Tagore and "Agnishikha" by Arvind Ghosh?
(1) Margaret Novel (2) Sarojini Nayudu
(3) Kasturba Gandhi (4) Vijayalakshami Pandit
65. Who is known as "Mother of Indian Revolution"?
(1) Margaret Novel (2) Madam Cama
(3) Balban (4) Sarojini Nayudu
66. Thomas Roe came to in India during the period of ____
(1) Akbar (2) Janhagir
(3) Shahjanha (4) Aurangzeb
67. India's biggest concrete dam Nagajurn Sagar is situated on which river?
(1) Krishna (2) Kaveri
(3) Satluj (4) Yamuna
68. Where do we keep Sodium?
(1) In water (2) In kerosene soil
(3) In petrol (4) In diesel
69. Which is the laughing gas?
(1) Nitrous oxide (2) Ammonia
(3) Hydrogen sulphide (4) Hydrogen chloride
70. Which gas does obstruct ultraviolet rays emitted from Sun?
(1) Ozone (2) Oxygen
(3) Nitrogen (4) Carbon dioxide

71. Which of the following is an alloy?
(1) Gold (2) Iron (3) Zinc (4) Brass
72. Which of the following is not an useful moth?
(1) Silk worm (2) Wax moth
(3) Bee (4) House fly
73. Which of the following is the most famous Gold currency of Samudragupta?
(1) Veenasaran (2) Garud
(3) Vyagrahanta (4) Dhanurdhar
74. The name of the first man who went in space?
(1) Yuri Gagarin (2) Neel Armstrong
(3) Rakesh Sharma (4) Beletina Tereshkova
75. How many times a human being breaths in one minute?
(1) 16&17 (2) 2&5 (3) 2&6 (4) 18&20
76. The functions of pacemaker is-
(1) Regulation of urine formation
(2) Regulation of digestion
(3) Initiation of heart beat
(4) Initiation of respiration
77. In 'Scorpion', poison is present in the-
(1) Leg (2) Hand (3) Mouth (4) Sting
78. The number of heart beats on an average in an adult human is in the range of-
(1) 60-65 (2) 66-70 (3) 71-80 (4) 85-90
79. Number of Eyes in an Earthworm is-
(1) One (2) Two (3) Many (4) No eyes
80. Some viruses have RNA but no DNA. This would indicate that-
(1) These viruses cannot replicate
(2) These viruses have no heritable information
(3) RNA transmits the hereditary information in these viruses
(4) Their nucleic acids can be crystallized
81. Amoebiasis is causing-
(1) Dysentery (2) Fever
(3) Severe cold (4) Headache and cold
82. Which of the following is not a part of the Darwin's theory of evolution?
(1) Natural selection
(2) Struggle for existence
(3) Survival of the fittest
(4) Inheritance of acquired characters
83. The brain of a computer is
(1) C.P.U. (2) C. D.
(3) Floppy disc (4) Megabyte
84. Light houses are places with powerful lights to:
(1) Guide and resolve traffic jams in crowded metro-cities during nights.
(2) Guide and help large crowds at religious gathering during nights.
(3) Indicate to the incoming war-ships, the location of a harbor during night.
(4) Guide and warn the ships coming from different directions in the ocean.
85. The density of the liquid when heated-
(1) Decreases
(2) Increases
(3) Does not change
(4) May increase or decrease depending on pressure
86. Air coolers are more suitable for-
(1) Hot and humid climate
(2) Hot and dry climate
(3) Cool and humid climate
(4) Cool and dry climate
87. A transformer-
(1) Converts DC to AC
(2) Is used to decrease or increase AC voltage
(3) Converts AC voltage to D.C. voltage
(4) Converts electrical energy into mechanical energy
88. The material used in the fabrication of a transistor is-
(1) Aluminium (2) Copper
(3) Silicon (4) Silver
89. The velocity of sound in air-
(1) Decreases with increase of temperature
(2) Increases with decrease of temperature
(3) Does not depend on temperature
(4) Decreases with decrease of temperature
90. Who enunciated the laws of planetary motion?
(1) Nicolaus Copernicus (2) Johannes Kepler
(3) Isaac Newton (4) Galileo
91. The radiant energy having lowest energy is-
(1) Gamma rays (2) UV rays
(3) Visible light (4) Microwave radiation
92. The 2017 FIFA U-17 World Cup will be hosted by which country?
(1) India (2) France
(3) Sri Lanka (4) Vietnam
93. Singareni Thermal Power Project is located in which state of India?
(1) Telangana (2) Orissa
(3) Andhra Pradesh (4) Karnataka

94. Which state government has recently launched a new scheme 'Adapting Homes for the Differently-abled'?
- (1) Uttarakhand (2) West Bengal
(3) Haryana (4) Jharkhand
95. The ITBP's weapon and support weapon training centre will be set up in which district of Madhya Pradesh?
- (1) Bhopal (2) Chhindwara
(3) Indore (4) Damoh
96. Who has won the 2016 Major Dhyan Chand Lifetime Achievement Award?
- (1) Baldev Singh (2) Shankar Laxman
(3) Harjeet Singh (4) Kothajit Singh
97. 'Project Salamati', has been launched by which state government in India?
- (1)Haryana (2) Uttarakhand
(3)Telangana (4) Punjab
98. Who is the incumbent chief of the National Investigation Agency?
- (1) Sharad Kumar (2) Radha Vinod Raju
(3) Rajinder Khanna (4) Dineshwar Sharma
99. 'Kakrapar Atomic Power Station' is located in which state of India?
- (1)Gujarat (2) Karnataka
(3)Maharashtra (4) Rajasthan
100. Apurvy singh chandela, who qualified for the 2016 Olympics, is associated which sport?
- (1)Shooting (2) Archery
(3)Athletics (4) Table tennis

ANSWER KEY RAILWAY

Quantitative Aptitude

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2	4	4	3	3	3	2	3	1	2	2	3	4	3	2	1	2	2	2	4

Reasoning Ability

21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
4	2	4	2	3	4	1	4	1	4	4	2	3	4	4	1	1	4	4	4
41	42	43	44	45															
1	3	3	4	3															

General Awareness & General Science

46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65
3	3	2	4	2	1	4	4	2	4	3	2	3	2	1	2	4	4	2	2
66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
2	1	2	1	1	4	4	2	1	1	3	4	3	4	2	1	4	1	4	1
86	87	88	89	90	91	92	93	94	95	96	97	98	99	100					
2	2	3	4	2	4	1	1	3	4	2	1	1	1	1					

SOLUTION

1. (2) False weight = 960
True weight = 1000
 $\% = \frac{40}{960} \times 100 = 4\frac{1}{6}$

2.(4) Let the C.P = x
S.P = $x \times \frac{110}{100} = 1.1x$
Reduced C.P = $x - 25$, SP = $1.1x - 25$
 $15 = \frac{1.1x - 25 - x + 25}{x - 25} \times 100 = x = 75$

3.(4) A B
2x 3x - 4 year ago
 $2x + 8 : 3x + 8$
 $= 5x = 7x$
 $\rightarrow \frac{2x+8}{3x+8} = \frac{5x}{7x}$
x = 16
Present age of A = $2x + 4 = 36$
B = $3x + 4 = 52$

4.(3) $x + y = 10100$
 $y + z = 12500$
 $x + z = 10400$
 $2(x+y+z) = 33000$
 $x + y + z = 16500$
 $x = (x + y + z) - (y + z)$
 $= 4000$

5.(3) Average age of 14 student = 71
 By mistake diff. occur
 $1^{st} = 56 - 42 = +14$
 $2^{nd} \text{ mistake} = 32 - 74 = -42$
 Then total change = -28
 So $\frac{28}{14} = 2$
 Then the total average decreased by 2
 So New average is 69

6.(3) $5.6 + 0.56 + 0.056 = 6.216$

7.(2) as $a^3 + b^3 + c^3 - 3abc = (a+b+c) (a^2 + b^2 + c^2 - ab - bc - ac)$
 $= \sqrt{(333)^2 + (333)^2 + (334)^2 - 3 \times 333 \times 333 \times 334}$
 $=$
 $\sqrt{(333 + 333)[(333)^2 + (333)^2 + (334)^2 - (333)^2 - 333 \times 334 - 333 \times 334]}$
 $= \sqrt{(1000)[2(333)^2 + (333 + 1)^2 - (333)^2 - 2(333 \times 334)]}$
 $= \sqrt[10]{[(333)^2 + (333)^2 + 1 + 666 - (333)^2 - 2\{(333 \times 333) + 333\}]}$
 $= \sqrt[10]{(1 + 666 - 666)}$
 $= 10$

8.(3) Let $a = 3$
 $b = 1$
 $3^4 - 1^4$
 $= 81 - 1 = 80$
 So Number is always divisible by 8

9.(1) HCF of 1001 and 910 is 91

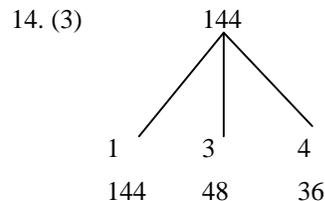
10.(2) $\frac{1}{5}x = 135$
 $x = 675$
 $675 \times x = 180$

$$x = \frac{4}{15}$$

11.(2) $\frac{x}{899}$ then remainder is 63
 Now 899 is divisible of 29
 So when 63 is divided by 29
 Remainder is 5

12.(3) $a^2 - b^2 = (a - b)(a + b)$
 $= 400 \times (144)$
 And square root $\sqrt{a^2 - b^2}$
 $= 20 \times 12 = 240$

13.(4) A : B : C
 $x \times 6 + 1.5x \times 6 : 2x \times 6 + 4x \times 6 : 4x \times 6 - x \times 6$
 $15x : 36x : 18x$
 $5 : 12 : 6$



15.(2) 1 day work
 $6m + 8b = \frac{1}{10}$
 $26m + 48b = \frac{1}{2}$
 $60m + 48b = 52m + 96b$
 $8m = 16b$
 $1m = 2b$
 Now $20b = \frac{1}{10}$
 $1b = \frac{1}{200}$
 $15m \text{ and } 20b = 50b$

Time taken by $50b = \frac{50}{200} = \frac{1}{4}$
 Time taken = 4 day

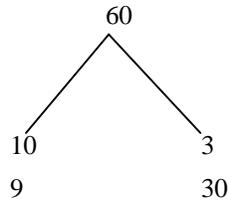
16.(1) Let x be the total people
 After 10 days

$$40 \times x = (x + 500)35$$

$$x = 3500$$

17.(2) $\frac{2}{3}A = 6, B = 30$ days

$$A = 9 \text{ days}$$



Total time count is $\frac{9}{13}$

Now $\frac{4}{5}$ work is completed

$$= \frac{4}{5} \times \frac{90}{13} = \frac{72}{13} = 5 \frac{7}{13}$$

18. (2) ratio of salary is A, B and C

$$A : B : C = 5 : 6 : 4$$

Now according to total number of days when they worked

$$A = 6 \text{ days}$$

$$B = 4 \text{ days}$$

$$C = 9 \text{ days}$$

A	:	B	:	C	
Total	5 × 6	:	4 × 6	:	9 × 4
	30	:	24	:	36

$$90x = 1800$$

$$x = 20$$

$$\text{Now A get} = 30x$$

$$30 \times 20 = 600$$

19.(2) Ratio of Money value

$$1 : \frac{1}{2} : \frac{1}{4}$$

Now according to different number of coin used

$$1 \times 2 : \frac{1}{2} \times 3 : \frac{1}{4} \times 4$$

$$4.5x = 180$$

$$x = 40$$

$$\text{Total quantity of 50 paise} = 3x = 120$$

20.(4) $\frac{5}{100}x + \frac{4}{100}y = \frac{2}{3} \left\{ \frac{6}{100}x + \frac{8}{100}y \right\}$

$$15x + 12y = 12x + 16y$$

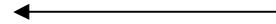
$$3x = 4y$$

$$\frac{x}{y} = \frac{4}{3}$$

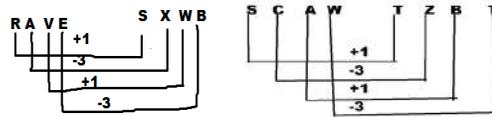
21. (4)

$$7^{\text{th}} \text{ L} + 9^{\text{th}} \text{ from R} = 16 \text{ from R}$$

MLKJIHGFED C BAPQRSTUVWXYZ.



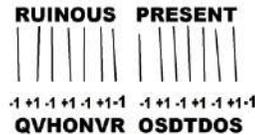
22. (2)



23. (4)



24. (2)



25.(3)

245 art and talent
316 callous to generous
147 callous and polite

Either 3 or 6

26.(4)

E L S	H O V
5 12 19	8 15 22
C J Q	K R X
3 10 17	11 18 24

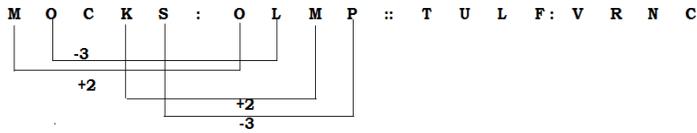
Except KRX other having difference of 7 between them.

27. (1) All remain Use Petrol or Diesel

28. (4) Except 87 All remaining are Prime number.

29. (1) As wheel is related to vehicle for work as same is needle for clock.

30. (4)

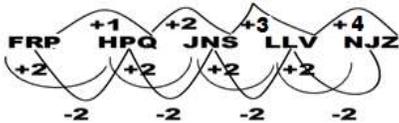


31. (4)

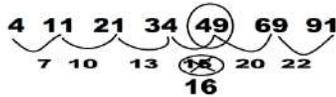
$$6 \times 2 - 1 = 11$$

$$\text{Same } 11 \times 2 - 1 = 21$$

32. (2)



33. (3)

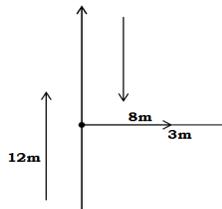


34. (4)

ac a cab a baca c aba b acac

a a c b

35. (4)



36. (1)

$$25 \times 35 = 78$$

$$\begin{array}{r} + \\ 5 \\ 8 \end{array}$$

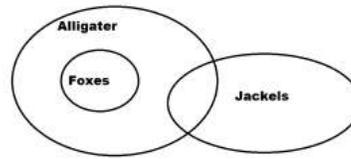
$$45 \times 52 = 97$$

$$\begin{array}{r} + \\ 9 \\ 7 \end{array}$$

37. (1) one

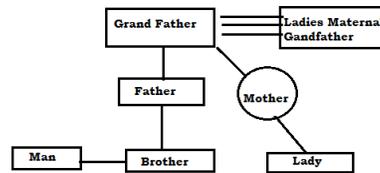
2 3 4 2 3 4 2 5 4 7 3 2 4 3 1 9 2 5 4 7 5 4 7 2 3 4 5 2 9 5 4 6

38. (4)



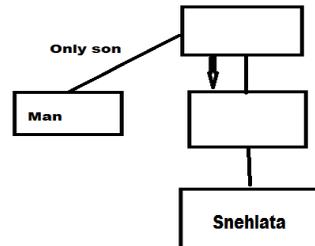
I × II ×

39. (4) None of these



Man is a cousin of lady

40. (4)



41. (1) According to BODMAS

$$16 \text{ q } 24 \text{ p } 8 \text{ r } 7 \text{ s } 9$$

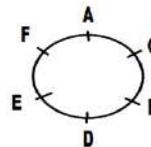
$$16 * 24 \div 8 + 7 - 9$$

$$16 * 3 + 7 - 9$$

$$48 + 7 - 9 = 46$$

42. (3) Danger always involves fear

Directions 43 - 45



43. (3) Left of B is D

44. (4) F is right of A

45. (3) B is sitting between B and D

LATEST GK TABLETS

1	Which UT has become the India's first Union territory to run completely on solar power	Diu
2	What is the theme of the biennial event on Civil Aviation and Aerospace 'Wings India 2018'	India-Global Aviation Hub
3	As part of the 10th edition of MILAN 2018, which first-ever multi-nation naval exercise at sea has started	MILES-18
4	Which Indian shooter clinched gold in men's 50m Rifle 3-Position at 2018 ISSF Shooting World Cup in Mexico	Akhil Sheoran
5	Which country's hockey team has won the 27th edition of the Sultan Azlan Shah cup 2018	Australia
6	The International Solar Alliance (ISA) has recently signed pact with which international organisation to promote solar energy deployment in Asia & Pacific	Asian Development Bank
7	Which countries have co-chaired the first founding conference of the International Solar Alliance (ISA-2018)	INDIA & France.
8	Which Bollywood personality has been honoured with the 'Godavari Gaurav' award	Amol Palekar
9	Ranjan Roy, who passed away recently, was associated with which field	Journalism
10	Which country has won the 2018 Best Exhibitor Award (BEA) at ITB – Berlin	INDIA
11	India has extended how much amount of line of credit to support 27 solar power projects in 15 countries at the Founding Conference of the International Solar Alliance (ISA-2018)	1.4 Billion US Dollars
12	Which union minister has been given additional charge of the Union Ministry of Civil Aviation	Suresh Prabhu
13	The first-ever crime-free zone along the international border between India and which county has launched	Bangladesh
14	The first HADR exercise 'Samvedna' of the Indian Air Force (IAF) in association with South Asian Region nations has started off the coast of which Indian state	Kerala
15	Ch Kamalamma, the veteran Communist leader has passed away. She was native of which state	Telangana
16	The Union Government has launched TB-free India Campaign from which city to eradicate TB from India by 2025	New Delhi
17	The first-ever Indo-French Knowledge Summit was held in which city	New Delhi
18	The Union Government has constituted the tribunal to solve Mahanadi Water dispute between Odisha & Chhattisgarh. Who will be the Chairman of the tribunal	A.M. Khanwilkar
19	India's first national coastal policing academy has set up in which district of Gujarat	Devbhumi Dwarka
20	Which platform has been launched by the Government of India (GoI) as an association of all-India metro rail companies	I-Metros
21	Which bank has launched instant overdraft 'Insta OD' facility for Micro, Small and Medium Enterprises (MSME)	ICICI Bank
22	Who is the newly elected President of Nepal	Bidya Devi Bhandari
23	India's tallest Flag has been unfurled in which city of Karnataka	Belagavi
24	President Ram Nath Kovind has inaugurated the World Hindi Secretariat in which country	Mauritius
25	Stephen Hawking, the legendary theoretical physicist has passed away. He belonged to which country	United Kingdom
26	Which committee will be constituted by the Haryana government to find solution to polluted water flowing in Yamuna river	Om Prakash Dhankhar
27	The executive committee under POSHAN Abhiyaan hold its first meeting to decide on road map for mission. The committee is headed by whom	Rakesh Srivastava
28	The Indian Council of Medical Research (ICMR) has been awarded the International Koch	New Delhi

	on Prize 2017. The headquarters of ICMR is located in which city	
29	The first regional conference on 'Mass Rapid Transport System (MRTS) for Urban Areas – Opportunities and Challenges was held in which city	Kolkata.
30	The 2018 Pi Day is observed on which date	March 14
31	Which city to host the 105th session of the Indian Science Congress (ISC)	Imphal
32	Who has been named as the 'Cricketer of the Year' in the 6th edition of Wisden India Almanack 2018	K.L. Rahul
33	India's first cloned Assamese buffalo male calf 'Sach-Gaurav' has born in which state	Haryana
34	The International Air Transport Association (IATA) has recently partnered with civil aviation ministry in India. Where is the headquarters of IATA	Canada
35	India has signed how much amount of loan agreement with Asian Development Bank (ADB) to improve rail infrastructure	120 million US Dollars
36	Which country to host the 17th Annual Conference of International Competition Network 2018 (ICN2018)	INDIA
37	What is the India's rank in the WEF Energy Transition Index 2018	78TH
38	Which state has become the first Indian state to conduct a household survey exclusively to estimate the Multidimensional Poverty Index (MPI) at the state and district levels	Andhra Pradesh
39	Who has been appointed as the new Ambassador of India to the Republic of Belarus	Sangeeta Bahadur
40	Which Indian short film has won Best Film Award at Best of India Short Film Festival in Los Angeles	Shunyata
41	Which Indian film has bagged the Grand Prix de Montreal award at the 21st Festival International du Film Pour Enfants de Montréal Film (FIFEM)	Halkaa
42	The Central Industrial Security Force (CISF) has launched a mobile app 'Lost and Found' for lost items at airports across India. The CISF is directly under which Union Ministry	Ministry of Home Affairs
43	Which India's neighboring country will be recommended for graduation from UN's Least Developed Country (LDC) category	Bhutan
44	Which city is hosting the Informal World Trade Organisation (WTO) ministerial meeting	New Delhi
45	Who has bagged the Indian Wells Masters Tennis tournament 2018	Juan Martin Del Potro
46	Which cricket team has won the Irani Trophy cricket tournament 2018	Vidarbha
47	The first phase of Indo-French joint naval exercise 'Varuna 2018' has started in which state	Goa
48	Which union ministry will organise the International Yoga Fest 2018	Ministry of AYUSH
49	NITI Aayog has recently released SATH-Education roadmaps 2018-2020 in partnership with which states	Jharkhand, Madhya Pradesh & Odisha
50	Which city is hosting the 2018 Festival of Innovation And Entrepreneurship (FINE)	New Delhi
51	The first-ever India-Japan Workshop on Disaster Risk Reduction has started in which city	New Delhi
52	The Nabakalebara festival is celebrated in which state	Odisha
53	Satya Pal Malik, who is currently the Governor of Bihar, has been given additional charge of which state	Odisha
54	European Union (EU) has recently signed pact with which country on sharing earth observation data from each other's satellites	INDIA
55	Which union ministry is organising the first-ever National workshop on Poshan Abhiyaan in New Delhi	Ministry of Women & Child Development.
56	Kedarnath Singh, the renowned poet has passed away. He was associated with which language	Hindi
57	Which state is hosting the 7th edition of the Women Science Congress (WSC-2018)	Manipur
58	The 2018 World Sparrow Day (WSD) is observed on which date	March 20

59	The 17th Annual Conference of International Competition Network 2018 (ICN2018) has started in which city	New Delhi
60	The 2018 World Poetry Day (WPD) is celebrated on which date	March 21
61	The estimates committee has recently recommended effective measures to modernise security systems. The committee is headed by whom	Murli Manohar Joshi
62	Which bank has signed pact with India Mortgage Guarantee Corporation (IMGC) to offer mortgage guarantee backed home loan	State Bank of India
63	What is the theme of the 2018 International Day of Happiness	Share Happiness
64	Who has been appointed the new Ambassador of India to Republic of Korea	Atul. M. Gotsurve
65	The National Cultural Audiovisual Archives (NCAA) project of India has become the world's first trusted digital repository. The NCAA project is implemented by which union ministry	Ministry of Culture
66	Which country hosted the first G20 meeting of Finance Ministers and Central Bank Governors of 2018	Argentina
67	Which city has topped the Mercer Quality of Living Survey 2018	Vienna
68	Who authored the book on Paramveer Chakra Awardees 'Paramveer Parwane'	Prabhakaran Jain
69	What is the theme of the 2018 World Down syndrome Day	What I Bring to my Community
70	The Union Cabinet has recently approved the launch of Ayushman Bharat -National Health Protection Mission (AB-NHPM). The meeting was chaired by whom	Narendra Modi
71	The Union Government has constituted which task force to draft new Direct Tax Law	Arvind Modi
72	What is the theme of the 2018 World Water Day (WWD)	Nature for Water
73	Which union ministry has launched first Indian Sign Language (ISL) Dictionary	Ministry of Social Justice & Empowerment
74	Which state has launched a multi-utility vehicle Naipunya Ratham (or World on Wheels)	Andhra Pradesh
75	The Union Government has decided to declare 2018 as National Year of which of the following commodities	Millets
76	Which state government has observed martyrdom day of Bhagat Singh, Sukhdev and Rajguru as 'Youth Empowerment Day'	Punjab
77	Robert Langlands, who has won the 2018 Abel Prize, is belong to which country	Canada
78	The first-ever National Conference on Drug Law Enforcement has started in which city	New Delhi
79	Elavenil Valarivan has clinched gold in which women's air rifle event at 2018 junior ISSF World Cup in Sydney	10 Mtr Air Rifle
80	Which Indian sportsperson has won the 2018 Asian Billiards Championships	Pankaj Advani
81	Which Indian sportsperson has been named the flag-bearer of the Indian contingent for the opening ceremony of the 2018 Commonwealth Games in Gold Coast	P.V. Sindhu
82	Which Indian shooter has bagged gold in the women's 10-metre Air Pistol Individual event at the 2018 ISSF Junior World Cup in Sydney	Manu Bhaker
83	What is the theme of the 2018 World Tuberculosis Day (WTD)	Wanted: Leaders for aTB-free world
84	Which Indian organisation has won the 'Most Informative Pavilion' award at the 105th Indian Science Congress (ISC-2018)	DRDO
85	ISRO has tied up with which Public Sector Undertaking (PSU) company for the production of space-grade lithium-ion cells	BHEL
86	The world's longest sandstone cave has discovered in which state of India	Meghalaya
87	Which City has become the North India's first city to install digital automatic speed gun	CHANDIGARH

	cameras for traffic management	
88	Which city hosted the 5th India Maize Summit 2018	New Delhi
89	The Ministry of External Affairs (MEA) has launched an initiative 'Videsh Aaya Pradesh ke Dwaar' in which city	Hyderabad
90	Which hockey team has won the 8th Hockey India Senior Men National Championship 2018	Hockey Punjab
91	The 2018 National Conference on Down Syndrome was organised under which union ministry in New Delhi	Ministry of Social Justice and Empowerment
92	The first-ever International Exhibition of Graphic Prints 'Print Biennale India 2018' has started in which city	New Delhi
93	Who has been nominated as the India's representative to Executive Board of UNESCO	J S Rajput
94	Which state has topped the list of states with most number of beggars, as per data released by Union ministry of Social Justice	West Bengal
95	The International Solar Alliance (ISA) has recently signed the Host Country Agreement with which country	INDIA
96	Which district has become the India's first district to have 100% solar powered health centres	Surat
97	The Tribal Co-operative Marketing Federation of India (TRIFED) works under which union ministry	Ministry of Tribal Affairs
98	The 2018 World Theatre Day (WTD) is celebrated on which date	March, 27
99	Which campaign has been launched by WWF-India at the 12th edition of Earth Hour 2018	Give up to Give Back
100	Which Indian sportsperson has bagged gold in the men's 25m Rapid Fire Pistol event at the 2018 ISSF Junior Shooting World Cup in Sydney	Anish Bhanwala
101	Who has been appointed as the new acting chairperson of the National Green Tribunal (NGT)	Jawad Rahim
102	India's first Insect Museum has opened in which state	Tamilnadu
103	Who has been appointed as the Principal Scientific Advisor (PSA) to Government of India (GoI)	K. Vijay Raghwan
104	The Department of Posts has launched Cool EMS Service between India and which country	Japan
105	Which state has highest number of fully covered tribal habitations with the safe drinking water	Madhya Pradesh
106	Which union ministry holded the first-ever National conclave on Psychological Trauma, Child Protection and Mental Illnesses	Ministry of women & child development
107	Which Indian sportsperson has bagged gold in the women's 25m Rapid Fire Pistol event at the 2018 ISSF Junior Shooting World Cup in Sydney	Muskan
108	The first mega food park of Rajasthan has come up in which city	Ajmer
109	Who has been appointed as chairman of the central panel of the 65th National Film Awards (NFA)	Shekhar Kapoor
110	Who has been appointed as the new Director General Border Roads (DGBR)	Harpal Singh
111	Who has been appointed as the new Chief Executive Officer (CEO) of Ayushman Bharat – National Health Protection Mission (AB-NHPM)	Indu Bhushan
112	Who is the newly elected President of Myanmar	Win Myint
113	ISRO has successfully launched GSAT-6A satellite from which rocket vehicle	GSLV-F08
114	What is the theme of the 2018 International Day of Forests	Forests & Sustainable Cities
115	In a bid to expand its reach into the hyperlocal news, Google has introduced a new app to enable the users to submit stories for and about their communities?	Bulletin

116	Name the third of six Scorpene class submarine launched by the Indian Navy on January 31 in Mumbai?	INS Karanj
117	What is the rank of India in the 2018 Global Democracy Index?	42
118	Who has clinched the 79th edition of the 11Even Sports Senior Table Tennis Nationals men's single title?	Sharath Kamal
119	Tech giant Google has recently acquired the mobile arm of which smartphone manufacturing company under USD 1.1 billion deal?	HTC
120	Who among the following became the first player to clinch a gold medal of the Khelo India School Games on the opening day of the athletics competition on January 31 by winning the 1500 metres event?	Anu Kumar
121	According to the report titled Airpocalypse II by the NGO Greenpeace India, which Indian city is found to be the most polluted city?	Delhi
122	Name the legendary celebrities who have been conferred with the honorary Doctor of Letters (DLitt) Calicut University on January 29 ?	Mohanlal and P T Usha
123	The 19th India International Watch and Clock Fair "Samaya Bharati 2018" was held in which Indian city?	Mumbai
124	What is the estimated rate of India's GDP growth for the fiscal 2016-17 as predicted by Central Statistics Office (CSO)?	7.1 Percent
125	The state government of Uttar Pradesh under Chief Minister Yogi Adityanath inaugurated the Mahesra over bridge on January 29. The bridge would connect which country to Gorakhpur and other east UP districts?	Nepal
126	Name the new mobile App launched by the three municipal corporations of Delhi to improve civic services in the city	Mobile App 311
127	Name the Indian entity which has partnered with Chinese gaming company AGTech to launch new mobile gaming platform?	Paytm
128	Which country has topped the Global Democracy Index 2018?	Norway
129	The Indian Railways is expected to receive its first high-speed electric locomotive	March 2018
130	Name the first low income country of the world to offer universal eye care for the its citizens?	Rwanda
131	The 7th India Energy Congress was held in which Indian city?	New Delhi
132	Which among the following banks has signed an Information Utility (IU) agreement with National E-Governance Services Limited (NeSL) to share financial and security information under insolvency rules?	State Bank of India
133	How much amount has been sanctioned by the Central Government for three years to promote organic farming in Uttarakhand?	Rs 1,500 crore
134	Which among the following teams has clinched the 2017-2018 U-19 Cooch Behar Trophy?	Vidarbha
135	Who has been conferred with the 'Times Power Women of the Year 2017' (Pune) for Global PR?	Shabnam Asthana
136	Who among the following champions has won the gold medal in 48kg category in the India Open Boxing Tournament 2018?	M C Mary Kom
137	India has formally joined as the _____ member of the Ashgabat agreement on 2nd February 2018?	7th
138	The inaugural India Open Boxing Tournament was organized in which city?	New Delhi
139	Who is the author of the book titled Exam Warriors, a stress buster for students?	Narendra Modi
140	Who among the following has recently been appointed as the Director-General of Sports	Neelam Kapur

	Authority of India (SAI)?	
141	Indian Railways has planned to set up a massive rail coach factory in which district of Marathwada region in Maharashtra?	Latur
142	The Government of India has made PAN mandatory for any entity entering into a financial transaction of Rs 2.5 lakh or more with effect from?	April 1
143	Ghodazari has achieved the status of a new wildlife sanctuary recently. The newly approved sanctuary is located in which state?	Maharashtra
144	Name the first Indian to be honored with the WHO's prestigious IhsanDogramaci Family Health Foundation Prize?	Vinod Paul
145	The Government of India has announced the world's largest healthcare scheme covering more than 100 million poor families of the country. Under the scheme, an amount of how much would be made available every year to the poor families towards healthcare?	Rs 5,00,000
146	Who has been conferred with the 2018 Sahitya Akademi Bhasha Samman?	Shesh Anand Madhukar
147	Which country has created Guinness World Record by launching world's longest zip line?	United Arab Emirates
148	How much amount has been sanctioned by the Home Ministry for construction of infrastructure for Border Security Force (BSF) and Indo Tibetan Border Police (ITBP)?	369.84 crore
149	Which country's Parliament has recently passed a bill to make its National Anthem gender-neutral?	Canada
150	Which Indian state has won the 2018 Geospatial World Excellence Award?	Odisha
151	Name the winner of the 4th edition of International Young Chef Olympiad (YCO) 2018 held in New Delhi ?	Lai Jia Yi
152	The Central Board of Excise & Customs (CBEC) which is to be renamed as the Central Board of Indirect Taxes and Customs is likely to come into effect by ?	April 2018
153	As per the Union Budget 2018-19, two defence industrial production corridors would be established by the government. The first such corridor to be set up in Tamil Nadu will link Chennai with which city?	Bengaluru
154	When is the World Cancer Day observed?	February 4
155	Ace shuttler P.V. Sindhu lost against which player to settle for silver in the finals of 2018 India Open BWF World Tour Super 500?	Beiwen Zhang
156	As a part of the World Wetlands Day, India's biggest floating island, the floating treatment wetland (FTW), has been unveiled at Nekkampur Lake. The lake is located in which city?	Hyderabad
157	Who has won the 2018 Maybank Championship, Malaysia?	Shubhankar Sharma
158	Sri Lanka observed which Independence Day on February 4, 2018?	70th
159	Name the first Indian state which has planned to set up a Transgender Welfare Board for protecting their Constitutional and human rights	Maharashtra
160	What is the theme of the World Cancer Day 2018?	We Can. I Can
161	Who is the author of the book titled Hissab Kitab based on household budgeting?	Anjana Sukhani
162	According to the Economic Survey 2017-18, which state is found to have the largest share in India's exports and the goods and service tax (GST) base?	Maharashtra
163	According to the Official World Golf Ranking (OWGR), who among the given has become the highest ranked Indian golfer of the world?	Shubhankar Sharma
164	Who has won the 2018 Indian Open (Badminton) in men's singles category?	Shi Yuqi
165	Who became the first Sikh woman Mayor in the United States?	Preet Diddal