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ASIA-PACIFIC POWER INDEX

India has ranked 4th out of 25 nations on the Asia Power Index released by Lowy Institute (a Sydney-based Think Tank) on May 8, 2018. Asia Power Index ranks 25 countries and territories in Asia-Pacific region in terms of their overall power. The countries are assessed on 114 indicators placed under eight broad measures of power viz. economic resources, resilience, military capability, future trends, diplomatic influence, economic relationships, defence networks and cultural influence.

India has ranked fourth on the parameters of economic resources, military capability, diplomatic influence, fifth on resilience, third on cultural influence and future trends. Overall, India has been referred to as a “giant of the future”. US is the most significant power in the Asia-Pacific region followed by China, Japan, India and Russia .

Mergers/Acquisitions

Company involved	Related Facts
Adobe acquires Magento (May 22, 2018)	<ul style="list-style-type: none"> The California based giant software company Adobe announced its acquisition of Magento for USD 1.68 billion. Magento was founded in 2008 and had been earlier acquired by eBay in 2011 first and then went private in 2015.
Partners Group agreed to buy GlobalLogic (May 22, 2018)	<ul style="list-style-type: none"> Partners Group agreed to buy ownership stake in GlobalLogic from Funds advised by Apax Partners. After acquisition, Partners Group will become an equal shareholder with existing investor, Canada Pension Plan Investment Board (CPPIB).
Tatas acquisition of Bhushan Steel (May 19, 2018)	<ul style="list-style-type: none"> Barnipal Steel Ltd (BNPL), a wholly-owned subsidiary of Tata Steel, has successfully completed the acquisition of a controlling stake, of 72.65%, in Bhushan Steel Ltd (BSL). Tata Steel Ltd had won the bid to acquire debt-laden Bhushan Steel Ltd (BSL) in an insolvency auction.
Bharti Airtel and Telenor India (May 14, 2018)	<ul style="list-style-type: none"> Department of Telecom (DoT) approved the merger of Telenor India with Bharti Airtel. The National Company Law Tribunal (NCLT) had approved the merger on March 8, 2018.
China's Alibaba buys Daraz (May 10, 2018)	<ul style="list-style-type: none"> Alibaba announced that, it has bought Pakistani e-commerce firm Daraz. Daraz was founded in 2012. It operates in Bangladesh, Myanmar, Sri Lanka, Nepal and Pakistan. Daraz will continue to function under the same brand.
Nokia acquired SpaceTime Insight (May 7, 2018)	<ul style="list-style-type: none"> Nokia has acquired SpaceTime Insight, a California-based startup, to expand its Internet of Things (IoT) portfolio and IoT analytics capabilities. Rob Schilling, who had been CEO of SpaceTime, will become the head of Nokia's IoT unit.
Cognizant Acquires Belgium-Based Hedera Consulting (May 3, 2018)	<ul style="list-style-type: none"> IT firm Cognizant acquired privately-held Belgium based Hedera Consulting, a move that will strengthen the former's consulting and digital transformation capabilities for clients in Belgium and the Netherlands. Founded in 2009, Hedera specializes in business advisory and data analytics services across sectors, helping clients in areas like growth strategy, innovation, marketing, sales and customer service.

Agreement

Between	Related Facts
IMD partnered with BSNL (May 28, 2018)	<ul style="list-style-type: none"> The Indian Meteorological Department (IMD) is joining hands with Bharat Sanchar Nigam Limited (BSNL) for sending extreme weather warnings . Objective : To send extreme weather warnings to the public.
Ministry of Railways and RCIL (March 22, 2018)	<ul style="list-style-type: none"> Ministry of Railways and RailTel Corporation of India Limited (RCIL) signed an MoU. The MoU was signed by Railway Board Secretary, Ranjanesh Sahai and RCIL, Chairman and Managing Director, N. Kashinath.
Ministry of Railways and MRVC (March 22, 2018)	<ul style="list-style-type: none"> Ministry of Railways signed a MoU with Mumbai Railway Vikas Corporation Ltd (MRVC). The MoU was signed by Railway Board Secretary, Ranjanesh Sahai and Chairman and Managing Director of MRVC, RS Khurana.
Ministry of Railways and IRCON (March 22, 2018)	<ul style="list-style-type: none"> Ministry of Railways and Indian Railway Construction Company International Ltd (IRCON) signed an MoU. IRCON is a CPSE (Central Public Sector Enterprises) under the Ministry of Railways. It executes various Rail, Road & other construction sector projects in India and abroad.
BoB and CDSL (May 21, 2018)	<ul style="list-style-type: none"> Bank of Baroda has signed agreement with CDSL Commodity Repository Limited (CCRL). This agreement is for pledge finance under the repository ecosystem for registered / accredited warehouses. BoB becomes the first public sector bank to become the repository participant.
Tripura signed MoU with Spicejet Merchandise (May 19, 2018)	<ul style="list-style-type: none"> Tripura Horticulture Corporation Limited (THCL) signed a Memorandum of Understandings (MoU) with Spicejet Merchandise Pvt Ltd to boost pineapple export. Aim to provide pineapples to the majority of the country and help the farmers profit ratio.



Objective Current Affairs

Level 1

- Name the Japanese director who took home the top prize of the 71st Cannes Film Festival 'the Palme d'or in the festival's main competition for the fifth time for 'Manbiki Kazoku' (Shoplifters).
a. Hayao Miyazaki b. Shohei Imamura
c. Takashi Miike d. Takeshi Kitano
e. Hirokazu Kore-eda
- Name the country that has unveiled the world's first floating nuclear power station in the port of the far northern city of Murmansk.
a. France b. Russia c. China
d. Japan e. the USA
- Name the city in which the Prime Minister Narendra Modi had visited in Russia to hold an informal summit with Russian President Vladimir Putin.
a. Samara b. Moscow c. Sochi
d. Murmansk e. Penza
- India is the wealthiest country in the world with a total wealth of 8230 billion, according to the AfrAsia Bank Global Wealth Migration Review.
a. Fifth b. Sixth c. Fourth
d. Seventh e. Eighth
- Name the country that has clinched the Asian Champions Trophy 2018 after defeating Indian team.
a. Japan b. China c. North Korea
d. South Korea e. Indonesia
- Name the bank on which the Reserve Bank of India (RBI) has imposed a penalty of ₹ 5 crore on for non-compliance with its directions on Income Recognition and Asset Classification (IRAC) norms.
a. Allahabad Bank b. Central Bank of India
c. IDFC Bank d. IDBI Bank
e. South Indian Bank
- Name the State that will build India's next generation Defence Aircraft, the Advanced Medium Combat Aircraft.
a. Kerala b. Tamil Nadu
c. Maharashtra d. Rajasthan
e. Gujarat
- Reliance Industries Limited (RIL) has received environment clearance for the expansion and optimisation of its petrochemical complex at Nagothane in Raigad district of at an estimated cost of ₹ 2338 crore.
a. Maharashtra b. Kerala c. Gujarat
e. Assam e. Uttarakhand
- In the Asian Champions Trophy 2018, who declared as the player of the tournament.
a. Rani Rampal b. Sunita Puri
c. Vandana Katariya d. Mamta Kharab
e. Madhu Yadav
- Name the person who has won the prestigious TK. Ramanathan award for the year 2017-18 at the Tamil Nadu Tennis Association (TNTA) annual day function.
a. Adhibhan Nathaswami
b. Prajnesh Gunneswaran
c. TL Vijayan d. Adhibu Swami
e. None of the given options is true.
- The Appointments Committee of the Cabinet approved the appointment of as the Chairman and Managing Director (CMD) of Coal India.
a. Suresh Kumar b. Prakash Sachadeva
c. Rahul Vijay d. Anil Kumar Jha
e. Vijayshankar Sharma
- The Anti-Terrorism Day is observed on every year in our country
a. May 15 b. May 17 c. May 19
d. May 20 e. May 21
- Name Venezuela's President who was reelected for a second six-year term in presidential elections, according to the National Electoral Council (CNE).
a. Hugo Chavez b. Rafael Caldera
c. Nicolas Maduro d. Jaime Lusinchi
e. Luis Herrera Campins
- Name the Veteran writer, novelist of Telugu language who heralded a new era in Telugu fictional literature who passed away recently at California.
a. P. Lalita Kumari
b. Yaddanapudi Sulochana Rani
c. Ampasayya Naveen
d. PV Narasimha Rao e. Ravuri Bharadhwaja
- Who is appointed as the Managing Director & Group CEO of ICRA?
a. Nilesh Soni b. Naresh Takkar
c. Mahesh Thakur d. Dinesh Thakral
e. Mahendra Dhankar
- NITI Aayog, in association with Vision India Foundation, is organising the Venture Capital Symposium 2018 between India and
a. Russia b. China c. Japan
d. Oman e. France
- The Commission for Scientific and Technical Terminology has decided to adopt the word in Hindi and English languages for scientific and technical purposes.
a. AYUSH b. Samarth c. Vikalp
d. Kayakalp e. Beema
- Who elected as the first female director of Central Intelligence Agency (CIA)?
a. Jane O'Meara Sanders b. Gina Haspel
c. Pamela Brooks Gann d. Judy Genshaft
e. Kay Norton
- Name the Indian charity house that has won charity award at the Asian Voice Charity Awards in London.
a. Jagriti Yatra b. Savitri c. Safar
d. Deepti e. Sagarika
- India's economy is projected to grow in fiscal year 2018-19, remaining the fastest growing economy in the world, according to a United Nations Report.
a. 7.0% b. 7.1% c. 7.4% d. 7.6% e. 7.2%
- Prime Minister Narendra Modi had laid down the foundation stone of which tunnel on the Srinagar-Leh National Highway ?
a. Palahika Tunnel b. Zojila Tunnel
c. Bilasa Tunnel d. Mahama Tunnel
e. Jhajjar Tunnel
- Name the footballer who was named as France's player of the year at an awards ceremony in Paris, France.
a. Leonel Messi b. Cristiano Ronaldo
c. Neymar d. Nick Ames
e. Luka Modric
- Name the newly appointed Chief Minister of Karnataka.
a. D. Devaraj b. Siddaramaiah
c. SR Bommai d. BS Yeddyurappa
e. HD Kumaraswamy
- The Union Cabinet has approved setting up of a new AIIMS in.
a. Deoghar (Jharkhand)
b. Raipur (Chhattisgarh)
c. Bijapur (Rajasthan)
d. Jodhpur (Rajasthan)
e. Kanpur (Uttar Pradesh)
- Name the Indian American who became the first South Asian to be elected in Oregon in the western US State.
a. Pramila Jayapal b. Kiran Desai
c. Susheela Jayapal d. Sampreet Samara
e. Indra Nooyi
- As per the Swachh Survekshan 2018 results, name the city that has emerged as the cleanest city in India.
a. Indore b. Bhopal c. Chandigarh
d. Bhubaneswar e. Vijayawada
- Name the city which now has India's first railway station run by solar power.
a. Guwahati b. New Delhi c. Jaipur
d. Kochi e. Chennai
- The Union cabinet has approved Corpus for Micro Irrigation Fund with NABARD under which scheme?
a. Pradhan Mantri Krishi Vikas Yojana
b. National Horticulture Mission
c. Mission For Integrated Development of Horticulture
d. Pradhan Mantri Krishi Sinchayee Yojana
e. Weather Based Crop Insurance Scheme

CRACK SET

ONLINE EXAM August 5, 2018

State Bank of India (SBI) CLERICAL CADRE (Customer Support & Sales) Main Exam 2018

●● General Instructions

- This paper consists of 190 Multiple Choice Questions divided in 4 sections; Part I (Reasoning Ability & Computer Aptitude) having 50 questions and Part II (Quantitative Aptitude) having 50 questions Part III (General English) having 50 questions & Part IV (General/Financial Awareness) having 50 questions each.
- Each question carries 1 mark and 1/4 mark will be deducted for each incorrect answer.

Time 160 Min

Max. Marks 200

Part	Subject	Number of Questions	Marks	Duration
I	Reasoning Ability & Computer Aptitude	50	60	45 min
II	Quantitative Aptitude	50	50	45 min
III	General English	40	40	35 min
IV	General/Financial Awareness	50	50	35 min

⊙ Part I Reasoning Ability & Computer Aptitude

1. How many numbers would remain if the numbers which are divisible by 5 and also those having 5 as only one of the digits are dropped from the numbers 35 to 70?
a. 23 b. 21 c. 20
d. 24 e. None of these
2. What will come in place of the question mark in the following alpha-series?
AC, CE, FH, JL, ?
a. MI b. IL c. ON
d. OQ e. None of these
3. In a certain code FIVE is written as GHWD. How is HURT written in that code?
a. ITSS b. ITST c. GTSS
d. ITQU e. None of these
4. In a certain code 'La Ke Ta' means 'go and swim'. 'Ne La Se' means 'you swim here' 'Pe Ke Ne Ta' means 'he and you go'. Which of the following is the code for 'here' in that language?
a. Cannot be determined b. La c. Ne
d. La or Se e. None of these
5. There are thirty five students in a class. Suman ranks third among the girls in the class. Amit ranks fifth among the boys in the class. Suman is one rank below Amit in the class. No two students hold the same rank in the class. What is Amit's rank in the class?
a. Cannot be determined b. 5th
c. 8th d. 7th
e. None of these
6. This year, Balu's birthday is on January 27th i.e., Wednesday. Balu remembers that Mohan's birthday is exactly on the fifth Friday after his birthday. How much younger is Mohan than Balu?
a. Data inadequate b. By 30 days
c. By 31 days d. By 29 days
e. None of these
7. Second and third digits of each number given below are interchanged. Then, the first and the last digits of each new number thus formed are interchanged. Which of the following numbers then will be the highest number among the five?
a. 273 b. 372 c. 438 d. 184 e. 526
8. Four of the following, five are alike based on their positions in the English alphabet and hence, form a group. Which one does not belong to the group?
a. J b. P c. F d. V e. C
9. How many such pairs of letters are there in the word FOREIGN, each of which has as many letters between its two letters as there are between them in the English alphabet?
a. Two b. Nil c. One
d. Three e. More than three

CRACK SET

ONLINE EXAM July 1/7 & 8, 2018

State Bank of India (SBI)

PROBATIONARY OFFICER Preliminary Exam 2018

●● General Instructions

- This paper consists of 100 Multiple Choice Questions divided in 3 Parts; Parts I (English Language) having 30 questions and Part II (Numerical Ability) having 35 questions & Part III (Reasoning Ability) having 35 questions each.
- Each question carries 1 mark and 1/4 mark will be deducted for each incorrect answer.

Time 60 Min.		Max. Marks 100	
Part	Subject	Number of Questions	Marks
I	English Language	30	30
II	Quantitative Aptitude	35	35
III	Reasoning Ability	35	35

⌚ Part I English Language

Directions (Q.Nos. 1-7) Read the following passage carefully and answer the questions given below it. Certain words/phrases have been given in **bold** to help you locate them while answering some of the questions. Governments have traditionally equated economic progress with steel mills and cement factories. While urban centres thrive and city dwellers get rich, hundreds of millions of farmers remain **mired** in poverty. However, fears of food shortages, a rethinking of antipoverty priorities and the crushing recession in 2008 are causing a dramatic shift in world economic policy in favour of greater support for agriculture.

The last time when the world's farmers felt such love was in the 1970s. At that time, as food prices spiked, there was real concern that the world was facing a crisis in which the planet was simply unable to produce enough grain and meat for an expanding population. Governments across the developing world and international aid organisations plowed investment into agriculture in the early 1970s, while technological breakthroughs, like high-yield strains of important food crops, boosted production. The result was the Green Revolution and food production exploded.

But the Green Revolution became a victim of its own success. Food prices **plunged** by some 60% by the late 1980s from their peak in the mid-1970s. Policymakers and aid workers turned their attention to the poor's other pressing needs, such as health care and education. Farming got starved of resources and investment. By 2004, aid directed at agriculture sank to 3.5% and "Agriculture lost its glitter". Also, as consumers in

high-growth giants such as China and India became wealthier, they began eating more meat, so grain once used for human consumption got diverted to beef up livestock. By early 2008, panicked buying by importing countries and restrictions slapped on grain exports by some big producers helped drive prices upto heights not seen for three decades. Making matters worse, land and resources got reallocated to produce cash crops such as biofuels and the result was that voluminous reserves of grain evaporated. Protests broke out across the emerging world and fierce food riots toppled governments.

This spurred global leaders into action. This made them aware that food security is one of the fundamental issues in the world that has to be dealt with in order to maintain administrative and political stability. This also **spurred** the US which traditionally provisioned food aid from American grain surpluses to help needy nations, to move towards investing in farm sectors around the globe to boost productivity. This move helped countries become more productive for themselves and be in a better position to feed their own people. Africa, which missed out on the first Green Revolution due to poor policy and limited resources, also witnessed a 'change'. Swayed by the success of East Asia, the primary poverty-fighting method favoured by many policymakers in Africa was to get farmers off their farms and into modern jobs in factories and urban centres. But that strategy proved to be highly insufficient. Income levels in the countryside badly trailed those in cities while the FAO estimated that the number of poor going hungry in 2009 reached an all time high at more than one billion.

CRACK SET

ONLINE EXAM August 4, 2018

State Bank of India (SBI) PROBATIONARY OFFICER Main Exam 2018

●● General Instructions

- This paper consists of 155 Multiple Choice Questions divided in 4 sections; Part I (Reasoning Ability & Computer Aptitude) having 45 questions and Part II (Data Analysis & Interpretation) having 35 questions Part III (General English) having 35 questions & Part IV (General/Financial Awareness) having 40 questions each.
- Each question carries 1 mark and 1/4 mark will be deducted for each incorrect answer.

Time 180 Min		Max. Marks 200		
Part	Subject	Number of Questions	Marks	Duration
I	Reasoning Ability & Computer Aptitude	45	60	45 min
II	Data Analysis & Interpretation	35	50	45 min
III	English Language	35	40	35 min
IV	Economics/Banking/General Awareness	40	50	35 min

⊙ Part I Reasoning & Computer Aptitude

Directions (Q.Nos. 1-3) In each question below is given a statement followed by two assumptions I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Give answer

- a. if only assumption I is implicit
- b. if only assumption II is implicit
- c. if either I or II is implicit
- d. if neither I nor II is implicit
- e. if both I and II are implicit

1. Statement "Use 'X' brand shoes. They are available in all sizes and last longer".

An advertisement in the newspaper 'A'.

Assumptions

- I. Some people do not know about 'X' brand shoes.
- II. People generally prefer shoes which last longer.

2. Statement "Use 'X' brand shoes. They are available in all sizes and last longer".

An advertisement in the newspaper 'A'.

Assumptions

- I. Very few people read advertisement in a newspaper.
- II. Very few people read the newspaper 'A'.

3. Statement "Please do not wait for me, I may be late, start taking lunch as soon as the guests arrive".

A message from a Director of a Company to his Office Managers.

Assumptions

- I. Keeping guests waiting is not desirable.
- II. Lunch may not be ready in time.

Directions (Q.Nos. 4-6) Read the following information carefully and answer the questions given below.

Following are several eligibility criteria for applying for the post of Manager, IT in an organisation

- (i) The candidate should be a post-graduate in Computer Science or Information Technology with at least two years' work experience.
- (ii) The candidate should be a post-graduate in Mathematics/Statistics with one-year post graduate diploma in Computer Science/ Information Technology and atleast five years' work experience.
- (iii) The candidate should be an engineer with specialisation in Computer Science/Information Technology with at least six years' work experience.
- (iv) The candidate should be a graduate having Mathematics as one of the subjects, Master's degree in Computer Applications and atleast three years' work experience.
- (v) The candidate should be a post-graduate engineer in Electronics and have work experience of atleast one year.

Canara Bank Probationary Officer Exam 2017

Part ① Reasoning and Computer Aptitude

General Instructions

- ▶ This question paper has 200 multiple choice questions, which are divided into four parts.
- ▶ Before the completion of time limit, the candidates are not permitted to submit their answers.
- ▶ To navigate between questions, the candidates can click on the question number displayed to

Part	Subject	No. of Questions
1.	Reasoning and Computer Aptitude	50
2.	English Language	50
3.	Quantitative Aptitude	50
4.	General Knowledge	50

* Based on Memory

1. Study the given information carefully to answer the given question. 'Galax fibre' is manufactured only in country A. Though its demand across the world has remained more or less same since the past three years, the profits earned from the fibre has decreased by 20% in the last 8 months causing an overall loss of around 35 crore. Country A has never made such a huge loss of Galax fibre ever.

Which of the following can be inferred from the given statements?

- a. The companies that manufacture Galax fibre will have to shut down owing to losses.
- b. Galax fibre is exported to other countries at a very high price.
- c. Had there been no loss, Country A would have made the highest profit ever through Galax fibre.
- d. No other country has adequate machinery to manufacture Galax fibre.
- e. Factors other than demand of a commodity also affect its sales and profits.

2. In this question, a statement is given followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted, but not directly given in the statement. You have to consider the statement and the following assumptions and decide which of those is/are implicit in the statement.

Statement These days all flight and train tickets are produced on mobile phone. Therefore, it is safe to predict that in a short time, taking a print out for tickets will completely stop.

- I. Every passenger in this time to come will be able to afford a mobile phone and travel with it.
- II. Tickets produced on a mobile phone will have all the essential details as present in a print-out.

- a. Only II is implicit.
- b. Both I and II are implicit.
- c. Only I is implicit.
- d. Either I or II is implicit.
- e. Neither I nor II is implicit.

Directions (Q.Nos. 3-7) Study the following information carefully to answer the given question.

Eight people, F, G, H, I, J, K, L and M have lectures in different cities, Delhi, Mumbai and Patna at 1 pm, 2 pm, 3 pm, 4 pm, 5 pm, 6 pm, 7 pm and 8 pm on the same day. Not more than three people have a lecture in the same city. F has a lecture in Mumbai with only the one who has a lecture at 8 pm. K and the person having lecture at 7 pm have lectures in the same city but not in Mumbai. J and L have lectures in the same city, but not in the same city as K. I has a lecture at 5 pm in the same city as G. None of those having lectures in Delhi have it at 3 pm or before 3 pm. One of the lectures in Patna is at 6 pm. M does not have a lecture in the same city as L. Difference between the lecture timings of J and F is 3 hours. H's lecture is before L's lecture.

40 Boosters

Quantitative Aptitude

Directions (Q.Nos. 1-5) What approximate value will come in place of the question marks in the following questions? (You are not expected to calculate the exact value.)

- $17001 \div 81 \times 19 = ? \times 29$
a. 100 b. 110 c. 140 d. 170 e. 130
- $\frac{901}{51} \div \frac{21}{1201} \times \frac{101}{301} = ?$
a. 320 b. 350 c. 400 d. 410 e. 430
- $(9.99)^3 + (30.01)^2 - (17.01)^2 = ?$
a. 1610 b. 1630 c. 1580
d. 1540 e. 1510
- $\sqrt{3444} \times \sqrt{2121} \div \sqrt{1111} \times 10 = ?$
a. 720 b. 740 c. 820
d. 840 e. 760
- 79% of 801 – 259.99 = ? – 66% of 499
a. 800 b. 700 c. 500 e. 650 e. 550
- A water tank has three taps A, B and C. Tap A, when opened, can fill the water tank alone in 4 hours. Tap B, when opened, can fill the water tank alone in 6 hours and tap C, when opened, can empty the water tank alone in 3 hours. If taps A, B and C are opened simultaneously, how long will it take to fill the tank completely?
a. 10 h b. 8 h c. 18 h d. 12 h e. 16 h
- Mrudul invested an amount of ₹ 29500 in order to start a business. Shalaka joined her 4 months later by investing an amount of ₹ 33500. If the business earned a profit of ₹ 120575 at the end of two years, what was Mrudul's share of the profit?
a. ₹ 60725 b. ₹ 61950 c. ₹ 59250
d. ₹ 58625 e. ₹ 60025
- A bonus of ₹ 1000 is to be divided among Rohit, Amit and Aman in such a way that Rohit receives twice as much as Amit, who receives one-fifth as much as Aman. How much money does Aman receive?
a. ₹ 100 b. ₹ 250 c. ₹ 375
d. ₹ 625 e. ₹ 325

- A man deposited ₹ 6000 in a bank at a rate of 5% per year. Another man deposited ₹ 5000 at a rate of compound interest 8% per year. After 2 years, what is the difference between their interest?
a. ₹ 230 b. ₹ 232 c. ₹ 832
d. ₹ 600 e. ₹ 480
- Area of a rectangular field is 3584 m² and the length and the breadth are in the ratio 7:2, respectively. What is the perimeter of the rectangle?
a. 246 m b. 292 m c. 286 m
d. 288 m e. 256 m

Directions (Q.Nos. 11-15) What should come in the following number series at the place of question marks?

- 4, 6, 16, 54, ?
a. 280 b. 232 c. 228 d. 224 e. 252
- 5, 39, 272, 1631, ?
a. 4892 b. 6523 c. 8154 d. 9785 e. 7271
- 768, 192, 48, 12, ?
a. 2 b. 3 c. 4 d. 1/3 e. 5
- 4, 9, 29, 119, ?
a. 605 b. 599 c. 606 d. 486 e. 846
- 625, 500, 564, 537, ?
a. 580 b. 545 c. 586 d. 601 e. 615
- Train-A crosses a pole in 25 seconds and another Train-B crosses a pole in 1 minutes and 15 seconds. Length of Train-A is half length of Train-B. What is the respective ratio between the speeds of Train-A and Train-B?
a. 3 : 2 b. 3 : 4
c. 4 : 3 d. Cannot be determined
e. None of these
- Veena's monthly income is equal to the cost of 34 kg of nuts. Cost of 10 kg of nuts is equal to the cost of 20 kg of apples. If cost of 12 kg of apples is ₹ 1500. What is Veena's annual salary? (At some places annual income and in some place monthly income is given)
a. ₹ 120000 b. ₹ 102000 c. ₹ 220000
d. ₹ 108000 e. ₹ 145000

ECONOMY & BANKING

Q&A

01

What is Adjustable-Rate Mortgage?

Adjustable-Rate Mortgage (ARM) is also known as variable-rate mortgages. The initial interest rate is usually below that of conventional fixed-rate loans. The interest rate may change over the life of the loan as market conditions change. There is typically a maximum (or ceiling) and a minimum (or floor) defined in the loan agreement. If interest rates rise, so does the loan payment. If interest rates fall, the loan payment may as well.

02

What is Anywhere Banking?

Refers to banking not only by ATMs, Tele-Banking and internet banking, but also to core banking solutions brought in by banks where customer can deposit his money, cheques and also withdraw money from any branch connected with the system. All major banks in India have brought in core banking in their operations to make banking truly anywhere banking.

03

Who is Bank Ombudsman?

Bank Ombudsman is the authority to look into complaints against Banks in the main areas of collection of cheque / bills, issue of demand drafts, non-adherence to prescribed hours of working, failure to honour guarantee / letter of credit commitments, operations in deposit accounts and also in the areas of loans and advances where banks flout directions / instructions of RBI. This Scheme was announced in 1995 and is functioning with new guidelines from 2007. This scheme covers all scheduled banks, the RRBs and co-operative banks.

04

What is Electoral Bond and how it can be used?

An electoral bond is designed to be a bearer instrument like a Promissory Note - in effect, it will be similar to a bank note that is payable to the bearer on demand and free of interest. It can be purchased by any citizen of India or a body incorporated in India.

The bonds will be issued in multiples of ₹ 1000, ₹ 10000, ₹ 1 lakh, ₹ 10 lakh and ₹ 1 crore and will be available at specified branches of State Bank of India. They can be bought by the donor with a KYC-compliant account. Donors can donate the bonds to their party of choice which can then be cashed in via the party's verified account within 15 days.

05

Who is Controlling Shareholder?

Any person who is, or group of persons who together are, entitled to exercise or control the exercise of a certain amount of shares in a company at a level (which differs by jurisdiction) that triggers a mandatory general offer, or more of the voting power at general meetings of the issuer, or who is or are in a position to control the composition of a majority of the board of directors of the issuer.

06

What is a 'Letter of Intent'?

A letter of intent (Lol) outlines the terms of a deal and serves as an "agreement to agree" between two parties. An Lol is used in most major business transactions and is similar to a term sheet in its content, but differs in structure.

Letters of intent are up for negotiation, as are the contracts themselves. One party may present an Lol then the other party can counter with edits or a different Lol entirely. Ideally, the end product will protect both parties in their subsequent negotiation and fulfillment of the contract that the Lol posits they will attempt to agree on.

07

What is Marginal Standing Facility Rate?

MSF scheme has become effective from May 9, 2011 launched by the RBI. Under this scheme, Banks will be able to borrow upto 1% of their respective Net Demand and Time Liabilities. The rate of interest on the amount accessed from this facility will be 100 basis points (i.e. 1%) above the repo rate. This scheme is likely to reduce volatility in the overnight rates and improve monetary transmission.

08

Who is Wilful Defaulter?

According to the RBI, a wilful defaulter can be identified in any of the following four circumstances

1. When there is a default in repayment obligations by the unit (company/individual) to the lender even when it has the capacity to honour the said obligations. There is deliberate intention of not repaying the loan.
2. The funds are not utilised for the specific purpose for which finance was availed but have been diverted for other purposes.
3. When the funds have been siphoned off and not been utilised for the purpose for which it was availed. Further, no assets are available which justify the usage of funds.
4. When the asset bought by the lenders' funds have been sold off without the knowledge of the bank/lender.

One-Liners

Banking Awareness

● BANKING INNOVATION

- First Indian Bank Started with Indian capital indigenous Bank
Punjab National Bank
- First Regional Rural Bank established in India
Prathama Grameen Bank
- Which was the first Bank of India listed in New York Stock Exchange?
ICICI Bank
- Name the first Bank in India launch talking ATM
Union Bank of India
- First Bank in India to launch its own Payment Aggregators
State Bank of India
- Which Bank introduced Aadhaar based ATM first time in India?
DCB Bank
- First Small Finance Bank in India was
Capital Small Finance Bank Limited
- First certified Green Bond at London Stock Exchange
Axis Bank
- Name the first Bank which introduce Credit Card in India?
Central Bank of India
- Name the first Foreign Bank started operation in India?
Comptoire d'Escompte de Paris of France in 1860
- The banks are required to maintain certain ratio between their cash in hand and total assets called
Statutory Liquid Ratio
- Which was the first Joint Stock Bank of British India?
State Bank of India
- First Bank that is oldest Public Bank in India which is still operationalised
Allahabad Bank
- First national bank that is merged with Punjab National Bank
New Bank of India in 1993
- First Indian bank to open branch outside India in London in 1946
Bank of India
- Jio Payments Bank Limited has commenced operation as payment Bank from April, 2018. Bank is joint venture between Reliance Industries and
State Bank of India

● ECONOMY

- It is defined as a money value of all the final goods and services produced by a country during an accounting year
National Income
- This can be measured by dividing the total national income of a country by its total population
Per Capita Income
- What is the effect of Deficit financing?
Inflation
- Development expenditure of the Central government does not include
Defence expenditure
- The balance of the payments deficit in India can be eased by
Export promotion
- What was the main objective of Green Revolution in India?
Modernisation of agriculture

- During which Plan period did agricultural production register a negative growth?
Third
- The modern economy is not characterised by
Self-sufficient village system
- Recession is that economic state of a country when there is
fall in consumer demand
- Name the two PSUs, which were granted the Maharatna status in 2013?
BHEL and GAIL
- Open market operations of a Central Bank are sale and purchase of
Government Securities
- Among Indian Economics who had done pioneering work on National Income?
VKR Rao

● STOCK MARKET

- An agent of the depository through which it interfaces with the investor and provides depository services is known as
Depository Participant (DP)
 - It is a place where buyers and sellers of securities can enter into transactions to purchase and sell shares, bonds, debentures etc. is known as
Security Market
 - When an unlisted company makes either a fresh issue of securities or an offer for sale of its existing securities or both for the first time to the public is known as
IPO
 - The market value of a quoted company, which is calculated by multiplying its current share price (market price) by the number of shares in issue, is called
Market Capitalisation
 - It is a confirmation of trades done on a particular day on behalf of the client by a trading member (stock broker) is known as
Contract Note
 - The Forward Markets Commission is a statutory body set up under
The Forward Contracts (Regulation) Act, 1952
 - Multi-commodity Exchange of India Ltd. (MCX) is located at
Mumbai
 - The Government of India merged the FMC with the SEBI in
September 2015
 - It refers to electronic trading platforms which facilitate purchase and sale of specified commodities, including agricultural commodities
Spot Exchanges
 - Started in 1996 under which stocks are converted into 'paperless form' is known as
Depositories
- ## ● CORPORATE SECTOR
- The principal aim of 1991 reforms was to strengthen market discipline by putting an end to the
license raj
 - The corpus of the National Investment Fund will be of a
permanent nature
 - What is India's position in crude steel production in the world?
Fourth

Portfolio and Person

<i>President</i>	Ram Nath Kovind
<i>Vice-President</i>	M. Venkaiah Naidu
<i>Prime Minister</i>	Narendra Modi

Cabinet Minister

Minister	Portfolio
Rajnath Singh	Home Affairs
Sushma Swaraj	External Affairs
Piyush Goyal	Railways and Coal, Finance and Corporate Affairs
Nitin Jairam Gadkari	Road Transport and Highways, Shipping; Water Resources, River Development and Ganga Rejuvenation
Suresh Prabhu	Commerce and Industry; Civil Aviation
DV Sadananda Gowda	Statistics and Programme Implementation
Uma Bharati	Drinking Water and Sanitation
Ramvilas Paswan	Consumer Affairs, Food and Public Distribution
Maneka Sanjay Gandhi	Women and Child Development
Ananth Kumar	Chemicals and Fertilizers, Parliamentary Affairs
Ravi Shankar Prasad	Law and Justice, Electronics and Information Technology
Jagat Prakash Nadda	Health and Family Welfare.
Anant Geete	Heavy Industries and Public Enterprises
Harsimrat Kaur Badal	Food Processing Industries
Narendra Singh Tomar	Rural Development, Panchayati Raj and Mines
Chaudhary Birender Singh	Steel
Jual Oram	Tribal Affairs
Radha Mohan Singh	Agriculture and Farmers Welfare
Thaawar Chand Gehlot	Social Justice and Empowerment
Smriti Zubin Irani	Textiles
Harsh Vardhan	Science and Technology, Earth Sciences, Environment, Forest and Climate Change
Prakash Javadekar	Human Resource Development
Dharmendra Pradhan	Petroleum and Natural Gas, Skill Development and Entrepreneurship
Nirmala Sitharaman	Defence
Mukhtar Abbas Naqvi	Minority Affairs

Ministers of State (Independent Charge)

Minister	Portfolio
Rao Inderjit Singh	Planning, Chemicals and Fertilizers
Mahesh Sharma	Culture, Environment, Forest and Climate Change
Giriraj Singh	Micro, Small and Medium Enterprises
Manoj Sinha	Communications; Railways
Santosh Kumar Gangwar	Labour and Employment
Shripad Yesso Naik	Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH)
Jitendra Singh	Development of North-Eastern Region; Prime Minister's Office, Personnel, Public Grievances and Pensions, Department of Atomic Energy, Department of Space

Minister	Portfolio
Rajyavardhan Singh Rathore	Youth Affairs and Sports; Information and Broadcasting
Raj Kumar Singh	Power; New and Renewable Energy
Hardeep Singh Puri	Housing and Urban Affairs
Alphons Kannanthanam	Tourism; Electronics and Information Technology

Ministers of State

Minister	Portfolio
Vijay Goel	Parliamentary Affairs, Statistics and Programme Implementation
Radhakrishnan P.	Finance and Shipping
SS Ahluwalia	Drinking Water and Sanitation
Ramesh Chandappa Jigajinagi	Drinking Water and Sanitation
Ramdas Athawale	Social Justice and Empowerment
Vishnu Deo Sai	Steel
Ram Kripal Yadav	Rural Development
Hansraj Gangaram Ahir	Home Affairs
Haribhai Parthibhai Chaudhary	Mines and Coal
Rajen Gohain	Railways
VK Singh	External Affairs
Parshottam Rupala	Agriculture and Farmers Welfare and Panchayati Raj
Krishan Pal	Social Justice and Empowerment
Jaswantsingh Sumanbhai Bhabhor	Tribal Affairs
Shiv Pratap Shukla	Finance
Ashwini Kumar Choubey	Health and Family Welfare
Sudarshan Bhagat	Tribal Affairs
Upendra Kushwaha	Human Resource Development
Kiren Rijju	Home Affairs
Virendra Kumar	Women and Child Development and Ministry of Minority Affairs
Anant Kumar Hegde	Skill Development and Entrepreneurship
MJ Akbar	External Affairs
Niranjan Jyoti	Food Processing Industries
Jayant Sinha	Civil Aviation
Babul Supriyo	Heavy Industries and Public Enterprises
Vijay Sampla	Social Justice and Empowerment
Arjun Ram Meghwal	Parliamentary Affairs, Water Resources, River Development & Ganga Rejuvenation
Ajay Tamta	Ministry of Textiles
Krishna Raj	Agriculture and Farmers Welfare
Mansukh L. Mandaviya	Road Transport and Highways; Shipping; Chemicals & Fertilizers
Anupriya Patel	Health and Family Welfare
CR Chaudhary	Consumer Affairs, Food and Public Distribution; and Commerce and Industry
PP Chaudhary	Law and Justice and Corporate Affairs
Subhash Ramrao Bhamre	Defence
Gajendra Singh Shekhawat	Agriculture and Farmers Welfare
Satya Pal Singh	Human Resource Development, Water Resources, River Development and Ganga Rejuvenation