

JUNE 2020

₹40

Master in Current Affairs

For All Competitive Exams



**Virtual reality:
On Telemedicine**

MODEL PAPER 2019

- ✓ SSC CGL Mains (English Language)
- ✓ SBI Clerk Mains

**Economic Impact:
COVID-19**



**Expansionism:
A Chinese Pandemic**



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NEWS WITH
VIDEO

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<https://micahin.page>

TOP NOTCH CAPTIVATORS OF THE MONTH

1



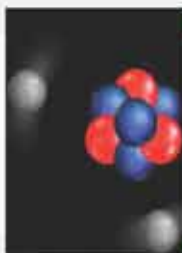
The Union Cabinet has approved the Production Incentive Scheme (PLI) for Large Scale Electronics Manufacturing.

Finance & Corporate Affairs Minister, Nirmala Sitharaman participated in the virtual session of the second G20.

2



3



Dr. Eswar Reddy and his students Deepak and Raghubar Singh at the Indian Institute of Astrophysics have discovered a number of Lithium rich red giants.

Divya Kakran has become the second Indian woman to win a gold medal at the Asian Wrestling Championships.

4



5



The Union Minister of culture Prahlad Singh Patel launched the National List of Intangible Cultural Heritage.

Oscar-winning illustrator and animator, Gene Deitch, has passed away at the age of 95.

6



7



S. Jaishankar has inaugurated the Indian pavilion at the Berlin International Film Festival.

Saurabh Ghosal has won the 77th Senior National Squash Championship in Man's category.

8



9



Saudi King Salman chaired the G20 video summit.

Sunil Kumar won gold in the 87-kg Greco Roman category in Asian Wrestling Championships.

10



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Economic Impact: COVID-19



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Editorial



“All power is within you; you can do anything.”

- Swami Vivekananda

Dear Aspirants,

We feel delighted to present to you the "June 2020" edition of "Master In Current Affairs". MICA is a comprehensive magazine focused on both the intellectual and competitive nature of learning. Apart from the competitive edge, MICA is intended to provide you with a vision of self-enhancement.

MICA includes highly acclaimed sections such as, Newsletters, News Diary, One Liner, World of English, which are directly related to your preparation for competitive examinations. Chalte - Chalte is one of the most steering elements of MICA on the go, which is mentioned below every page.

This edition creates a forum where all candidates and guidance personnel can meet the important issues of this month which may play a vital role in the forthcoming examination. The important topics covered in this edition are:

Virtual reality: On telemedicine -The term "virtual" has been used in the computer sense of "not physically existing but made to appear by software" since 1959. Telemedicine is sometimes used as a synonym, or is used in a more limited sense to describe remote clinical services, such as diagnosis and monitoring.

Economic Impact: COVID-19- COVID-19 has caused outrage all over the world. Along with health, the whole world is also moving towards a major economic crisis due to which the global recession is clearly visible. Stock markets around the world have collapsed in the last month.

Expansionism: A Chinese Pandemic- A look at recent developments in the South China Sea, where China is engaged against smaller neighbors in multiple territorial disputes over islands, coral reefs and lagoons. The area is a major shipping route for global commerce. It is also rich in fish and possible oil and gas reserves. The pandemic, according to sources monitoring these movements, has not stopped China from pursuing its longer term strategic goals in the region.

In this edition as a wish for your bright and prosperous future we are providing "SSC CGL Mains: Model Paper 2020" and "SBI Clerk Mains: Model Paper 2020" for your self-assessment.

You can also test your Current Affairs by visiting the Quiz Time section for self-assessment, which includes all possible multiple-choice questions from the current affairs of this month.

To serve you better we will diligently serve you our level best with various new topics and news that is important from the examination point of view

Best of luck for your exams.

Your suggestions will be highly valuable and welcomed.

With Best Wishes
Editor : N.K. Jain

"Your Success is Our Success"

PERSONAL DETAILS**PANKAJ SINGH****Father's Name** : Mr. Dharam Pal**Mother's Name** : Mrs. Kalawati**Hobbies** : Cricket, Singing, Current Affairs**Prior Selection** : None**Name of the Exam** : UCO Bank PO**Roll No. of Qualified Exam** : 2891001343**Roll No. of Mahendra Institute** : BND1741735783**English Language**

Firstly I read 'word power made easy' to improve my vocab. I studied THE HINDU editorial every day and watched Editorial on Mahendra's YouTube channel. I prepare myself through Speed Test.

Reasoning Ability

I prepare myself by practicing more and more puzzles and scoring chapters like syllogism, coding-decoding etc.

Numerical Ability

I practiced Speed Test questions again and again and watched YouTube videos to improve my chapters.

General Awareness

Mahendra magazine for current affairs and daily current affairs show helped me a lot.

Computer & Marketing

Mahendra lectures helped me all and I am a computer science student.

MICA : What would you say about "Master in Current Affairs" Magazine (MICA) and Mahendra Guru Website?

Pankaj : It is very useful and I used to download the PDF from Mahendra current affairs videos and read magazine on monthly basis.

MICA : What is the best thing about our coaching institute, according to you?

Pankaj : Good and cooperative faculty members as well as supportive nature of institution.

MICA : What is the role of "Time Management" in one's success?

Pankaj : It is highly important. One's success totally depends on dedication while one studies. (Don't count hours, just start.)

MICA : How did you prepare for the Interview?

Pankaj : Through Mahendra's mock interviews and The Hindu editorials.

MICA : Tell us about the Interview Board and the questions asked?

Pankaj : There were 7 members (6 men and 1 women). They asked formal questions.

The questions asked were:

- I. From where you have done your graduation?
- II. What is your father occupation? What is the new name of Gram Sevak?
- III. Are you comfortable with relocation in job?
- IV. What is the main problem of Banks these days?
- V. SARFAESI Act, DRT, NGLT.

MICA : From whom did you get information of your selection and what was your reaction?

Pankaj : I went to cyber cafe to check my result. It was a 'dream come true' feeling.

MICA : What message do you want to convey to other aspirants?

Pankaj : Work hard, focus to achieve your goal and be happy.

MICA : Congratulations! once again on your success. Your success is our success.

Pankaj : Thank You!

MICA : Mahendra's family expresses its heartfelt congratulations on your success.

Pankaj : Thank You!

MICA : To whom do you want to give the credit of your selection?

Pankaj : My father Mr. Dharam Pal, my mother Mrs. Kalawati, my sisters and most important Mahendra's Faculties.

MICA : After how many attempts did you succeed in this examination?

Pankaj : It was my 2nd Attempt for IBPS PO.

MICA : What is the role of Mahendra's institute in your selection?

Pankaj : Mahendra Institution provided me best faculty and study environment for the preparation.

MICA : How did you prepare for the examination?

Pankaj :

CRISIL has slashed the gross domestic product (GDP) growth forecast for FY2021 (2020-21) to 3.5% from 5.2% expected earlier.

ONE Liner

PERSONS IN NEWS

- National Anti Doping Agency (NADA) has banned Amit Dahiya for four years, he is related to which sport? - **Javelin throw**
- Who has elected as second time President of Afghanistan recently? - **Ashraf Ghani**
- Who has been appointed as Australian High Commissioner to India? - **Barry O'Farrell**
- Who has become the second richest Indian after the chairman of Reliance Industries Limited Mukesh Ambani? - **Radhakishan Damini**
- Who has become the first Indian to reach 50 million followers on Instagram? - **Virat Kohli**
- Recently who was appointed as the Chief Information Commissioner (CIC)? - **Bimal Julka**
- Who has been elected as the new Central Vigilance Commissioner of India? - **Sanjay Kothari**
- Which Indian Cricketer announced retirement from international and first-class cricket recently? - **Parthiv Patel**
- Recently Muhyiddin Yassin has been appointed as the new Prime Minister of which country? - **Malaysia**
- Former India hockey player Balbir Singh Kullar passed away, he was related to which state? - **Punjab**
- Recently National Anti-Doping Agency lifted the one-year ban imposed on which Indian boxer? - **Sumit Sangwan**
- Recently who was appointed as CEO of Digitas India? - **Unny Radhakrishnan**
- Recently who has become the third Woman Lieutenant General of India? - **Madhuri Kanitkar**
- Recently Sanjay Kumar Panda has been appointed as India's Ambassador to which country? - **Turkey**
- Javier Perez de Cuellar has passed away recently, he worked as Former Secretary General of - **United Nation**

- Recently who was appointed as new Prime Minister of Slovenia? - **Janez Jansa**
- Recently Andriy Taran was appointed as new Defense Minister of which country? - **Ukraine**

AWARDS

- Which movie won the most award at the 65th Filmfare 2020? - **Gully Boy**
- Which actress was awarded with the best actress award at the 65th Filmfare 2020? - **Alia Bhatt**
- Who was conferred with the lifetime achievement honour at the 65th Amazon Filmfare Awards 2020? - **Ramesh Sippy**
- Recently who has conferred 61st annual Lalit Kala Akademi awards? - **Ram Nath Kovind**
- Who has won the inaugural edition of BBC Indian Sportswoman of the Year Award for 2019? - **PV Sindhu**
- Recently who has won the 7th Dr. MS Swaminathan Award for the period 2017-2019? - **V Praveen Rao**
- Who won the Best Actor award at the Dadasaheb Phalke International Film Festival Awards? - **Hrithik Roshan**
- Khanderao, Vasudev Kamath was conferred the Raja Ravi Varma Award, this award is given by which State Government? - **Kerala**

SCHEMES AND LAUNCHES

- Recently in which city the fourth Conference of Pradhan Mantri Fasal Bima Yojana was held? - **Udaipur**
- Atal Kisan - Majdoor canteens will be opened in which state? - **Haryana**
- Who has launched "Suposhit Maa Abhiyan" which aims to provide nutritional support to pregnant women and adolescent girls? - **Om Borla**
- Recently 'Jagananna Vasthi Deevena' scheme has been launched by which state? - **Andhra Pradesh**

- Deendayal Antyodaya Yojana-National Urban Livelihoods Mission has signed MoU with which e-commerce company to e-market products made by self-help groups in India? - **Amazon**
- Student Health Card scheme for school children has been launched in which UT recently? - **Jammu & Kashmir**
- Microsoft announced a partnership with which bank to train differently-abled people to find jobs in the banking, financial services and insurance sector? - **State Bank of India**
- Recently which state government has introduced two schemes- CMAST and CMAT- to benefit the sportspersons and artists in the state? - **Manipur**

NATIONAL & STATE

- The legislative assembly of which state has become paperless recently? - **Arunachal Pradesh**
- Government of India has declared National Chambal Sanctuary as Eco-Sensitive Zone recently, it is situated in which state? - **Madhya Pradesh**
- In which city Pusa Krishi Vigyan Mela 2020 was inaugurated by the Union Minister Narendra Singh Tomar recently? - **New Delhi**
- Which state government has decided to ban online food supply from all hotels, dhabas which do not follow the hygiene rating rules under the Food Standards and Safety Act? - **Punjab**
- The theme of National Safety Day 2020 is "Enhance Health & Safety Performance by Use of Advanced Technology", it is celebrated every year on- **4th March**
- In which city the Antar Rashtriya Yog Mahotsav was inaugurated? - **Rishikesh**
- Recently who has released a book titled "Chronicles of Change Champions" in New Delhi? - **Smriti Zubin Irani**
- Namaste Orchha festival is celebrated in which state? - **Madhya Pradesh**
- Recently which state announced to provide credit guarantee of loans for higher education? - **Haryana**
- Recently which state government has approved the implementation of "happy hour" for auto rickshaws? - **Maharashtra**
- In which city main national event to commemorate the 6th International Day of Yoga will be held? - **Leh**
- Recently which state Assembly has approved caste validity certificate bill? - **Maharashtra**
- An exhibition titled "Jallianwala Bagh" is scheduled to be held in which city on the occasion of 130th Foundation Day of National Archives of India? - **New Delhi**
- The National Crime Records Bureau (NCRB) celebrated its 35th Inception Day on- **12th March**
- Recently which state government has launched three ambitious schemes for skill development and employment generation for youths in the state? - **Uttar Pradesh**
- Maharashtra Cabinet approved the proposal to rename Mumbai Central Station to the name of- **Nana Shankarseth**
- Indian Railways South Central Railways (SCR) zone has become the 1st zonal railway in the country to have functional "energy neutral" railway stations on the network, where is the headquarter of South Central Railways located? - **Secunderabad**
- The World's Biggest Cricket Stadium, the Motera Stadium renamed as the Sardar Vallabhbhai Stadium, where is the Motera stadium located? - **Ahmedabad**
- The National Maritime Heritage Complex will be setup in which state? - **Lothal, Gujarat**
- Recently who has unveiled a 63-feet tall statue of former Bhartiya Jana Sangh leader Pt Deendayal Upadhyaya in Varanasi? - **Narendra Modi**
- Arunachal Pradesh has celebrated its 34th Statehood Day on 20th February, who is the governor of Arunachal Pradesh? - **B.D. Mishra**
- Indian Railways has launched its first "Restaurant on Wheels" at the circulating area of which railway station recently? - **Asansol, West Bengal**
- Indian Air Force has signed an MoU with which university to establish a "Chair of Excellence"? - **Savitribai Phule University**
- Airport Authority of India & which State Government has signed a memorandum of understanding for the construction of 6 equipment hiring centres? - **Tripura**
- Khelo India University Games concluded in Bhubaneswar on 1st March, which University topped in Khelo India University Games? - **Panjab University, Chandigarh**

National Book Trust (NBT) will launch Corona Studies Series books to provide relevant reading materials for all age-groups for the post-Corona readership needs.

CURRENT AFFAIRS | One Liner

INTERNATIONAL

- ✎ Where was the International Fund for Agricultural Development (IFAD) 43rd Governing Council meeting held? - **Rome, Italy**
- ✎ Where was the 3rd edition of the Global Ministerial Conference on Road Safety held? - **Stockholm, Sweden**
- ✎ Recently which Country removed the developing Tag for India? - **USA**
- ✎ Recently which country has test fired 600 km range Ra'ad II missile successfully on land and at sea? - **Pakistan**
- ✎ According to the report of World Population Review, what is the rank of India in the 'Largest Economy of the World' list? - **Fifth**
- ✎ Which Nation has celebrated its 70th National Democracy Day on 19th February? - **Nepal**
- ✎ Recently who has inaugurated the Indian pavilion at the Berlin International Film Festival? - **S Jaishankar**
- ✎ International Mother Language Day is celebrated by the United Nation on - **21st February**
- ✎ Where was the Seminar on Indian Defence Equipment was organized by the High Commission of India in Bangladesh? - **Dhaka**
- ✎ According to the report of World Health Organization what is the rank of India at Child Flourishing Index 2020? - **131st**
- ✎ In which city the 19th edition of the World Productivity Congress will be held? - **Bengaluru**
- ✎ Which editor has entered the Limca Book of Records for 'films edited in the most number of languages'? - **Sreekar Prasad**
- ✎ Which country has taken the Presidency of the United Nations Security Council for March 2020? - **China**
- ✎ Which country has become the first country in the world to make public transport free to reduce traffic pressure on the road? - **Luxembourg**
- ✎ Recently which country has launched two short-range missiles into its eastern sea? - **North Korea**
- ✎ What is the rank of India in the Global Animal Protection Index 2020? - **Second**
- ✎ Which Indian mountaineer has successfully scaled Mount Kosciuszko (2,228-metres), the highest mountain peak in Australia in March 2020? - **Bhawna Dehariya**

FINANCIAL AWARENESS

- ✎ What amount of loan agreement has been signed by the World Bank and Government of India to improve India's groundwater requirements? - **USD 450 million**
- ✎ How much Moody's has reduced India's GDP growth forecast for 2020? - **5.4%**
- ✎ Jeff Bezos has announced to launch of "Bezos Earth Fund" to combat Climate Change, he is CEO of which company? - **Amazon**
- ✎ Gujarat government signed an MoU with which Bank to facilitate approval of loans to entrepreneurs in the MSME sector with ease and within a short time-frame? - **State Bank of India**
- ✎ What is India's economic growth rate for Financial Year 2020-21, as estimated by OECD? - **5.1%**
- ✎ Recently Reserve Bank of India has imposed a withdrawal limit of Rs 50,000 for depositors of which Bank for a month? - **Yes Bank**
- ✎ Recently which bank has waived off the minimum balance charges on all savings bank accounts? - **State Bank of India**
- ✎ UPI app PhonePe has tied up with which bank for UPI transactions? - **ICICI Bank**
- ✎ Recently Chalasani Venkat Nageswar has been given the additional charge of deputy MD and CFO of which leading bank? - **State bank of India**
- ✎ Economist Intelligence Unit released the Inclusive Internet Index, what is India's rank in Inclusive Internet Index 2020? - **46th**
- ✎ Sunil Gurbaxani has appointed as managing director and CEO of which bank for a period of three years? - **Dhanlaxmi Bank**
- ✎ Which company announced to launch a 100X100X100 program for B2B start-ups? - **Microsoft**
- ✎ Recently National Bank for Agriculture and Rural Development (NABARD) has sanctioned 400. 64 crore rupees for which state/Union Territory? - **Jammu and Kashmir**
- ✎ What is the name of the campaign which was launched by the National Payments Corporation of India to promote UPI as Easy, Safe, and Instant mode of payment? - **"UPI Chalega"**
- ✎ According to the Reserve Bank of India report, in the last 5 years, cash withdrawal India is second only to which country? - **China**

SPORTS

- ✎ Haryana government has decided to give 6 crore rupees to players of the state that bag gold medals at the Olympic Games, where will be 2020 Summer Olympic will be held? - **Tokyo**
- ✎ Bhawna Jat qualified for the 2020 Olympics, she is related to which sports? - **Athletics**
- ✎ Who has won Cairns cup chess tournament recently? - **Koneru Humpy**
- ✎ Who has won the 77th Senior National Squash Championship in Man's category? - **Saurabh Ghosal**
- ✎ Who has won the 77th Senior National Squash Championship in Woman's category? - **Joshna Chinappa**
- ✎ Who won gold in the 87-kg Greco Roman category in Asian Wrestling Championships? - **Sunil Kumar**
- ✎ Who has become the second Indian woman to win a gold medal at the Asian Wrestling Championships? - **Divya Kakran**

SCIENCE AND TECHNOLOGY

- ✎ Recently in which city the fourth Conference of Pradhan Mantri Fasal Bima Yojana was held? - **Udaipur**
- ✎ Atal Kisan - Majdoor canteens will be opened in which state? - **Haryana**
- ✎ Who has launched "Suposhit Maa Abhiyan" which aims to provide nutritional support to pregnant women and adolescent girls? - **Om Borla**
- ✎ Student Health Card scheme for school children has been launched in which UT recently? - **Jammu & Kashmir**
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- ✎ Microsoft announced a partnership with which bank to train differently-abled people to find jobs in the banking, financial services and insurance sector? - **State Bank of India**
- ✎ Recently which state government has introduced two schemes- CMAST and CMAT- to benefit the sportspersons and artists in the state? - **Manipur**

- ✎ Recently which state has found a new species of Lizard - Urban Bent-Toed Gecko? - **Guwahati, Assam**
- ✎ Which mobile app was launched Government of India for Doorstep Diesel Delivery? - **Fuel Humsafar**
- ✎ In which city the International Conference on Nano-Science and Nano Technology was held? - **Kolkata**
- ✎ Sebi SCORES" mobile app launched by SEBI for investors to lodge grievances, who is the chairman of SEBI? - **Ajay Tyagi**

MISCELLANEOUS

- ✎ Where was the SAMPRITI-IX: Indo-Bangladesh joint military exercise concluded recently? - **Meghalaya**
- ✎ Institute for Defence Studies and Analyses is to be renamed after which of the following Union Minister? - **Manohar Parrikar**
- ✎ The Tokyo 2020 Organising Committee has revealed the official Games motto, what is the motto of Tokyo 2020 Olympic? - **United by Emotion**
- ✎ What is the rank of Hindi in the most spoken languages in the world, according to annual report of Ethnologue Publication? - **Third**
- ✎ The theme of World Wildlife Day 2020 is sustaining all life on Earth, it is celebrated every year on- **3rd March**
- ✎ Every year Jan Aushadhi Diwas is celebrated on- **7th March**
- ✎ Recently who has released a comic book titled "The Adventures of the Daredevil Democrat"? - **Naveen Patnaik**
- ✎ Right to Protein, a national-level public health initiative has launched India's first 'Protein Day' on- **27th February**
- ✎ National Vaccination Day is celebrated every year in India on- **16th March**
- ✎ An Extraordinary Life is a biography of which Personality, which is co-authored by veteran journalists Sadguru Patil and Mayabhushan Nagvenkar? - **Manohar Parrikar**
- ✎ Every year the Ordnance Factories Day is observed all over India on- **18th March**
- ✎ Every year World Sparrow Day is celebrated on- **20th March**
- ✎ What is the theme of World Down Syndrome Day 2020, which is observed every year on 21 March? - **We Decide**

The Republic of North Macedonia has become the 30th member of the North Atlantic Treaty Organization (NATO).

SPOTLIGHT | ALL THAT MATTERS

ABBREVIATIONS

FII	: Foreign Institutional Investor
VRR	: Voluntary Retention Route
VCIP	: Video-based Customer Identification Process
PPI	: Prepaid Payment Instrument
ETF	: Exchange Traded Funds
TDS	: Tax Deducted at Source
IVR	: Interactive Voice Response

IMPORTANT DAYS AND DATES

June 1	World Milk Day
June 3	World Bicycle Day
June 5	World Environment Day
June 7	World Food Safety Day
June 8	World Ocean Day
June 12	Anti-Child Labour Day
June 14	World Blood Donor Day
June 20	World Refugee Day
June 21	International Day of Yoga
June 23	International Olympic Day
June 26	International Day against Drug Abuse and Illicit Trafficking

ECONOMIC GLOSSARY

Golden handshake

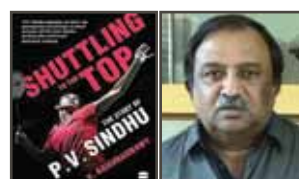
A golden handshake is a clause in an executive employment contract that provides the executive with a significant severance package in the case that the executive loses their job through firing, restructuring, or even scheduled retirement. This can be in the form of cash, equity, and other benefits, and is often accompanied by an accelerated vesting of stock options.

The term originated in Britain in the mid-1960s. It was coined by the city editor of the Daily Express, Frederick Ellis. It later gained currency in New Zealand in the late 1990s over the controversial departures of various state sector executives.

Golden handshakes are given to offset the risk inherent in taking the new job, since high-ranking executives have a high likelihood of being fired and since a company requiring an outsider to come in at such a high level may be in a precarious financial position. Their use has caused some investors concern since they do not specify that the executive has to perform well. In some high-profile instances, executives cashed in their stock options, while under their stewardship their companies lost millions of dollars and thousands of workers were laid off.

BOOKS & AUTHORS

01 | SHUTTLING TO THE TOP: THE STORY OF P.V. SINDHU



:- V. Krishnaswamy



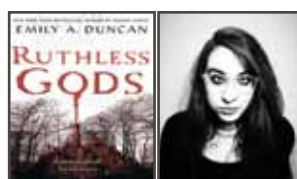
:- Tanuj Solanki

THE MACHINE IS LEARNING | 02

03 | INVERTONOMICS: EIGHT IDEAS TO TRANSFORM INDIA



:- Goonmeet Singh Chauhan



:- Emily A. Duncan

RUTHLESS GODS | 04

05 | MOTHERS BEFORE



:- Edan Lepucki

Burning Topics of the Month

**Indian Army launches
“Operation Namaste” to
combat COVID-19.**

**New E-NAM Features
launched by the
Agricultural Ministry.**

**Ministry of HRD launched
"Samadhan" a challenge
to fight against covid19 and
future challenges.**

& Many More...

**BRO opened bridge on Teesta for
traffic in North Sikkim 21 Mar' 20**

In a relief to the residents of Lachen in North Sikkim, the Border Roads Organisation (BRO) opened for traffic 360 feet long bailey suspension bridge over Teesta River in Munshithang near Chungthang town. The 86 Road Construction Company (RCC) of 758 Border Roads Task Force (BRTF), under Project Swastik, commenced the construction of the bridge in October 2019 and completed it in January 2020.

The approach roads to the bridge have also been constructed. The bridge will give impetus to tourism and facilitate the movement of logistics for the Armed Forces deployed in forward areas. In June 2019, a steel bridge of 180 feet span at the same location was completely damaged due to a massive cloud burst resulting in severing the lines of communication in North District of Sikkim. The connectivity was kept open by routing the traffic through restricted Army land.

Teesta river flows through the states of West Bengal and Sikkim. It forms the border between Sikkim and West Bengal. In India, it flows through the cities of Rangpo, Kalimpong, Jalpaiguri and Mekhliganj. It joins the Jamuna River at Fulchhari in Bangladesh. It is a tributary of the Brahmaputra (Jamuna river in Bangladesh).

There is a long history of dispute between India and Bangladesh over the sharing of Teesta river. Teesta covers 14% of total cropped area of Bangladesh. But it supports more than 73% of its population. On the other hand, Teesta is the lifeline of West Bengal.

In 1983, Teesta river sharing agreement was signed between India and Bangladesh. According to the agreement, 39% of waters is to be shared by India and 36% of water by Bangladesh. Later in 1984, India's share was increased to 42.5% and Bangladesh's to 37.5%. In 1998, Bangladesh began the Teesta Barrage Irrigation project. With this, the

farmers of Bangladesh began enjoying 3 cropping seasons including dry seasons as well. Currently, India is not able to provide enough Teesta waters to Bangladesh during summer. This is because, several glaciers of the Teesta river are drying up in summers. This is reducing flow of the river in summer. Hence, India is unable to fulfil Bangladesh demand of more share of Teesta Water. As water is state subject Central Government has no say. However, article 253 provides powers to the Union Government to interfere in any transboundary water issue.



**The United Kingdom to Co-Chair
India-Led Climate Change Initiative
22 Mar' 20**

The government of the United Kingdom (U.K.) has said that the country will co-chair the governing council on the India-led global 'Coalition for Disaster Resilient Infrastructure (CDRI).' Established by Prime Minister Narendra Modi, the CDRI is a voluntary international grouping linking governments, United Nations agencies, banks, private sectors, groups, and academia to develop the resilience of the infrastructure systems for climate and disaster risks.

The governing council is the highest policy-making body of the Coalition for Disaster Resilient Infrastructure. India co-chairs it along with a representative of another national government nominated in rotation every two years.

The governments have committed £240 million (~\$279.31 million) of anchor capital in the Green Growth Equity Fund with its first investment going to Ayana Renewable Power, which is developing 800 MW of solar projects. Ayana is the renewable energy platform founded by the CDC group and is currently constructing 800 MW of solar projects across the country. The Green Growth Equity Fund (GGEF), would have a fundraising target of £500 million (~\$71,05,90,500). The U.K. government and India's NIIF are joint anchor

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investors in GGEF with a commitment of £120 million (~\$17,05,61,400) each. U.K. and India's contributions are investments that would generate returns for each country. GGEF is set up as an Alternative Investment Fund (AIF) under India's Security and Exchange Board of India Regulations, 2012.



India to go ahead with \$2.3 billion Turkish shipyard deal 23 Mar' 20

India is going ahead with a \$2.3 billion (about Rs 15,000 crore) deal to manufacture fleet support vessels (FSVs) in collaboration with a Turkish shipyard following a review after questions were raised on Turkey's links with Pakistan and the recent diplomatic tiff with the Recep Tayyip Erdogan government. The formal contract was signed days after India issued a strong statement rejecting all references made to Jammu and Kashmir in a joint declaration by Turkey and Pakistan during President Erdogan's visit to Islamabad last month.

Turkey's TAIS had emerged as the lowest bidder for a contract to manufacture five of the 45,000-tonne FSVs at the Vizag-based Hindustan Shipyard Limited (HSL) last year, but the contract signing was put on hold in October following the repeated raising of Kashmir issue by Erdogan at international forums. The contract was signed by HSL last month after clearances were given by the Ministry of Defence (MoD). The defence ministry's vigilance department was asked to review the order and gave a go-ahead. Similarly, inputs were received from MEA on diplomatic implications, after which it was decided to proceed with the Turkish collaborator. The contract was signed last month after the defence ministry removed its temporary hold order. The Indian FSV project was initially given a go-ahead in 2016 after the Navy projected a requirement for ships that could carry fuel and other supplies for warships at sea.



Cabinet approved MoU between India and Germany in Railway sector 25 Mar' 20

The Union Cabinet chaired by the Prime Minister, Shri Narendra Modi was apprised of a Memorandum of Understanding (MoU) signed between Ministry of Railways, Government of India with DB Engineering & Consulting GMBH of Germany for technological cooperation in Railway Sector. The MoU was signed in February, 2020.

Details:

This Memorandum of Understanding (MoU) for technological cooperation in Railway Sector will enable cooperation in the following areas:

- ✎ Freight operations (including cross-border transport, automotive transport and logistics,)
- ✎ Passenger operations (including high-speed and cross-border traffic),
- ✎ Infrastructure building and management (including dedicated freight corridors and development of passenger stations),
- ✎ Development of a modern, competitive railway organization (including the improvement of organizational structures and railway reformation),
- ✎ IT solutions for railway operations, marketing and sales as well as administrative purposes,
- ✎ Predictive Maintenance, Private train operations, and
- ✎ Any other area which may be mutually agreed in writing between the two parties.

Background:

Ministry of Railways have signed Memorandums of Understanding (MoUs)/ Memorandums of Cooperation (MoCs)/ Administrative Arrangements (AAs)/ Joint Declarations of Intent (JDIs) for technical cooperation in the rail sector with various foreign Governments and National Railways in respect of identified areas of cooperation, which include high speed rail, speed raising of existing routes, development of world class stations, heavy haul operations and modernization of rail infrastructure etc.



Indian Army launched "Operation Namaste" to combat COVID-19 28 Mar' 20

Operation Namaste is a campaign launched by the Indian Army to combat the spread of COVID-19 and help the government in its fight against the pandemic. The Indian Army has code-named its anti-COVID-19 operations as Operation Namaste and has, so far, established eight quarantine facilities across the country. Army Chief General MM Naravane assured Army personnel to not worry about their near and dear ones and cancellation of leaves as a similar situation had been observed during Operation Parakram and the force had come out successfully from it. He said Army will execute Operation Namaste too successfully.

Indore, the cleanest city of India in Madhya Pradesh, has deployed drones to sanitize city areas against the coronavirus outbreak.

As part of the Operation Namaste campaign, the Army has established command wise helpline numbers. Further, the facility for families of Army to visit the nearest Army camp in case emergency has also been set-up.

Army can't maintain social distancing due to tactical and operational reasons and, therefore, to protect the country it is important for Army to keep themselves safe and fit. "Keeping this in mind, we had issued two to three advisories in the last few weeks which should be followed," Naravane said. "As an Army Chief, it is my priority to keep my force protected and fit too. We can serve in our duties only when we are ourselves protected from coronavirus," Naravane said.



Project Arunank running in full swing in China border despite of COVID-19

28 Mar' 20

Braving the threat of COVID-19, the Border Roads Organisation (BRO) personnel are working relentlessly to completely replace Daporijo bridge (430 feet Multi Span Bailey Bridge), the only lifeline of Upper Subansiri district, Arunachal Pradesh to restore Lines of Communication for all 451 villages and Security Forces located along the China border. The personnel of 23 BRTF/Project Arunank, on special request from Local Administration.

Meanwhile, in the Northern Part of the country, BRO is presently engaged in Snow clearance operations on Manali - Leh axis, day and night despite inclement weather and COVID 19 threat to provide relief to Lahaul valley and Ladakh in an earlier time frame. Presently Rohtang Pass and Baralachala Pass is being addressed by four snow clearance teams. This is the first time, BRO personnel were inducted by air to Sarchu to carry out snow clearance of mighty Baralachala Pass from Sarchu side.

The Border Roads Organisation, an important arm of the Ministry of Defence, plays pivotal role in constructing and maintaining operational road infrastructure in inhospitable and far flung border areas to support the armed forces meet their strategic needs.

The Project Arunank is being implemented by BRO in the state of Arunachal Pradesh. The bridge is being constructed under voluntary approach of Project Arunank authorities. They are empowered to take such patriotic initiatives under the Army Act, 1950 and Army rules 1954. Subansiri River The Subansiri river runs in the states of Assam and Arunachal Pradesh. It is the largest tributary of Brahmaputra river.



State Disaster Relief Funds allowed to be used for migrant workers

28 Mar' 20

The Union Home Ministry has changed the rules for assistance under the State Disaster Relief Fund (SDRF), facilitating availability of money for food and temporary accommodation for migrant workers during the 21-day lockdown. In a communication to all chief secretaries, the ministry also said medical care and clothing can be provided to migrant workers during the lockdown period announced by Prime Minister Narendra Modi to combat the coronavirus pandemic.

According to the new rules of the SDRF, provision for temporary accommodation, food, clothing medical cure etc., would be applicable to homeless people, including migrant labourers, stranded due to lockdown measures and sheltered in relief camps and other places.

Around 80% of India's work force is employed in informal sector and one-third are working as casual labours. They are the most vulnerable to the spread of the virus. Migrants have flooded the Yamuna expressway to return to their home towns. Kolar Mines Over 1,30,000 migrants that attempted to return to Andhra Pradesh from Kolar mines have been stopped and quarantined in Kolar district. The Karnataka and Andhra Pradesh state governments are working to facilitate precautionary measures to make sure none of them are infected with COVID-19. Odisha The Odisha Government has set up 36 temporary camps to provide shelter and food to the workers migrating from states. They are migrating from West Bengal, Bihar, Chhattisgarh, Punjab, Jharkhand, Rajasthan, Delhi, Uttar Pradesh, Kerala, Haryana and Andhra Pradesh.



Government sets up PM-CARES Funds to fight against COVID-19

28 Mar' 20

Prime Minister Narendra Modi has announced the creation of an assistance and emergency situation relief fund where people can contribute and help in the government's fight against coronavirus. Keeping in mind the need for having a dedicated national fund with the primary objective of dealing with any kind of emergency or distress situation, like posed by the COVID-19 pandemic, and to provide relief to the affected, a public charitable trust under the name of 'Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund' (PM CARES Fund) has been set up.

Jharkhand govt launches PRAGYAAM app to issue e-passes to everyone associated with delivery of essential services amid lockdown.

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It is a dedicated fund with the primary objective to deal with threats like COVID-19. A trust has been created to collect these funds. Prime Minister of India is the Chairman of the trust. The other members of the trust include Finance Minister, Home Minister and Defence Minister. Funds being donated to the PM-CARES trust is to be exempted from tax under Section 80(G) of the Income Tax Act. The account of the fund is held by the State Bank of India.

The other funds that are in the hands of the Prime Minister include PM National Relief Funds. He is the chairman of the fund. It was raised by the then PM Jawaharlal Nehru. The PMNRF is used to support people affected by natural and man-made disasters. This includes acid attacks, accidents and riots. It is also allotted to people for kidney transplantation treatments, heat, surgeries, etc. So far, the fund was extensively used during 2013 Uttarakhand floods, 2014 Assam Violence, 2015 Tamil Nadu Floods, 2015 Madhya Pradesh explosion.



Gol launched CoNTeC to connect Doctors in India with AIIMS

29 Mar' 20

The Union Minister of Health & Family Welfare Dr. Harsh Vardhan launched the National Teleconsultation Centre (CoNTeC). The project CoNTeC, an acronym for COVID-19 National Teleconsultation Centre, has been conceptualised by the Ministry of Health & Family Welfare and has been implemented by the All India Institute of Medical Sciences, New Delhi.

The CoNTeC is a Telemedicine Hub established by AIIMS, New Delhi, wherein expert doctors from various clinical domains will be available 24x7 to answer the multifaceted questions from specialists from all over the country. It is a multi-modal telecommunications hub through which 2 way audio-video and text communications can be undertaken from any part of the country as well as the world at large. The modes of communication will include simple mobile telephony as well as two way video communications, using WhatsApp, Skype and Google Duo. The CoNTeC is also fully integrated with the National Medical College Network (NMCN) to conduct a full fledged Video Conference (VC) between the 50 Medical Colleges connected through the NMCN with its National Resource Centre located



at SGPGI, Lucknow. The patient management advice offered will be standardized as per the national guidelines supplemented protocols developed by the team at AIIMS, nominated by the Director, AIIMS. A single mobile number (+91 9115444155) can be dialled from anywhere in the country/world by COVID-19 treating doctors to reach the CoNTeC which has six lines that can be used simultaneously at present.



Air Vice - Marshal Chandan Singh Rathore died 30 Mar' 20

Air Vice-Marshal (AVM) Chandan Singh (retired), 95, who played a pivotal role in transport operations during the 1962 war between India and China, and who was instrumental in helicopter operations during the 1971 Liberation War of Bangladesh passed away. He was decorated with a Maha Vir Chakra and a Vir Chakra. AVM Singh was awarded the Vir Chakra for dropping vital supplies in the Chip Chap area in Ladakh during the 1962 war despite his aircraft being hit 19 times by enemy ground fire.



He also dropped AMX-13 tanks at Chushul in eastern Ladakh despite they being heavier than the carrying capacity of the AN-12 aircraft which slowed the advance of Chinese troops. He was awarded Maha Vir Chakra for his role in the 1971 war when he was a Group Captain commanding an Air Force Station in the East. He played a key role in helicopter operations to ferry men and material, including over the pivotal Meghna river crossing which allowed the Indian Army to move swiftly to Dhaka. AVM Singh was born on December 3, 1925 in Bagawas near Jodhpur and was commissioned as 2nd Lieutenant in the Jodhpur Lancers at the age of 16. He fought in the Second World War with his regiment in Iraq, Persia, Egypt and Palestine and towards the end of the war, on the advice of Maharaja Umed Singh, he moved to the Royal Indian Air Force. He began flying the Spitfire fighters but after an accident in 1949 was shifted to the transport stream.



Insurance Scheme for Health Care Workers fighting COVID-19

30 Mar' 20

The government approved the insurance scheme for health workers fighting the novel coronavirus. Finance minister Nirmala Sitharaman, on March

Tamil folk singer and actress Paravai Muniyamma passed away. The acting career of Muniyamma began in the year 2003 in the film Dhool.

26, announced a Rs 50 lakh insurance cover per person for frontline health workers involved in managing the Coronavirus (COVID-19) outbreak. The announcement was part of a slew of measures announced by the finance minister under the Pradhan Mantri Garib Kalyan package.

Centre approved the scheme with following conditions:

1. It will provide an insurance cover of Rs. 50 lakh for ninety (90) days to a total of around 22.12 lakh public healthcare providers, including community health workers, who may have to be in direct contact and care of COVID-19 patients and who may be at risk of being impacted by this. It will also include accidental loss of life on account of contracting COVID-19.
2. On account of the unprecedented situation, private hospital staff/ retired/volunteer/ local urban bodies/ contract/daily wage/ ad-hoc/outourced staff requisitioned by States/ Central hospitals/autonomous hospitals of Central/States/UTs, AIIMS & INIs/ hospitals of Central Ministries can also be drafted for COVID-19 related responsibilities. These cases will also be covered subject to numbers indicated by Ministry of Health & Family Welfare.
3. The insurance provided under this scheme would be over and above any other insurance cover being availed of by the beneficiary.



Ordinance passed for 100% Tax Exemption on donations to PM Cares Fund 01 Apr' 20

The government has issued an ordinance to give effect to the relaxation in several compliances including extension in last dates to June 30 for making investments in instruments such as National Savings Certificates, Public Provident Fund for claiming income tax benefits. Income tax Act, Benami Act are being sought to be amended via the ordinance - Taxation and Other Laws(Relaxation of Certain Provisions) Ordinance, 2020. The ordinance also seeks to amend the Income Tax Act to enable 100% deduction to donations made to the PM's Citizen Assistance and Relief in Emergency Situations (PM CARES) Fund, set up to enable citizens to contribute to government's containment efforts against the Covid-19 outbreak.

The date for making various investments or payment for claiming deduction under 80C, 80D and 80G has been extended to June 30, 2020. Any contribution made to the PM CARES Fund before March 31 would qualify for 80G exemption under the Income Tax Act, which allows

donations made to specified relief funds and charitable institutions as a deduction from gross total income before arriving at taxable income.

Promulgation of ordinance will enable extension of date for following purposes till June 30:

- ✎ Last date of filing of original as well as revised income-tax returns for the FY 2018-19 (AY 2019-20),
- ✎ Aadhaar-PAN linking,
- ✎ Making various investment/payment for claiming deduction under Section 80C (LIC, PPF, NSC etc.), 80D (Mediclaim), 80G (Donations). Hence the investment/ payment can be made up to June 30 for claiming the deduction under these sections for FY 2019-20,
- ✎ Making investment/construction/purchase for claiming roll over benefit/deduction in respect of capital gains under sections 54 to 54GB of the IT Act. Therefore, the investment/ construction/ purchase made up to June 30 will be eligible for claiming deduction from capital gains arising during FY 2019-20,
- ✎ The date for commencement of operation for the SEZ units for claiming deduction under deduction 10AA of the IT Act and,
- ✎ The date for passing of order or issuance of notice by the authorities under various direct taxes& Benami Law

The ordinance also prescribes extension of dates for following purposes till June 30:

- ✎ Furnishing of the Central Excise returns due in March, April and May 2020 has been extended to 30th June,2020.
- ✎ Last date for filing of appeal, refund applications etc., under Custom Act, the Central Excise Act and Service Tax Act, and
- ✎ Making payment to avail of the benefit under Sabka Vishwas Legal Dispute Resolution Scheme 2019



India and China celebrated their 70th anniversary of Diplomatic Relations 02 Apr' 20

Messages of felicitations have been exchanged between the Presidents, Prime Ministers and External Affairs Ministers of the Republic of India and the People's Republic of China on the occasion the 70th Anniversary of the establishment of Diplomatic Relations between India and the People's Republic of China on April 1, 2020.

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Some of the events planned by India and China to celebrate the 70th anniversary of the establishment of diplomatic ties starting from Wednesday will be hit by the virus outbreak but the cooperation between the dragon and the elephant will emerge stronger and their relationship can scale new heights after the pandemic. On April 1, 1950, India became the first non-Communist country in Asia to establish diplomatic relations with the People's Republic of China (PRC). Now, the countries have strong trade relations despite of small irritants like border issues. In 2019, India-China trade reached 90.1 billion USD. Also, India has been pressing China to open its markets for Indian pharmaceuticals and IT companies. This is being done by India to reduce the trade deficit of 57 billion USD with China.

In November 2019, as a part of commemorating 70 years of diplomatic ties, the countries agreed to finalise 70 activities. This was done during the Second Informal summit of President Xi Jing Ping and PM Modi. The 70 celebrated activities included trade promotion events, military exchanges and cultural and religious activities.



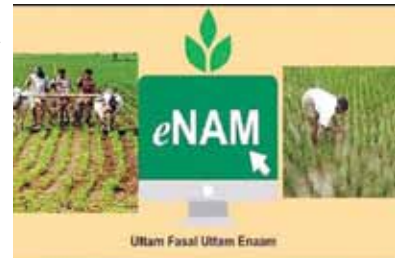
Action Covid-19 Team launched in India 03 Apr' 20

A number of top fund managers from blue-chip venture capital firms – including Sequoia Capital, Accel and Lightspeed Venture Partners — and prominent startup CEOs have joined hands to set up a Rs 100 crore grant that will back fledgling firms working on products and services to combat the Covid-19 pandemic. The grant has been named as the Action Covid Team (ACT) Grants. The domestic arm of global non-profit organisation, United Way Worldwide, will manage the grant, with plans to distribute the capital over the next quarter or earlier. Nachiket Mor, India head of the Bill and Melinda Gates Foundation, is heading the leadership team for ACT Grants. The grant will back ventures looking to provide Covid-19 scale testing, at-home disease management mental health support and procurement of prevention, protection and safety gear, among others. The setting up of the ACT Grant programme is a stark departure from the way venture capital traditionally operates, which is generally perceived as primarily inward looking. The initiative is first of its kind in the world. The team will raise funds and will identify ventures that are working on products and services to fight against Covid-19. So far, the team has raised 40% of the grant. It had set up a target of Rs 100 crores. The team was recently appreciated by the Union Minister of Commerce and Industry during his video conferencing with the startups in the country.



New E-NAM Features launched by the Agricultural Ministry 03 Apr' 20

The Union Minister of Agriculture & Farmers' Welfare, Rural Development and Panchayati Raj, Narendra Singh Tomar launched new features of National



Agriculture Market (e-NAM) Platform to strengthen agriculture marketing by farmers which will reduce their need to physically come to wholesale mandis for selling their harvest. This has been done at a time when there is critical need to decongest mandis to effectively fight against COVID-19.

These software modules are namely (i) Warehouse based trading module in e-NAM software to facilitate trade from warehouses based on e-NWR (ii) FPO trading module in e-NAM whereby FPOs can trade their produce from their collection center without bringing the produce to APMC.

e-NAM was launched on 14 April 2016 as a pan-India electronic trade portal linking APMCs across the States. Already 585 mandis in 16 States and 02 Union Territories have been integrated on e-NAM portal. e-NAM will be soon expanded to cover additional 415 mandis, which will take the total number of e-NAM mandis to 1,000. The minister said that the mandis play a critical role in maintaining the supply chain of Grains, Fruits & Vegetables. e-NAM is well poised to play a critical role during the period of Covid-19 to decongest mandis while helping the farmers at same time. For this purpose following 03 modules have been launched for enhancing the effectiveness of e-NAM.



6.2 million tonnes of essential medicines supplied to Maldives 04 Apr' 20

India has supplied 6.2 tonnes of essential medicines to Maldives under Operation Sanjeevani in fight against COVID 19. The medicines were procured from various cities and delivered by an Hercules aircraft of Indian Air Force. Indian high Commission in Male said this is the first such assistance by India in fight against COVID.

Earlier, India has despatched a medical team along with essential medicines to help the island nation fight the COVID outbreak. India has also supplied essential food

grains and edibles despite logistical challenges in wake of lockdown. The neighbouring country is mostly dependent on imports from India for such supplies. Maldives Government extended its deep appreciation to Prime Minister Modi, External Affairs Minister Dr Jaishankar and people of India for its timely assistance in transporting these medicines, at a time when movements are restricted within and out of India due to COVID-19. Maldives has total three active cases in the country but the country is taking full precautions to prevent its spread. The first 13 out of 18 cases were from foreign tourists who got cured while two cases are from Maldivians abroad.

The medicines included lopinavir and ritonavir, influenza vaccines. Apart from medicines, the IAF also delivered nebulisers, catheters, urine bags and feeding tubes. The treatment of Lopinavir and ritonavir has been suggested by WHO along with other 3 treatments.

Other Operations for Maldives Operation Cactus was conducted in 1988 to help Maldives Government neutralize coup attempt. In 2014, Operation Neer was conducted to help Maldives with its drinking water crisis. India-Maldives Ekuverin is the joint military exercise conducted between India and Maldives. 70% of military training requirements of Maldives are provided by India. India is the fourth largest trade partner of Maldives after UAE, China and Singapore.



ICMR approves India's first home screening test kit of COVID-19 06 Apr' 20

With an aim to make Coronavirus testing procedure easy for the people of the country, a Bengaluru-based biotech start-up Bione has launched a unique home-kit to test Covid-19 to reduce the hassle of rushing to a nearby hospital at a time of a nationwide lockdown. Founded in 2019, the company which specialises in genetic and microbiome testing claims that the rapid home screening test kits will be able to give accurate results in a very short time.

The testing kit is based on an Immunoglobulin G (IgG) and Immunoglobulin M (IgM) tool which takes 5-10 minutes to deliver the results. Users are supposed to clean their finger with an alcohol swab and use the lancet provided to prick their finger. The cartridge provided in the kit then reads the results from the blood sample within 5-10 minutes. With the kit, one will be able to gauge if a person is a carrier of the virus and can take necessary precautionary measures to stop the spread of the infection. The kit has been approved by the Indian Council of Medical Research

(ICMR) and after few more quality checks will be available in the market soon. The company also said in a statement that the products used in the kit have been sourced from CE and FDA approved partners. The home screening test will be available in the market for Rs.2000-3000. The company also urges people to supplement the results with a laboratory test if one starts developing any symptoms.



Ordinance to cut salary of PM and MPs by 30% approved 06 Apr' 20

In view of the emerging situation arising due to the rapid spread of coronavirus, the cabinet promulgated an ordinance to reduce the salaries, allowances and pensions of Members of Parliament (MPs) by 30 per cent for one year.

The Cabinet also approved the temporary suspension of the MPLAD (Members of Parliament Local Area Development Scheme) Fund during 2020-21 & 2021-22. The consolidated amount of MPLAD Funds for 2 years will go to Consolidated Fund of India. The President, Vice President, Governors of States have voluntarily decided to take a pay cut as a social responsibility. While there are 543 MPs in Lok Sabha, the Rajya Sabha has 245 members—788 in all. Each MP gets Rs 5 crore per annum as MPLAD. It means, the government will get nearly Rs 7,880 crore from the fund.

The salary structure for the PM and the Union ministers is different from that of an MP, who draws a salary of Rs one lakh per month and a constituency allowance of Rs 70,000 per month, besides other allowances.

All the revenue received by the government by way of taxes like income tax, central excise, customs and other receipts flowing to the government are credited into the CFI. All government expenditure is incurred from this fund and no amount can be withdrawn from the CFI without authorization from Parliament.



India partially lifted hydroxychloroquine export ban 07 Apr' 20

India partially lifted a ban on the exports of a malaria drug after President Donald Trump sought supplies for the USA. Exports of malaria drug hydroxychloroquine and paracetamol will be allowed depending on availability of stock after meeting domestic requirements and existing orders. Shipments will be

Amidst a minor bureaucratic rejig in the State of Jharkhand, Sukhdeo Singh, a 198Batch IAS officer, has been appointed as the Chief Secretary (CS) to the state government.

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restricted and permission will be on humanitarian ground. Trump said at the White House that he was unaware of Indian Prime Minister Narendra Modi banned the export of a drug that he believes is effective against coronavirus, and noted he asked Modi for a supply of the medicine. If New Delhi declined to ship the medicine, the president said there may be retaliation.

India's Department of Pharmaceuticals and Ministry of External Affairs will decide on overseas allocations of the drug. India's trade regulator, the Directorate General of Foreign Trade had on March 25 restricted the exports of hydroxychloroquine.

The trade regulator also allowed exports of over two dozen drug formulation and active pharmaceutical ingredients -- the chemicals that make a finished drug work -- in a notification issued on April 6. These were earlier put in the restricted list.



Ministry of Human Resources Development launched "Samadhan" a challenge to fight against covid19 and future challenges 08 Apr' 20

The Innovation Cell of the Ministry of Human Resources Development and All India Council for Technical Education in collaboration with Forge and InnovatioCuris launched a mega online challenge - SAMADHAN - to test the ability of students to innovate. The students participating in this challenge will search and develop such measures that can be made available to the government agencies, health services, hospitals and other services for quick solutions to the Coronavirus epidemic and other such calamities.

Apart from this, through this "Samadhan" challenge, work will be done to make citizens aware, to motivate them, to face any challenge, to prevent any crisis and to help people get livelihood. Under the "Samadhan" challenge, the students and faculty will be motivated for doing new experiments and new discoveries and provide them with a strong base leading to spirit of experimentation and discovery.

The success of this program depends on how effective are the ideas of participating contestants with ability to find solutions, technically and commercially, which in turn will help fight the epidemic like coronavirus. Applications to participate in this competition will start from 7 April 2020. The last date for submission of applications is 14 April 2020.



NHAI achieved record 3,979 km highways construction in FY20

08 Apr' 20

NHAI has accomplished construction of 3,979 km of national highways in the financial Year 2019-20. This is the highest ever highway construction achieved



in a financial year by NHAI. The construction pace as noticed in last years has seen a steady growth with 3,380 Km construction in the FY 2018-19. Continuing the same trend with the development of 3,979 km of national highways during FY 2019-20, NHAI has achieved an all-time high construction since its inception in 1995.

The Ministry of Road Transport and Highways has envisaged an ambitious highway development programme Bharatmala Pariyojana which includes development of about 65,000 km national highways. Under Phase-I of Bharatmala Pariyojana, the Ministry has approved implementation of 34,800 km of national highways in 5 years with an outlay of Rs 5,35,000 crore. NHAI has been mandated development of about 27,500 km of national highways under Bharatmal Pariyojna Phase-I.

In order to accelerate the pace of construction, large no. of initiatives have been taken to revive the stalled projects and expedite completion of new projects:

Streamlining of land acquisition and acquisition of major portion of land prior to invitation of bids.

Award of projects after adequate project preparation in terms of land acquisition, clearances etc.

Disposal of cases in respect of Change of Scope (CoS) and Extension of Time (EoT) in a time bound manner

Procedure for approval of General Arrangement Drawing for ROBs simplified and made online.

Close coordination with other Ministries and State Governments

One time fund infusion

Regular review at various levels and identification/ removal of bottlenecks in project execution

Proposed exit for Equity Investors

Securitization of road sector loans

Disputes Resolution mechanism revamped to avoid delays in completion of projects.



TRIFED launched Digital Communication Strategy in collaboration with UNICEF

09 Apr' 20

To ensure tribal gatherers carry on their work safely, TRIFED has collaborated with UNICEF for developing a digital communication strategy for promoting a digital campaign for Self Help Groups (SHGs) involved in this work, highlighting the importance of Social Distancing. UNICEF would provide the necessary support to be circulated to the SHG centers in the form of Digital Multimedia content, Webinars for Virtual trainings (basic orientation on COVID response, key preventive behaviours), Social Media campaigns (on social distancing, home quarantine, etc.) and Vanya Radio. Additionally, TRIFED has reached out to the Art of Living Foundation's #iStandWithHumanity Initiative with a Stand With Tribal Families component in providing much needed food and ration for survival of the tribal community.

The webinar, for the promotion of the campaign is scheduled to be held tomorrow i.e. on 9th April, 2020. It is aimed to reach more than 18,000 participants and would cover tribal regions across all the 27 States.

A total of 1205 Van Dhan Vikas Kendras (VDVKs) have been sanctioned in 27 States and 1 Union territory involving around 18,075 Van Dhan Self Help Groups. This involves over 3.6 Lakhs tribal gatherers in the Scheme. To start with, 15,000 of these SHGs will be promoted as Van Dhan Social Distancing Awareness cum Livelihood Centers' through a digital training program. The SHGs will create awareness among the community about social distancing and steps to be followed. Do's and Don'ts Advisories relating to NTFP to be kept in mind during Covid-19, providing suggestive practices for maintaining personal hygiene, adopting cashless practices, among others will be shared.



Supreme Court rules private labs to make COVID-19 tests free of cost

09 Apr' 20

The Supreme Court asked the government to make Covid-19 testing by private laboratories free of charge in an interim order. Private lab charges are capped at ₹4,500 apiece while the test is free at government facilities. The bench of justices Ashok Bhushan and Ravindra S Bhatt said that it found prima facie substance in the claim by petitioner advocate Shashank Deo Sudhi that the charges may not be affordable for most people.

The bench directed that the tests must be carried out in labs certified by the National Accreditation Board for Testing and Calibration Laboratories (NABL) or agencies approved by the World Health Organisation (WHO) and the Indian Council of Medical Research (ICMR). The bench sought the government's views on this while passing the interim order.

The judges also took note of attacks against health workers and ordered the government to provide adequate security. It should take action against anyone impeding or obstructing their work, the court said.

The ministry of health was directed to provide protective equipment including masks to all health workers. The government should also explore ways in which stocks of essentials such as masks, sanitisers and other personal protective equipment (PPEs) can be bolstered and restrict exports of such items.



Gol sanctions Rs 15,000 crores for its COVID-19 Package

09 Apr' 20

Government of India (GoI) has announced significant investments to the tune of Rs.15000 crores for 'India COVID-19 Emergency Response and Health System Preparedness Package'. The funds sanctioned will be utilized for immediate COVID-19 Emergency Response (amount of Rs.7774 crores) and rest for medium-term support (1-4 years) to be provided under mission mode approach.

The key objectives of the package include:

mounting emergency response to slow and limit COVID-19 in India through the development of diagnostics and COVID-19 dedicated treatment facilities,

centralized procurement of essential medical equipment and drugs required for treatment of infected patients,

strengthen and build resilient National and State health systems to support prevention and preparedness for future disease outbreaks,

setting up of laboratories and bolster surveillance activities, bio-security preparedness, pandemic research and

proactively engage communities and conduct risk communication activities.

These interventions and initiatives would be implemented under the overall umbrella of the Ministry of Health and Family Welfare.

The major share of the expenditure will be used for mounting robust emergency response, strengthening National and State health systems followed by strengthening pandemic research and multi-sector national institutions and

A 'Modi Kitchen' has been set up in the Kovai (Coimbatore), Tamil Nadu. The kitchen which has a capacity to serve 500 meals per day will remain operational till 14th April 2020.

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platforms for One Health, community engagement and risk communication and implementation, management, capacity building, monitoring and evaluation component. M/o Health & Family Welfare is authorized to re-appropriate resources among components of the package and among the various implementation agencies (National Health Mission, Central Procurement, Railways, Dept of Health Research/ICMR, National Centre for Disease Control) as per the evolving emergent situation.



ICMR approved Plasma Therapy Treatment 11 Apr' 20

Sree Chitra Tirunal Institute for Medical Sciences and Technology, Kerala, has obtained a go-ahead for taking a bold step to provide innovative treatment to patients suffering from COVID-19 disease. The Trivandrum based SCTIMST is an Institution of National Importance under the Department of Science and Technology, Government of India. Technically called “convalescent-plasma therapy”, the treatment aims at using the immune power gained by a recovered person to treat a sick person. ICMR has given approval to the SCTIMST for carrying out the novel treatment.



The Indian Council of Medical Research has recently approved plasma therapy as potential treatment for COVID-19. However, the protocol to conduct the therapy is yet to be finalized. The Plasma Therapy is used to treat viral infections. The antibodies of person recovered from the virus are transfused into persons that are critically-ill in order to boost their immune system. The therapy was earlier used to treat Ebola outbreak.

When a person gets infected, it takes 5 to 7 days for the antibodies to get segregated. However, in case of patients that are critically ill, by the time the anti-bodies start segregating, they will become sicker. The plasma therapy has been used to treat 10 patients in Wuhan, China. It has also been adopted by the US. The ICMR has so far tested 1,30,000 samples in India. Of these, 5,734 have tested positive. The data is as of April 10, 2020. The rate of positive cases in India is in the range between 3% and 5%.



India's first remote Health Monitoring System set up in Rishikesh 13 Apr' 20

The All India Institute of Medical Sciences (AIIMS)-Rishikesh, in collaboration with Bengaluru-based Defence PSU Bharat Electronics Limited (BEL), has developed a health monitoring system to remotely assess the health of Covid-19 patients quarantined in homes and hospitals. Besides aiming at significantly reducing the risk of exposure to healthcare workers, the solution is also expected to reduce the increasing demand of PPE and other logistics.

The system is to be widely used in the state of Uttarakhand to monitor COVID-19 patients. The remote health monitoring system allows the doctors at AIIMS to monitor body temperature and oxygen of patients remotely. A website and mobile application were also built as a part of the system. The patients can use these resources and inform doctors about their illness sitting at home. The system also provides monitoring kits to patients when they are suspected of COVID-19. The kits delivered for home monitoring will issue alerts if the patients need to be admitted in the hospital. The mobile application launched will also help locate the regions in the state where the disease is spreading. The system is the first remote sensing monitoring system set up in India. The system is currently being used in other parts of the world to monitor patients undergoing hemodialysis.



Training Programme announced by MEA for SAARC Health Professionals 15 Apr' 20

As a follow-up to Prime Minister Narendra Modi's call upon SAARC nations to jointly combat coronavirus, India has announced the launch of two training programmes on the management of the pandemic for healthcare professionals from member-nations of the grouping starting from 17 April. The training will be imparted under the External Affairs Ministry's prestigious Indian Technical and Economic Cooperation (ITEC) programme.

The programme is to be conducted by the Ministry of External Affairs. On March 15, 2020, PM Modi during the video conference with the SAARC leaders suggested for the health professionals to come together to fight against COVID-19 jointly. He also proposed creation of SAARC COVID-19 Emergency funds. COVID-19 Emergency Funds India contributed 10 million USD towards the funds. Pakistan contributed 3 million USD. Bangladesh, Nepal

The Centre extended the validity of vehicle documents like driving licenses, permits and registration that expired since February 1 till June 30.

and Afghanistan have announced to contribute 1.5 million USD each. Sri Lanka has announced to contribute 5 million USD. Maldives and Bhutan are to contribute 200,000 USD and 100,000 USD respectively. The accumulated sum of money in the funds account to 21.8 million USD.

The ITEC is Indian Technical and Economic Cooperation programme. The programme was established in 1964. The ITEC is bilateral in nature. However, lately the programme is being used to help multilateral groupings such as ASEAN, BIMSTEC, WTO, IOR-ARC (Indian Ocean Rim-Association for Regional Cooperation), CARICOM (Caribbean Community). The programme is completely funded by India. It offers training and also allows foreign students to continue their higher studies.



National Conference on Kharif Crops, 2020 held through video conference 16 Apr' 20

Union Agricultural Minister Shri Narendra Singh Tomar chaired the National Conference on Kharif crops. The conference discussed measures to achieve doubling of farmers' income and to achieve Kharif target. Secretaries of DAC&FW and ICAR and also officers from state governments participated in the conference.



Dr. S. K. Malhotra, Agriculture Commissioner said that cultivable/agriculture land has reduced by about 2.74 million hectare during the last two decades (1988-89 to 2018-19). However, during the same period the gross cropped area has increased from 182.28 million hectare to 196.50 million hectare, with net area sown remaining largely unchanged at 140 million hectare. He further cited that production of foodgrains has increased from 169.92 million tonnes to 284.96 million tonnes in the corresponding period due to various technological and policy interventions.

The conference fixed the target of food grains for the year 2020-21 at 298 million tonnes. The target was 291 million tonnes for the year 2019-20. The new initiatives to combat COVID-19 were also discussed in the conference. It included intensification of "Per drop more crop". This is being done under the Pradhan Mantri Krishi Sinchayee Yojana PM-AASHA scheme. Under the scheme the

Minimum Support Price (MSP) is to be fixed at a level at least 2 times the cost of production. Pradhan Mantri Kisan Samman Nidhi Yojana. Under the Pradhan Mantri Garib Kalyan Yojana, Rs 16,621 was disbursed to help farmers. New operational guidelines were framed for the E-Nam initiative to reduce the crowd at mandis and also help farmers in selling their produce.



Renewable Energy Parks to be set up in India 18 Apr' 20

The Ministry of New and Renewable Energy (MNRE) has urged states to set up renewable energy (RE) equipment manufacturing parks to meet domestic demand as well as make India a global production hub.



The Ministry of Renewable Energy initiated manufacturing hubs to meet domestic and global demands. In order to achieve this the central government has directed the states to identify land parcels between 50 acres and 500 acres to set up these parks. The states have been directed as land is a state subject. The State Governments such as Odisha and Madhya Pradesh have already expressed their interests. The Central Government is to set renewable energy parks to set up facilities that will manufacture solar cells, silicon ingots, silicon wafers, steel frames, wind equipment, etc.

Currently, India is importing 85% of its imports from abroad. How will it benefit India? This is the right time for India to introduce policy changes towards benefitting renewable energy manufacturing firms. This is because manufacturing firms are shifting their bases away from China and are searching for new opportunities.

The MNRE has set up a Renewable Energy Industry Facilitation and Promotion Board to facilitate investment in the sector. The ministry has strengthened the clauses in Power Purchase Agreements (PPAs) to boost investor confidence. The three power and RE sector NBFCs -- PFC, REC and IREDA -- have reduced their repayment charges to 2 per cent for enhancing the funds available for new projects. The IREDA has also brought out a new scheme for project specific funding to promote new RE projects in India.



Ministry of Tourism has launched a portal to help the foreign tourists who are stranded in India amid coronavirus pandemic.

Burning Topics of the Month

Odisha set up COVID-19 dedicated hospitals with 1,000 beds.

“Operation Shield” launched by the Delhi State Government.

Uttar Pradesh: First State to start Pool Testing.

& Many More...

Land Acquired from Tamil Nadu and Uttar Pradesh Defence Corridors to increase Defence Production 23 Mar' 20

Defence Ministry has announced in the Parliament that it has acquired land from the State Governments of Uttar Pradesh and Tamil Nadu. As Land is state subject, it is important for the centre to acquire land from the state government for development projects.

The GoI is planning to increase Defence Exports to 5 billion USD in next five years. In order to achieve this, the Government is expanding its investment opportunities. Thus, it has acquired land from the state governments in their respective defence corridors. The land acquired from Tamil Nadu so far is 1,182 hectares and from Uttar Pradesh is 1,537 hectares.

The GoI has taken several initiatives to increase manufacturing in Defence Sector. They are as follows The “Strategic Partnership” Model was introduced where the manufacturers shall make partnerships with Indian Entities and set up manufacturing units through technology transfers.

In May 2001, the Defence Industry sector, which was hitherto reserved for the public sector, was opened up to 100% for Indian private sector participation, with Foreign Direct Investment (FDI) up to 26% both subject to licensing.



Odisha set up COVID-19 dedicated hospitals with 1,000 beds 27 Mar' 20

The Odisha government has announced it will set up two 500-bed hospitals to exclusively treat Covid-19 patients. The hospitals, being set up in partnership with Kalinga Institute of Medical Sciences and SUM Hospital. About 84,000 people had returned to the state

recently from other states and abroad. Panchayats across the state have already readied 7,200 beds for isolation and quarantine purposes.

The dedicated COVID19 hospitals will operate out of buildings provided by the two medical colleges. State-owned Orissa Mining Corporation and Coal India subsidiary Mahanadi Coal Ltd will fund this initiative from their CSR kitty.

The Orissa Mining Corporation and Mahanadi Coal Limited (a Coal India Subsidiary) brought in Rs 500 crores. Recently GoI had allowed the Corporates to use the CSR funds towards COVID-19 containment. Usually these funds are to be used by the corporate towards social and economic development of backward region.

Covid-19 treatment wards would not just provide isolation wards but also world-class ICU and critical care facilities. These two hospitals were being set up under extraordinary circumstances. Once functional, people with symptoms can call the 104 helpline number to be brought to the hospital's isolation wards.



Tamil Nadu Governor allocated 1 Crore to PM-CARES Fund 30 Mar' 20

Tamil Nadu Governor Banwarilal Purohit has allocated ₹1 crore each to the Prime Minister's Citizen Assistance and Relief in



Emergency Situations Fund (PM-CARES Fund) and Tamil Nadu Chief Minister's Public Relief Fund (CMPRF) from the Governor's Discretionary Grant, for the fight against COVID-19. The Governor has appealed to people to contribute generously to the PM-CARES Fund and CMPRF to help the needy. The Governor has already donated his one-month salary to the PM-CARES Fund and one-month salary to CMPRF.

In Tamil Nadu, the number of COVID-19 infected cases suddenly increased by 17 in a single day. This was the highest increase in the state since the inception of spread of the virus in the state. Constitutional Provisions There are two types of Grants provisioned in the Constitution of India. They are Statutory Grants and Discretionary Grants.

The Statutory Grants are those grants that are defined by Article 275. They are charged on Consolidated Funds of India. They are mainly used on the welfare of scheduled tribes of the country.

The Discretionary Grants are those grants that are allocated by Central and State for the welfare of the public. They may be under Union Ministers or Governors or Vice Presidents. These grants are discretionary and no obligations are required to make such grants.



"Operation Shield" launched by the Delhi State Government 10 Apr' 20

Delhi Chief Minister Arvind Kejriwal announced Operation Shield in the containment zones of National Capital Region. Expansion of SHIELD is S (Sealing of area), H (Home quarantine), I (Isolation of infected patients), E (Essential services ensured), L (Local sanitisation), and D (Door to door survey).



The Operation is to be implemented in 21 containment zones of the capital. The operation is to be implemented in the following ways:

- ✎ The area or surroundings of all the 21 zones are to be sealed. People living in these zones are to be home quarantined.
- ✎ The first and second contacts of the people are to be traced and isolated.
- ✎ The Government has assured essential supply of commodities.
- ✎ The areas are to be sanitized by local authorities.

The Centre has defined new domicile rule for Jammu and Kashmir which includes those who have lived in the Union Territory for 15 years.

- ✎ Door-to-door health checks are to be conducted in these areas.

Other initiatives The Delhi Government had also launched 5T plan that is being implemented all over Delhi. The 5Ts include Testing, tracing, Treatment, teamwork and tracking. Taking a lesson from other countries, Delhi government has also decided to make wearing of masks compulsory for everyone.



Uttar Pradesh: First State to start Pool Testing 15 Apr' 20

Indian Council of Medical Research (ICMR) has given clearance to Uttar Pradesh to start pool testing for COVID-19. The state has become the first in the country that will attempt this method. In the pool testing method, multiple samples of swabs are pooled together and tested. Applying this process will help in fastening the diagnosis of COVID-19. Principle Secretary of UP stated that the government was still deciding on the protocol to use this method and the implementation had to be started from April 14. Maharashtra has become another state to get permission from ICMR for this testing method.



Pool testing of sample collections is done using a single RTPCR (Reverse Transcription Polymerase Chain Reaction). Under this method, multiple swab samples are pooled together and are tested. If the result of these samples comes negative, it signifies that all the samples in the group are negative. But if the result of even one collection is found positive, then each of those samples will be tested individually.

Pool testing is being done in the state to increase the number of testing. With the number of cases increased to 558, the state expects there could be more cases than the numbers provided. Hence pool testing has been adopted.

Under Pool Testing, if 10 samples of COVID-19 test negative, then it is an indicator that all the samples test negative. On the other hand, if the samples tested are not negative, individual testing will be done. Under pool testing, the samples will be mixed and tested. Significance The pool testing increases the testing capacity of a state. The method will accelerate the testing process.



Burning Topics of the Month

**Defense Production Act,
1950 invoked in the US.**

**UN Security Council adopted
Resolution on Safety and
Security of Peace Keepers.**

**United Nations adopted
the first resolution on
Corona Virus.**

& Many More...

US tests Hypersonic Nuclear capable missile 21 Mar' 20

The United States has successfully tested an unarmed prototype of a hypersonic missile. A test glide vehicle flew at hypersonic speeds -- more than five times the speed of sound, or Mach 5 -- to a designated impact point. The test followed the first joint US Army and Navy flight experiment in October 2017, when the prototype missile demonstrated it could glide in the direction of a target at hypersonic speed. Recently, Russia tested a hypersonic weapon in December 2019 and China has already showcased its DF-17 hypersonic glide vehicle. The glide vehicle flew at five times more than the speed of sound.



The United States has withdrawn from anti-ballistic missiles treaty. This has paved way for the country to conduct tests in Europe and Asia off the Russian coast. Difference between Hypersonic and Ballistic Missiles The trajectory of Hypersonic Missiles are not traceable. On the other hand, the trajectory of the Ballistic missiles are traceable.

The trajectory of a Hypersonic Cruise Missile is placed at 20 to 30 km from the earth's surface and that of the the Hypersonic Glider trajectory is placed at 40 to 100 km. The three major powers US, Russia and China are currently the lead players of the arms race. The other powers are collaborating with them. Australia is teaming up with the US in March 8 HGV and India is with Russia in the March 7 HCM project.



Saudi King Salman chaired the G20 video summit 27 Mar' 20

The G20 video summit was chaired by the Saudi king Salman. As a member of G20, India was represented by PM Modi. At the summit, the leaders pledged to infuse 5 trillion USD into the global economy. The summit was first of its kind with the leaders attending through video conferencing. At the summit, the leaders committed themselves to restore global health. With the global economic rate slowing down, the 5 trillion USD is to be used to counteract social and economic impacts. The finance ministers and central bank governors of the G20 countries are to coordinate and develop an action plan. The members are to work on a transparent, coordinated and science based global response. The manufacturing capacity of medical supplies are to be increased to make sure they are available at affordable prices. The grouping requested the World Health Organization to address the gaps in order to align the priorities in global preparedness. The G20 Summit was to be held under the leadership of Saudi Arabia in November 21-22, 2020. Theme of the summit was Realizing Opportunities of the 21st Century for all. The three key agenda that are to be addressed under the theme include



Creating a condition to empower people, especially women and youth, to live, thrive and work.

To safeguard the planet, foster collective efforts to protect global commons

To shape new frontiers and adopt a long-term bold strategy

This video summit was organized to take quick actions to against COVID-19 and its global economic impacts.



Defence Production Act, 1950 invoked in the US 28 Mar' 20

The Trump administration has invoked the Defence Production Act to procure 60,000 coronavirus test kits, amid severe shortages of kits, masks, ventilators and other crucial equipment for healthcare workers. The act has been invoked in order to direct General Motors, a Multinational Corporation to manufacture ventilators needed to fight COVID-19.



The act was enacted in 1950 in response to Korean War. Under the act, President Truman established defence mobilization and also imposed price controls and regulated heavy industries. In 2011, President Obama invoked the law to force the telecommunications industries to provide information related to the use of foreign-manufactured hardware and software in the networks of the companies.

The act authorizes the president of the United States to make or even force a business to accept and prioritize contracts that are essential for defence of the country. It authorizes the President to frame regulations, order to allocate services, materials and facilities that will promote defence of the country. It also authorizes the President to force industries to expand production, impose price controls and control consumers to allocate raw materials to fulfill the needs of the country.



UN Security Council adopted Resolution on Safety and Security of Peace Keepers 01 Apr' 20

The UN Security Council (UNSC) has unanimously adopted Resolution 2518, a first of its kind, vowing to take all-dimensional measures to ensure the safety and security of peacekeepers. The resolution was sponsored by China and co-sponsored by 43 countries, including Italy, Kazakhstan, Pakistan,



South Africa, Russia, Spain, Turkey and Vietnam. For 72 years, UN peacekeeping operations have played a significant role in the political settlement of hot-spot issues as an effective means of maintaining international peace and security.

There are more than 95,000 peacekeepers operating in around 13 missions all over the world. The resolution of safety of peacekeepers comes in a time when the United Nations is marking 75th anniversary. This is a crucial year for the organization to implement "Action for Peace". Action for Peace The Action for Peace initiative was launched by the United Nations to help countries address challenges such as elusive political issues, protracted conflicts, dangerous environments, broad and complex mandates, etc. The initiative will focus on targeted mandates, support political solutions.



United Nations adopted first resolution on Corona Virus 03 Apr' 20

The United Nations approved the resolution that called upon international cooperation to fight against COVID-19. The resolution also calls for its member nations to adopt multilateralism. The United Nations resolution was adopted by 188 nations. This is the first resolution adopted by the organization since the pandemic. The resolution called for intensified international cooperation, exchange of information, applying relevant guidelines for the WHO.

Resolution in silence mode There was no meeting held to pass the resolution. The resolution was adopted in silent mode. The UNGA has announced that the draft resolution is to stay open till April 2 for the member countries to object. If not objected the organization will circulate a confirmation letter among its member countries.

The resolution was adopted as the number of infected cases in the world crossed over 1 million. The UN addresses the deadly virus as the most challenging crisis since World War II. The organization on March 23 also called for an "Immediate Cease Fire" all over the world in order to protect the people in conflict zones.



G20: Video Conference of Energy Ministers 11 Apr' 20

The G20 Extraordinary Energy Ministers' Meeting was held through video conferencing. The meeting was called by Saudi Arabia, the current G20 chair,

The employees of State Bank of India have decided to contribute two days' salary to PM Narendra Modi's PM-CARES Fund to combat coronavirus pandemic.

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and it was chaired by Saudi Arabia Energy Minister Prince Abdulaziz.

Union Minister of Petroleum and Natural Gas and Steel Dharmaendra Pradhan



had participated in the G20 Extraordinary Energy Ministers' virtual meeting on India's behalf. The Energy Ministers of other G20 nations, guest countries and heads of international organizations such as IEA, OPEC and IEF were also present during the virtual meeting.

Union Energy Minister Dharmaendra Pradhan reiterated PM Narendra Modi's call to G20 to take a human-centric approach to overcome the current hardships, especially for the most vulnerable population.

The G20 Extraordinary Energy Ministers' meeting will be adopting a Joint Statement, which proposes to set up a task force to advise all the G20 Energy Ministers on the next steps and agreed to remain engaged in the coming days in the wake of the COVID-19 crisis. The G20 group had called for the extraordinary energy ministers' meeting to discuss OPEC-led plans for the global crude oil production cut accord. This is the first time that the G20 group specifically convened to address energy issues. Saudi Arabia, which is OPEC's largest oil producer holds the G20's rotating presidency for this year.



OPEC and Russia approved biggest Oil Cuts 13 Apr' 20

The Organization of Petroleum Exporting Countries (OPEC) and Russia have come together to cut oil output by 10%. This is being done to control the falling oil prices amidst lock down all over the world due to COVID-19.



The Russian Government earlier refuted to sign the deal when Saudi Arabia initiated production cuts. Russian petroleum exports were badly hit due to the CAATSA imposed by OECD. Hence, Russian market began to turn in towards the its own country markets. Russia in fact began to increase its production since then. Russia had planned

to boost its production to 500,000 bpd to fulfil its own energy demands and also to suffice its export destinations. The OPEC asked Russia to cut its production by 300,000 barrels per day. This will hit Russian economy badly.

The big consumer countries such as India, China, Japan and South Korea backed the deal to boost their reserves. This is because, the current deal on which OPEC members are supplying oil had come to an end by March 30, 2020. Though the new deal has made the biggest cuts, it will not cause major changes to price changes as the demand is unpredictably low.

India's petroleum reserves have now reached 60% of its holding capacity. This is the right time for the importing countries like India to fill in their reserves. The deal was brokered by the US President and also by G20. The United States had a major role as it intended to protect its energy sector. The US shale sector was battered badly due to decline in oil prices.



US approved missile sales to India

14 Apr' 20

The Trump administration has notified the Congress of its determination to sell Harpoon air-launched anti-ship missiles and Mark 54 lightweight torpedoes worth USD



155 million to India to enhance its deterrent capabilities against "regional threats" and to bolster its homeland defence.

The US recognised India as a "Major Defence Partner" in 2016. This designation allows India to buy more advanced and sensitive technologies from America at par with that of the US' closest allies and partners.

The cost of Harpoon missiles is 92 million USD and that of Torpedoes is 63 million USD. The missiles will help India to improve its capability against threats from enemy weapon system. The lightweight Torpedoes will be used to in anti-submarine warfare missions. The Harpoon is an anti-ship missile used to attack an enemy boat or ship. The torpedoes is an underwater missile that can be launched below or above the water. India will use the missiles strengthen its homeland defences. Also, these missiles are completely compatible with India's p-81 aircrafts and therefore, there are no difficulties for India to absorb these systems in its armed forces.



US stopped WHO funding 15 Apr' 20

The United States has stopped its funding towards World Health Organization (WHO). The United States provides 400-500 million USD to the organization annually. The American President Donald Trump was threatening the world organization that the United States would freeze its funding. The President has now stopped the funding completely accusing the organization being completely China-centric.



There are four major kinds of contributions that make up the funds of WHO. It includes assessed contribution, voluntary contribution, core voluntary contributions and PIP contributions. The Assessed contributions are the amounts that are expected to be paid by member states. The Voluntary contributions are funds provided by countries through private organizations. The core voluntary contributions are those funds that require immediate financing. The PIP contributions are Pandemic Influenza Preparedness that were begun in 2011 to strengthen access of vaccines by developing countries. Among all the contributions, voluntary contributions make up most of the funding.



South Korea ruling party won election 16 Apr' 20

South Korea's President Moon Jae-in, whose government's handling of the COVID-19 pandemic won acclaim, scored a political victory last week as his Democratic Party (DP) swept the parliamentary elections. The ruling democratic party of President Moon Jae won the election taking 180 seats. The opposition United Future Party took 103 seats. There are 300 seats in the South Korea National Assembly.



Pandemic concerns South Korea was the first country to hold national election among the COVID-19 pandemic. There were 14,000 polling booths set up for elections and

at every polling booth the temperature of the voters was checked before they were allowed to vote. Voting amidst COVID-19 The people had to use sanitizers and wear plastic gloves and face masks and stand at least a metre apart to cast their vote. When a person had temperature above 37.5 degree Celsius, he had to vote in a separate booth.

The turnout of voting in spite of COVID-19 crisis was the highest in the country since 1962. Around 66.2% of the country voted in the elections. There are currently 60,000 people in quarantine due to COVID-19. This election was the first time that the 18 year olds were allowed to vote.



Nigerian Chief Aide of President Muhammadu Buhari died of COVID-19 18 Apr' 20

Nigerian President Muhammadu Buhari's Chief Aide Abba Kyari died of COVID-19. He had tested positive for the disease and had been receiving treatment for the disease.



Kyari, whose exact age has never been officially confirmed but who was believed to be in his seventies, is the highest-profile person in Nigeria to be killed by a virus that has caused 493 confirmed infections in the country and 17 deaths.

Abba Kyari controlled access to Nigerian President Muhammadu Buhari. He was a former military ruler and had tested positive after his visit to Germany on March 29, 2020. Nigeria has imposed lock down in Abuja and Lagos that are the major economic hubs of Nigeria.

Muhammdu Buhari is the current President of Nigeria. He is a retired military general and served as military head between 1983 and 1985. He won the presidential elections in 2014. Buharism, in the politics of Nigeria has been named after him. Buharism was represented by two-way struggles. They are struggle with external globalism and struggle with internal agents and advocates. Buharism rejected the popular Washington Consensus. This was done by the country to improve its balance of payments.



Actor and dialect coach Andrew Jack, who appeared in 'Star Wars', has passed away in Britain. He was 76.

Burning Topics of the Month

Recapitalization of Regional Rural Banks approved by Union Cabinet.

Asian Development Bank to invest 100 million USD in NIIF.

RBI cuts Reverse Repo rate to 3.75%, Rs 50,000 crores for LTRO 2.0.

& Many More...

Incentive Scheme for Large Scale Electronics Manufacturing approved by Cabinet 21 Mar' 20

The Union Cabinet chaired by the Prime Minister, Narendra Modi has approved the Production Incentive Scheme (PLI) for Large Scale Electronics Manufacturing. The scheme proposes production linked incentive to boost domestic manufacturing and attract large investments in mobile phone manufacturing and specified electronic components including Assembly, Testing, Marking and Packaging (ATMP) units. The Scheme shall extend an incentive of 4% to 6% on incremental sales (over base year) of goods manufactured in India and covered under target segments, to eligible companies, for a period of five (5) years subsequent to the base year as defined.

The total cost of the proposed scheme is approximately INR 40,995 crore which includes an incentive outlay of approximately INR 40,951 crore and administrative expenses to the tune of INR 44 crore. The scheme has a direct employment generation potential of over 2,00,000 jobs over 5 years. However, it is expected that the scheme would lead to large scale electronics manufacturing in the country and open tremendous employment opportunities. Indirect employment will be about 3 times of direct employment as per industry estimates. Thus, total employment potential of the scheme is approximately 8,00,000.

Electronic components are the basic building blocks for electronics manufacturing. According to the Electronic Industries Association of India (ELCINA), the electronic components market in India has increased from INR 68,342 crore (USD 11 Billion) in 2015-16 to INR 1,31,832 crore (USD 20.8 Billion) in 2018-19. Domestic production of electronic components is valued at approximately INR 63,380 crore (USD 10 Billion), of which around INR 48,803 crore (USD 7.7 Billion) is domestically consumed.



FM Sitharaman announced package worth Rs 1,70,000 crore for poor, daily wagers 26 Mar' 20

Finance Minister Nirmana Sitharaman announced a relief package worth Rs 1.70 lakh crore to help the nation's poor tackle the financial difficulties arising from Covid-19 outbreak. Sitharaman said the economic relief package will focus primarily on migrant labourers and daily wage labourers.

Under the Pradhan Mantri Gareeb Kalyan Ann Yojna (PMGKY) which is a part of the relief package, at least 80 crore poor people will be covered. Under the scheme, an additional five kilos of rice/wheat will be given to 80 crore individuals -- over the 5 kilo they already get -- along with a one-kilo pulse per household for a period of three months. The government will spend Rs 45,000 crore for undertaking these measures. She also announced that there will be Rs 50 lakh insurance cover for each healthcare worker for three months.

Wages under MNREGA will also be increased by Rs 2000 per worker on an average as additional income to help daily wage labourers. The finance minister also announced that three crore senior citizens, persons with disabilities (Divyangs) and widows will get one-time additional amount of Rs 1,000 in two instalments.

20 crore Jan Dhan women account holders will be covered under the relief package and a compensation of Rs 500 per month for the next three months. BPL families will get free cylinders for three months under the Ujjawala scheme. Collateral-free loans have been doubled to Rs 20 Lakh for women self-help groups under the Deen Dayal National Livelihood Mission. It will help seven crore women.



The government will bear the cost of EPF contribution of both employer and employee (24 per cent) for the next three months. However, this is only for those establishments which have up to 100 employees and 90 per cent of them earn less than Rs 15,000. This is like to benefit around 4.8 crore employees.

For the welfare of building and construction workers, the central government has passed orders to states to use funds worth Rs 31,000 crore to provide relief. This fund is likely to be used to augment medical testing, screening and providing better healthcare facilities.



Recapitalization of Regional Rural Banks approved by Union Cabinet

26 Mar' 20

The Cabinet Committee on Economic Affairs, chaired by Prime Minister Narendra Modi, has given its approval for continuation of the process of recapitalization of Regional Rural Banks (RRBs) by providing minimum regulatory capital to RRBs for another year beyond 2019-20, that is, up to 2020-21 for those RRBs which are unable to maintain minimum Capital to Risk weighted Assets Ratio (CRAR) of 9%, as per the regulatory norms prescribed by the Reserve Bank of India.

The CCEA also approved utilization of Rs.670 crore as central government share for the scheme of Recapitalization of RRBs (i.e. 50% of the total recapitalization support of Rs.1340 crore), subject to the condition that the release of Central Government's share will be contingent upon the release of the proportionate share by the sponsor banks.

As per RBI guidelines, the RRBs have to provide 75% of their total credit under PSL (Priority Sector Lending). RRBs are primarily catering to the credit and banking requirements of agriculture sector and rural areas with focus on small and marginal farmers, micro & small enterprises, rural artisans and weaker sections of the society.

Consequent upon RBI's decision to introduce disclosure norms for Capital to Risk Weighted Assets Ratio (CRAR) of RRBs with effect from March 2008, a committee was set up under the Chairmanship of Dr. K.C. Chakrabarty. Based on the Committee's recommendations, a Scheme for Recapitalization of RRBs was approved by the Cabinet in its meeting held on 10th February, 2011. Government has initiated structural consolidation of RRBs in three phase, thereby reducing the number of RRBs from 196 in 2005 to the present 45.



The government reduced the interest rates on Small Savings Schemes by up to 140 bps for the April-June quarter.

JICA signed Rs 15,295 crore agreement for major rail infra projects

28 Mar' 20

The Japan International Cooperation Agency (JICA), the Japanese government funding agency, has signed agreements with the Indian government for three



rail infrastructure projects, totalling Rs 15,295 crore. The agency has granted an amount of Rs 8,553 crore for phase 1 of the Dedicated Freight Corridor (DFC); Rs 4,262 crore for the Mumbai Trans Harbour Link Project and an amount of Rs 2,480 crore for the Mumbai Metro Line 3 project.

The Western DFC project is a crucial part of the Delhi – Mumbai Industrial Corridor (DMIC) initiative. Under phase 1 of this project, a freight line (Rewari to Vadodara) of 950-km, connecting the major cities in Rajasthan, Gujarat, and Haryana has been constructed.

Once the construction of the Mumbai Trans Harbour Link (MTHL) is completed, it will connect Mumbai with Navi Mumbai and will promote economic development as well as mitigate traffic congestion. According to the report, this loan agreement by JICA is the second tranche of the Japanese agency financing for MTHL. For the first tranche, the loan agreement was signed on 31 March 2017, for an amount of Rs 7,912 crore.

According to JICA, the loan assistance of Rs 2,480 crore for the construction of the Mumbai Metro rail project will help to cope up with the increase in India's freight transport demand by developing a dedicated freight railway system between Delhi-Mumbai. According to the report, the Mumbai Metro will help in decongestion, as the daily ridership volume for the year 2021 is estimated as 1.21 million per day and the figure will reach 1.70 million per day in the year 2031.



Asian Development Bank will invest 100 million USD in NIIF

30 Mar' 20

Asian Development Bank (ADB) will invest \$100 million into the National Investment and Infrastructure Fund (NIIF) of India Fund of Funds. With ADB's investment into the NIIF platform, the FoF has now secured \$700 million in commitments. ADB will now join the Government of India (GOI) and Asian

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Infrastructure Investment Bank (AIIB) as an investor in the Fund.

NIIF is India's first sovereign wealth fund that was set up by the Government of India in February 2015. It manages over \$4 billion of capital commitments across three funds.

NIIF Fund of Funds (FoF) was established in 2018 with the objective of creating a vehicle to provide India-focused private equity fund managers with a go-to institutional investor operating at scale and based in India.

The FoF invests into a variety of sectors and strategies through third-party managed funds. So far, it has made commitments to three funds aggregating to over ₹2,600 crores (\$350 million equivalent). The three Funds are focused on a wide range of sectors, including green energy and climate; middle-income and affordable housing; and entrepreneur-driven mid-market growth companies operating across diversified sectors. Additionally, the managers of the three funds have successfully raised \$1.1 billion equivalent alongside NIIF's investments.



Extraordinary G20 Trade and Investment Ministerial Meet 31 Mar' 20

At the Extraordinary G20 Trade & Investment Ministerial Virtual Meeting, commerce and industry minister Piyush Goyal insisted that members uphold their multilateral commitments and work on a global framework to enhance affordable access to medicines for fighting pandemics and facilitating easier movement of health professionals across national borders.

India had called for easy movement of health professionals and enhanced access to affordable medicines across national borders. Amidst the threat of COVID-19, India is supplying affordable medical products to nearly 190 countries in the world. India urged the G20 countries to come up with G-20 Global Framework to improve access to medicines. The framework should include diagnostic equipment, critical medicines, health professionals and medical kits.

Goyal said that with improved regulatory and R&D cooperation, India can further enhance its capabilities to serve the world in crisis like this. The trade ministers' meeting comes days after the G20 leaders pledged \$5 trillion in a 'united' response to the coronavirus crisis.

The Group of 20 is an organization of finance ministers and central bank governors from 19 individual countries and the European Union. In addition to the United States, those countries are Argentina, Australia, Brazil, Britain, Canada, China, France, Germany, India, Indonesia, Italy, Japan,

Mexico, Russia, Saudi Arabia, South Africa, South Korea and Turkey. Collectively, its members represent more than 80 percent of the world's gross domestic product. Established in 1999 after a series of major international debt crises, the G20 aims to unite world leaders around shared economic, political and health challenges. It is a creation of the more select Group of 7, an informal bloc of industrialized democracies.



11 million to enter poverty in Pacific and East Asia: World Bank 01 Apr' 20

The World Bank announced that around 11 million are to enter poverty in Pacific and East Asia due to the spread of COVID-19. The virus has affected more than



780,000 and has so far killed more than 37,000. Around 35 million people in Pacific and Asia will escape poverty. This includes 25 million in China alone.

The bank has projected the growth in the developing East Asia and Pacific to be slow and around 2.1%. In 2019, the bank had estimated the growth of the region as 5.8%. The bank has projected growth rate of China as 2.3%. Earlier, in 2019, it had predicted China's growth rate as 6.1%. The bank recommends more investments in the health sector. It suggests for macroeconomic policies and integrated containment of the virus. The World Bank also recommends targeted fiscal measures such as health care and subsidies for sick pay. This will make sure the temporary deprivation is not converted into long term human capital losses.

The World Bank Group is rolling out a \$14 billion fast-track package to strengthen the COVID-19 response in developing countries and shorten the time to recovery. The immediate response includes financing, policy advice and technical assistance to help countries cope with the health and economic impacts of the pandemic. The IFC is providing \$8 billion in financing to help private companies affected by the pandemic and preserve jobs. IBRD and IDA are making an initial US\$6 billion available for the health-response. As countries need broader support, the World Bank Group will deploy up to \$160 billion over 15 months to protect the poor and vulnerable, support businesses, and bolster economic recovery.



Interest Rates on Small Savings Schemes lowered 01 Apr' 20

The Government of India has lowered the interest rates of several small savings scheme facing Economic challenges created by the threat of COVID-19 virus. The interest rates of the schemes like Sukanya Samriddhi, Kisan Vikas Patra and Public Provident Funds has been reduced. The changes has been introduced for Q1 of the fiscal year 2020-21.

Rate of interest for Sukanya Samriddhi Account Scheme has been reduced from 8.4 to 7.6%. The scheme targets girl child and her parents. It encourages the parents to build fund for future education and marriage expenses of their girl child. Public Provident Fund Interest rate for Public Provident Fund reduced from 7.9 to 7.1%. It is savings-cum-tax saving scheme introduced in 1968 by the National Savings Institute operating under Ministry of Finance. The main aim of the scheme is to increase small savings offering returns based on the investments made with the savings deposited.

National Savings Certificate Interest rate for National Savings Certificate 7.9 to 6.8%. It is a part of the postal savings system. It is a savings bond scheme launched for income tax savings and small savings. Kisan Vikas Patra Interest rate for Kisan Vikas Patra reduced from 7.6% to 6.9%. The KVP will mature in 124 months instead of 113 months earlier. It is a saving certificate scheme that was launched by India Post in 1988.

Rate of interest for the Senior Citizen Savings Scheme reduced to 7.4 from 8.6% Rate of interest for the monthly income scheme lowered to 6.6% from 7.6% For five-year recurring deposit, the interest has been reduced from 7.2 to 5.8%. For five-year time-deposit, it has been brought down from 7.7% to 6.7% For three-years, two-years and one-year time deposits, the interest rate has been cut from 6.9 to 5.5% Interest on savings deposit stays unchanged at 4%.



SIDBI will provide working capital of Rs 1 crore to MSME under SAFE Scheme 08 Apr' 20

The Small Industries Development Bank of India (SIDBI) said on April 7, 2020 that it will provide emergency working capital up to Rs 1 crore to the small and medium enterprises (MSMEs) against their confirmed government orders. The offered loan - SIDBI Assistance to Facilitate Emergency response against Coronavirus (SAFE PLUS)-will be collateral-free and it

will be disbursed to the MSMEs within 48 hours.

The SIDBI launched SAFE scheme on March 26, 2020. The SAFE scheme is SIDBI Assistance to Facilitate Emergency Response against Corona Virus. It is financial assistance programme for small and medium enterprises that are engaged in manufacturing. Under the scheme, the MSEs that are involved in manufacturing masks, hand sanitizers, head gears, gloves, body suits, ventilators, shoe-covers and goggles shall avail loan up to Rs 50 lakhs. This will help in addressing shortage issues of Personal Protective Equipment (PPE) in the country. The limit has been enhanced for those MSMEs that are eligible under the respective state government's special policy package for interest subsidy, subvention or capital subsidy.

Besides this, SIDBI has opened an additional financial window for the healthcare sector of India under its flagship scheme called SIDBI Make in India Soft Loan Fund for Micro Small and Medium Enterprises (Smile).



United Nations predicted India's GDP at 4.8% 09 Apr' 20

India's GDP growth for the current fiscal is expected to slow down to 4.8 per cent, a UN report has said. The UN 'Economic and Social Survey of Asia and the Pacific (ESCAP) 2020: Towards sustainable economies' said that COVID-19 is having far-reaching economic and social consequences for the region.



India's GDP growth for the fiscal year 2019-2020 was estimated at 5 per cent and is forecast to slow down to 4.8 per cent for the current fiscal 2020-21. Economic growth for the country could stand at 5.1 per cent for fiscal year 2021-22. Union Budget for 2020-21, had projected a GDP growth of 6-6.5 per cent, up from 5 per cent estimate for 2019-20.

The negative impacts of the virus is to affect Asia and Pacific greatly as compared to other parts of the world. The report also says that the impact of the virus is to be worse than that experienced during SARS (Severe Acute Respiratory Syndrome), 17 years back.

The report predicts that the global economy is to grow at 2.3% in 2020 and will gradually pick up in 2021. The global economic growth was 3% in 2019 and was the

The government has officially launched its app to track Covid-19 patients in the country. The Aarogya Setu app is available on both Android and iOS devices.

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slowest since the economic slow-down in 2008. The report says that the growth rate in Asia-Pacific is to weaken to 4.3% from 5% in 2019. It had already slowed down from 5.3% in 2018. The slowdown in the region was led by the major economies namely Russia, China and India. India produces 20% of world drugs. It imports 70% of raw materials needed to manufacture these drugs from China. Therefore, the pandemic if prolonging will affect these supply chains greatly.



E-NAM completed four years of service 14 Apr' 20

The pan-India Agriculture trading portal e-NAM completed four years of implementation on April 14. On this occasion, Agriculture Minister Narendra Singh Tomar said that e-NAM helped in realising the vision of One Nation One Market for agri produce. e-NAM is being expanded to cover additional 415 mandis which will take the total number of e-NAM mandis to 1000 soon.

The Minister also added that this online platform will prove to be a giant leap in reforming the agriculture market in India. e-NAM was launched by Prime Minister Narendra Modi in 21 mandis on 14th April in 2016. More than 1.66 crore farmers and 1.28 Lakh traders are registered on e-NAM platform. Farmers are free to register on e-NAM portal and they are uploading their produce for sale online to the traders across all e-NAM mandis. Traders can bid for the lots available for sale on e-NAM from any location. During this current Covid-19 lockdown, Agriculture Ministry has initiated several steps to decongest wholesale markets and to make supply chain agile.

Initially started with 25 commodities, e-trade facilities provided on 150 commodities with tradable parameters on e-NAM portal. In order to enhance the e-NAM ecosystem & to build up direct link between traders & Farmers, 977 Farmer Producer Organizations from 16 States have been on-boarded on e-NAM platform.



First Ship load of Crude Oil reaches India 14 Apr' 20

India is capitalizing on low global oil prices to fill its underground strategic oil reserves, with the first shipload of 1 million barrels of crude oil from the UAE arrived at Mangalore as part of efforts to shore up supplies to meet any supply or price disruption. The oil prices have declined by 60% since January, 2020. The prices are expected to rise with OPEC and Russia have come to terms to cut their production by 10%.

Hence, this is the right time to fill in oil storages. India has an emergency storage of 5.33 million tonnes. This would suffice the oil demands of the country for 9.5 days.



The oil reserves are stored in Mangalore, Padur and Vishakhapatnam. The Padur oil storage is the biggest of all the three storages. It can store 17 million barrels (2.5 million tonnes).

The Strategic Petroleum Reserve entity of India (ISRPL) built the underground storages as insurance against supply and price disruptions. It allowed foreign oil companies to store oil in the storages on condition that the stockpile can be used by New Delhi in case of an emergency.

India, which meets 83 per cent of its oil needs through imports, will have the right of first refusal to buy the crude oil stored in the facilities in case of an emergency. Indian refiners maintain 65 days of crude storage, and when added to the storage planned and achieved by ISPRL, the Indian crude storage tally goes up to about 87 days. This is very close to the storage of 90 days mandated by IEA for member countries.



India is expected to grow at 1.5% to 2.8%: World Bank 14 Apr' 20

The World Bank released its report "South Asia Economic Focus". According to the report, the Indian Economy is expected to grow at 1.5% to 2.8%. The report says that India's growth rate is to be the lowest since its balance of payment crisis in 1991. Earlier, the bank projected India's growth rate as 6.1%. However, in the coming years the growth rate is expected to be 4% to 5%.

According to the report, there are 120 million migrants in the country. The top three districts that are sending the work forces of the country are west Tripura, West Imphal and Solapur of Maharashtra. The Moody's had earlier predicted India's growth to be around 2.5%.

Following the World Bank that set India's Growth rate between 1.5% and 2.8%, the International Monetary Fund has set growth rate of India at 1.9%. On April 14, 2020, the IMF released its report predicting growth rate of the country at 5.8%.

IMF also says that the India will recover at the growth rate of 7.4% in 2021-22. The world economy is to

revive at 5.8% according to the report. The IMF has predicted that the countries such as India, China, Malaysia, Indonesia, Thailand, Philippines and Vietnam will alone see increasing growth rate.



India attended G20 Finance Ministerial Meeting 16 Apr' 20

Union Minister for Finance & Corporate Affairs, Nirmala Sitharaman participated in the virtual session of the 2nd G20 Finance Ministers



and Central Bank Governors (FMCBG) meeting under the Saudi Arabian Presidency, to discuss the global economic outlook amid evolving COVID-19 pandemic crisis.

The Minister shared the policy measures being implemented by the Government of India and RBI. Finance Minister focused upon the role of Finance Ministers and Central Bank Governors in safeguarding the lives and livelihood of people while maintaining macroeconomic stability in a sustainable manner. She shared with her G20 counterparts the measures taken by Government of India to provide the vulnerable sections with swift, timely and targeted assistance.

She added that so far, within a couple of weeks, India has disbursed financial assistance amounting to USD 3.9 billion to more than 320 million people, with a special focus on direct benefit transfer through digital technology so that the exposure of beneficiaries to public places is minimised.

Every year since 1999, the financial ministers of the G20 member countries meet to discuss major economic issues that is prevailing globally. Financial Stability Board The Financial Stability Board works towards international financial stability. It seeks to strengthen financial systems all over the world. The Board takes its decision based on the reports of IMF and World Bank. There are three Standing committees that operated under the board. They are Standing Committee on assessment of vulnerabilities Standing Committee on Regulatory Cooperation. Standing committee on Standards Implementation.



RBI launched OBICUS 17 Apr' 20

The Reserve Bank of India has launched latest round of quarterly order books, inventories and capacity utilisation survey (OBICUS) of manufacturing



sector. This is the 49th round of survey by the apex bank for the period January to March 2020. The RBI has been conducting the OBICUS of the manufacturing sector on a quarterly basis since 2008.

The information collected in the survey includes quantitative data on new orders received during the reference quarter, backlog of orders, pending orders, total inventories with a breakup between work-in-progress (WiP) and finished goods (FG) inventories and item-wise production. The RBI further said that the company level data collected during the survey are treated as confidential and never disclosed.

In the 48th round of the OBICUS for the quarter October-December 2019 as many as 704 manufacturing companies were covered. As per the last survey, capacity utilisation (CU) had declined to 68.6 per cent in the third quarter of 2019-20 from 69.1 per cent in the previous quarter. Also, orders received in Q3:2019-20 were lower compared with previous quarter as well as with the level a year ago.



RBI cut Reverse Repo rate to 3.75%, Rs 50,000 crores for LTRO 2.0 17 Apr' 20

On April 17, 2020, the Reserve Bank of India announced a slew of measures after GoI extended the lock down till May 3, 2020. The Apex



bank cut the reverse repo rate by 25 bps to 3.75%. It cut the repo rate to 4.4% from 5.15%. Also, the central bank has announced Rs 50,000 crore for Long Term Repo Operation (LTRO).

RBI has eased the Liquidity Coverage Ratio from 100% to 80%. The LCR is the assets held by the banks to make sure its ongoing ability to meet short-term obligations

Nirmal Singh Khalsa, a noted singer of Sikh 'Gurbani' hymns, passed away on April 2, 2020 due to coronavirus. He was detected with the infection just a day before his death.

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are fulfilled. The RBI will also provide Rs 50,000 crore special finance assistance to institutions such as SIDBI, NABARD, NHB. This is being done as these institutions are not able to raise fresh resources from the market due to the lock down.

The central bank announced a special Rs 50,000 crore targeted long-term repo operation, called TLTRO 2.0, to address the liquidity needs of the NBFCs and microfinance institutions. Banks availing these funds will be required to deploy the same within one month and 50 per cent of the money has been earmarked for midsized NBFCs and MFIs. Earlier the LTRO went largely to the public sector undertakings and larger corporations.



India attended Development Committee Meeting of IMF-World Bank 18 Apr' 20

The Union Finance Minister, Nirmala Sitharaman, participated in the 101st Meeting of the Development Committee Plenary through video conference. The items on the agenda included update on World Bank Group Response to the COVID-19 Emergency, and the Covid-19 Debt Initiative: International Call for Action in Support of IDA Countries.



The Finance Minister shared that the Government has announced support measures worth US \$ 23 billion comprising free health insurance to health workers; cash transfers, free food and gas distribution; and social security measures for affected workers. To help firms, especially SME firms, cope with sudden loss of economic opportunity, the Government has provided relief in statutory and regulatory compliance matters related to income tax, GST, customs, financial services and corporate affairs.

The Central Bank has also been accommodative. Regulators are taking steps to reduce market volatility. Government is working extensively with stakeholders for providing additional relief in the form of humanitarian aid and to provide economic stimulus in coming days. Sitharaman also mentioned that as responsible citizens of the global community, we are supplying critical

medicines to the needy countries and will continue to do so if the situation demands. She commended the speedy response and efficiency of the World Bank Group in rolling out the Fast Track COVID-19 Response Facility.



Gol amended FDI policy 18 Apr' 20

The Finance Ministry has notified changes in FDI rules, which made prior approval of the government mandatory for foreign investments



from countries that share border with India, to prevent opportunistic takeover of domestic firms amid COVID-19 pandemic under the FEMA law. The countries which share land borders with India are China, Bangladesh, Pakistan, Bhutan, Nepal, Myanmar and Afghanistan.

Also, investments through Government route by the Pakistan can now be made only in sectors such as space, defence and atomic energy. While transferring the ownership, the beneficiary is required to obtain the approval of Indian Government.

China has stated that these new norms violate the World Trade Organisation's (WTO) principle of non-discrimination and are against the general trend of free trade. The step mainly targets the Chinese companies. With the world entering lock down and China returning to normalcy, China is now investing and acquiring companies all over the world. With the amendment, any (especially Chinese) firm will now have to get Indian Government permission in order to make an acquisition in India or acquire an Indian firm.

According to the DPIIT data, India received FDI from China worth USD 2.34 billion (Rs 14,846 crore) between April 2000 and December 2019. During the same period, India has attracted Rs 48 lakh from Bangladesh, Rs 18.18 crore from Nepal, Rs 35.78 crore from Myanmar, and Rs 16.42 crore from Afghanistan. There are no investments from Pakistan and Bhutan. FDI is allowed through automatic route in most of the sectors, however, certain areas such as defence, telecom, media, pharmaceuticals and insurance, government approval is required for foreign investors.



Burning Topics of the Month

Sunil Chhetri, Indian Football team Captain named for FIFA's COVID-19 Campaign.

Chess Legend Viswanathan Anand named ambassador of WWF India.

Asian Youth Games to be held in China in November 2021.

& Many More...

Sunil Chhetri, Indian Football team Captain named for FIFA's COVID-19 Campaign 26 Mar' 20

Indian football captain Sunil Chhetri has been picked up among 28 past and present stars for world governing body FIFA's campaign to combat the COVID-19 pandemic.



FIFA and the World Health Organization (WHO) have teamed up to combat the coronavirus by launching a new awareness campaign led by world-renowned footballers, who are calling on all people around the world to follow five key steps to stop the spread of the disease. The 'Pass the message to kick out coronavirus' campaign promotes five key steps for people to follow to protect their health in line with WHO guidance, focused on hand washing, coughing etiquette, not touching your face, physical distance and staying home if feeling unwell.

According to WHO Director-General Dr Tedros Adhanom Ghebreyesus, FIFA and its President Gianni Infantino have been actively involved in passing the message against this pandemic since the very beginning. The campaign was launched virtually at WHO headquarters in Geneva, Switzerland.

The 28 players, who will be involved in the video campaign to be published in 13 languages, include some of the best known players like Argentine superstar Lionel Messi and World Cup winners like Philip Lahm, Iker Casillas and Carles Puyol.



International Table Tennis Federation suspended events, freezes World Rankings 30 Mar' 20

The International Table Tennis Federation (ITTF) has suspended all planned events till June 30 and froze the world rankings due to the upheaval



caused by the COVID-19 pandemic. The ITTF Executive Committee discussed the effects of the Corona virus outbreak on the international table tennis events schedule.

The ITTF said in a statement that due to the continued uncertainty caused by COVID-19 pandemic and postponement of Tokyo 2020 Olympic and Paralympics Games, the Executive Committee decided to suspend all currently planned ITTF events and activities that involve international travel until 30th of June.

ITTF also decided to freeze ranking lists as of March, 2020 and further evaluate all implications related to the postponement of events, travel restrictions and other complications, with scope for further decisions on potentially necessary adjustments. The Federation will hold another follow-up meeting on 15th April to further evaluate the situation.

ITTF is the governing body of all the national table tennis associations spread all over the world. The Headquarters of the Federation is located in Switzerland. It was founded in 1926. There are six continental federations operating under ITTF. They are Table Tennis Federation of India located in India, Asian Table Tennis Union of Asia, European Table Tennis Union of Europe, Latin American Table Tennis Union, Oceania Table Tennis Federation and North

The 2021 world athletics championships will be shifted to 2022. The championship was originally scheduled to hold in Eugene, Oregon from August 15, 2021.

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American Table Tennis Union. Hence out of the 5 continental association, India has a separate place in the Federation. This is because India has the highest members in the federation out of the other continents.



Wimbledon cancelled for the First Time since World Wars 01 Apr' 20

Wimbledon organisers scrapped the oldest Grand Slam tennis tournament for the first time since World War II as the coronavirus wreaks further havoc on the global sporting calendar. Wimbledon was due to run for two weeks from June 29, with Novak Djokovic and Simona Halep set to defend their singles titles in the outskirts of London. However, it was cancelled considering lock down situation and also due to the threats posed by COVID-19.



The next edition of the tournament is to be held between June 28, 2021 and July 11, 2021. Wimbledon Tennis Tournament was first held in 1877. Since then it has been contested every year. However, it was cancelled during two stretches. Once during the first world war between 1915 and 1918 and it was cancelled another time during the second world war between 1940 and 1945. Wimbledon The Wimbledon is also known as The Championships. It is the oldest Tennis Tournament in the world. It is one of the four Grand Slam tennis tournaments. The other three include French Open, US open and Australian Open. Wimbledon is the only tournament that is still played on grass. Playing on grass is considered as traditional and is also a classic tennis court.



World Games, 2021 postponed to avoid clash with Tokyo Olympics 03 Apr' 20

The International World Games Association (IWGA) - the organizer of the World Games 2021 have decided to postpone the mega sporting event by nearly an year to avoid



a clash with Tokyo Olympic Games. The 11th Edition of the World Games which had originally been planned to take place from 15-25 July 2021 have now be pushed by an year, and will be held from 7th to 17th July 2022.

The 11th Edition of the World Games 2021 will be hosted by Birmingham, United States. The decision of IWGA comes in the wake of postponement of Tokyo Olympics 2020. Earlier on 30th March 2020, the IOC i.e. International Olympic Committee decided to postpone the Tokyo Olympics 2020, to July next year, owing to the global health emergency of COVID-19.

The World Games had planned to host 3,600 athletes from 100 countries. This included sports such as bowling, martial arts, squash, wheelchair rugby, billiards, etc. The World Games was first held in 1981. It is an international multi-sport event. The specialty of the games is that it does not contest any of the games that are included in Olympic Games. After the one to be conducted in 2022, the next World Games has been planned in Chengdu in 2025. So far, the World Games has not yet been held in African countries. Even in the US, it was held only in 1981. The games are predominantly conducted in European countries.



FIFA Under 17 Women's World Cup postponed to November 05 Apr' 20

The Federation Internationale de Football Association (FIFA) or the International Federation of Association Football has postponed the Under-17 Women's world cup to November 2020. The FIFA Federations decided that the Under-17 and Under-20 Women's World Cup be postponed. The Under-20 women's FIFA world cup was planned to be conducted in Panama Costa Rica. The Under-17 Women's FIFA world cup was scheduled to be conducted in Indian cities such as Guwahati, Navi Mumbai, Ahmedabad, Bhubaneswar and Kolkata.

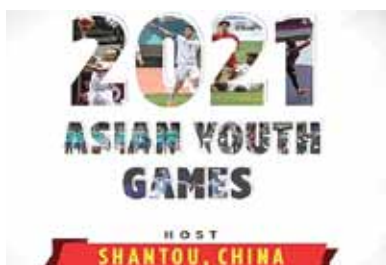
FIFA is an international governing body that conducts football, beach soccer and efootball tournaments. It was founded in 1904. The headquarters of the association is located in Zurich, Switzerland. The men team of India currently under the captainship of Sunil Chhetri has never participated in the FIFA world cup. After independence in 1947, India qualified for world cup. However, withdrew from the tournament as Indian players were not allowed to play bear foot and also due to expenses. Till today, team is yet to qualify the tournament. India had qualified for AFC Asian Cup and Olympics.



Asian Youth Games to be held in China in November 2021

05 Apr' 20

The Olympic Council of Asia announced that the third Asian Youth Games is to be held in China in November 2021. Around 18 Olympic games such as rock climbing, athletics, gymnastics, aquatics, boat racing are to be included.



The Asian Youth Games are held once in four years. The games are organized by the Olympic Council of Asia. It is the second largest sports game after the Asian Games. The first Asian Youth Games was held in 2011 in Singapore, later in 2013 in China. More than 2,500 athletes take part in Asian Youth games every time.

Olympic Council of Asia is the governing body of sports events in Asia. India is a member of Olympic Council of Asia. The transcontinental countries Armenia, Georgia, Turkey and Azerbaijan are all are not part of Asia Olympic Council. They opted to join European Olympic committees. Though majority of its territory lies in Russia, it belongs to Russian Olympic Committee.



India will host Asian Boxing Championship 2020

15 Apr' 20

India will be hosting the 2020 Asian Boxing Championships between November-December 2020. The announcement was made through a tweet by the Boxing



Federation of India (BFI) on April 13, 2020. The BFI was reportedly awarded the rights to host the 2020 Asian Boxing Championships in February 2020. The world championships are scheduled to be held between November 2020 and December 2020.

The host city is to be decided by the Boxing Federation of India. The competition is a biennial event but was held in consecutive years in the past. Apart from this, the Olympic qualification programme is also likely to begin

The Mumbai Naval Dockyard has designed a low-cost IR based temperature sensor. The sensor is to be used to check the personnel entering at the gates of the yard.

around November-December by the International Olympic Committee.

The Asian Boxing Championships were held previously as two separate events for men and women before 2019. India had last organised the men's Asian Boxing Championships in 1980 with Mumbai as the host and women's Asian Boxing Championships in 2003 with Haryana's Hisar playing the host. Around five men and four women have been qualified for Tokyo Olympics from India so far. Boxing Federation of India BFI is the governing body for Olympic boxing in India. It represents India at the International Boxing Association.



Chess Legend Viswanathan Anand named ambassador of WWF India

17 Apr' 20

Chess legend Viswanathan Anand has been named as the new ambassador for World Wide Fund (WWF) India's Environment Education program.



The five-time World Chess Champion will support wildlife conservation and work to educate children across India on issues related to the environment. The announcement comes at a time when WWF India is celebrating its 50 years of conservation in India. Speaking on his association with WWF India, Anand, said that "our children deserve a better, greener and more sustainable world than the one we are living in today and it is our responsibility as parents and elders to show them the way." He added saying that he is happy to join WWF India and work together with them to make more children and youth aware of the need to protect the natural world. He said that he is looking forward to an enriching and progressive association with WWF India.

The environment education programme was started in 1976. It undertakes initiatives to reach out to youth, school children and citizens in the country. The main aim of the programme is to create problem solvers, critical thinkers and environmentally conscious individuals. It reaches out to 5 lakh children and 2000 schools. The WWF is an international NGO that was founded in 1961. It is the largest conservation organization in the world with more than 5 million supporters. The organization has so far invested 1 billion USD in more than 12,000 conservation initiatives.



Burning Topics of the Month

**NASA announced
SUNRISE Mission.**

**NASA's Artemis: First
Human Base Camp on the
moon's the South Pole by
2024.**

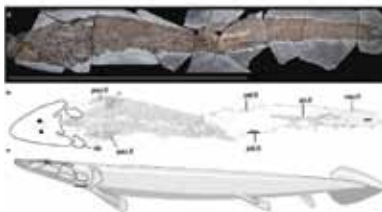
**Lithium in Interstellar
space & Red Giants have
Connection.**

& Many More...

Fossil links human hands to fins for the first time in Human Evolution

21 Mar' 20

Inside the stout fins of a fish that prowled the shallow waters of an estuary in what is now eastern Canada about 380 million years ago, scientists have found what they call the evolutionary origins of the human hand. The researchers examined a remarkably complete fossil of a fish called *Elpistostege watsoni* that represents a pivotal stage in a landmark event in the history of life on Earth-the transition of fish to land vertebrates. For this to occur, anatomical changes were needed including the evolution of hands and feet. Inside the tip of *Elpistostege*'s front fins - called pectoral fins - were tiny bones called radial bones arranged in a series of rows like digits - the precursor to fingers. These would have provided the flexibility for *Elpistostege*'s fin to bear weight on land.



This marks the first time such traits have been found in a fish rather than in the earliest amphibians - the first land vertebrates - that later evolved from fish with sturdy fins like *Elpistostege*. It had two explicit digits and three other apparent digits. More than five feet (1.6 meters) long, *Elpistostege* was primarily aquatic, with a crocodile-like body shape and flat triangular head, eyes atop the skull and numerous teeth around the jaws and in the palate. Its slender body was covered in thick scales and it had well-developed fins. It likely was the top predator in its brackish estuary ecosystem during the Devonian Period.

The four-limbed land animals that evolved from fish like *Elpistostege* are called tetrapods, a group now spanning amphibians, reptiles, birds and mammals including humans. The digits of the 30,000-plus living species of tetrapods all share the same basic pattern found in *Elpistostege*. Like other similar fish, *Elpistostege*'s fin also has the precursors of tetrapod limb bones including the upper arm, forearm and wrist.



IITM host India's first Hyperloop Pod Competition

23 Mar' 20

For the first time in India IIT Madras is to host Hyperloop pod competition in July 2020. India has taken a few steps in bringing the environment



friendly Hyperloop pod transport in the country. The Hyperloop Pod Transportation Project was approved by the Maharashtra Government to build the first Hyperloop line between Pune and Mumbai. Similarly, another project of Hyperloop pod transport has been undertaken between the cities of Vijayawada and Amaravati.

The Hyperloop is a sealed loop through which a pod travels. The travel time of the pod is greatly reduced as the pod travels in the tube without air resistance. It is a proposed freight and passenger transport system. Similar projects are expected to operate in China, UAE as well.

The International Competition of Hyperloop Pod Contest was initiated in 2015. The Competition is funded by SpaceX, a leading Space organization of USA. The Technology Hyperloop pod works on the same concept of maglev trains where the trains levitate over the tracks with

the help of electro-magnetic energy. The only difference here is that unlike maglev trains, the pods will run in a partial vacuum environment increasing the speeds and efficiency.



India developed new biofortified high protein wheat variety 25 Mar' 20

The scientists of Agharkar Research Institute (Pune), operating under Department of Science and Technology (DST) have developed



biofortified high quality wheat. The new variety is MACS 4028. Highlights The new wheat variety has 14.7% better nutritional quality, 40.3 ppm of iron content and high milling quality. The new variety is semi-dwarf and matures in 102 days. Also, it has high yielding ability of 19.3 quintals per hectare. The MACS 4028 was supported by UNICEF funds to alleviate malnutrition in India. Now the new wheat variety will help boost Vision 2022 of India which is, "Kuposhan Mukh Bharat" (National Nutrition Strategy).

Wheat crop in India is grown under six diverse agroclimatic zones. In the peninsular zone of India (Maharashtra and Karnataka states), wheat cultivation is majorly done under rainfed and limited irrigation conditions. Under such conditions, the crop experiences moisture stress. Hence, there is a high demand for drought-tolerant varieties. Efforts for the development of high yielding, early maturing varieties with good quality and disease resistance for rainfed conditions are carried out at Agharkar Research Institute, Pune under All India coordinated Wheat and Barley improvement programme, coordinated through Indian Institute of Wheat and Barley Research Karnal governed by the Indian Council of Agriculture Research. The MACS 4028 is an outcome of such intervention for the farmers.

The Indian Council of Medical Research has been constantly making efforts to develop high-yielding, early mature, drought-tolerant, disease resistant varieties. MAC 4028 is an outcome of those initiatives. The Indian Institute of Wheat and Barley research operating under ICMR has launched All India coordinated Wheat and Barley improvement programme to develop more such varieties.



The Director General of Civil Aviation on April 1, 2020 granted special permission to conduct cargo operations using passenger category aircraft in the wake of the COVID-19 crisis.

Seal Pups in Baltic Sea face tough winter due to reduced ice levels

30 Mar' 20

The Seals need ice to keep themselves safe from predators such as wolves and foxes. However, the declining ice in the Baltic sea has disrupted their survivals. With depleting ice levels, the seals are forced to inhabit the islets (small islands) that they normally hesitate to inhabit. This has caused overcrowding and is disrupting the survival rates of their pups.



Around 3,000 Seal pups are born on the Baltic Sea Coasts every year. The Grey Seals are the most common seals in these seas and have been categorized as "Least Concern" under IUCN Red List. However, experts believe that the depleting ice levels has raised concerns and it is time to change their conservation status.

Baltic Sea is a part of the Mediterranean Sea. It is enclosed by Estonia, Denmark, Finland, Lithuania, Sweden, Poland, Germany, Russia. The group of countries that are currently referred to Baltic states are Latvia, Estonia and Lithuania. The Helsinki Convention that was signed in 1992 is on the protection of the marine environment of Baltic Sea. It was signed by Russia, Estonia, Czechoslovakia, Estonia, Poland, USSR, Germany, Sweden, Latvia, Lithuania, Denmark and Finland.



NASA announced SUNRISE Mission

31 Mar' 20

NASA has announced Sun Radio Interferometer Space Experiment (SUNRISE) mission to study how the Sun creates and releases giant solar particle storms. SUNRISE mission aims to help scientists understand the workings of the Solar System. It will also help protect astronauts going to the Moon and Mars in the future from the solar storms. The mission is expected to be launched on July 1, 2023.



NEWS BITES | SCIENCE

The SunRISE mission will have six CubeSats operating as one very large radio telescope. The mission, attached by a Payload Orbital Delivery System (PODS), will deploy the 6 CubeSats in a Geosynchronous earth orbit (GEO). The 6 CubeSats would fly at a distance of at least 10 km from each other. The mission has come true because of the success of DARPA High-Frequency Research and Mars Cube One (MARCO).

The Cubesats will use radio telescope to capture radio images of low-frequency emission that are emitted from the sun. These will be sent to the earth through Deep Space Network. Also, the Cubesats will create a 3D mapping to learn about location of giant particle that are originated from the sun. The mission is to study sun's spectrum. This is important as sun's spectrum cannot be studied from the earth due to the ionosphere.



NASA's Artemis: First Human Base Camp on moon's south pole by 2024

06 Apr' 20

NASA is working on the Artemis program that aims to land humans on the moon by 2024. The space agency has put forward a plan showing what a US



lunar presence may look like after the milestone. Artemis Base Camp, meant to be a long-term foothold for lunar exploration, perhaps in Shackleton Crater at the moon's south pole.

Artemis Base Camp would be accompanied and supported by two mobility systems: a lunar terrain vehicle to facilitate astronaut movement across the surface and a habitable mobility platform that could support trips away from base for up to 45 days. But the long-term vision for Artemis includes plenty of moon-specific science as well as preparing for Mars exploration.

The project is carried out in collaboration with European Space Agency, Canadian Space Agency, Japan Space Agency and Australian Space Agency. Artemis In Greek Culture, Artemis is the daughter of Leto and Zeus. She was the twin sister of Apollo and was the protector of young

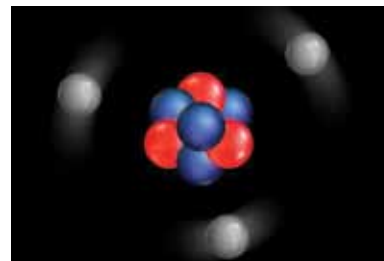
girls. She was worshipped as the primary goddess of midwifery and child birth. Her temple Ephesus was one of the seven wonders of the ancient world. The temple is currently located in Ionia, Turkey.



Lithium in Interstellar space & Red Giants have Connection

19 Apr' 20

Researchers at the Indian Institute of Astrophysics (IIA), an autonomous institute under the Department of Science & Technology, Govt.



of India, have discovered hundreds of Li-rich giant stars indicating that Li is being produced in the stars and accounts for its abundance in the interstellar medium. They have also associated such Li enhancement with central He-burning stars, also known as red clump giants, thereby opening up new vistas in the evolution of the red giant stars.

Dr. Eswar Reddy and his students Deepak and Raghubar Singh at the Indian Institute of Astrophysics have discovered a number of Lithium rich red giants. The study says that the present amount of Lithium found in the Universe is four times that of the primordial value. Primordial means existing from the beginning time. This, in fact is the primary reason for scientists to identify Lithium rich sources.

Apart from reactions, in which high energy cosmic ray particles bombard with heavier nuclei such as carbon and oxygen-producing lighter particles such as Li, stars are also proposed as likely Li source in the Galaxy. In general, stars are considered as Li sinks. Lithium (Li), is one of the three primordial elements, apart from Hydrogen and Helium (He), produced in the big bang nucleosynthesis (BBN) whose models predict primordial Li abundance ($A(\text{Li}) \sim 2.7 \sim \text{dex}$).

The Big Bang Nucleosynthesis is the production of nuclei other than that of the lightest isotope of hydrogen (1H – Hydrogen 1) during an early phase of the Universe. This includes helium-4, helium-3, lithium-7. After Hydrogen and Helium, it is lithium that is present in abundance in the universe.



Burning Topics of the Month

Kapil Dev Tripathi
appointed as President's
secretary.

Satyarup Siddhanta", an
Indian Mountaineer entered
'Limca Book of Records'
conquering highest volcanoes.

"Arogya Setu" became
the fastest app to reach 50
million downloads.

& Many More...

"Satyarup Siddhanta", an Indian Mountaineer entered 'Limca Book of Records' conquering highest volcanoes 21 Mar' 20

The Indian Mountaineer Satyarup Siddhanta has entered 'Limca Book of Records'. He has set the record of becoming the first Indian to climb the highest volcanoes in the world of all the 7 continents. The mountaineer achieved the record of climbing all the highest summits in the world in 7 continents in January 2019. He already holds Guinness Book of World Records, India Book of Records, Asia Book of Records, British Book of records and Champion Book of Records.



His Seven volcanic summits are: Ojos del Salado (6,893 m) - Chile - South America, Mt Kilimanjaro (5,895 m) - Tanzania - Africa, Mount Elbrus (5,642 m) - Russia - Europe, Mount Pico de Orizaba (5,636 m) - Mexico - North America, Mt Damavand (5,610 m) - Iran - Asia, Mt Giluwe (4,368 m) - Papua New Guinea - Australia and Mt Sidley (4,285 m) - Antarctica.

Satyarup's major summits also include Mount Everest (8,848 m) - Nepal, Mt Aconcagua (6,961 m) - Argentina, Mt McKinley/Mt Denali (6,194 m) - USA, Mt Kilimanjaro (5,895 m) - Tanzania, Mt Elbrus (5,642 m) - Russia, Mt Blanc (4,808.7 m) - France, Mt Vinson Massif (4,892 m) - Antarctica, Puncac Jaya/Carstensz Pyramid (4,884 m) - Indonesia and Mt Kosciuszko (2,228 m) - Australia.



"Arogya Setu" became the fastest app to reach 50 million downloads 15 Apr' 20

On April 15, 2020 NITI Aayog announced that Arogya Setu became the first mobile application in the world to reach more than 50 million



downloads in short span of time. The application was developed by a committee set up by Prime Minister Modi. The application was used for contact tracing. The application reached 50 million downloads in just 19 days. With this, the mobile app has overtaken the record set by Nintendo's popular "Pokemon GO" application on Google Play.

99% of downloads of Arogya Setu were made on Android platform. Other similar initiatives Singapore Government had launched a similar application called Trace Together for contact tracing. Currently, Google and Apple are collaborating together to launch similar contact tracing initiatives. Security features The application secures the data collected from the person using it. The data is stored in the user device only for 30 days. And also the data on the non-risk users are deleted within 45 days.



National List of Intangible Cultural Heritage of India launched 18 Apr' 20

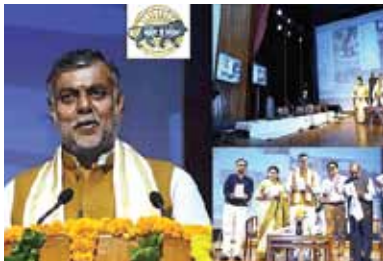
On April 18, 2020, the Union Minister of culture Shri Prahlaad Singh Patel launched the National List of Intangible Cultural Heritage. The list is to include 13 elements that are already included in UNESCO

One of the men behind the development of Duckworth-Lewis-Stern (DLS) method, Tony Lewis died aged 78.

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Representative list of Intangible Cultural Heritage of Humanity.

Following UNESCO's 2003 Convention for Safeguarding of Intangible Cultural Heritage, this list has been classified into five broad domains in which intangible cultural heritage is manifested.



The domains are oral traditions and expressions, including language as a vehicle of the intangible cultural heritage; performing arts; social practices, rituals and festive events; knowledge and practices concerning nature and the universe and traditional craftsmanship. The initiative is a part of Vision 2024 of Ministry of Culture. It aims to increase the awareness about intangible cultural heritages. The list will recognize the diversity in Indian Culture. The list already has 100 elements. However, the Ministry updates the list regularly.

According to UNESCO's Convention for safeguarding Intangible Cultural Heritage held in 2003, there are 5 broad categories in the list. They are performing arts, rituals and festive events, social practices, knowledge and practices concerned with nature and traditional craftsmanship. What is Intangible Cultural Heritage? The ICH is representation, practice, knowledge, expression of skills. It involves non-physical intellectual property such as beliefs, folklore, traditions, customs and language.



Tom and Jerry director Gene Deitch passed away 20 Apr' 20

Oscar-winning illustrator and animator, Gene Deitch, has passed away at the age of 95. Deitch, one of the directors behind one of world's most popular cartoons,



Tom and Jerry, died in Prague. Born on August 8 in 1924, in Chicago, Deitch, whose full name was Eugene Merrill Deitch, was known for directing some of the most popular animator cartoons, including Popeye the Sailor Man, Munro, Tom Terrific and Nudnik. He had directed 13 episodes of Tom and Jerry and multiple episodes of the Popeye the Sailor series. Deitch arrived in Prague in 1959 on a 10-day trip, where he fell in love with his future wife, Zdenka, and

decided to settle down in the Czechoslovakian capital. He created some of his best works while living in Prague.

Deitch has won the Academy Award for Best Animated Short Film in 1960 for his film Munro. He also received nominations for the same category twice in 1964 for Here's Nudnik and How to Avoid Friendship. Another series, Sidney's Family Tree, which he had co-produced, was nominated for an Academy Award in 1958.

He received the Winsor McCay Award for his lifelong contribution to animation in 2004. Deitch is survived by his wife and three sons from his first marriage. All his three sons are cartoonists and illustrators.



Kapil Dev Tripathi appointed as President's secretary 20 Apr' 20

Allahabad University alumnus Kapil Dev Tripathi has been appointed as the secretary to President Ram Nath Kovind. Student of Government Inter College (GIC), Tripathi had been a topper throughout his student life. Tripathi cleared



civil services exam in his first attempt and became an IAS officer. Tripathi has held various posts in central as well as state governments including secretary in the central vigilance commission, department of personnel and training, ministry of personnel, public grievances and pensions. Appointment committee of the cabinet headed by Prime Minister Narendra Modi appointed Tripathi as secretary to the President. The 1980-batch retired IAS officer of the Assam-Meghalaya cadre will replace Sanjay Kothari, who was selected as the Chief Vigilance Commissioner in February. Mr. Tripathi's tenure is on a contract basis and is co-terminus with the tenure of the President. Mr. Tripathi, who retired as the Secretary in the Ministry of Petroleum and Natural Gas in June 2018, was heading the Public Enterprises Selection Board (PESB) that does top-level recruitments in the central public sector enterprises.

The Appointment Committee of the Cabinet appoints the top posts of Government of India. It is composed of Prime Minister of India (chairman), Home Minister. The committee makes the appointments of Director General of Military Operations, Chiefs of three services, Chiefs of Air and army commands, scientific advisor of the defence minister, director general of defence estates, director general of armed forces, governor of reserve bank of India, Chief Vigilance Officers, Chairman and Members of railway board.



State Bank of India has listed green bonds of \$100 million (about Rs 750 crore) on BSE's India International Exchange (India INX).



Economic Impact: COVID-19



Impact of COVID-19 on Asia's Economy

COVID-19 has caused outrage all over the world. Along with health, the whole world is also moving towards a major economic crisis due to which the global recession is clearly visible. Stock markets around the world have collapsed in the last month.

Dr. David Kelly, Chief Global Strategist at JP Morgan, said that the impact of being socially distant will be seen in the second quarter of 2020. The report said here - "After social distancing, there will be maritime tourism, airlines, hotels, casinos, sports programs, movies, theaters, restaurants and other industries." He expressed the apprehension that this will have a direct impact on the economy around the world, including the US, and in the coming months, crores of people will have to lose their jobs.

Nobel Prize-winning economist Joseph Stiglitz claims that the global economy will be severely affected by the COVID-19 virus and that the situation may be worse than the 2008 economic downturn.

In fact, the current situation is very difficult. Due to the terror of COVID-19, production work is stopped all over the world. Due to which exports have been badly affected. It is not just an economic crisis but a crisis that has severely affected supply and demand.

Impact of COVID-19 on India's Economy

According to the United Nations Conference on Trade and Development, India is also one of the 15 largest economies in the world affected by the COVID-19 virus. The decrease in production in China has also affected India's trade.

Europe's Organization for Economic Co-operation and Development (OECD) has also reduced the forecast of India's economic growth by 1.1 percent in 2020-21. The OECD had earlier estimated that India's economy would grow at 6.2 percent but has now reduced it to 5.1 percent.

According to other economic experts, India's GDP may fall by 3% due to COVID-19.

Effect of COVID-19 on China's economy

According to a Goldman Sachs report, this is a setback for the demand for large commodities since the 2008 economic downturn after the COVID-19 virus hit the Chinese economy. COVID-19 has led to a historic decline in production and non-production activities in China in February 2020. Actually, China has got its iron out of the world in terms of industries. It is dominated by businesses in electronics, household goods, clothing, a variety of tools, toys, medicine, and to lesser extent vehicles. It also has a strong presence in areas like mobile, LED, fridge, TV. He is the head of the PCB (printed circuit board). In such a situation, COVID-19 has broken China.

In China, raw material supplies have been affected due to stalled operations due to the Carona virus infection, which has affected the electronics industry along with pharmaceuticals. India is a major player in the drugs and pharmaceutical industry in the world. By 2021, it will be in a position to export about \$ 1200 billion worth of drugs, a growth rate of 5.8 percent. About 24 thousand units of pharmaceuticals in India produce pharmaceuticals. About 20 percent of the world's production of generic medicines is in India. But we are not able to give cheap and effective medicines to our own people because the focus of our pharmaceutical industry is more on research and less on business.

The late COVID-19 virus will eventually go away like other epidemics, but it will also leave some lessons for a country like India. In the last few years, our commercial and industrial dependence on China has increased greatly in the greed of foreign capital. So far India is importing goods from China on a large scale. In such a situation, India will now have to become self-sufficient in production matters.

Two big lessons for India's economy from COVID-19 pandemic

Two big lessons for India from this COVID-19 pandemic are that our commercial dependence on any country of the world is reduced and in all cases, we should be self-reliant and secondly focus more on research and development of

life-saving medicines. Because in imports, India's dependence on China is very large. Among the top 20 products (in double digits of HS code) that India imports from the world, China holds a significant stake in most of them.

About 45% of India's total electronic imports depend on China. About one-third of the machinery and about 2/5 of the organic chemicals that India buys from the world come from China. China accounts for over 25% of India's imports for automotive parts and fertilizers. About 65 to 70% of active pharmaceutical ingredients and about 90% of mobile phones arrive in India from China. Therefore, we can say that due to the outbreak of the COVID-19 virus in China, import dependence on China is having a significant impact on the Indian industry.

According to some experts, economists and policymakers, the impact of COVID-19 on the world -

- ✎ Loss of income due to people losing jobs.
- ✎ Decline in exports due to global closure.
- ✎ Production interruption in many areas.
- ✎ FY21 GDP growth may decrease by 1 percent.

According to Dun & Bradstreet's latest economy forecast, the probability of recession entering countries and bankrupt companies has increased and India is unlikely to "disintegrate" from the global recession.

On India's economic growth, Arun Singh said, "In view of the lockdown in India till May 3, India's GDP growth is expected to be moderate ahead of the earlier estimate of 5 percent for FY20 and growth for FY21 is highly uncertain. Will remain ".

According to the report, global and domestic development is likely to be strongly affected by the lockout and ban on commercial activities and gatherings of people. On the price scenario, a slowdown in demand and production activities, a sharp fall in the global price of crude oil and other key commodities such as energy, base metals, and fertilizers will reduce prices, pressure on inflation is expected to increase.

COVID-19 Virus Impacts with India on World

According to the latest UN trade report, the world economy will go into recession due to the coronavirus epidemic. Two-thirds of the world's people living in developing countries may face unprecedented economic losses, the United Nations Conference on Trade and Development said in its new analysis, calling for a \$ 2.5 trillion rescue package for these nations. According to the UNCTAD analysis, commodity-rich exporting countries may face a \$ 2 - 3 trillion drop in investment from abroad over the next two years. According to UNCTAD, "Nevertheless, the

world economy will go into recession this year, causing a loss of billions of dollars of global income.

According to the report and some experts, economists, and policymakers, COVID-19 is expected to have a major impact on the economy of many countries in the world.

Basic information about COVID-19

What is corona virus?

Coronavirus

The virus outbreak first occurred in Wuhan, China on December 31, 2019. Coronavirus is a large family of viruses that cause disease. This can cause serious illnesses ranging from the common cold to the Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV). Novel COVID-19 virus is a new type of virus that was not yet found in humans.

Corona virus i.e. Coronavirus disease (COVID-19) is a very subtle but effective virus. The corona virus is 900 times smaller than human hair. Novel corona virus (NCOV / COVID-19) is the seventh virus in the corona virus family. Six types of corona viruses have been reported so far. Its genetic structure is similar to the SARS virus found in up to 80 percent of bats.

In December 2019, the first case of novel corona virus (COVID-19) came to light in Wuhan city of China. Fever, colds, cough and difficulty in breathing were found among the people affected by this infection. According to the World Health Organization (WHO), fever, cough, shortness of breath are its symptoms.

What are the symptoms of corona virus infection?

The corona virus infects the lungs after it reaches the human body. This causes fever first, followed by dry cough. There may be problems with breathing later. It takes an average of five days for the virus to start showing signs of infection. However, scientists say that in some people, its symptoms may be seen even later.

According to the World Health Organization (WHO), it can take up to 14 days for the virus to reach the body and show symptoms. However some researchers believe that this time can be as long as 24 days.

The main symptom of corona virus is high fever. According to the World Health Organization (WHO), 88 percent have fever, 68 percent cough and cough, 38 percent fatigue, 18 percent breathlessness, 14 percent body and head pain, 11 percent if infected with the corona virus. Has symptoms of chills and diarrhea in 4 percent. The symptoms of this disease are similar to the flu. As a result of infection, problems like fever, cold, and shortness of breath, runny nose and sore throat arise. This virus spreads from one person to another. The corona virus can also be fatal in some cases. Especially older people and those who already have asthma, diabetes and heart disease.



Virtual reality: On telemedicine



Introduction

The term "virtual" has been used in the computer sense of "not physically existing but made to appear by software" since 1959.

Telemedicine

‘The delivery of health care services, where distance is a critical factor, by all health care professionals using information and communication technologies for the exchange of valid information for diagnosis, treatment and prevention of disease and injuries, research and evaluation, and for the continuing education of health care providers, all in the interests of advancing the health of individuals and their communities.’

Telemedicine is sometimes used as a synonym, or is used in a more limited sense to describe remote clinical services, such as diagnosis and monitoring. When rural settings, lack of transport, a lack of mobility, decreased funding, or a lack of staff restrict access to care, telehealth may bridge the gap.

TELEHEALTH

‘The delivery and facilitation of health and health-related services including medical care, provider and patient education, health information services, and self-care via telecommunications and digital communication technologies.’

Registered Medical Practitioner (RMP)

A ‘Registered Medical Practitioner’ is defined as a person who is enrolled in the State Medical Register or the Indian Medical Register under the IMC Act 1956.

SCOPE

Within the broad paradigm of telemedicine, these guidelines will be published under the IMC Act and are for privileged access only. These guidelines are designed to serve as an aid and tool to enable RMPs to effectively leverage Telemedicine to enhance healthcare service and access to all

- ✎ The guidelines are meant for RMPs under the IMC Act 1956.
- ✎ The guidelines cover norms and standards of the RMP to consult patients via telemedicine.

- ✎ Telemedicine includes all channels of communication with the patient that leverage Information Technology platforms, including Voice, Audio, Text & Digital Data exchange.

The world has very few devices left to fight COVID-19 with, but technology remains one of them.

Whether it is the employ of state-of-the-art technology in the discovery of cures or vaccines, or traditional technology services to enhance health care and consultations, or even tools that keep people at home occupied/productive, it is clear that technology will serve humanity at one of its darkest moments.

Importance of Telemedicine:

As digital innovation revolutionizes the worlds of retail, travel, communication and many other industries, the delivery of health care has largely continued in traditional fashion.

Your devices and record-keeping have gone digital, but basic face-to-face interactions between provider and patient have not been much affected by technological changes.

In today’s flowering of virtual reality, assumptions about the nature of health care are being reconsidered from the ground up. The pandemic has contributed, to the understanding of the myriad ways in which available technologies have not been put to better use, and presented people with multiple opportunities to harness these devices, techniques and methods to get on with life in the time of lockdown. Among the primary uses is telemedicine, rendered inexorable now, by the temporary paralysis brought on by a freeze on movement.

Borderless, Continuous Care:

The use of virtual reality in medicine and healthcare has the power to enable patients to gain access to care in ways that were not possible in the past. It’s been said that the average wait time for most doctor visits in the India is 45-50 days, with many parts of the world requiring up to months before patients can see physicians.

Virtual doctor visits could someday help ease the burden on medical resources, enabling medical professionals to see and treat patients remotely – cutting demand and need for in-office visits. VR may also aid in bringing more healthcare to more people. In many areas of the world, and even in the India developed regions, geographical location prevents

The FIFA Under-17 Women's World Cup, which was scheduled to be played in India between November 2nd and 21st, has been postponed due to the Coronavirus pandemic.

access to doctors, particularly those with specific specialties. Virtual office visits and other care could help fill the need.

Telemedicine benefits for India:

India only has one government doctor for every 1,139 people, whereas the World Health Organization (WHO) recommends a ratio of 1:1,000. Telemedicine will reduce the time of consultations and improve the quality of healthcare services in urban as well as rural areas, removing many of infrastructural challenges. The shortage of doctors is limiting face-to-face consultations among patients. Secondly, India also has a shortage of hospital beds, which makes hospitalization tricky. Telemedicine is a sector that bridges the healthcare gap between rural India and urban India.

In rural India, where the access to medical facilities, specialists opinion and advance healthcare amenities are limited, telemedicine acts as a healthcare provider bringing access to the specialist doctors to these areas.

Telemedicine adoption in India:

It was way back in 2000 that telemedicine was first employed in India, but the progress has been excruciatingly slow, until the pandemic. However, it does seem as if the medical community was only held back by the lack of legislation to enable tele consultations. India is one of the top 10 countries in the telemedicine market in the world. The early adoption of a regulatory framework will help the segment grow rapidly.

India has seen considerable growth in the telemedicine sector but the growth was not rapid due to the lack of proper guidelines and regulations. Though the Government is now starting to take a keen interest in developing telemedicine practices resulting in a slow but steady rise in its utilization in public health.

Telemedicine Society of India and government recent guidelines:

The Centre's recent guidelines allowing for widespread use of telemedicine services came as a shot in the arm for telehealth crusaders in the country, among them the Telemedicine Society of India that has long been battling to use the technology in its complete arc to reach remote areas in India.

This move finds consonance with the rest of the world where several nations, also deeply impacted by the pandemic, have deployed telemedicine to reach people who have been unable to come to hospital, to reduce footfalls in hospitals, and to even provide medical and mental health counselling to countless people.

Huge and timely benefits of Telemedicine:

The advantages are peculiar in the current context, when putting distance between people is paramount, as

tele consultations are not barred even when health care professionals and patients may have to be quarantined.

The advancement of telecommunication capabilities over the years has made the transmission of images and sound files (heart and lung sounds, coughs) faster and simpler.

Telemedicine has advantages like: Reduced travel expenses of patients, Time saving, Easy access to specialized doctors, Decreases the load of missed appointments and cancellations for healthcare providers, Increasing patient load and revenue for hospitals, Improving follow up and health outcome, Increased reach to inaccessible areas.

Pilot telemedicine experiments in ophthalmology and psychiatry have proven to be of immense benefit to the communities. Telemedicine's time is here, finally.

The barriers of Telemedicine

Initially very costly

The infrastructure cost of telemedicine very high, it need support from various government.

Physician Licensing

The growing prominence of telehealth is starting to underscore the need for updated regulations, guidelines and legislation which reflect the current and future trends of healthcare practices.

Security Concerns

Providers and patients alike have concerns with telemedicine due to the mass amount of sensitive information in the healthcare world. Because of telemedicine, physicians are able to communicate with their patients via video chat, text message, and phone call, but not all communication mediums are safe.

Conclusion:

Technology plays a crucial role in fight against COVID-19. The social distancing and lockdown can be followed better way through telemedicine.

The pandemic has contributed to the understanding of various ways in which available technologies can be put to better use and presented people with multiple opportunities to harness these devices, techniques and methods to get on with life in the time of lockdown.

Among the primary uses is telemedicine that can help reach patients where access to medical care is difficult.

While unleashing the full potential of telemedicine to help people, experts and government agencies must be mindful of the possible inadequacies of the medium, and securing sensitive medical information; such cognisance should guide the use of the technology.



Expansionism: A Chinese Pandemic



Recent Development

A look at recent developments in the South China Sea, where China is engaged against smaller neighbours in multiple territorial disputes over islands, coral reefs and lagoons. The area is a major shipping route for global commerce. It is also rich in fish and possible oil and gas reserves. The pandemic, according to sources monitoring these movements, has not stopped China from pursuing its longer term strategic goals in the region.

Under cover of the COVID-19 pandemic, China has increased its aggressive expansionism both in the South China Sea as well as in the Indian Ocean Region. China has announced a new governance system for disputed islands in South China Sea that has been objected not only by its neighbours but has also drawn sharp reactions from countries like US and Australia.

China has approved the establishment of two districts to administer disputed Paracel & Spratly Island in the South China Sea. Each district will have a local government with the government for the Spratly Island being located on Fiery Cross Reef, an area fortified by China by land reclamation. One of the new districts created in Sansha city in Hainan province will administer of Paracel Island.

Before that Beijing had issued new names for 25 islands/reef & 55 undersea entities in the South China Sea in a bid to "reaffirm" its sovereignty in the region.

Global Response

This has led to angry responses from the country's neighbourhood and from Washington. Meanwhile, USA has slammed Beijing and said that China is using COVID-19 distraction to strengthen its hold in the South China Sea.

In response, a US warship has sailed through the Taiwan Straits for the second time in a month. Last week, US warships even sailed through disputed waters off Malaysia, to deter Chinese ships which have been intimidating a Malaysian oil vessel for weeks. This was in response to Chinese aircraft carrier moving near Taiwan.

Australian foreign minister Marise Payne while condemning China's action in South China Sea said that it is vital for all countries to ease tensions so that they can focus on combating COVID-19.

A song was released by China to highlight its partnership with the Philippines against the COVID-19 outbreak is being criticised as propaganda. It has been "disliked" more than 100,000 times on YouTube. Many Filipinos found the lyrics a thinly veiled attempt by Beijing to reassert its claims over the disputed South China Sea. An angry Philippines filed a diplomatic protest at the Chinese embassy in Manila. The Philippines, unusually, lodged two protests against China over violations of international law and Philippine sovereignty in the West Philippine Sea.

Japanese secretary of state Toshimitsu Motegi lodged a protest against China for sending its ships into Japanese body of water near the Senkaku Islands within the East China Sea. Japan contends that Chinese ships have intruded into Japanese waters. According to Tokyo 4 Chinese coast guard vessels have sailed in the area for 90 minutes. China claims ownership over Senkaku Island and calls them as diaoyu.

Vietnam strongly protests Chinese action saying it violates the country's sovereignty and is invalid. Calling it invalid, Vietnam strongly protested Chinese action saying it violated the country's sovereignty. This comes after Chinese ships rammed and sank a Vietnamese ship three days after Vietnam protested to the UN against China's sovereignty claims in the South China Sea.

Implications for India

According to Observer Research Foundation (ORF), the crisis in the South China Sea has implications for India due to three reasons.

- First, Chinese militia operations have focused on the region's western end close to the Indian Ocean Region, targeting countries like Vietnam and Indonesia that India has a close political and military relationship with.

FMCG giant Hindustan Unilever (HUL) has become India's third most valuable company with a market capitalisation of ₹4.66 lakh crore, overtaking HDFC Bank.

- Second, China's expanding presence in littoral coincides with a rise in Chinese activity in the eastern Indian Ocean, particularly the presence of Chinese research and survey vessels in India's EEZs.
- Third, growing operations by China's deep-sea mining vessels, fishing fleets and intelligence ships in the Indian Ocean, an indication of Beijing's expanding economic and strategic footprint in India's natural sphere of influence. The bottom-line for Delhi is this: once China firms its grip over the South China Sea, it will use island outposts to power greater military power in the eastern Indian Ocean.

The Contention

The South China Sea disputes involve both island and maritime claims among several sovereign states within the region, namely Brunei, the People's Republic of China (PRC), the Republic of China (ROC/Taiwan), Indonesia, Malaysia, the Philippines, and Vietnam. An estimated US\$3.37 trillion worth of worldwide trade passes through the South China Sea annually, which accounts for a 3rd of the worldwide maritime trade. 80 percent of China's energy imports and 39.5 percent of China's total trade passes through the South China Sea.

The disputes include the islands, reefs, banks, and other features of the South China Sea, including the Spratly Islands, Paracel Islands, Scarborough Shoal, and various boundaries within the Gulf of Tonkin. There are further disputes, including the waters near the Indonesian Natuna Islands, which many don't think of a part of the South China Sea. Claimant states have an interest in retaining or acquiring the rights to fishing stocks, the exploration and potential exploitation of petroleum and gas within the seabed of varied parts of the South China Sea, and therefore the strategic control of important shipping lanes.

The Chinese policy on the South China Sea

Since 2013, the People's Republic of China has resorted to island building within the Spratly Islands and therefore the Paracel Islands region. These actions are met with a good international condemnation, and since 2015 USA and other states like France and therefore the UK have conducted freedom of navigation operations (FONOP) in the region. In July 2016, an arbitration tribunal constituted under Annex VII of the United Nations Convention on

the Law of the ocean (UNCLOS) ruled against the PRC's maritime claims in Philippines China. The tribunal didn't rule on the ownership of the islands or delimit maritime boundaries. The People's Republic of China and thus the Republic of China (Taiwan) stated that they didn't recognize the tribunal and insisted that the matter should be resolved through bilateral negotiations with other claimants.

In spring 2010, PRC officials reportedly communicated to US officials that the South China Sea was "an area of 'core interest' that's as non-negotiable" and on par with Taiwan and Tibet on the national agenda. However, Beijing appears to possess backed faraway from that assertion in 2011.

In July 2014, Professor Alan Dupont of the University of latest South Wales was reported as saying that the Chinese government appeared to be directing its fishing fleet into disputed waters as a matter of policy.

In August 2019, China's President Xi Jinping told the Philippines' President Rodrigo Duterte that China would not recognise or abide by the Arbitration decision.

Conclusion

Southeast Asian claimants can keep at bay against Chinese overtures to upend security engagement and offshore energy undertakings with alternative countries within the South China Ocean. The deep and sophisticated internet of alliances and partnerships, to that security and economic engagement with China forms only 1 half, is integral to ASEAN's spatial relation and autonomy, an aspiration vulnerable by growing land group action. The 2019 defense white papers of Malasiya and Vietnam each recognized this context of major power competition. With respect to hydrocarbons within the South China Ocean, Southeast Asian claimants resist Chinese demands to terminate upstream contracts with foreign corporations from non-claimant states as a result of doing therefore would adversely have an effect on capitalist confidence even outside the energy sector.

In sum, nevertheless bilateral and regional efforts at dispute management and confidence building, the amount of importance that claimants can assign to the South China ocean disputes and therefore the extent to that they're going to keep at bay against coercion can foretell however raging the South China Ocean will get in 2020.

CURRENT AFFAIRS QUIZ

- Q.1.** Recently which IIT has developed low-cost face shields for protection of first line healthcare professionals fighting COVID-19?
 (1) IIT Kanpur (2) IIT Bombay
 (3) IIT Guwahati (4) IIT Delhi
 (5) IIT Roorkee
- Q.2.** What is the name of CEO & MD of Paytm Money, who has resigned from his position recently?
 (1) Pravin Jadhav (2) Sachin Bansal
 (3) Vijay Sharma (4) Rajeev Kumar
 (5) Sanjay Srivastava
- Q.3.** Recently which State/UT has launched a COVID-19 helpline chatbot on WhatsApp?
 (1) Goa (2) Delhi
 (3) Andhra Pradesh (4) Kerala
 (5) Assam
- Q.4.** International Day for Mine Awareness is celebrated every year on-
 (1) 4th April (2) 8th April (3) 5th April
 (4) 2nd April (5) 7th April
- Q.5.** Recently which state government has launched online self-assessment tool to better identify, assist COVID-19 patients?
 (1) Karnataka (2) Andhra Pradesh
 (3) Jharkhand (4) Maharashtra
 (5) Arunachal Pradesh
- Q.6.** Recently the Asian Development Bank has released its annual economic publication "Asian Development Outlook 2020", who is the President of Asian Development Bank?
 (1) Takehiko Nakao (2) Masatsugu Asakawa
 (3) Anshula Kant (4) David Malpass
 (5) Kristalina Georgieva
- Q.7.** Recently ICICI Securities has partnered with which IIM to launch program for fintech startups?
 (1) IIM Lucknow (2) IIM Indore
 (3) IIM Bangalore (4) IIM Hyderabad
 (5) IIM Chennai
- Q.8.** FIFA Under-17 Women's World Cup has been postponed due to the Coronavirus pandemic, it was scheduled to be played in which Country?
 (1) Russia (2) China (3) Germany
 (4) India (5) Qatar
- Q.9.** Olympic Council of Asia has announced the official mascots of the 19th Asian Games, it will be held in which city in 2022.
 (1) New Delhi, India (2) Tokyo, Japan
 (3) Busan South Korea (4) Jakarta, Indonesia
 (5) Hangzhou, China
- Q.10.** Recently which company has introduced 'Watson Assistant for Citizens' in India free of cost to address COVID-19 queries?
 (1) Apple (2) Google (3) TCS
 (4) IBM (5) Microsoft
- Q.11.** Recently who has been conferred with 'Hero to Animals Award' by animal rights body PETA India?
 (1) Praveen Jadhav
 (2) Naveen Patnaik
 (3) Manohar Lal Khattar
 (4) Ashwani Goswami
 (5) Trivendra Singh Rawat
- Q.12.** Former Test spinner Stephen O'Keefe has retired from first class cricket after being omitted from New South Wales' list, he is related to which country?
 (1) Australia (2) England
 (3) New Zealand (4) South Africa
 (5) Afghanistan
- Q.13.** Three times Grammy award winner Bill Withers has passed away recently, Grammy award is given in which field?
 (1) Science (2) Economics (3) Sports
 (4) Literature (5) Music
- Q.14.** Recently 'V Safe Tunnel' has been set up in which state to sanitize people?
 (1) Telangana (2) Karnataka
 (3) Maharashtra (4) Gujarat
 (5) Andhra Pradesh
- Q.15.** National Maritime Day in India is observed on 5 April every year, which edition of the National Maritime Day was celebrated on 5 April 2020?
 (1) 52th (2) 67th (3) 65th
 (4) 57th (5) 75th
- Q.16.** Recently who has been selected as a member of the Naismith Memorial Basketball Hall of Fame?

Mizoram government has launched a mobile application to provide its users all necessary and correct information in the fight against "mCOVID-19".

QUIZ TIME | CURRENT AFFAIRS

- (1) Lee Williams (2) John Ruskin
(3) Lenny Wilkens (4) Tom Heinsohn
(5) Kobe Bryant
- Q.17.** Recently which Union Minister released National Corona Survey conducted in 410 Districts of Country?
(1) Dr. Harsh Wardhan (2) Smriti Zubin Irani
(3) Jitendra Singh (4) Amit Shah
(5) Nirmala Sitharaman
- Q.18.** What is the name of World-renowned virologist, who has become the first Indian-origin South African to have died after contracting the novel coronavirus?
(1) Sangita Ramjee (2) Gita Ramjee
(3) Sarita Roy (4) Sunita Kumar
(5) Monika Batra
- Q.19.** Fitch Ratings has cut its GDP growth forecast for India for FY 2021-
(1) 2.0% (2) 3.0% (3) 2.5%
(4) 4.0% (5) 3.8%
- Q.20.** Every year the International Day of Sport for Development and Peace is celebrated by United Nations on which date?
(1) 4th April (2) 8th April (3) 9th April
(4) 6th April (5) 3rd April
- Q.21.** Recently who has taken charge as the Spokesman of the Ministry of External Affairs?
(1) Anurag Srivastava (2) Raveesh Kumar
(3) Ashish Shukla (4) Naveen Agrawal
(5) Piyush Srivastava
- Q.22.** Recently which State/UT Government has announced 5T plan to tackle the spread of Corona Virus in the Union Territory, which includes Testing, Tracing, Teamwork, Treatment and Tracking?
(1) Jammu & Kashmir (2) Delhi
(3) Punjab (4) Goa
(5) Chandigarh
- Q.23.** Recently who has been appointed as the new chairman of the National Association of Software and Services Companies (NASSCOM) for the year 2020-21?
(1) Amit Banerjee (2) Rahul Chaturvedi
(3) UB Pravin Rao (4) Ayush Sinha
(5) Rakesh Goyal
- Q.24.** Recently which of the Indian Railway's Rail Coach Factory has developed a low-cost ventilator prototype named "Jeevan"?
(1) Raebareli, Uttar Pradesh
(2) Varanasi, Uttar Pradesh
(3) Chennai, Tamil Nadu
(4) Kapurthala, Punjab
(5) Asansol, West Bengal
- Q.25.** NASA unveiled plan to setup Artemis, the first human base camp on Moon's south pole in which year?
(1) 2022 (2) 2025 (3) 2023
(4) 2024 (5) 2026
- Q.26.** Recently Popular comedy actor Bullet Prakash passed away, he was associated with which film industry?
(1) Kannad (2) Telugu (3) Tamil
(4) Bengali (5) Marathi
- Q.27.** World Health Day is celebrated by World Health Organization every year on 7th April, what is the theme of World Health Day 2020?
(1) Protect Your Health
(2) Support Nurses and Midwives
(3) Stay Healthy Stay Fit
(4) Universal Health Coverage: everyone, everywhere
(5) Health for All
- Q.28.** Recently the Independent Member Federation Sanctions Panel of the International Weightlifting Federation has banned which of the countries weightlifters from competing in Tokyo Olympics 2020?
(1) Malaysia & Singapore
(2) Canada & Thailand
(3) Maldives & Thailand
(4) Malaysia & Thailand
(5) Singapore & Thailand
- Q.29.** Krishi Vigyan Kendra operating under Central Marine Fisheries Research Institute has launched a door delivery scheme in which state recently?
(1) Sikkim (2) Tripura (3) Kerala
(4) West Bengal (5) Odisha
- Q.30.** Recently Mahmoud Jibril has passed away due to COVID-19, he was the Former Prime Minister of which country?
(1) Kenya (2) Spain (3) Croatia
(4) Nigeria (5) Libya
- Q.31.** Recently who has taken charge as the Chief Executive Officer of IBM?

- (1) Arvind Saxena (2) Arvind Krishna
(3) Ajay Sharma (4) Naveen Arora
(5) Manish Bansal

Q.32. Recently which of the country has declared State of Emergency?

- (1) USA (2) Italy (3) Japan
(4) Germany (5) Spain

Q.33. Recently which state has topped in Micro-Irrigation Coverage under PMKSY for FY 2019-20?

- (1) Karnataka (2) Maharashtra (3) Kerala
(4) Assam (5) Tamil Nadu

Q.34. Recently in which State/UT began the process of establishing the first-ever COVID-19 Testing Laboratory?

- (1) Ladakh (2) Delhi (3) Goa
(4) Maharashtra (5) Karnataka

Q.35. What is the name of online delivery platform which has partnered with packaged foods company Britannia Industries to deliver range of products to its consumers?

- (1) Uber Eats (2) Zomato (3) Domino's
(4) Dunzo (5) Ola

Q.36. Recently which Payment Bank has partnered with Bharati AXA General Insurance to launch a COVID-19 insurance policy?

- (1) Airtel Payments Bank
(2) Paytm Payments Bank
(3) Jio Payments Bank
(4) Fino Payments Bank
(5) Aditya Birla Payments Bank

Q.37. Recently 'Raksha Sarv' app was developed by the Police of which of the following State?

- (1) Jharkhand (2) Tripura (3) Sikkim
(4) Chhattisgarh (5) Manipur

Q.38. Recently Actor Kalinga Sasi has passed away, he was associated with which film industry?

- (1) Kannad (2) Tamil (3) Telugu
(4) Bengali (5) Malayalam

Q.39. Recently the term of Madhabi Puri Buch has been extended for 6 months as a Whole Time Member of which organization?

- (1) SIDBI (2) SEBI (3) NABARD
(4) NITI Aayog (5) RBI

Q.40. Recently which state government has announced a ₹50 lakh insurance cover for all those engaged in the treatment of coronavirus infected persons?

- (1) Uttar Pradesh (2) Andhra Pradesh
(3) Haryana (4) Madhya Pradesh
(5) Bihar

Q.41. Recently Forbes has launched the list of 34th annual billionaires of the World, who topped the list titled "Richest in 2020"?

- (1) Bill Gates (2) Tim Cook (3) Jack Ma
(4) Jeff Bezos (5) Warren Buffet

Q.42. Recently which state government has launched "COVIDCARE" app?

- (1) Arunachal Pradesh (2) Madhya Pradesh
(3) Andhra Pradesh (4) Assam
(5) Telangana

Q.43. Which of the cricketer has been named as the leading cricketer in the World 2020 by Wisden?

- (1) Ross Taylor (2) Virat Kohli
(3) Ben Stokes (4) David Warner
(5) Rohit Sharma

Q.44. Recently who has been appointed as Managing Director and Chief Executive Officer of Bharti AXA Life Insurance?

- (1) Arvind Saxena (2) Anurag Srivastava
(3) Parag Raja (4) Pramod Rawat
(5) Abhishek Sinha

Q.45. Recently Tribal Cooperative Marketing Development Federation of India has collaborated with which organization for developing a digital communication strategy for promoting a digital campaign for Self Help Groups?

- (1) UNESCO (2) UNICEF (3) WHO
(4) UNCTAD (5) UNO

Q.46. How much Fund was allocated South Asian Association for Regional Cooperation Development for COVID-19 related projects in its member states?

- (1) \$5 million (2) \$3 million (3) \$2 million
(4) \$8 million (5) \$4 million

Q.47. Recently which state government has launched the Corona Sahayata app to combat COVID-19?

- (1) Maharashtra (2) Bihar (3) Haryana
(4) Jharkhand (5) Chhattisgarh

Q.48. Recently which of the Ministry has designated DigiLocker as the sole National Academic Depository?

- (1) Ministry of Home Affairs
(2) Ministry of Defence

QUIZ TIME | CURRENT AFFAIRS

- (3) Ministry of Corporate Affairs
(4) Ministry of Finance
(5) Ministry of Human Resource Development
- Q.49.** Recently who was appointed as the director of IIM Bangalore?
(1) Rishiksha T Krishnan
(2) Prakash Mohan Reddy
(3) Sanjay Trivedi
(4) Abhijeet Agrawal
(5) Vinod Arora
- Q.50.** Recently SIDBI has offered how much amount as emergency working capital to the Micro, Small and Medium Enterprises manufacturing essential items?
(1) Rs 5 Crore (2) Rs 2 Crore (3) Rs 50 Lakh
(4) Rs 1 Crore (5) Rs 80 Lakh
- Q.51.** Recently who has been appointed as the MD & CEO of IFFCO TOKIO General Insurance Company?
(1) Archana Jain (2) Anupam Gautam
(3) Anita Pawar (4) Sikha Banerjee
(5) Anamika Roy Rashtrawar
- Q.52.** Recently which State/UT has launched the 'Operation SHIELD' to curb the spread of COVID-19?
(1) Delhi (2) Goa (3) Punjab
(4) Haryana (5) Chhattisgarh
- Q.53.** TV actor Shyam Sundar Kalani has passed away recently, he played the role of which character in Ramayan?
(1) Bali (2) Angad (3) Hanuman
(4) Sugreev (5) Lakshman
- Q.54.** Hyderabad-based Indian Immunological Limited has partnered with Griffith University to develop the COVID-19 vaccine, Griffith University is situated in which country?
(1) Australia (2) USA (3) Russia
(4) Japan (5) UK
- Q.55.** Recently How much amount was assured by Asian Development Bank to India to fight against COVID-19 pandemic?
(1) 2.0 Billion \$ (2) 2.2 Billion \$
(3) 3.0 Billion \$ (4) 1.0 Billion \$
(5) 5.0 Billion \$
- Q.56.** United Nations Economic and Social Survey of Asia and Pacific 2020 How much is India's GDP forecast for FY 2021?
(1) 2.8% (2) 3.0% (3) 4.0%
(4) 5.0% (5) 4.8%
- Q.57.** Recently who was appointed as the President of Derbyshire Cricket Club?
(1) Ravi Shastri (2) Gary Kirsten
(3) John Wright (4) Sanjay Bangar
(5) Sachin Tendulkar
- Q.58.** What is the rank of Mukesh Ambani in Forbes list of Top Billionaires in the World?
(1) 13th (2) 17th (3) 10th
(4) 20th (5) 26th
- Q.59.** Recently "Top Parent" app has been launched in which state for students?
(1) Andhra Pradesh (2) Telangana
(3) Odisha (4) Madhya Pradesh
(5) Jharkhand
- Q.60.** Which of the Women's cricketer has been named as the leading women cricketer in the World 2020 by Wisden?
(1) Ellyse Perry (2) Mithali Raj
(3) Smriti Mandhana (4) Suzie Bates
(5) Meg Lanning
- Q.61.** Recently which bank has launched "DigiGen" a digital banking platform where customers can digitally open a savings account and fixed deposit instantly, any time, anywhere?
(1) Jana Small Finance Bank
(2) Dhan Laxmi Bank
(3) ICICI Bank
(4) IndusInd Bank
(5) State Bank of India
- Q.62.** Recently ICICI Lombard General Insurance Company Limited & Go Digit General Insurance has inked a partnership with which company to launch two health insurance policies?
(1) Amazon (2) Snapdeal (3) Paytm
(4) Myntra (5) Flipkart
- Q.63.** Recently which State/UT has launched "NAADI" Mobile App For COVID-19?
(1) Delhi (2) Goa (3) Punjab
(4) Puducherry (5) Chandigarh
- Q.64.** World Homeopathy Day is observed every year on-
(1) 11th April (2) 6th April (3) 13th April
(4) 10th April (5) 14th April

- Q.65.** Recently which company has announced to launch of a virtual Braille keyboard for Android users with low vision or blindness?
(1) Microsoft (2) Google (3) Apple
(4) IBM (5) Black Berry
- Q.66.** Appointments Committee of the Cabinet has approved the extension of tenure of all members and the current part-time chairman of the Bank Board Bureau for how many years?
(1) 3 years (2) 4 years (3) 2 years
(4) 6 years (5) 5 years
- Q.67.** Recently how much amount was sanctioned by Central Government for the 'India COVID-19 Emergency Response and Health System Preparedness Package'?
(1) ₹10,000 crore (2) ₹12,000 crore
(3) ₹15,000 crore (4) ₹20,000 crore
(5) ₹8,000 crore
- Q.68.** Recently which state government has set up a 24x7 toll free helpline for farmers during the upcoming Rabi procurement season?
(1) Uttar Pradesh (2) Madhya Pradesh
(3) Kerala (4) Assam
(5) Haryana
- Q.69.** Recently cricketer Jackie du Preez has passed away, he was related to which country?
(1) Zimbabwe (2) Australia
(3) New Zealand (4) England
(5) South Africa
- Q.70.** Padma Shri awardee Shanti Hiranand Chawla has passed away recently, she was related to which field?
(1) Social Worker (2) Singer
(3) Actress (4) Writer
(5) Journalism
- Q.71.** Recently who has been appointed as the brand ambassador of Mobile Premier League?
(1) Tamannaah Bhatia (2) Virat Kohli
(3) Kiara Advani (4) Sonam Kapoor
(5) Kartik Aryan
- Q.72.** Recently Google has tied-up with which company to create coronavirus contact tracing technology by smartphone?
(1) One Plus (2) Apple (3) Samsung
(4) Blackberry (5) Oppo
- Q.73.** Recently who has launched web-portal 'YUKTI' in New Delhi?
(1) Narendra Modi
(2) Amit Shah
(3) Ramesh Pokhriyal Nishank
(4) Dr Harsh Wardhan
(5) Ravi Shankar Prasad
- Q.74.** Who among the following has become the face of Reserve Bank of India launched a twitter campaign recently?
(1) Akshay Kumar (2) Virat Kohli
(3) M S Dhoni (4) Rohit Sharma
(5) Amitabh Bacchan
- Q.75.** Recently who has been reappointment as the MD and CEO of private sector lender Karnataka Bank for a period of three years?
(1) BS Prakash Mohan (2) Mahabaleshwara M S
(3) Jay Mohan Reddy (4) Vijay Shankar Arora
(5) Yash Pal Das
- Q.76.** Goldman Sachs has predicted India's real GDP growth projection for FY 2021-
(1) 2.5% (2) 3.4% (3) 1.6%
(4) 4.0% (5) 2.0%
- Q.77.** International Day of Human Space Flight is observed globally every year on which date?
(1) 13th April (2) 15th April (3) 4th April
(4) 12th April (5) 8th April
- Q.78.** Recently which of the Railway Station has become the first station of Indian Railway to install sanitizing tunnel?
(1) Gorakhpur (2) Nasik
(3) Vishakhapatnam (4) Ahmedabad
(5) Dehradun
- Q.79.** Recently who has participated in G20 extraordinary energy ministers virtual meeting 2020, which was chaired by Saudi Arabia?
(1) Dharmendra Pradhan
(2) S Jayashankar
(3) Nirmala Sitharaman
(4) Narendra Modi
(5) M Venkaiah Naidu
- Q.80.** Recently which state government has started a new initiative titled 'Food Bank' in view of the threat of Coronavirus disease (COVID-19)?

Chief Minister of Odisha, Naveen Patnaik has been conferred with 'Hero to Animals Award' by animal rights body PETA India.

QUIZ TIME | CURRENT AFFAIRS

- (1) Chhattisgarh (2) Manipur
(3) Jharkhand (4) Madhya Pradesh
(5) Telangana
- Q.81.** Recently which of the following IIT has developed a digital stethoscope called "AyuSynk" to check patients who are infected with COVID-19?
(1) IIT-Delhi (2) IIT-Kanpur
(3) IIT-Roorkee (4) IIT-Hyderabad
(5) IIT-Bombay
- Q.82.** Recently which state has become the first state of India to start clinical trial plasma therapy for COVID-19 treatment?
(1) Andhra Pradesh (2) Assam
(3) Maharashtra (4) Kerala
(5) Tamil Nadu
- Q.83.** Recently which organization has released a report titled "South Asia Economic Focus"?
(1) Asian Development Bank
(2) IMF
(3) World Bank
(4) UNO
(5) SAARC
- Q.84.** Padma Bhushan Awardee and former Attorney General Ashok Desai has passed away recently, he was awarded by Padma Bhushan in which year?
(1) 2001 (2) 2009 (3) 2005
(4) 1985 (5) 2010
- Q.85.** Which anniversary of Jallianwala Bagh massacre was marked on April 13th, 2020?
(1) 111th (2) 101st (3) 120th
(4) 135th (5) 121st
- Q.86.** Former Union Minister of State for Planning M.V. Rajashekar has passed away recently, he was related to which Political Party?
(1) Bharatiya Janata Party
(2) Bahujan Samaj Party
(3) National People's Party
(4) Indian National Congress
(5) Nationalist Congress Party
- Q.87.** Which new channel has been launched by India's public service broadcaster Prasar Bharati recently?
(1) DD Setro (2) DD Metro
(3) DD Classic (4) DD Evergreen
(5) DD Retro
- Q.88.** Recently YES Bank has announced the extension of its strategic bancassurance relationship with which Insurance company?
(1) Oriental Life Insurance
(2) Kotak Mahindra Insurance
(3) SBI Life Insurance
(4) Max Life Insurance
(5) Aegon Life Insurance
- Q.89.** What is the name of the Father of modern Iraqi Architecture, who has passed away due to COVID-19?
(1) Rifat Chadirji (2) Louis Henry Sullivan
(3) Barham Salih (4) Fariq Ali
(5) Ayad Alvi
- Q.90.** Recently People's Bank of China has raised its stake in which bank from 0.8% to 1.01%?
(1) HDFC Bank (2) Axis Bank
(3) State Bank of India (4) ICICI Bank
(5) HSBC Bank
- Q.91.** Recently Birupaksha Mishra has taken charge as the Executive Director of which of the Bank?
(1) State Bank of India (2) Union Bank of India
(3) UCO Bank (4) Bank of Baroda
(5) Punjab National Bank
- Q.92.** First Edition of World Chagas Disease Day was observed on which date recently?
(1) 10th April (2) 4th April (3) 12th April
(4) 14th April (5) 8th April
- Q.93.** Government's pan-India Agriculture trading portal e-NAM has completed how many years of implementation on April 14, 2020?
(1) Two (2) Six (3) Five
(4) Three (5) Four
- Q.94.** Recently which state has become the first state to integrate Allopathy and Ayurveda to treat COVID-19 patients?
(1) Goa (2) Uttarakhand
(3) Uttar Pradesh (4) Kerala
(5) Assam
- Q.95.** Indian Council of Medical Research has given permission to which state to start "Pool Testing" of COVID-19 samples recently?
(1) Uttar Pradesh (2) Haryana
(3) Maharashtra (4) West Bengal
(5) Odisha

- Q.96.** Recently Asian Development Bank has increased the size of its COVID-19 Response Package to \$20 Billion, what was the initial package?
 (1) \$6.5 billion (2) \$5.0 billion (3) \$10 billion
 (4) \$8.0 billion (5) \$4.5 billion
- Q.97.** World Art Day is celebrated globally every year to promote the development, diffusion and enjoyment of art on-
 (1) 18th April (2) 15th April (3) 10th April
 (4) 7th April (5) 12th April
- Q.98.** Recently which State Government has launched Electronic format of comic textbooks for Class III, IV and V as steps and measures to make up the gaps for the academic situation, especially for the schools?
 (1) Andhra Pradesh (2) Madhya Pradesh
 (3) Arunachal Pradesh (4) Assam
 (5) Manipur
- Q.99.** Recently which organization has developed kiosk "COVSACK" for COVID-19 sample collection?
 (1) Tata Institute of Fundamental Research
 (2) Council of Scientific and Industrial Research
 (3) Indian Space Research Organization
 (4) Defence Research and Development Organization
 (5) National Innovation Foundation
- Q.100.** Which state / union territory has appointed hospitals COBOT-robotics to serve COVID-19 patients in hospitals?
 (1) Tamil Nadu (2) Gujarat (3) Jharkhand
 (4) Delhi (5) Chandigarh
- Q.101.** Which of the National Park has become the India's first National Park to a quarantine facility for animals?
 (1) Kuno National Park
 (2) Manas National Park
 (3) Bandipur National Park
 (4) Jim Corbett National Park
 (5) Dudhwa National Park
- Q.102.** Recently who has been appointed as the Brand Ambassador of 'CricKingdom'?
 (1) Rohit Sharma (2) Hardik Pandya
 (3) Suresh Raina (4) Yuvraj Singh
 (5) MS Dhoni
- Q.103.** Recently who has been appointed as Managing Director & Chief Executive of credit rating agency "CARE Ratings"?
 (1) Rajesh Mokashi (2) Pranav Patel
 (3) Devendra Arora (4) Pramod Shukla
 (5) Ajay Mahajan
- Q.104.** Vineet Arora was appointed as new managing director and chief executive officer of which of the Insurance companies recently?
 (1) PNB MetLife India Insurance
 (2) Paytm General Insurance
 (3) ICICI Prudential Life Insurance
 (4) HDFC Standard Life Insurance
 (5) Reliance Nippon Life Insurance
- Q.105.** Recently who has won the 13th International Arab fiction prize 2020?
 (1) Abdelouahab Aissaoui
 (2) Abdelaziz Ahmed
 (3) Bashir Khan
 (4) Sabri Boukadoum
 (5) Said Chengriha

ANSWER KEY

Q.1.(5)	Q.2.(1)	Q.3.(2)	Q.4.(1)	Q.5.(4)	Q.6.(2)	Q.7.(3)	Q.8.(4)	Q.9.(5)	Q.10.(4)
Q.11.(2)	Q.12.(1)	Q.13.(5)	Q.14.(1)	Q.15.(4)	Q.16.(5)	Q.17.(3)	Q.18.(2)	Q.19.(1)	Q.20.(4)
Q.21.(1)	Q.22.(2)	Q.23.(3)	Q.24.(4)	Q.25.(4)	Q.26.(1)	Q.27.(2)	Q.28.(4)	Q.29.(3)	Q.30.(5)
Q.31.(2)	Q.32.(3)	Q.33.(5)	Q.34.(1)	Q.35.(4)	Q.36.(1)	Q.37.(4)	Q.38.(5)	Q.39.(2)	Q.40.(4)
Q.41.(4)	Q.42.(1)	Q.43.(3)	Q.44.(3)	Q.45.(2)	Q.46.(1)	Q.47.(2)	Q.48.(5)	Q.49.(1)	Q.50.(4)
Q.51.(5)	Q.52.(1)	Q.53.(4)	Q.54.(1)	Q.55.(2)	Q.56.(5)	Q.57.(3)	Q.58.(2)	Q.59.(4)	Q.60.(1)
Q.61.(1)	Q.62.(5)	Q.63.(4)	Q.64.(4)	Q.65.(2)	Q.66.(3)	Q.67.(3)	Q.68.(5)	Q.69.(1)	Q.70.(2)
Q.71.(1)	Q.72.(2)	Q.73.(3)	Q.74.(5)	Q.75.(2)	Q.76.(3)	Q.77.(4)	Q.78.(4)	Q.79.(1)	Q.80.(2)
Q.81.(5)	Q.82.(4)	Q.83.(3)	Q.84.(1)	Q.85.(2)	Q.86.(4)	Q.87.(5)	Q.88.(4)	Q.89.(1)	Q.90.(1)
Q.91.(2)	Q.92.(4)	Q.93.(4)	Q.94.(1)	Q.95.(1)	Q.96.(1)	Q.97.(2)	Q.98.(5)	Q.99.(4)	Q.100.(3)
Q.101.(4)	Q.102.(1)	Q.103.(5)	Q.104.(2)	Q.105.(1)					

WHO'S WHO | DESIGNATION

WHO'S WHO		
S.No.	DESIGNATION	NAME
1.	Chairman, Rajya Sabha	Venkaiah Naidu
2.	Lok Sabha Speaker	Om Birla
3.	Chairman of NITI Ayog	Narendra D. Modi
4.	Leader of Opposition in Rajya Sabha	Ghulam Nabi Azad
5.	Leader of House in Lok Sabha	Narendra D. Modi
6.	Leader of Opposition in Lok Sabha	-
7.	Chief Election Commissioner	Sunil Arora
8.	Election Commissioner	Ashok Lavasa, Sushil Chandra
9.	Director General, ITBP	S S Deshwal
10.	Chief Vigilance Commissioner	Sharad Kumar
11.	Foreign Secretary	Vijay Keshav Gokhale
12.	Comptroller & Auditor General of India	Rajiv Mehrishi
13.	Director, Vikram Sarabhai Space Centre	S. Somanath
14.	Chairman, Telecom Regulatory Authority of India	R. S Sharma
15.	CBI Director	Rishi Kumar Shukla
16.	Chairman, National Commission for Scheduled Tribes	Nand Kumar Sai
17.	Chairperson, National Commission for Minorities	Syed Ghayorul Hasan Rizvi
18.	Chairman, UPSC	Arvind Saxena
19.	Director General, National Investigation Agency	Y.C. Modi
20.	Chairman, Space Commission and ISRO	K. Sivan
21.	Chairman, Atomic Energy Commission and Sec. Deptt. of Atomic Energy	K. N. Vyas
22.	Chairman, SSC	Braj Raj Sharma
23.	Chairman, National Human Rights Commission	Justice H.L. Dattu
24.	Registrar General and Census Commissioner of India	Vivek Joshi
25.	Chairman, Central Board of Direct Taxes	Pramod Chandra Mody
26.	Chairman, Insurance Regulatory Development Authority of India	Subash Chandra Khuntia
27.	Chairman, Securities & Exchange Board of India	Ajay Tyagi
28.	Chairperson, State Bank of India	Rajnish Kumar
29.	India's permanent representative in UNO	Syed Akbaruddin
30.	Home Secretary	Ajay Kumar Bhalla
31.	Chairperson of National Commission for Women	Rekha Sharma
32.	Chairman, 15th Finance Commission	N. K. Singh
33.	Chairman, Competition Commission of India	Ashok Kumar Gupta
34.	Chairperson, Central Board of Film Certification	Prasoon Joshi
35.	President, ASSOCHAM	Balkrishan Goenka
36.	Chairman, NASSCOM	Keshav Muruges
37.	Chief of Defence Staff	General Bipin Rawat
38.	Chief of Air Staff	Rakesh Kumar Singh Bhadauria
39.	Chief of Naval Staff	Admiral Karambir Singh
40.	Chief of Army Staff	General Manoj Mukund Naravane
41.	Chief, RAW	Samant Goel
42.	Director, Bhabha Atomic Research Centre	A.K. Mohanty
43.	National Commission for Scheduled Castes	Ram Shankar Katheria
44.	President, FICCI	Sandip Somany
45.	Chairman of 21st Law Commission	Dr. Justice BS Chauhan
46.	National Security Advisor	Ajit Doval
47.	Chairperson, Prasar Bharati	Dr. A. Surya Prakash
48.	DG of National Testing Agency	Vineet Joshi
49.	Finance Secretary	Ajay Bhushan Pandey
50.	Chairman, Indian Banks Association	Rajnish Kumar

Data as on 30th April, 2020

EDITORIAL WORD

Interpolate (VERB)

in•ter•po•late (in-tûr'pə-lāt')

FORMS:

in•ter•po•lat•ed, in•ter•po•lat•ing, in•ter•po•lates

v.tr.

1. To insert or introduce between other elements or parts.
2. **a.** To insert (material) into a text.
b. To insert into a conversation.
3. To change or falsify (a text) by introducing new or incorrect material.
4. Mathematics
 - a.** To estimate a value of (a function or series) between two known values.
 - b.** To create a continuous function that incorporates (a finite set of data), such as creating a curve that passes through a fixed set of points or a surface through a fixed set of curves.
5. To introduce estimated values of (pixel data) into a pixel array to improve the quality of an enlarged digital image.

v.intr.

To make insertions or additions.

OTHER FORMS:

in•ter'po•la'tion *n.*

in•ter'po•la'tive *adj.*

in•ter'po•la'tor *n.*

interpolate

(in'tɜ:pəˌleɪt)

vb

1. to insert or introduce (a comment, passage, etc) into (a conversation, text, etc)
2. to falsify or alter (a text, manuscript, etc) by the later addition of (material, esp spurious or valueless passages)
3. (intr) to make additions, interruptions, or insertions

MORE EXAMPLE SENTENCES

- ✎ This passage was interpolated into the report.
- ✎ The article has been interpolated.

- ✎ These odd assertions were interpolated into the manuscript some time after 1400.
- ✎ Many lines have been interpolated into the manuscript at a later date.
- ✎ The lines were interpolated into the manuscript at a later date.
- ✎ Sentencedict.com try its best to collect and create good sentences.
- ✎ Close inspection showed that many lines had been interpolated into the manuscript at a later date.
- ✎ Williams interpolated much spurious matter.

ORIGIN

Early 17th century: from Latin *interpolat-* 'refurbished, altered', from the verb *interpolare*, from *inter-* 'between' + *-polare* (related to *polire* 'to polish')..

Synonyms & Antonyms for Interpolate

- | | | |
|----------|-------------|---------------|
| • Insert | • Interpose | • Introduce |
| • Enter | • Add | • Incorporate |
| • Inset | • Implant | • Build |
| • Put | | |

Antonyms: Verb

- | | | |
|------------|------------|--------------|
| • Detach | • Unfasten | • Separate |
| • Pull out | • Take out | • Disconnect |

EXAMPLES :

No adequate reason has been shown for suspecting that the note is interpolated at any point.

Probably they were interpolated in the creed by mistake of copyists.

The manuscripts on which we have to rely are both late and deeply interpolated.

For the sake of euphony, a vowel is frequently interpolated between two consonants.

I pause to interpolate, the witness answers on the basis that it could have been.

The viewer feels he has seen enough variety to allow the imagination to interpolate all potential additional variations.

Additionally, he tends to repeat these statements from week to week, waiting for the pause in the conversation so he can interpolate them.

I should interpolate that his friends generally read to him to save his eyes.

He would interpolate values between his data points and he did this using a cubic interpolation formula.

OUR PRESENCE | BRANCH MOBILE NO.

Branch Name	Phone Number		
Agra	9235253430	Delhi Kingsway	9268561517
Ahmedabad	9228202732	Delhi Laxmi Nagar	9268209355
Ajmer	9261503888	Delhi Munirka	9210092245
Aligarh	7706008037	Delhi Rohini	9250239671
Prayagraj (Allahabad)	9235253403	Deoria	9208248122
Alwar	9521177944	Dhanbad	9204979723
Ambala	9253058711	Durgapur	7076856390
Asansol	7430997115	Ernakulam	9645415987
Azamgarh	9208242842	Etah	9208237386
Budaun	9627671787	Ayodhya (Faizabad)	9235253421
Bahraich	9208249852	Faridabad	9643396140
Balasore	9583185223	Farrukhabad	7706008029
Ballia	9208243152	Fatehpur	9554330811
Banda	9554334847	Firozabad	9208235736
Bengaluru	9538712808	Gaya	9234211469
Bareilly	9235253431	Ghaziabad	9212229724
Basti	7706008031	Ghazipur	9208244539
Berhampur	9078907945	Gonda	9208250778
Bhagalpur	9204363221	Gorakhpur	9235253400
Bhilai-Durg	8878783345	Gurugram	9643396139
Bhopal-MP Nagar	9229174901	Guwahati	8134935078
Bhubaneshwar	9237026745	Gwalior	9200377275
Bijnor	7706008027	Haldwani	9208256021
Bilaspur	8878817515	Hardoi	9208248208
Bulandshahr	7706008030	Haridwar	7706008034
Chandigarh	9256002024	Hisar	9253678050
Cuttack	7894013095	Hoshangabad	8358831338
Darbhangha	9204303818	Hyderabad- Dilsukh Nagar	7032410704
Dehradun	9236510116	Indore	7581800953
Delhi Janakpuri	9212069515	Jabalpur	9229174905

BRANCH MOBILE NO. | OUR PRESENCE

Jaipur	6386903166	Nasik	9168512624
Jammu	8317092664	Noida	9953948834
Jamshedpur	8877187640	Orai	9208237457
Jaunpur	9208244355	Patna Boaring Road	9204855301
Jhansi	9235253424	Patna Fraizer Road	9204855305
Kanpur Kakadev	9235253484	Pilibhit	9837186684
Kanpur Kidwainagar	9235253482	Pratapgarh	9208245660
Kanpur Mall Road	9236757143	Pune	9225231629
Karnal	8930175568	Raebareilly	9235253412
Kolkata	9230141497	Raipur	9229174912
Kurukshetra	9253678053	Rajkot	9979316870
Lakhimpur	9208251562	Ranchi	9204855313
Lucknow Alambagh PO	9235253501	Rewa	7415690904
Lucknow Bhootnath	9235253502	Roorkee	7706008033
Lucknow Gomti Nagar	9235253548	Sagar	7509219781
Lucknow Mahanagar PO	9235253443	Saharanpur	9235253445
Lucknow Rajajipuram	9235253425	Sambalpur	8594958962
Ludhiana	9256002028	Shahjahanpur	9208256201
Mainpuri	9208241450	Shimla	8894100342
Mathura	7706008072	Siliguri	7602742939
Meerut	9235253448	Sitapur	7706008028
Mirzapur	9628763418	Sultanpur	9208252915
Moradabad	9235253442	Surat	9537360459
Mumbai	9221944071	Thiruvananthapuram	9645415029
Muzaffarnagar	7706008032	Vadodara	9537589477
Muzaffarpur	9204303515	Varanasi	9235253419
Nagpur-Buldi	9168558073	Vishakapatnam	9966593419
		Warangal	8142230661

Actress-turned-author Patricia Bosworth, aged 86, passed away in New York.

JUNE 2020 | MICA

59

Q.1-5. Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some questions.

Technical accomplishments aside, the true significance of the reactor on board India's first Indian nuclear submarine achieving criticality is strategic. INS Arihant marks the first step towards completing the third component of the triad of air, mobile land-based and sea-based deterrent forces envisaged in India's nuclear doctrine. The advantage of nuclear submarines over conventional ones is their ability to remain under water for long without refueling, and thus to travel long distances. It will, however, be a long haul from here on towards making this sea-based naval nuclear asset fully operational. Having **validated** the performance of the primary power pack, it has to be proven that the propulsion system can indeed be driven by nuclear power. The subsequent sea trials, which would involve complex speed, pitch and rolling maneuvers, will test the ability of the reactor to withstand high acceleration loads and the fast response needed for rapid power ramp-up. These issues have posed serious nuclear fuel, material and engineering challenges, not hitherto encountered in land-based reactor systems. The Department of Atomic Energy and the Defense Research and Development Organization deserve credit for successfully overcoming these. The full fleet, according to reports, will include seven such boats over a decade. This calls for enhanced submarine building and reactor fabrication capacity. More important perhaps would be preparing the operating personnel psychologically for long endurance inside an underwater **cocoon**.

Considering that most submarine accidents have involved nuclear submarines — most of them Russian — safety assumes great importance. Especially since there seems to have been substantial Russian assistance in the design of both the boat as well as the power pack. From a safety perspective, there is a larger issue that needs to be **addressed**. The entire strategic sector has remained out of purview of the Atomic Energy Regulatory Board and the safety overview system in place for strategic nuclear systems has never been discussed in public. The issue obviously gets more complicated for sea-based nuclear assets. Moreover, the DRDO and the Indian Navy,

under whom the nuclear submarines will operate, have limited expertise in nuclear-related matters. In terms of technology, India has now clearly demonstrated that it has the requisite expertise to launch a parallel stream of enriched-uranium based Pressurized Water Reactors (PWRs). The land-based prototype 80 MWt PWR reactor at Kalpakkam is expected to serve as a platform for the proposed chain of 900 MWe PWR power reactors in the country, whose design is stated to have been completed. But that would **call for** a substantial increase in uranium enrichment capacity as well.

Q.1. How are nuclear submarines different from their counterparts?

- (1) Its speed is much faster and reaches its destination in no time.
- (2) They can cover longer distances as they require to be refueled after a long time.
- (3) Its capacity to locate objects is tremendous and therefore is much safe to be used.
- (4) It uses advanced technology hence is easy to operate.
- (5) Not mentioned in the passage

Q.2. Which of the following is the biggest challenge posed for humans as far as the operation of nuclear submarine is concerned?

- (1) They need to arrange for fuel in large quantity for making the submarine operational.
- (2) Very few people can accommodate in the submarine so its capacity is limited.
- (3) Its parts are delicate and may not function properly if used continuously without proper maintenance.
- (4) They need to train themselves to be able to live for many days underwater in the submarine.
- (5) They have already overcome all the related challenges.

Q.3. Which of the following is FALSE in the context of the passage?

- (1) The full fleet would include eight nuclear submarines and this target would be achieved in a decade.
- (2) The design of 900 MWe PWR power reactor is yet to be completed.
- (3) Safety overview system for strategic nuclear systems was made public long ago.

- (4) Submarine accidents never involved nuclear submarines.
(5) All of the above

Q.4. Which of the following is not responsible for the operation of nuclear submarines?

- (A) DRDO (B) Indian Army
(C) Defense ministry (D) Indian Navy
(1) Only A and C (2) Only A and D
(3) Only B and C (4) Only C and D
(5) All of the above

Q.5. Why is safety such a big issue related to Russian submarines, as mentioned in the passage?

- (1) There is no assistance available from Russians for the design of the boat and for the power pack.
(2) Russian submarines remain at the target of other countries.
(3) Its complex design is difficult to understand and Indian engineers find it difficult to ensure its maintenance.
(4) It may go out of control in case of any attack as it moves at a fast pace.
(5) All the safety issues have been resolved by Indian Navy

Q.6-10. Read the passage carefully and answer the questions based on it.

There are many common issues across varied groups of the gender. Since women tend to hold dual and triple jobs of working both outside and inside the home, with their husbands "helping" out at best (not sharing—notice the difference in the use of words), they are happy to hand over money and its management to the man. Again, notice, how that is the one job he is happy to take over without the usual excuse. We can call it social conditioning of the household that the man is fully ready to accept this job as his and the woman is absolutely sure that money is not something she understands. The jokes are all about spendthrift women in parties, WhatsApp messages and on social media. But the fact is that women save really well, it is just the transition from saving to investing that they are told they are not good enough to do. But this one job that women give up is the one that is crucial for their financial independence and future. Women give up control, thinking that they will not get cheated, and that they anyway own half the assets even if there is trouble ahead. How much of the assets does the woman get in case of a divorce? About three-fourths of women

believe that they walk away with half. Wrong. India does not treat assets built during the tenure of a marriage as "common property" and the asset belongs to the person who pays for the asset. Especially for women who do not work outside the home and for those who give up careers to look after the home and kids, it is important to know that women get a "settlement" and a "maintenance" but do not legally have a share in the assets if their names are not on the asset. In many double-income homes, other than tax-saving investments, women may end up looking after household expenses and the man's income gets freed up to create assets. Again, unless the woman is aware that she needs to have her name as a joint owner, there can be unforeseen shocks ahead. Women think that if they ask about ownership, they will be seen as money-minded and non-trusting. It is true, women are portrayed as gold diggers if they ask about what they will inherit or what their share of a business or asset is. Again, it is social conditioning that makes women hesitant in openly asking for what is theirs, all the jokes are about women cleaning men out during a divorce, but the truth is otherwise. Women need to see the subtext of the story at home—you as an outsider are family when it comes to sharing the work and responsibilities, especially when it comes to elder care. But you are suddenly not family, but a money-minded untrusting outsider when you ask questions about your share of the assets. Ever wondered why women in India have such a big gold fixation? In the absence of financial independence and no hope of being included in the men's talks on assets, women have traditionally found a way to have some asset support by buying and holding gold. Women are actually smart about their survival and they have chosen gold as their financial lifeline. However, the biggest risk is faced by women who have given up the gold fixation but are yet to on-board financial assets for themselves. What should we do, our homes are not open to the idea of us getting included in this part of the home at all, they ask. It leads to stress. There are already so many minefields in the home, that to open this conversation is daunting, they share. My answer always is that the idea is not to break up a home. The idea is not to create more stress. The idea is to begin asking questions. And then not stop asking. In the process, getting educated and empowering yourself with some basics. And then going on indicating that this is the one non-negotiable

The Punjab government has launched an application that lets people request the delivery of groceries and other essential goods amid the lockdown due to coronavirus.

aspect of the marriage—that you want to be equal partners in money decisions and ownership. For women who work outside the home as well, find some other job that the men will take over but do make money a regular part of your dinner table conversations. Having a financial planner is a great idea since now there is a third person involved in the money talk. Find out who your friends are working with and begin your journey with what you earn at least. Most of the times, men will see the practical sense of this route to outsourcing money management and come on board.

Q.6. Which of the following is the generally believed fact mentioned in the passage which actually contradicts the reality.

- (1) Men get perturbed when women earn and invest more.
- (2) Women are labelled as gold diggers if they want to know what they possess in the name of assets.
- (3) Despite giving proper attention, men tend to get cheated by women.
- (4) Women are the ones who walk away with all the wealth after divorce.
- (5) Not mentioned in the passage.

Q.7. In the passage, which of the following facts is/are mentioned regarding women?

- A. They have to resort to a settlement only.
 B. They won't get cheated if they plan out things.
 C. They do not get a share in assets.
 D. They need to invest in assets apart from gold.

- (1) A, B and C
- (2) Both B and D
- (3) A, C and D
- (4) Only D
- (5) Both A and C

Q.8. Which of the following facts is/are NOT TRUE in the context of the passage?

- (1) Women, at the end, have to look after household expenses.
- (2) Women are portrayed as greedy money seekers when they enquire about their share.
- (3) It is evident that generally women are hesitant to ask what belongs to them.
- (4) Women find their ultimate saving in hoarding gold to themselves.
- (5) None of the above.

Q.9. According to the passage, choose the correctly inferred statement(s).

- A. If women show their modern side, they will be considered unfit for being an ideal wife.

B. If women want to keep jewellery to themselves, they will be considered non-trusting.

C. If women enquire about their ownership, they will be perceived as money-minded.

- (1) Both A and B
- (2) Only B
- (3) Both B and C
- (4) Only C
- (5) Both A and C

Q.10. With reference to the passage, there may be unanticipated results ahead unless-

- (1) Women see the excuses that exclude them from having control over money.
- (2) Women stop thinking that they don't have a say in decisions.
- (3) Women know the importance of having their name as a joint owner.
- (4) Both (1) and (3)
- (5) None of the above.

Q.11-13. In each of the following questions, read each part of the sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, mark your answer as (5).

- Q.11.**
- (1) The opposition must also change its militant tack
 - (2) which is only inviting an antagonistic response from
 - (3) the governing party's benches, and register its protest
 - (4) peaceable without creating any mayhem across the nation.
 - (5) No error

- Q.12.**
- (1) The law on granting sanction for prosecution
 - (2) imposes a duty on the government concerned to apply
 - (3) its mind to the facts of each case and render a decision based on
 - (4) its assessment whether, prime facie, a case has been made out.
 - (5) No error

- Q.13.**
- (1) It is important to know whether
 - (2) quantifiable data for inadequate representation
 - (3) is a must for giving reservation in promotions or
 - (4) is it the obligation of the state to give reservation.
 - (5) No error

Q.14-16. In each of the following questions, three sentences have been given which may or may not be grammatically correct. Find out the correct sentences and mark your answer accordingly. If all the sentences are correct, mark your answer (5) i.e., All correct.

- Q.14.** A. He has millions of fans waiting outside his house for a glimpse with bated breath.
B. It is necessary for Indians to pay attention on no one else's but our own interests.
C. The people of this country are so naive that they can be tricked by what the leaders say.
- (1) Only A (2) Only B
(3) Both B and C (4) Both A and B
(5) All correct

- Q.15.** A. One evening, the chef responsible for desserts accidentally dropped a lemon tart.
B. Despite a few intimations of India's economy sagging no further, causes for cheer have been getting scarce.
C. Automobile sales are still in one of their worst slumps on memory.
- (1) Only A (2) Only B
(3) Both B and C (4) Both A and B
(5) All correct

- Q.16.** A. Some recent indicators seem to have given policymakers the hope that India's economy is at the mend.
B. Statements of stability having been achieved, implies that the worst is now behind us.
C. There is much work to be done in terms of relief, rehabilitation and justice delivery.
- (1) Only A (2) Only B
(3) Both B and C (4) Both A and B
(5) All correct

Q.17-19. In each of the following questions, a word followed by three sentences consisting of a blank is given. Choose the sentence(s) in which the given word can be correctly used.

Q.17. TAUT

- I. A sport climber will keep falling until he is past the last quickdraw he's clipped into and all the slack in the rope is _____.
- II. The doctor pressed his palm against Raja's chest, felt his heart beating slowly beneath the tanned skin and _____ muscles.
- III. Choose eggplants that feel heavy with smooth, _____, unblemished skin and fresh-looking un-withered green stalks.

- (1) Only I (2) Only II
(3) Both I and II (4) Both II and III
(5) All of the above

Q.18. COERCE

- I. The movie is full of wit and stuff that would _____ a chuckle out of anyone, from teenagers to adults.
- II. She linked it back to the government's ability to _____ statements out of key intelligence officials for their own political ends.
- III. The work might _____ installing access ramps or replacing a bath with a shower, for example.

- (1) Only I (2) Only II
(3) Both I and II (4) Both II and III
(5) All of the above

Q.19. BRAVADO

- I. It takes a generous mix of humor, _____, and unflagging optimism for him to persist in the task he's given himself.
- II. I imagine they have made some bawdy _____ remark about wanting to see someone's helmet, and have met their match.
- III. It was this false, uncompromising _____, which led her to beat a pensioner couple who lived in a flat below her.

- (1) Only I (2) Only II
(3) Both I and II (4) Both II and III
(5) All of the above

Q.20-22. Each of the following questions consists of a sentence with two highlighted words. You are given three pair of words as answer choices and from the three choices, you have to pick up the correct pair that can replace these highlighted words which will make the sentence meaningful.

Q.20.

With automobile sales still **floundering**, the RBI's consumer confidence survey pointing to a fall in non-essential consumption and the coronavirus **outbreak's** impact on global demand yet to be factored in, the bottom may still be some distance away.

- A. struggling, outburst
B. gathering, delirious
C. flumping, visual

- (1) Only A (2) Both A and C
(3) Only B (4) Both B and C
(5) Only C

Q.21. Lok Sabha members of the ruling and the opposition party were reported to have pushed and shoved one another in a **scuffle** over the infamous riots in Delhi that shook the nation.

A. initiated, argument

B. thrust, tussle

C. sheered, fight

(1) Only A (2) Both A and C

(3) Only B (4) Both B and C

(5) Only C

Q.22. The Italians lost their military **vigour** and wars were **waged** by despots from their cabinets, who pulled the strings of puppet captains in their pay.

A. control, driving

B. influence, raged

C. strength, conducted

(1) Only A (2) Both A and C

(3) Only B (4) Both B and C

(5) Only C

Q.23-25. In each of the following questions, a short passage has been given. It is followed by three sentences which may or may not convey the messages received from the short passage. Choose the sentence(s) which is/are conveying the accurate message.

Q.23. The irony is that opposition leaders are up in arms over a breakdown in civic order, and while their anger may run high, the only credible way to protest would be by observing civility.

A. The civic order has collapsed.

B. It is possible that opposition leaders may get angry.

C. There is just civility to be relied on to protest.

(1) Only A (2) Only B

(3) Both B and C (4) Both A and B

(5) All A, B and C

Q.24. The disruption of global supply chains because of the spread of Covid-19, the crises in several key sectors such as telecom, power, realty, and non-bank finance, and the fiscal constraints under which these problems have to be tackled clearly indicate that the government has to focus 100% on getting the economy out of its ditch.

A. The spread of Covid-19 indicates a clear carelessness on the part of supply chains.

B. The chain of supply has solely been disturbed by Covid-19.

C. The government needs to work on getting economy out of trouble arisen from Covid-19.

(1) Only A

(2) Only B

(3) Both B and C

(4) Both A and B

(5) All A, B and C

Q.25. A closer look at the actual numbers for private final consumption expenditure and gross fixed capital formation, the key components of GDP, across the three quarters belies hope that the economy is out of the woods.

A. The actuality is different from what has been looked at till now.

B. GDP contains private final consumption expenditure and gross fixed capital formation.

C. The hope is that the economy is in perils for now.

(1) Only A

(2) Only B

(3) Both B and C

(4) Both A and B

(5) All A, B and C

Q.26-30. In the following passage, there are blanks each of which has been numbered. These numbers are given below the passage and against each, four words have been suggested. Find out the appropriate combination in each case.

Politicians in India endlessly obsessing over reservations as the grand panacea for

_____ (P) inequality are getting it all wrong. By the time someone is eligible for reservation in higher education institutions or government jobs, most people in a poor country like India would already have forfeited better worldly prospects. A study points out that inequality starts young – and it's also easiest to overcome the _____ (Q) of inequality when one is a child. The equity gap widens through a child's formative years starting with factors like maternal deprivation and low birth weight. Malnutrition, lack of early child development facilities and

_____ (R) primary schooling create an unbridgeable gap at the cusp of adulthood. Children _____ (S) in the first two years of life struggle with reduced adult height, lower

_____ (T) schooling and adult incomes. Central and state governments need to focus more attention on this narrow band in the 0-2 age group to give a fighting chance for the mythical demographic dividend to translate into reality. This is where the Integrated Child Development Services programme which operates anganwadis and provides supplementary nutrition, pre-school education, immunisation, health and nutrition guidance for children below the age of six, pregnant and lactating mothers are failing to deliver.

Q.26. Choose the correct option for (P).

- A. rooting B. stemming
C. wanting D. originating
(1) Both B and C (2) Both A and B
(3) Both C and D (4) Both A and C
(5) Both B and D

Q.27. Choose the correct option for (Q).

- A. dubiousness B. perilous
C. hindrances D. hurdles
(1) Both B and C (2) Both A and B
(3) Both C and D (4) Both A and C
(5) Both B and D

Q.28. Choose the correct option for (R).

- A. interdivisional B. poor
C. disproportional D. dysfunctional
(1) Both B and C (2) Both A and B
(3) Both C and D (4) Both A and C
(5) Both B and D

Q.29. Choose the correct option for (S).

- A. malnourished B. impoverished
C. undernourished D. enfeeble
(1) Both B and C (2) Both A and B
(3) Both C and D (4) Both A and C
(5) Both B and D

Q.30. Choose the correct option for (T).

- A. achieved B. attained
C. arrived D. bereaved
(1) Both B and C (2) Both A and B
(3) Both C and D (4) Both A and C
(5) Both B and D

Q.31-33. In each of the following sentence, there are two blank spaces. Below each five pair of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled in the blanks in order to make a meaningful sentence.

Q.31. For India, the troubles could not have surfaced at a _____ moment just when there are some _____ signs of a return to growth.

- (1) bad, suspected (2) exacerbate, expected
(3) worse, tentative (4) rightful, provisional
(5) both (1) and (3)

Q.32. Given that the retail inflation was much high, _____ the outer bound of 6% fixed by government as part of the flexible inflation targeting regime wasn't a _____ news.

- (1) steaming, prevailing

- (2) staying, pleasing
(3) overshooting, surprising
(4) exceeded, amazing
(5) committing, entailing

Q.33. The _____ must be to retain meaningful human control over decision-making in _____.

- (1) discussion, war (2) summit, combat
(3) agreement, harmony (4) consensus, warfare
(5) both (3) and (4)

Q.34-37. In each of the following questions, combine the statements (I) and (II) by using the best possible phrase(s) given below the statements. If no phrase is possible to be used, choose option (5).

Q.34. I. It is widely known that success has come to the singer.

II. The singer is still dealing with the hurdles to attain more achievements.

- A. Due to which... B. In spite of that....
C. Accordingly...

- (1) Only (A) (2) Only (B)
(3) Only (C) (4) Only (B) and (C)
(5) None of these

Q.35. I. Her vivid blue eyeshade made her considerably tiny eyes pop out.

II. She had a thick line of eyeliner on.

- A. To the contrary...
B. But at length...
C. Besides the fact that...

- (1) Only (A) (2) Only (B)
(3) Only (C) (4) Only (B) and (C)
(5) None of these

Q.36. I. The house I chose is on the best street in the neighborhood.

II. It has easy access to the nearby highway which links two major cities.

- A. But also... B. Furthermore....

- C. Besides...
(1) Only (A) (2) Only (B)
(3) Only (C) (4) Only (B) and (C)
(5) None of these

Q.37. I. The two principal railway corporations, the Southern and the Seaboard Air Line, contended that the act was clearly comprehensible.

II. The minor ones vehemently spurned it.

- A. Furthermore... B. On the other hand...
C. On the contrary...

SBI CLERK MAINS

- (1) Only (A) (2) Only (B)
(3) Only (C) (4) Only (B) and (C)
(5) None of these

Q.38-40. In each of the following questions, a sentence with a blank followed by 5 phrases is given. Choose the grammatically correct phrase out of the given five to complete the sentence in a meaningful way.

Q.38. Various studies have shown that deeply held prejudices against African-Americans in the US _____ their conduct.

- (1) tended to heightened suspicions of
(2) tended to heighten suspicions on
(3) tend to heighten suspicious of
(4) tend to heighten suspicions of
(5) tend to heightening suspicions of

Q.39. It is not clear _____ newspaper's editorial stance on the contentious matter.

- (1) whether Sia and her team was aware of hers
(2) whether Sia with her team were aware of theirs
(3) whether Sia and her team was aware of her
(4) whether Sia and her team were aware of their
(5) whether Sia with her team was aware of her

Q.40. The board of State bank of India _____ investment in the capital starved Yes bank.

- (1) has given in-principle nodding for exploring
(2) has given in-principle nod to exploring
(3) has given in-principle nod for exploring
(4) has given on-principle nodded for explore
(5) has give in-principle nod for exploring

SBI CLERK MAINS/QUANTITATIVE APTITUDE

Q.41. A can paint ceiling of a room of length 10 cm and breadth 24 cm in 6 hours but B can paint ceiling of a room of length 20 cm and breadth 10 cm in 5 hours. How long A and B together will take to paint ceiling of a room of length 30 cm and breadth 40 cm?

- (1) 15 (2) 20 (3) 25
(4) 24 (5) None of these

Q.42. A and B started a business by investing in the ratio of 7: 10. C joins after 3 months with the investment one and a half of that of A. At the end of 1 year, out of the total profit, C's share was Rs. 12600, then what was the total profit (in Rs.)?

- (1) 28800 (2) 42400 (3) 39800
(4) 27600 (5) None of these

Q.43. In how many different ways can the letters of the word 'HYPOTHESIS' be arranged so that vowels always occur together?

- (1) 22150 (2) 20160 (3) 22160
(4) 20150 (5) None of these

Q.44. A boat took a total of 2 hours to cover a distance of 7.2 km in the direction of stream and 3.2 km in the opposite direction of the stream. It takes a total of 24 minutes to cover a distance of 1.5 km in the direction of the stream and 600 meters in the opposite direction of the stream. Find the speed of the boat along the stream?

- (1) 2 (2) 6 (3) 4
(4) 8 (5) None of these

Q.45. The ratio of efficiency of A, B and C is 7: 5: 8, together they can complete a work in 42 days. B and C worked together for 21 days and A did the

remaining work alone, then find how long it took to complete the work?

- (1) 102 (2) 81 (3) 87
(4) 75 (5) None of these

Q.46. Average of 17 students in a class is X. When their marks are arranged in ascending order it was found to be in Arithmetic Progression. The class teacher found that the students who ranked 15th, 11th, 9th and 7th had copied the exam and hence they are suspended. Now the average of the remaining class is Y. Then

- (1) $X = Y$ (2) $X > Y$ (3) $X < Y$
(4) $X = 2Y$ (5) Data is not sufficient

Q.47. An amount becomes 18600 after 3 years at a fixed compound interest rate and 27900 after 6 years when the interest is compounded yearly. Find the amount?

- (1) 9300 (2) 12400 (3) 10400
(4) 11250 (5) None of these

Q.48. The ratio of the present ages of Amit and Bhanu is 7: 8. After 5 years, this ratio will be 8: 9. Pramod is 5 year younger to Amit and Ramesh is 5 years older to Bhanu. What is the ratio of the present ages of Pramod and Ramesh?

- (1) 7: 9 (2) 3: 5 (3) 1: 2
(4) 2: 3 (5) None of these

Q.49. Anuj cut a cake into 40 pieces, 75% of cake he ate, $\frac{1}{5}$ th of the remaining cake he gave his father and the remaining pieces he gave to his sister. What percentage of cake his sister ate?

- (1) 12% (2) 15% (3) 20%
(4) 22% (5) None of these

Q.50. The average weight of certain people in a family is 60 kg. If 5 new guests having weight 10%, 20%, 30% 40% and 50% respectively more than the average weight of the family join the family, then average weight of all people increased by 5 kg. The number of persons in family joining the guests are:

- (1) 12 (2) 13 (3) 17
(4) 19 (5) None of these

Q.51-55. What approximate value should come in place of question mark (?) in the following questions?

Q.51. $\sqrt{164} \times \sqrt[3]{615} = ?$

- (1) 70 (2) 90 (3) 110
(4) 130 (5) 150

Q.52. $(\sqrt{485} \times 3.48) \times 12.08 = ?$

- (1) 900 (2) 925 (3) 950
(4) 975 (5) 1000

Q.53. $245\% \text{ of } 49.962 - 115.03\% \text{ of } 41.89 = ?$

- (1) 75 (2) 125 (3) 175
(4) 225 (5) 275

Q.54. $29.03 \times 24.96 - 7.98 \times \sqrt[3]{3370} = ?$

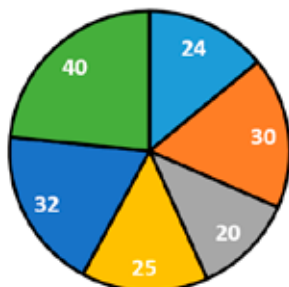
- (1) 450 (2) 500 (3) 550
(4) 600 (5) 650

Q.55. $\sqrt{5930} \times \sqrt[3]{43} = ?$

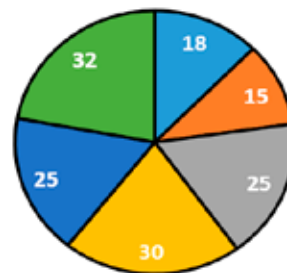
- (1) 250 (2) 260 (3) 270
(4) 280 (5) 290

Q.56-60. Study the Pie-chart and answer the given question.

First pie-chart shows the increase in profit percentage of Company P and the second pie-chart shows decrease in the profit percentage of Company Q. Note-Percentage increase and decrease are given with respect to previous year and not for next year.



■ 2013 ■ 2014 ■ 2015 ■ 2016 ■ 2017 ■ 2018



■ 2013 ■ 2014 ■ 2015 ■ 2016 ■ 2017 ■ 2018

Q.56. If the ratio between profit earned by Company P and Company Q in the year 2012 and 2014 is 15: 19 respectively then find the ratio of profit earned by Company P in the year 2013 and Company Q in the same year.

- (1) 124: 149 (2) 149: 124 (3) 122: 127
(4) 127: 122 (5) None of these

Q.57. If the profit of company P and Q is same in the year 2012 then the profit of Company Q in the year 2014 is what % of the profit of Company P in the year 2013?

- (1) 60.5% (2) 56.2% (3) 68.4%
(4) 66.2% (5) None of these

Q.58. Find the average profit % increase earned by Company Q in given first half of decade.

- (1) 52 (2) 63 (3) 48
(4) 35 (5) Can't be determined

Q.59. If in the year 2013 the profit earned by Company P and Company Q is 1984 lakhs and 1886 lakhs respectively then find the difference between the profit of Company P and Company Q in the year 2012.

- (1) 700 (2) 500 (3) 680
(4) 520 (5) None of these

Q.60. If the expenditure of Company P and Q in 2015 are equal and the ratio of expenditure and income of P and Q in 2015 are 5 : 6 and 4 : 5 respectively. Find the ratio between the income of P and Q in 2016 respectively if the expenditure of 2015 and 2016 are same for both Company.

- (1) 3: 5 (2) 7: 12 (3) 12: 7
(4) 5: 3 (5) None of these

Q.61-65. In each of the following questions, a question is followed by information given in three statements. You have to study the question along with the statements and decide the information given in which of the statement (s) is necessary and sufficient to answer the question.

Q.61. Find out the share of Y out of Rs 910?

Statement I: The share of X is 1.6 times the combined share of Y and Z.

Statement II: The share of Y is $\frac{6}{22}$ of the combined share of X and Z.

Statement III: The share of Z is $\frac{2}{12}$ of the combined share of X and Y.

- (1) Statements I and II together are sufficient
- (2) Statement I and III together are sufficient
- (3) Statements II and III together are sufficient
- (4) Either statement II alone or statements I and III together are sufficient
- (5) None of these

Q.62. A sum of money Rs 2550 is to be distributed among Knahiya, Varun and Rajneesh. What will be the share of Varun?

Statement I: Knahiya's share is 1.5 times Varun's share.

Statement II: Rajneesh's share is half the share of Knahiya and Varun together.

Statement III: The share of Knahiya is Rs 340 more than Varun.

- (1) Either I and II together or I and III together are sufficient
- (2) Only I and II together are sufficient
- (3) Only I and III together are sufficient
- (4) All statements are required
- (5) Even all together are not sufficient

Q.63. Find the temperature on Monday?

Statement I: The average temperature for Monday, Tuesday and Wednesday was 42°C .

Statement II: The average temperature for Tuesday, Wednesday and Thursday was 48°C .

Statement III: The temperature on Tuesday and Thursday was 46°C each.

- (1) Only I and II are sufficient
- (2) Only I and III are sufficient
- (3) I and either II or III are sufficient
- (4) III and either I or II are sufficient
- (5) All the three together are sufficient

Q.64. What is the ratio of the ages of Ravina and Shivani?

Statement I: 6 years ago their ages were in the ratio 3: 4.

Statement II: After 2 years the younger one's age will be 85% that of the older.

Statement III: The sum of their ages is three less than twice the age of the older.

- (1) Only I and III.
- (2) Any two of them
- (3) Only I and II
- (4) All together are required
- (5) Any one of them is required

Q.65. The ratio between the present ages of the son and his father is 1: 3. Find the present age of the father.

Statement I: Difference between the present ages of the mother and her son is 22 years.

Statement II: Difference between the present ages of the father and his son is 26 years.

Statement III: The present age of mother is 4 years less than thrice the present age of her son.

- (1) Only I and III together
- (2) Either II alone or I and III together
- (3) Any two of them
- (4) All statements are required
- (5) Question can't be answered even after using all the statements.

Q.66-70. Read the following information carefully and answer the following questions.

Table chart given below shows the S.P, the M.P, the Discount % and the Profit or Loss% of different articles. Some values are missing you have to find that values and answers the questions asked below.

Articles	S.P	M.P	Discount %	Loss% or Profit %
Article- 1	490	-----	12.50%	-----
Article- 2	-----	600	13.33%	30%
Article- 3	-----	580	3.44%	12%
Article- 4	1156	-----	15%	-----
Article- 5	960	-----	20%	-----

Q.66. What is the marked price of the article 1?

- (1) 520
- (2) 460
- (3) 540
- (4) 560
- (5) None of these

Q.67. What is the ratio between the marked prices of article 4 to the selling price of article 2?

- (1) 3: 4
- (2) 8: 5
- (3) 17: 6
- (4) 9: 5
- (5) None of these

Q.68. By what percent the marked price of article 3 was more than the cost price of the same article?

- (1) 16%
- (2) 12%
- (3) 24%
- (4) 15%
- (5) None of these

Q.69. If the cost price and the marked price of article 5 was same then find the loss percentage of the same article?

- (1) 10% (2) 12% (3) 18%
(4) 20% (5) None of these

Q.70. Find the ratio of the selling price of the article 2 to the cost price of the article 1 if the profit percentage of article 1 is 40%?

- (1) 4: 3 (2) 5: 4 (3) 8: 7
(4) 13: 11 (5) None of these

Q.71. The volume of cylinder is 462 cm^3 . The height of the cylinder is 5 more than the diameter of its base. Find the circumference of base of cylinder.

- (1) 22 cm (2) 35 cm (3) 30 cm
(4) 21 cm (5) None of these

Q.72. A trader should sold a product at a profit of 6%. If the selling price had been decreased by Rs 200 there would have been a loss of 10%. The cost price of the product is:

- (1) 1200 (2) 1205 (3) 1250
(4) 1275 (5) None of these

Q.73. Pipe A (inlet) and pipe B (outlet) together can fill the tank completely in 10 hours while pipe B (outlet) and pipe C (inlet) together can empty that tank in 5 hours. If pipes A and C together can fill the tank in $(10/7)$ hours, then what is the time taken by pipe C alone to fill the tank?

- (1) 5 (2) 2.5 (3) 7.5
(4) 10 (5) None of these

Q.74. 160 liters of a mixture contains milk and water in the ratio of 27:5. How much is more water to be added to get a mixture containing milk and water in the ratio of 3:1?

- (1) 15 (2) 25 (3) 12
(4) 20 (5) None of these

Q.75. A box contains 4 red, 5 black and 6 green balls. 3 balls are drawn at random. What is the probability that all the balls are of same colour?

- (1) $34/455$ (2) $17/455$ (3) $9/455$
(4) $8/455$ (5) None of these

Q.76-80. Study the given information carefully to answer the questions.

Akhilesh and Sangram together bought 8 acres of agriculture land in the ratio of 5: 3 in the year 2015 and started cultivating wheat in the year 2016. In that year, Akhilesh being an elder brother gave 100 tons of wheat which was 8% of his total production of that year to Sangram, now Sangram's total wheat

quantity was increased by 25%. In the year 2017, Sangram's total wheat production was doubled over the previous year so he returned 10% of his total wheat produced quantity to Akhilesh. Now, after receiving from Sangram, Akhilesh's total wheat quantity was increased by $200/3\%$. In the year 2018, both of them had produced an equal quantity of wheat and Akhilesh's production of wheat was increased by 25% over the total quantity of wheat he had produced in the previous year.

Q.76. What is the total quantity (in ton) of wheat produced by Akhilesh in the year 2018?

- (1) 150 (2) 120 (3) 135
(4) 145 (5) None of these

Q.77. What was the percentage decrease in Sangram's production of wheat in the year 2018 over the previous year?

- (1) 91.65% (2) 81.25% (3) 67.50%
(4) 37.50% (5) None of these

Q.78. What quantity of total wheat did Sangram produce in the year 2017 and 2018 together?

- (1) 650 (2) 720 (3) 950
(4) 850 (5) None of these

Q.79. What is the difference between the total quantities of wheat produced by Akhilesh in the given three periods to that by Sangram in the given three periods?

- (1) 165 (2) 172 (3) 175
(4) 170 (5) None of these

Q.80. In the year 2016, what was the ratio of average production of wheat per acre for Akhilesh to the average production of wheat per acre for Sangram?

- (1) 3: 5 (2) 5: 7 (3) 15: 4
(4) 4: 15 (5) None of these

Q.81-85. Two quantities that is I and II are given in following questions. Students are expected to solve the quantities and answer them according to given options by comparing their numerical values.

(1) Quantity I > Quantity II

(2) Quantity I $\geq$ Quantity II

(3) Quantity I < Quantity II

(4) Quantity I $\leq$ Quantity II

(5) Quantity I = Quantity II or relation can't be established

Q.81. **Quantity I:** When a motorboat travels in downstream then its speed become 125% of the speed of the motorboat in still water. The speed of

the stream is what percentage of the speed of the motorboat in still water?

Quantity II: When a sum of money was invested at simple interest then at the end of 16 years the amount becomes 500% of the sum of money. What is the rate of interest?

Q.82. Quantity I: The length of a rectangular park is 56.25% more than its breadth. There is a fountain in it of area 625 square meter and which is one fourth of the total area of the park. What is the perimeter of the park?

Quantity II: The ratio of length to breadth of the rectangle is 5: 3. If the length of the rectangle is decreased by 8 m it becomes a square, then what is the area of the square thus formed?

Q.83. Quantity I: What will be the probability of selecting a letter as vowel from the word "WOMEN"?

Quantity II: Find the probability of selecting 2 Black balls from a bag containing 8 Black balls and 10 green balls?

Q.84. Quantity I: A shopkeeper bought five articles in one rupees and marks them up by 25%. If he allows a 12% discount, then how many articles should he sell at Rs.22?

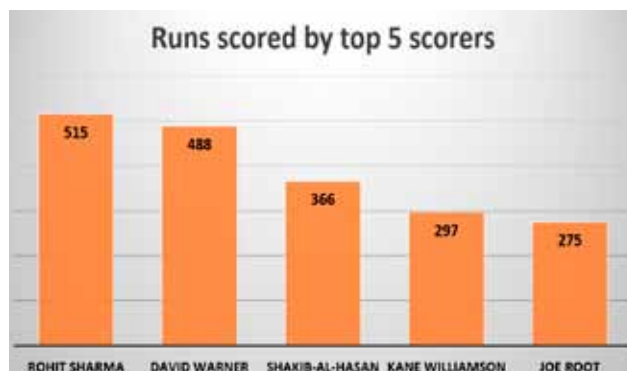
Quantity II: A shopkeeper bought four articles in one rupees and marks them up by 26%. If he allows a 10% discount, then how many articles should he sell at Rs.28.35?

Q.85. Quantity I: A, B and C are three friends. They have some amount. A gave one-third of the amount he had to B. B in turn gave half of what he received from A to C. If the difference between the remaining amount with A and the amount received by C is Rs. 2500, how much money did B receive from A?

Quantity II: P, Q and R are three friends. They have some amount. P gave one-half of the amount he had to Q. Q in turn gave one-fourth of what he received from P to R. If the difference between the remaining amount with P and the amount received by R is Rs. 1875, how much money did Q receive from P?

Q.86-90. Study the following bar and table chart carefully and answer the questions given beside.

The bar graph given below gives the information about the total runs scored by top five players in the World cup 2019.



The table given below gives the information about batting strike rate of each player in the tournament.

Player	Batting strike rate
Rohit Sharma	166.67
David Warner	133.33
Shakib-al-hasan	152.5
Kane Williamson	137.5
Joe Root	156.25

Batting strike rate = $\frac{\text{Total runs scored} \times 100}{\text{Total balls faced}}$

Q.86. Which player faced second highest number of balls?

- (1) Rohit Sharma (2) David Warner
(3) Shakib-al-hasan (4) Kane Williamson
(5) Joe Root

Q.87. What was the average of the number of balls faced by all the players together?

- (1) 261.4 (2) 262.9 (3) 259.75
(4) 245.25 (5) None of these

Q.88. Find the combined strike rate of top two scorers of the series. (nearest integer)

- (1) 147 (2) 149 (3) 155
(4) 145 (5) 159

Q.89. Find the difference of number of balls faced by David Warner and Joe Root.

- (1) 170 (2) 180 (3) 190
(4) 220 (5) None of these

Q.90. Ball faced by Kane Williamson is what percent of the number of balls faced by Shakib-al-hasan?

- (1) 75% (2) 80% (3) 90%
(4) 60% (5) None of these

SBI CLERK MAINS/REASONING ABILITY AND COMPUTER APTITUDE

Q.91-95. Study the following information carefully and answer the questions given below.

Six circus lions Pipli, Quta, Rom, Sim, Tim and Uko are trained to stand towards the north in a row and distance between two adjacent lions are increasing from left to right in a consecutive integral multiple of 4.

Distance between Rom and Sim lions is 60m and only two lions stand between them. Lion Uko stands to the immediate left of lion Rom. Lion Pipli stands somewhere to the right of lion Uko and distance between them is in multiples of six. Distance between Rom and Quta lions is 44m. Lion Pipli starts moving towards east, after moving 12m, Pipli turn to the right and moves 60m. From thereafter turning to the left and walking for a distance of 5m, Pipli stops at a point X. Lion Uko moves in north direction for a distance of 20m and then turn to the left and moves 26m. After taking one more turn to his left Uko stops at a point Y after walking 5m.

Q.91. Who among the following is on the immediate right of lion Quta?

- (1) Sim (2) Rom (3) Uko
(4) Tim (5) Pipli

Q.92. What is the distance between Uko and Tim lions?

- (1) 50 m (2) 70 m (3) 40 m
(4) 52 m (5) 30 m

Q.93. In which direction lion Pipli is facing now?

- (1) North (2) South (3) North-East
(4) East (5) West

Q.94. How many lions are there between lions Sim and Pipli?

- (1) None (2) One (3) Two
(4) Three (5) Four

Q.95. Point Y is in which direction with respect to X?

- (1) North (2) North-East (3) North-West
(4) South-East (5) West

Q.96-100. Study the following information carefully and answer the questions given below.

Eight people Pinki, Qamar, Riya, Seena, Tiya, Uma, Veeru and Wahid are sitting around the Octagon table in such a way that four of them are facing towards the centre and other four are facing outside the centre. Each person has different lucky number viz. 1, 2, 3, 4, 5, 6, 7 and 8, but not necessarily in the same order. Note - People sitting in alternating order are facing in the same direction.

Seena's daughter sits second to the right of Uma and on the immediate left of that person whose lucky number is 3. Qamar sits second to the left of Wahid's husband whose lucky number is neither 4 nor 7. Only one person sits between Wahid and Veeru. Pinki is married to Wahid. Veeru sits second to the right of the person whose lucky number is 8. Veeru is the father of Riya and is not an immediate neighbour of Tiya. Only one person is sitting between Pinki and Uma. Wahid's brother Seena, sits on the immediate left of his mother whose lucky number is 6. Pinki is the father of Veeru and only one person sits between Wahid's mother and Tiya. No female is an immediate neighbour of Qamar, who is immediate to the right of Veeru. Tiya is on the immediate right of the person whose lucky number is 2. Seena's daughter lucky number is 1. Uma, who is the sister of Veeru, her lucky number is 7 and is not an immediate neighbour of Wahid's husband. The one whose lucky number is 4 does not face towards the centre.

Q.96. What is Wahid's lucky number?

- (1) 2 (2) 4 (3) 3
(4) 7 (5) 8

Q.97. How is Uma related to Qamar?

- (1) Mother (2) Sister
(3) Daughter (4) Grand Mother
(5) Granddaughter

Q.98. Which of the following statement is true?

- (1) Veeru's lucky number is 5.
(2) Uma is Qamar's daughter.
(3) Pinki is to the immediate left of Tiya.
(4) Riya's face towards the centre.
(5) Pinki is the brother-in-law of Seena.

Q.99. Four of the following are alike in a certain way and form a group. Which of the following does not belong to that group?

- (1) Wahid (2) Veeru (3) Riya
(4) Pinki (5) Seena

Q.100. Who is sitting second to the right of Pinki?

- (1) Uma (2) Qamar (3) Wahid
(4) Veeru (5) Riya

Q.101-104. Study the following information carefully and answer the questions given below.

Eight people P, Q, R, S, T, U, V and W live on ten floors building starting from ground floor number

one to top floor number ten. There are two vacant floors in the building. Each person likes different songs Aadmi ek khilona hai, Mann ke mandir me, Bhaiya more rakhi ke, Papa kehte hai bada naam, I love my India, Chanda mama dur ke, Sun sun munne lori ki dhun and Gana aaye ya na aye, but not necessarily in the same order.

The one who likes the song "Gana aaye ya na aye" lives below the one who likes the song "Papa kehte hai bada naam" but does not live below the one who likes the song "Sun sun munne lori ki dhun". There are three floors between P and Q. The person who likes the song "Mann ke mandir me" lives below to both P and Q. There are only three floors gap between U and the one who likes the song "Bhaiya more rakhi ke". U lives one of the floors below to the one who likes the song "Bhaiya more rakhi ke". There are only three floors between U and S. V lives immediately below the one who likes the song "Chanda mama dur ke". The number of persons live between U and the one who likes the song "Bhaiya more rakhi ke" is same as the number of floors between U and the person who likes the song "I love my India". S does not like the song "Bhaiya more rakhi ke". The one who likes the song "Chanda mama dur ke" does not live on the topmost floor. There are two floors between W and R. The one who likes the song "Aadmi ek khilona hai" lives immediately between P and W. W likes the song "Mann ke mandir me" and lives on the bottom-most floor. Q lives above P.

Q.101. Who among the following likes the song "Papa kehte hai bada naam"?

- (1) P (2) V (3) Q
(4) S (5) R

Q.102. How many persons live between T and the one who likes song "Gana aaye ya na aye"?

- (1) Two (2) Three (3) Four
(4) One (5) Five

Q.103. Who among the following lives immediately above the vacant floor?

- (1) S
(2) T
(3) The one who likes song "Papa kehte hai bada naa"
(4) R
(5) The one who likes song "Mann ke mandir me"

Q.104. Which of the following floors is a vacant floor?

- (1) Second (2) Seventh (3) Sixth
(4) Ninth (5) Fourth

Q.105-109. Study the following information carefully and answer the questions given below.

In the given questions, two rows are given and to find out the resultant of a particular row following rules are given.

Step 1 – If an odd number is followed by an even number then the resultant comes by multiplying the numbers.

Step 2 – If an even number is followed by an odd non-prime number then the resultant will be the subtraction of two numbers.

Step 3 – If an even number is followed by prime number (except 2) then the resultant will be the addition of two numbers.

Step 4 – If an odd number is followed by a perfect cube then the resultant will be the subtraction of two numbers.

Step 5 – If an odd number is followed by another odd number then the resultant will be the addition of both the numbers.

NOTE- If two or more rules are applicable then apply the last one of the rules that apply.

Q.105. If X is the resultant of second row. Find the multiplication of the resultant of two rows.

X	6	15
5	13	3
(1) 1251	(2) 2125	(3) 2331
(4) 2131	(5) 2149	

Q.106. Find the difference of resultant of two rows.

8	3	8
12	9	7
(1) 7	(2) 1	(3) 2
(4) 5	(5) 6	

Q.107. Find the addition of the resultant of two rows.

15	4	21
15	25	17
(1) 91	(2) 95	(3) 98
(4) 99	(5) 96	

Q.108. If the sum of resultant of two rows is 130. Find the value of X.

3	64	15
7	03	X
(1) 40	(2) 44	(3) 12
(4) 14	(5) 46	

Q.109. Find the difference of the resultant of two rows. If A is the resultant of the first row.

3	216	6
A	5	11

- (1) 15 (2) 16 (3) 13
(4) 14 (5) 12

Q.110-114. Study the following information carefully to answer the given questions.

Eight persons - Anil, Bob, Charu, Deepak, Wahib, Farah, Geeta and Helan are sitting around a circular table, but not necessarily in the same order. Some of them are facing inside while the rest of them are facing outside. Each of them likes different brand bags viz. Classic, Moronal, Woodland, Jimmy N, Oricam, Pearl, Baggit and Diana.

Farah does not sit immediately next to Anil. Only two persons sit between Geeta and Helan. The one who likes Moronal's bag is facing opposite to centre and is to the immediate left of Anil. Farah and Wahib are facing the same direction and only two persons are sitting between them. The one who likes Pearl's bag sits immediately next to the one who likes Baggit's bag but not faces the one who likes Woodland's bag. Wahib sits second to the left of Anil. The one who likes Oricam's bag faces the one who likes Diana's bag. Deepak sits diagonally opposite to Bob who sits to the immediate right of Wahib and both Wahib and Bob are facing the same direction. The one who likes Woodland's bag sits between Farah and Bob. Farah does not like Classic's bag. Anil and Charu are facing outward direction but not as Farah. Charu sits second to the left of Geeta. The one who likes Diana's bag sits second to the right of the one who likes Woodland's bag. Deepak is facing the same direction as Farah. Geeta does not like Woodland's bag.

Q.110. Four of the following are alike in a certain way and form a group. Which of the following does not belong to that group?

- (1) Farah (2) Deepak (3) Geeta
(4) Charu (5) Bob

Q.111. Who among the following person faces the one who sits second to the left of Charu?

- (1) Anil (2) Deepak (3) Wahib
(4) Geeta (5) Farah

Q.112. Which of the following is not true regarding the given arrangement?

- (1) Anil sits immediately next to Helan.
(2) Geeta and Charu face the same direction.
(3) Deepak faces the person who likes Classic's bag.
(4) Wahib and Charu facing opposite to each other.
(5) All of the above

Q.113. Who among the following sits between Anil and Geeta?

- (1) Wahib (2) Deepak (3) Charu
(4) Helan (5) Farah

Q.114. Who among the following likes Jimmy N's bag?

- (1) Charu (2) Bob (3) Anil
(4) Helan (5) Farah

Q.115-119. Study the following information carefully and answer the questions given below.

Six dance forms like- M, H, E, S, A and C are taught at a Ramayan dancing centre. Each dance form was given a definite and continuous-time slot. In a day total 14 hours class was scheduled.

Note- A class of dance form can start its slot from a whole hour or half-hour only (i.e. a dance form can start from 2 pm or 2:30 pm but it cannot start from 2:07).

The class of M dance form takes place from 11 am to 12:30 pm. Only one class took place between the class of M and S dance forms. The time slot of the class of dance form S is twice the time slot of the class of dance form M. The class of dance form A starts from 5:30 pm. The class of dance form E took place somewhere in between the class of dance forms M and A but it did not take place immediately after or before the class of dance form A. Total slot time of the classes of dance forms H and C is 4.5 hours. The number of classes took place between the dance forms C and A is same as the number of classes between the dance forms E and C. Time slot of the class of dance form E is 1 hour less than the time slot of the class of dance form S.

Q.115. What is the total time slot of the classes of dance forms E and H?

- (1) 2 hours (2) 1.5 hours (3) 4 hours
(4) 3.5 hours (5) 3 hours

Q.116. At what time did the class of dance form H starts?

- (1) 2:30pm – 5:30pm (2) 6:30 am – 9:30am
(3) 9:30 am – 11:00am (4) 12:30pm – 2:30pm
(5) 6:00am – 9:00 am

Q.117. How many classes took place between the dance forms S and A?

- (1) None (2) One (3) Two
(4) Three (5) Four

Q.118. Which of the following dance form is taught immediately after the dance form E?

- (1) A (2) C (3) S
(4) H (5) M

Q.119. What is the time slot duration of the class of dance form A?

- (1) 2 hours (2) 1.5 hours (3) 3 hours
(4) 1 hour (5) Cannot be determined

Q.120-124. Study the following information carefully and answer the questions given below.

Eight people Ziya, Yashir, Xoro, Wahid, Varun, Uma, Tarun and Sahil were born in three different months (of the same year) but not necessarily in the same order, namely March, June and December such that not less than two people and not more than three people were born in a month. Each of them also likes different colours namely Red, Green, Blue, Orange, Pink, White, Black and Grey but not necessarily in the same order. Each belongs to different professions namely Doctor, Engineer, IAS, IPS, Scientist, Professor, Teacher and Fashion designer but not necessarily in the same order.

The one who is a teacher and the one who is an engineer was born on one of the months which have more than 30 days. Xoro likes grey colour and was born in the same month as Varun. Only Yashir and Sahil were born in March. The one who likes Pink colour was born in the month which has 30 days only. Uma was not born in the same month as Varun. Yashir is a scientist and the one who likes pink colour is a doctor. Wahid likes Orange colour and was born in the same month as Uma. Tarun does not like Pink. The one who likes Black and the one who likes Blue were born in the same month. The one who likes Black, who is an IAS was not born in the same month as Sahil. The one who likes red colour was born in the same month as Ziya. Yashir does not like green colour and Varun does not like pink. The one who is a scientist was born on one of the months which have more than 30 days and the one who is a professor was born on one of the months which has less than 31 days. The one who is IPS was born on one of the months which have less than 31 days and the one who is IAS was born on one of the months which has more than 30 days. Xoro is neither Doctor nor IPS. Sahil is a fashion designer. Uma does not like Black colour and the one who likes orange colour is an engineer. Xoro was not born in December.

Q.120. Which colour does Xoro like?

- (1) Blue (2) Grey (3) Pink
(4) White (5) Red

Q.121. Which of the following does not belong to the group?

(1) The one who is IPS.

(2) The one who likes Pink colour.

(3) Varun

(4) The one who was born in June.

(5) The one who is an engineer.

Q.122. Who among the following was born in December?

- (1) Xoro (2) Ziya (3) Yashir
(4) Varun (5) None of these

Q.123. Who among the following likes Orange Colour?

- (1) Varun (2) Sahil (3) Wahid
(4) Uma (5) Yashir

Q.124. Who among the following is IAS?

- (1) Varun (2) Tarun (3) Xoro
(4) Ziya (5) Uma

Q.125-129. Study the following information carefully and answer the questions given below.

Ten cars viz. X, H, R, Z, G, Y, K, S, N and L are given with their speeds viz. 9, 17, 30, 35, 45, 55, 70, 224, 367 and 575 but not necessarily in the same order. These cars are placed in two rows in such a way that five cars are in each row and each car from one row is exactly opposite a car from the other row. The above row is facing North direction and the row below is facing south direction.

Note- All the cars are placed from east to west in the increasing order of their speeds (in km/hr).

The car which is in front of car G is third to the right of car H and both G and H cars have a speed of multiple of 5. Car K is in front of car R. Cars X and Y are near to each other. Car L is at the extreme end and has the highest speed. The one who has a speed of 35 and 45 km/hr are near to each other. Cars N and S are near to each other and one of them has even number speed and the other has an odd number of speed. Car N has more speed than car G. Cars N and K have speed more than 50 km/hr. The speed of cars S and R is 367 km/hr and 45 km/hr respectively. Car H does not have the least speed. The car R is third to the extreme end. The car R is in front of the car which is near to Car Y whose speed is 17km/hr. Only one car is in between cars G and Y, neither of them has a speed of 55 or 35 km/hr.

Q.125. What is the sum of speeds of cars R and X?

- (1) 95 (2) 54 (3) 36
(4) 39 (5) 64

Q.126. Who among the following cars is placed to the immediate left of Y?

- (1) G (2) L (3) X
(4) S (5) K

Q.127. What is the speed of Z?

- (1) 224 km/hr (2) 35 km/hr (3) 70 km/hr
(4) 45 km/hr (5) 55 Km/hr

Q.128. Four of the following five are alike in a certain way and hence form a group. Which one of the following does not belong to the group?

- (1) X (2) L (3) S
(4) Z (5) H

Q.129. Find the difference between speed of cars N and K.

- (1) 170 km/hr (2) 171 km/hr (3) 169 km/hr
(4) 168 km/hr (5) 165 km/hr

Q.130-134. Study the following information carefully and answer the questions given below.

- A - Either the hour or minute hand of the clock on 4
B - Either the hour or minute hand of the clock on 2
C - Either the hour or minute hand of the clock on 5
D - Either the hour or minute hand of the clock on 9
E - Either the hour or minute hand of the clock on 6
F - Either the hour or minute hand of the clock on 12
Note - The first symbol represents the hours and the second symbol represents the minutes.

Example: Time "EE" represents 6 hours 30 minutes.

Q.130. A Company meeting is scheduled at "BB" but due to rain, there will be a delay of 2 hour 15 minutes. At what time the meeting will start now?

- (1) EC (2) AC (3) DA
(4) CD (5) ED

Q.131. A Bus completes its journey in six hours with usual speed of 110 km/hr without stopping on any of the stoppages but on Saturday it has to stop 15 minutes on each of the five stoppages between Delhi and Saharanpur. So at what time the Bus will reach Delhi with its usual speed every Saturday, if it departs at "CE" every Saturday?

- (1) FD (2) BC (3) BD
(4) DB (5) DE

Q.132. If a man takes 20 minutes to reach the airport and his aeroplane is scheduled at "CA". Then at what time should he leave to reach the airport 30 minutes earlier?

- (1) AC (2) AF (3) AB
(4) AD (5) AE

Q.133. An aeroplane is scheduled to arrive at Delhi at "DC". It takes 2 hours 40 minutes to reach Delhi from Saharanpur. At what time it should depart from

Saharanpur to arrive Delhi at least 25 minutes before scheduled time?

- (1) CA (2) EA (3) EC
(4) CB (5) DB

Q.134. An aeroplane is scheduled to depart at "DE". But due to technical problem aeroplane has been late by 3 hrs. Then at what time it departs from the airport?

- (1) CA (2) CD (3) FE
(4) EC (5) DC

Q.135. Study the following information carefully and answer the question given below.

Statement- Indian player X announced retirement from state match to focus on the International match 2021 in mind.

Which of the following can be an assumption in favour of the statement?

- (1) He played his last match against Newzealand in which he defeated.
(2) Because of his dream of winning the International match for his country and giving his best in it.
(3) He wants to retire from state match to focus her energies on readying himself for the 2021 International match.
(4) Both 2 and 3
(5) Both 1 and 2

Q.136. The question given below consists of a statement, followed by two arguments numbered I and II. You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

Statement: Should women be allowed to operate fighter aircraft if they meet all standards?

Arguments:

- I. No, women are physically weaker than men.
II. Yes, women have already proven competence in aircraft - they have already operated several aircraft in many countries, so it makes no sense to officially keep them out.
(1) Only argument I is strong
(2) Only argument II is strong
(3) Either I or II is strong
(4) Neither I nor II is strong and
(5) Both I and II are strong

Q.137. A statement is given followed by three inferences numbered I, II, and III. Consider the statement to be true even if it is at variance with commonly known facts. You have to decide which of the inferences, if any, follow from the given statement.

The Madhya Pradesh government has announced a ₹50 lakh insurance cover for all those engaged in the treatment of coronavirus infected persons.

Statement: John Sena began the week facing opposition to his embrace of Undertaker and ended it with a pointing finger to his many critics by inviting more people to his big party.

Inferences:

- I. John Sena and many people are not good friends.
- II. No prior man has ever embraced another man.
- III. Undertaker has been a long-time enemy of John Sena.

- (1) Only I can be inference.
- (2) Both I and II can be inference.
- (3) Only III can be inference.
- (4) Both I and III can be inference.
- (5) Both II and III can be inference.

Q.138. In the question given below, a statement is given followed by three courses of action. A course of action is taken for improvement, follow up, etc. Read the statement carefully and give your answer.

Statement: A terrorist killed a 35-year-old Xim Nong Koi and injured seven people in a lively neighbourhood near Hongkong' famed Temple Street Night Market before he was killed by police on Tuesday night.

Courses of Action:

- I. Any person seen carrying a weapon without a licence should be immediately taken into police custody.
- II. The government should ban the sale of the weapon in all major cities.
- III. More policemen should be posted near all major tourist spots to avoid such untoward incidents.

- (1) Only course of action I follows
- (2) Only course of action II follows
- (3) Both I and II follow
- (4) Both II and III follow
- (5) Both I and III follow

Q.139. A study published in APOS Medicine found that intoxication was the cause of 1 in 10 deaths in the United States. Also, intoxication was the third-leading cause of death in men and women, after high blood pressure and smoking. Therefore, many doctors believe that this long-term intoxication has been classified as a serious illness because it not only reduces life expectancy but also impairs the normal functioning of the body.

Which of the following statements, if true, undermines the given argument?

- (1) Excessive intoxication can reduce a person's life expectancy by 12 years.
- (2) Intoxication is the result of too much drinking and cannot be defined as a per disease.
- (3) Low body temperature is one of the symptoms of Intoxication such as irregular breathing (a gap of more than 10 seconds between breaths), Blue-tinged skin or pale skin which are classified as diseases.
- (4) The Food and Drug Administration, the American Heart Association, the American College of Cardiology, and the drug Society, the National Heart, Lung and Blood Institute, and the American College of Gastroenterology have identified intoxication as a disease.
- (5) Intoxication and intoxication-related health conditions cost an estimated 10% of annual medical spending in the United States.

Q.140. In each below is given a statement followed by three conclusions numbered I, II and III. You have to assume everything in the statement to be true, then consider the two conclusions together and decide which of them logically follows beyond a reasonable doubt from the information given in the statement Give answer accordingly.

Statement: India invited President Jair Bolsonaro for the Republic day 2020 celebrations. This was the third invitation from India. He is a Brazilian President and last year he attended the BRICS conference. BRICS is a grouping acronym referring to the countries of Brazil, Russia, India, China and South Africa.

Which of the following can be concluded from the given statement?

Conclusions:

- (i) Republic day 2020 will be the third event ever where so many leaders will together be the chief guests at the parade which would showcase India's military might.
 - (ii) India is the only country among Brazil, Russia, China and South Africa which celebrates Republic Day.
 - (iii) Singapore and India are actively engaged in a comprehensive economic partnership, which is expected to emerge as the largest regional trading arrangement.
- (1) If only conclusion II follows
 - (2) If only conclusion I and III follow
 - (3) If only conclusion I follows
 - (4) If only conclusion III follows
 - (5) None follows

SBI CLERK MAINS/GENERAL/FINANCIAL AWARENESS

- Q.141.** 19th August is celebrated as _____.
 (1) International Workers' Day
 (2) National Voters Day
 (3) World Photography Day
 (4) National Army Day
 (5) International Civil Aviation Day
- Q.142.** The India international exchange Limited is a subsidiary of which of the following?
 (1) National Stock Exchange
 (2) Metropolitan Stock Exchange
 (3) Calcutta Stock Exchange
 (4) Bombay Stock Exchange
 (5) None of these
- Q.143.** Why the fifth digit in IFSC code is zero?
 (1) For future purpose
 (2) For present purpose
 (3) For past purpose
 (4) For present & future purpose
 (5) None of these
- Q.144.** Who is the minister of Information and Broadcasting Ministry?
 (1) Amit Shah
 (2) Nitin Gadkari
 (3) Nirmala Sitharaman
 (4) Prakash Javadekar
 (5) Subrahmanyam Jaishankar
- Q.145.** What is the full form of "MCLR"?
 (1) Marginal Commodity of Funds based Lending Rate
 (2) Marginal Cost of Lending Rate
 (3) Multiple Commodity Lending Rate
 (4) Marginal Cost of Funds based Lending Rate
 (5) None of these
- Q.146.** Where is Tadoba National Park situated?
 (1) Nagaland (2) Rajasthan
 (3) Maharashtra (4) Jammu and Kashmir
 (5) West Bengal
- Q.147.** RBI constituted a six-member committee to strengthen the corporate governance framework of systematically important CICs. What is the full form of CIC?
 (1) Core Investment Company
 (2) Core Investment Corporation
 (3) Cash Investment Company
 (4) Cash Investment Corporation
 (5) None of these
- Q.148.** "Relentless" is the autobiography of which person?
 (1) N. R. Madhava Menon
 (2) Narendra Modi
 (3) Yashwant Sinha
 (4) Shashi Kapoor
 (5) Sharad Pawar
- Q.149.** Hemis festival is celebrated in which region of India?
 (1) Chandigarh (2) Ladakh (3) Bihar
 (4) Rajasthan (5) None of these
- Q.150.** _____ is an Indian folk dance originating from the "Konkan" region which is the coastal region of the states of Goa and Maharashtra.
 (1) Fugdi (2) Bardo Chham
 (3) Dandia Raas (4) Bihu
 (5) None of these
- Q.151.** TRC Turf Ground is a football ground in _____.
 (1) Assam (2) Goa
 (3) Arunachal Pradesh (4) Jammu and Kashmir
 (5) Gujarat
- Q.152.** "Operation Sunrise" is conducted between India and which country?
 (1) Maldives (2) Thailand (3) Myanmar
 (4) Singapore (5) Nepal
- Q.153.** Where is the headquarters of the think-tank Atlantic Council?
 (1) Rome (2) Geneva (3) Washington
 (4) Paris (5) Vienna
- Q.154.** Which country is not a member of the BRICS group?
 (1) India (2) China (3) Sri Lanka
 (4) South Africa (5) Brazil
- Q.155.** Who is the present President of the World Bank?
 (1) David Malpass (2) Kristalina Georgieva
 (3) Takehiko Nakao (4) Christine Lagarde
 (5) Jin Lique
- Q.156.** Name the country which will host the G20 summit in 2020.
 (1) Saudi Arabia (2) Paris (3) Geneva
 (4) London (5) New York

SBI CLERK MAINS

- Q.157.** What is the color of the number plate of Electric Vehicles in India?
(1) Blue (2) White (3) Red
(4) Green (5) Pink
- Q.158.** Jaspal Rana is related to which sport?
(1) Shooting (2) Wrestling (3) Shot Put
(4) Cricket (5) Hockey
- Q.159.** The Book "Coming Round the Mountain: In the Year of Independence" is written by which of the following?
(1) R.K. Narayan (2) Charles Dickens
(3) Khushwant Singh (4) Ruskin Bond
(5) Jhumpa Lahiri
- Q.160.** Puthandu festival is celebrated in which state?
(1) Tamil Nadu (2) Karnataka (3) Gujarat
(4) Kerala (5) Assam
- Q.161.** The Geographical Indications of Goods (Registration & Protection) Act, 1999 has come into force from which year?
(1) 2001 (2) 2005 (3) 2003
(4) 2002 (5) None of these
- Q.162.** Where is the headquarters of ADB (Asian Development Bank) located?
(1) Philippines (2) Geneva (3) Washington
(4) Paris (5) Vienna
- Q.163.** What is the full form of NCLAT?
(1) National company law action tribunal
(2) National company law act tribunal
(3) National company law appellate task
(4) National company law appellate tribunal
(5) None of these
- Q.164.** Rani Rampal is associated with which sport?
(1) Cricket (2) Badminton (3) Tennis
(4) Hockey (5) Basketball
- Q.165.** Yamoussoukro is the capital of which countries?
(1) Oman (2) Faroe Islands
(3) Solomon Islands (4) Ivory Coast
(5) Marshall Islands
- Q.166.** Vijayawada is a city in the Andhra Pradesh Region, it is situated on which river?
(1) Vaigai (2) Kaveri (3) Tungabhadra
(4) Krishna (5) Godavari
- Q.167.** Sitanadi wildlife sanctuary is situated in which among the following states?
(1) Chhatisgarh (2) Bihar (3) Punjab
(4) Tripura (5) Rajasthan
- Q.168.** Central Coalfields Limited is a subsidiary of Coal India Limited, an undertaking of the Government of India. The headquarters of Central Coalfields Limited in which city?
(1) Hyderabad (2) Ranchi (3) Kolkata
(4) Patna (5) New Delhi
- Q.169.** Reliance Stadium or Indian Petrochemicals Corporation Ltd Sports Complex Ground is located in which state?
(1) Ranchi, Jharkhand (2) Vadodara, Gujarat
(3) Mumbai, Maharashtra (4) Kochin, Kerala
(5) Bengaluru, Karnataka
- Q.170.** Orang National Park is also known as Rajiv Gandhi National park, located in which state?
(1) Assam (2) Tripura
(3) Meghalaya (4) Arunachal Pradesh
(5) Sikkim
- Q.171.** Damanganga - Pinjal River linking project will fulfill water needs in _____ till 2060.
(1) Bihar (2) Gujarat
(3) Maharashtra (4) Madhya Pradesh
(5) Telangana
- Q.172.** The Global Gender Gap Report is not based on which parameter?
(1) Environment (2) Health
(3) Education (4) Economy
(5) None of these
- Q.173.** Recently who has been appointed the Revenue Secretary as the new Finance Secretary?
(1) Rajiv Kumar (2) Ashok Srivastava
(3) Ajay Kumar Bhalla (4) Ajay Bhushan Pandey
(5) Pramod Kumar Mishra
- Q.174.** Which mission was launched by Union Steel Minister Dharmendra Pradhan with the objective of accelerated development of Eastern India through an integrated steel hub in Kolkata, West Bengal?
(1) PURVODAYA (2) SARVODAYA
(3) PROTSAHAN (4) SERVICE
(5) None of these
- Q.175.** The Defense Expo 2020 has been organized in which of the following city?
(1) Patna (2) Jaipur (3) Lucknow
(4) Hyderabad (5) Pune

- Q.176.** Who has been appointed as the key member of the "White House Coronavirus task Force" constituted by US President Donald Trump recently?
 (1) Ajit Pai (2) Alex Azar
 (3) Neomi Rao (4) Seema Verma
 (5) Nikki Haley
- Q.177.** Recently who was appointed as CEO of Digitas India?
 (1) Manoj Chauhan (2) Unny Radhakrishnan
 (3) Kartik Agrawal (4) Rahul Joshi
 (5) Sanjay Sharma
- Q.178.** In which city Pusan Kristi Vigyan Mela 2020 was inaugurated by the Union Minister Narendra Singh Tomar recently?
 (1) Rishikesh (2) Udaipur (3) Dehradun
 (4) New Delhi (5) Varanasi
- Q.179.** SBI Card launched 'SBI Card Pay'. It is based on which technology?
 (1) Hide Card Emulation
 (2) Host Credit Emulation
 (3) Hide Credit Emulation
 (4) Host Card Emulation
 (5) None of these
- Q.180.** Which of the following team won the Ranji Trophy title 2020?
 (1) Railways (2) Saurashtra (3) Mumbai
 (4) Karnataka (5) Bengal
- Q.181.** Which of the following constitutes the Task Force on Offshore Rupee Markets?
 (1) Reserve Bank of India
 (2) State Bank of India
 (3) Industrial Development Bank of India
 (4) Central Bank of India
 (5) None of the above
- Q.182.** The Department of Industrial Policy and Promotion (DIPP) works under _____.
 (1) Ministry of Chemical and Fertilizers
 (2) State Bank of India
 (3) Ministry of Commerce and Industry
 (4) Ministry of Consumer Affairs
 (5) Ministry of Defence
- Q.183.** Which organization has allowed obtaining universal account number online in India?
 (1) IRDA (2) LIC (3) EPFO
 (4) ESIC (5) CRA
- Q.184.** Cricketer Vernon Philander has announced his retirement, he is related to which country?
 (1) South Africa (2) India (3) Nepal
 (4) Oman (5) None of these
- Q.185.** Which of the following women chess players has recently won the World Rapid Championship title?
 (1) Ankita Bhambri (2) Koneru Hampi
 (3) Pragya Vajpayee (4) Nutan Awasthi
 (5) Nona Gaprindashvili
- Q.186.** "Raut Nacha" folk dance is performed in which state of India?
 (1) Haryana (2) Rajasthan
 (3) Chhattisgarh (4) Madhya Pradesh
 (5) Bihar
- Q.187.** Which fighter aircraft, known for its outstanding performance in the Kargil War, has been retired from the Indian Air Force?
 (1) F-16 (2) Sukhoi SU-30
 (3) Tejas (4) MiG-27
 (5) MiG-25
- Q.188.** Which bank has partnered with the M1 Exchange Trade Receivables Discounting System (TReDS) platform for MSME bill discounting?
 (1) State Bank of India (2) Bank of Maharashtra
 (3) Allahabad Bank (4) Bank of Baroda
 (5) Punjab National Bank
- Q.189.** 21st Commonwealth Table Tennis Championship will be held at _____.
 (1) Saurashtra Cricket Association Stadium
 (2) Jawahar Lal Nehru Indoor Stadium
 (3) Chandrasekharan Nair Stadium
 (4) Sardar Vallabhbhai Patel Stadium
 (5) Lal Bahadur Shastri Stadium
- Q.190.** Global Multidimensional Poverty Index is released by _____.
 (1) United Nations Environment Programme
 (2) Global Footprint Network
 (3) Institute of Economics & Peace
 (4) United Nations Development Programme
 (5) World Intellectual Property Organisation

American folk legend John Prine has passed away due to the coronavirus complications.
 He was 73.

EXPLANATION/SBI CLERK MAINS/ENGLISH LANGUAGE

- Q.1.(2)** The answer is mentioned in the third line, First paragraph.
- Q.2.(4)** The answer lies in the last line, first paragraph.
- Q.3.(5)** By reading the whole passage thoroughly, the answer can be obtained.
- Q.4.(3)** The answer lies in the fourth line, second paragraph.
- Q.5.(1)** The answer lies in the second line, second paragraph.
- Q.6.(4)** The answer can be inferred from the third paragraph.
- Q.7.(5)** The answer can be inferred from the second paragraph.
- Q.8.(5)** The answer can be inferred after reading the passage carefully.
- Q.9.(4)** The answer can be inferred from the third paragraph.
- Q.10.(3)** The answer can be inferred from the end of the second paragraph.
- Q.11.(4)** 'peaceably' should replace 'peaceable' as an adverb will be apt here to qualify the action of 'registering the protest'.
- Q.12.(5)** No error.
- Q.13.(4)** 'it is' will be correct as it is an assertive sentence where helping verb (is) is used after noun/pronoun.
- Q.14.(3)** 'bated (adj. – in great suspense)' should replace 'bate' as it is to be used as an adjective here.
- Q.15.(4)** 'in memory' is correct as preposition 'in' will be appropriate here.
- Q.16.(3)** 'on the mend' is the correct phrase which means 'improving in health or condition; recovering'.
- Q.17.(5)** In I, II and III sentence, Taut (adj.) – stretched or pulled tight; not slack; tight.
- Q.18.(3)** In I and II sentence, Coerce (v) – pressurize. In III sentence, Entail (v) – involve (something) as a necessary part or consequence.
- Q.19.(5)** In I, II and III sentence, Bravado (n) – a bold manner or a show of boldness intended to impress or intimidate.
- Q.20.(1)** Flounder (v) – struggle.
Outbreak (n) – outburst.
For other options-
Flump (v) – fall or sit down heavily.
- Q.21.(3)** Delirious (adj.) – in an acutely disturbed state of mind.
Shove (v) – push (someone or something) roughly; thrust.
Scuffle (n) – fight/tussle.
For other options-
Sheer (v) – avoid or move away from an unpleasant topic.
- Q.22.(5)** Vigour (n) – strength.
Wage (v) – carry on (a war or campaign); conduct.
- Q.23.(5)** All three options A, B and C convey the correctly derived message.
- Q.24.(3)** Options B and C convey the correctly derived message.
Sentence A conveys that 'carelessness of supply chains has led to spread of Covid-19' which is contextually illogical.
- Q.25.(4)** Options A and B convey the correctly derived message.
Sentence C conveys that 'the hope is that economy is in danger' whereas the passage conveys that 'the three quarters belies (contradicts) hope' which makes this sentence out of the context.
- Q.26.(1)** Stem (v) – originate in or be caused by.
For other options:
Root (v) – establish deeply and firmly.
- Q.27.(3)** Hurdle (n) – a problem or difficulty.
Hindrance (n) – a thing that provides resistance/delay.
For other options:
Dubiousness (n) – doubtfulness.
Perilous (adj.) – dangerous.
- Q.28.(5)** Dysfunctional (adj.) – not operating normally or properly.
For other options:
Interdivisional (adj.) – occurring between or involving two or more divisions.
- Q.29.(4)** Undernourished (adj.) – having insufficient food or other substances for good health and condition.
For other options:

- Impoverish (v) – make (a person or area) poor.
Enfeeble (v) – make weak.
- Q.30.(2)** Attain (v) – succeed in achieving (something that one has worked for).
For other options:
Bereave (v) – deprive.
- Q.31.(3)** Tentative (adj.) – not certain or fixed; provisional.
For other options-
Exacerbate (v) – worsen.
- Q.32.(3)** Overshoot (v) – exceed (a financial target or limit).
For other options-
Entail (v) – involve (something) as a necessary part.
- Q.33.(4)** Consensus (n) – a general agreement.
Warfare (n) – engagement in or the activities involved in war or conflict.
For other options-
Combat (n) – fighting between armed forces.
Harmony (n) – the state of being in agreement or concord.

- Q.34.(2)** It is widely known that success has come to the singer. In spite of that, he is still dealing with the hurdles to attain more achievements.
- Q.35.(3)** Her vivid blue eyeshade made her considerably tiny eyes, pop out besides the fact that she had a thick line of eyeliner on.
- Q.36.(2)** This house I chose is on the best street in the neighborhood. Furthermore, it has easy access to the nearby highway which links two major cities.
- Q.37.(4)** The two principal railway corporations, the Southern and the Seaboard Air Line, contended that the act was clearly comprehensible. On the contrary, the minor ones vehemently spurned it.
- Q.38.(4)** tend (V1 is to be used as the sentence is in present tense) to heighten (to + V1) suspicions (noun after verb) of
- Q.39.(5)** whether Sia with her team was (*singular helping verb as per the first subject*) aware of her (*refers to Sia*).
- Q.40.(3)** has given **in-principle nod** (agree to something in principle) for exploring ('ing' form of verb after preposition).

EXPLANATION/SBI CLERK MAINS/QUANTITATIVE APTITUDE

Q.41.(1)

$$40A \rightarrow 6 \rightarrow 240$$

$$40B \rightarrow 5 \rightarrow 200$$

$$A+B=80$$

$$\frac{30 \times 40}{80} = 15$$

Q.42.(3) $12 \times 700: 12 \times 1000: 9 \times 1050$

$$= 56: 80: 63$$

$$63x = 12600$$

$$x = 200$$

$$199 \times 200 = 39800$$

Q.43.(5) Number of consonants = 7

Number of vowels = 3

$$\text{Required ways} = (8! \times 3!)/2!$$

$$= 120960$$

Q.44.(2)

$$\frac{72}{x+y} + \frac{32}{x-y} = 20$$

$$\frac{15}{x+y} + \frac{6}{x-y} = 4$$

$$x+y=6$$

Q.45.(1)

$$20x \times 42 = 840x$$

$$13x \times 21 = 273x$$

$$840x - 273x = 567x$$

$$567x/7 = 81$$

$$21 + 81 = 102$$

Q.46.(2)

Let the numbers are 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16 and 17.

the average of these numbers are $X = 9$

after removing 4 students who got 15, 11, 9 and 7 marks the new average is Y which is less than the old average X.

Q.47.(2)

$$\frac{p \left(1 + \frac{r}{100} \right)^6}{p \left(1 + \frac{r}{100} \right)^3} = \frac{279}{186}$$

$$\Rightarrow \left(1 + \frac{r}{100} \right)^3 = \frac{279}{186}$$

$$\Rightarrow p \times \frac{279}{186} = 18600$$

$$\Rightarrow p = 12400$$

BMW has introduced Contactless Experience, a digital-first purchase experience that aims to prioritise safety for its customers.

Q.48.(4)

$$\frac{7x+5}{8x+5} = \frac{8}{9}$$

$$63x + 45 = 64x + 40$$

$$x = 5$$

$$7x = 35$$

$$\text{Pramod} = 30$$

$$8x = 40$$

$$\text{Ramesh} = 45$$

$$30:45 = 2:3$$

Q.49.(3) $40 \times 75\% = 30$

$$40 - 30 = 10$$

$$10 \times 1/5 = 2$$

$$10 - 2 = 8$$

$$8 \times 100/40 = 20\%$$

Q.50.(5) $60x + 390 = 65x + 325$

$$5x = 65$$

$$x = 13$$

$$13 + 5 = 18$$

Q.51.(3) $12 \times 9 = 108$ **Q.52.(2)** $22 \times 3.5 \times 12 = 924$ **Q.53.(1)** $122.5 - 48.3 = 74.2$ **Q.54.(4)** $725 - 120 = 605$ **Q.55.(3)** $77 \times 3.5 = 269.5$ **Q.56.(1)** Let the profit of P = 1500

so the profit of Q = 1900

$$\text{The profit of P in next year} = 1500 \times 24\% = 360$$

$$= 1500 + 360 = 1860$$

$$\text{The profit of Q in previous year} = x \times 85\% = 1900$$

$$x = 2235$$

$$\text{Required ratio} = 1860:2235 = 124:149$$

Q.57.(2) Let the profit of P and Q in the year 2012 is 1000

$$\text{Then profit of P in 2013} = 1000 \times 24\% = 1240$$

$$\text{And the profit of Q in 2014} = 1000 \times 82\% \times 85\% = 697$$

$$\text{Required}\% = 697 \times 100/1240 = 56.2\%$$

Q.58.(5) Can't be determined**Q.59.(1)** The total profit of company P in 2012 = $x \times 124\% = 1984$

$$x = 1600$$

$$\text{The total profit of company Q in 2012} = A \times 82\% = 1886$$

$$A = 2300$$

$$\text{The required difference} = 2300 - 1600 = 700$$

Q.60.(3)

$$E : I$$

$$P = 20 : 24$$

$$Q = 20 : 25$$

$$\therefore P:Q(\text{income}) = 24:25$$

So, let the income of P = 2400, then the income of Q = 2500

$$2400 \times 125\% = 3000$$

$$2500 \times 70\% = 1750$$

$$\text{required answer} = 12:7$$

Q.61.(5) Only II statement is sufficient.**Q.62.(1)** Either statement I and II together or I and III together are sufficient**Q.63.(5)** All the three statements together are sufficient.**Q.64.(2)** Any two of them are sufficient to give the answer.**Q.65.(2)** Either II alone or I and III together are sufficient to answer the question.**Q.66.(4)** $12.5\% = 1/8$

$$M.P = 8$$

$$S.P = 7$$

$$7 = 490$$

$$1 = 70$$

$$8 = 560$$

Q.67.(5) $15\% = 3/20$ M.P = 20 S.P = 17

$$17 = 1156$$

$$1 = 68$$

$$20 = 1360$$

$$M.P = 1360$$

$$13.3\% = 2/15$$
 M.P = 15 S.P = 13

$$15 = 600$$

$$1 = 40$$

$$13 = 520$$

$$S.P = 520$$

$$1360: 520$$

$$34: 13$$

Q.68.(1) $580 - 580 \times 3.44\% = 560$ (approx.)

$$112\% = 560$$

$$1\% = 5$$

$$100\% = 500$$

$$\text{Required}\% = \frac{80}{500} \times 100 = 16\%$$

Q.69.(4) If the cost price and the marked price of the article is same then the discount % = loss%.
So, the loss percentage is 20%

Q.70.(5) $13.3\% = 2/15$ M.P = 15 S.P = 13

$$15 = 600$$

$$1 = 40$$

$$13 = 520$$

$$\text{S.P} = 520$$

$$40\% = 2/5$$
 C.P = 5 S.P = 7

$$7 = 490$$

$$1 = 70$$

$$5 = 350$$

$$520: 350$$

$$52: 35$$

Q.71.(1)

$$\frac{22}{7} \times r^2 (2r + 5) = 462$$

$$r^2 (2r + 5) = 147$$

$$r = 3.5$$

$$2 \times \frac{22}{7} \times 3.5 = 22$$

Q.72.(3) $106x - 90x = 200$

$$16x = 200$$

$$x = 12.5$$

$$x = 1250$$

Q.73.(1)

$$1 \quad A - B = 10$$

$$-2 \quad C - B = 5 \quad 10$$

$$7 \quad A + C = \frac{10}{7}$$

$$A - B + C = \frac{6}{2}$$

$$C = 2$$

$$\frac{10}{2} = 5$$

Q.74.(4) $27x + 5x = 32x$

$$32x = 160$$

$$x = 5$$

$$27x = 135; 5x = 25$$

$$\frac{25 + p}{135} = \frac{1}{3}$$

$$p = 20$$

Q.75.(1)

$$\frac{{}^4C_3 + {}^5C_3 + {}^6C_3}{{}^{15}C_3} = \frac{34}{455}$$

Q.76.(1)

Year	Akhilesh (5 acre)	Sangram (3 acre)
	Wheat production	Wheat Production
2015	0	0
2016	1250 $1250 - 100 = 1150$	400 $400 + 100 = 500$
2017	$120 + 80 = 200$	$800 - 80 = 720$
2018	150	150

Required answer = 150

Q.77.(2)

$$\frac{800 - 150}{800} \times 100 = \frac{650}{8} = 81.25\%$$

Q.78.(3) $800 + 150 = 950$

Q.79.(4) $(1250 + 120 + 150) - (400 + 800 + 150)$
 $= 170$

Q.80.(5)

$$\frac{1250}{5} : \frac{400}{3} = 15 : 8$$

Q.81.(5) Quantity I:

Let speed of boat in still water and speed of current be x kmph and y kmph respectively.

$$(x + y) = 125\% \text{ of } x$$

$$100y = 25x$$

$$x : y = 4 : 1$$

$$\text{Required \%} = \frac{1}{4} \times 100 = 25\%$$

Quantity II:

$$\text{Rate of interest} = \frac{4 \times 100}{16} = 25\%$$

Hence, Quantity I = Quantity II

Q.82.(1) Quantity I:

Total area of the park = $625 \times 4 = 2500$

According to the question,

$$156.25b \times b = 2500 \times 100$$

$$b^2 = 1600$$

$$b = 40$$

$$\text{Perimeter of the rectangle} = 2(62.5 + 40) = 205 \text{ m.}$$

Quantity II:

Let length of the rectangle = $5x$ m

and breadth of the rectangle = $3x$ m

According to the question,

$$(5x - 8) = 3x$$

$$2x = 8$$

$$x = 4$$

$$\text{Area of the square thus formed} = 12 \times 12 = 144 \text{ m}^2$$

Hence, Quantity I > Quantity II

Q.83.(1) Quantity I:

$$\text{Required probability} = \frac{2}{5}$$

Quantity II:

$$\text{Required probability} = \frac{{}^8C_2}{{}^{18}C_2}$$

$$= \frac{28}{153}$$

Hence, Quantity I > Quantity II

Q.84.(5) Quantity I:

$$\text{C.P. of one article} = \frac{1}{5}$$

$$\text{M.P. of one article} = \frac{5}{4} \times \frac{1}{5} = \frac{1}{4}$$

$$\text{S.P. of one article} = \frac{22}{25} \times \frac{1}{4}$$

$$\text{Number of articles} = \frac{100}{22} \times 22 = 22$$

Quantity II:

$$\text{C.P. of one article} = \frac{1}{4}$$

$$\text{M.P. of one article} = \frac{63}{50} \times \frac{1}{4} = \frac{63}{200}$$

$$\text{S.P. of one article} = \frac{90}{100} \times \frac{63}{200}$$

$$\text{Number of articles} = \frac{200 \times 100}{90 \times 63} \times 28.35 = 100$$

Hence, Quantity I = Quantity II

Q.85.(3) Quantity I:

Let the amount that A had initially be Rs. x .

$$\text{Then, amount received by B} = \text{Rs. } \frac{x}{3}$$

Amount remaining with A

$$= \text{Rs. } \left(x - \frac{x}{3} \right) = \text{Rs. } \frac{2x}{3}$$

$$\text{Amount received by C} = \text{Rs. } \left(\frac{1}{2} \times \frac{2x}{3} \right) = \text{Rs. } \frac{x}{3}$$

$$\text{Given, } \frac{2x}{3} - \frac{x}{6} = 2500$$

$$x = 5000$$

$$\text{Amount received by B} = \frac{1}{3} \times 5000 = \text{Rs. } 1666.67$$

Quantity II:

Let the amount that P had initially be Rs. x .

$$\text{Then, amount received by Q} = \text{Rs. } \frac{x}{2}$$

$$\text{Amount remaining with P} = \text{Rs. } \left(x - \frac{x}{2} \right) = \text{Rs. } \frac{x}{2}$$

$$\text{Amount received by R} = \text{Rs. } \left(\frac{1}{4} \times \frac{x}{2} \right) = \text{Rs. } \frac{x}{8}$$

$$\text{Given, } \frac{x}{2} - \frac{x}{8} = 1875$$

$$x = 5000$$

$$\text{Amount received by Q} = \frac{1}{2} \times 5000 = \text{Rs. } 2500$$

Hence, Quantity I < Quantity II

Q.86.(1) Common Explanation:

Player	Run scored	Ball faced	Strike rate
Rohit Sharma	515	309	166.67
David Warner	488	366	133.33
Shakib-al-hasan	366	240	152.5
Kane Williamson	297	216	137.5
Joe Root	275	176	156.25

Required answer = Rohit Sharma

Q.87.(1) Required answer =

$$\frac{309 + 366 + 240 + 216 + 176}{5} = \frac{1307}{5} = 261.4$$

Q.88.(2) Required answer =

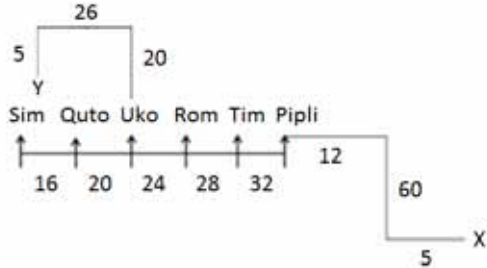
$$\frac{515 + 488}{309 + 366} \times 100 = \frac{1003}{675} \times 100 \approx 149$$

Q.89.(3) Required answer = $366 - 176 = 190$

Q.90.(3) Required answer = $\frac{216}{240} \times 100 = 90\%$

EXPLANATION/SBI CLERK MAINS/REASONING ABILITY & COMPUTER APTITUDE

Q.91-95.



First row – 21 6 15

According to step 1: “21 6” = $21 \times 6 = 126$

According to step 2: “126 15” = $126 - 15 = 111$

111 is the resultant of first row.

Multiplication between the resultant of two rows
= $111 \times 21 = 2331$

Q.105.(3)

Q.106.(1)

Q.107.(5)

Q.108.(2)

Q.109.(2)

Q.110-114.

Q.91.(3)

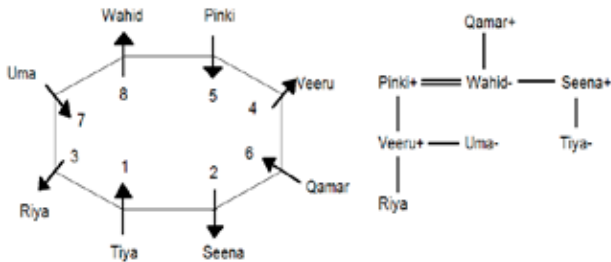
Q.92.(4)

Q.93.(4)

Q.94.(5)

Q.95.(3)

Q.96-100.



Q.96.(5)

Q.97.(5)

Q.98.(5)

Q.110.(4)

Q.111.(3)

Q.112.(2)

Q.99.(4)

Q.100.(1)

Q.113.(2)

Q.114.(5)

Q.115-119.

Q.101-104.	Floor	Person	Song
	10	T	Bhaiya more rakhi ke
	9	Vacant Floor	
	8	Vacant Floor	
	7	Q	Papa kehte hai bada naam
	6	U	Chanda mama dur ke
	5	V	Gana aaye ya na aye
	4	R	I love my India
	3	P	Sun sun munne lori ki dhun
	2	S	Aadmi ek khilona hai
	1	W	Mann ke mandir me

Dance form	Time slot
S	6:30 am – 9:30 am
H	9:30 am – 11:00 am
M	11:00 am – 12:30 pm
E	12:30 pm – 2:30 pm
C	2:30 pm – 5:30 pm
A	5:30 pm – 8:30 pm

Q.101.(3)

Q.102.(1)

Q.103.(2)

Q.104.(4)

Q.105-109. Second row – 5 13 3

According to step 5: “5 13” = $5 + 13 = 18$

According to step 3: “18 3” = $18 + 3 = 21$

21 is the resultant of second row.

Q.115.(4)

Q.116.(3)

Q.117.(5)

Q.118.(2)

Q.119.(3)

Q.120-124.

Person	Month	Colour	Profession
Yashir	March (31)	White	Scientist
Sahil	March (31)	Green	Fashion designer
Ziya	June (30)	Pink	Doctor
Xoro	June (30)	Grey	Professor

The Karnataka government has unveiled a dedicated Covid website to disseminate authentic information.

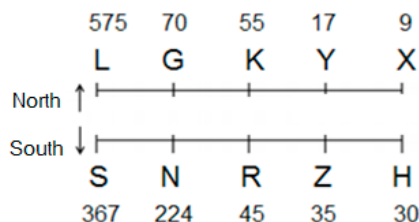
SBI CLERK MAINS

Varun	June (30)	Red	IPS
Wahid	December (31)	Orange	Engineer
Uma	December (31)	Blue	Teacher
Tarun	December (31)	Black	IAS

Q.120.(2) Q.121.(5) Q.122.(5)

Q.123.(3) Q.124.(2)

Q.125-129.



Q.125.(2) Q.126.(5) Q.127.(2)

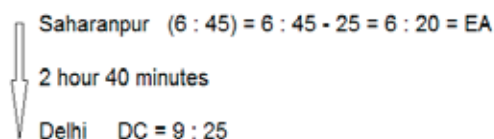
Q.128.(4) Q.129.(3)

Q.130.(2) $BB = 2 : 10 + 2 : 15 = 4 : 25 = AC$

Q.131.(1) $CE = 5 : 30 + 6 \text{ hr} + 15 \text{ mins} \times 5 = 11 : 30 + 75 \text{ mins} = 11 : 30 + 1 : 15 = 12 : 45 = FD$

Q.132.(5) $CA = 5 : 20 - (30 + 20) = 4 : 30 = AE$

Q.133.(2)



Q.134.(3) $DE = 9:30 + 3:00 = 12:30 = FE$

Q.135.(4)

Q.136.(2) The argument II is strong as it gives a proper reason as to why women should be included in fighter aircraft operations – because they have already worked in this area in many countries and so it makes sense to include them officially.

Argument I is weak because it talks about a general scenario in comparing female with male.

Q.137.(3) Only III can be inferred because he ended it by showing a finger to many critics in his party while facing opposition for embracing the Undertaker.

Q.138.(1) It is the right step for the police to arrest all those who are carrying weapons without a licence (this is a crime) so that the police can get more information related to this case. Banning arms sales in all major cities just because a particular terrorist was killed makes no sense. Deploying more policemen in all major tourist destinations will reduce such incidents it is not realistic.

Q.139.(2)

Q.140.(3) (ii) and (iii) cannot be concluded as India is the only country where Republic Day is celebrated, not mentioned in the statement and there is nothing about Singapore in the statement. But (i) can be concluded as a conclusion from the statement.

EXPLANATION/SBI CLERK MAINS/COMPUTER KNOWLEDGE

Q.141.(3) 19th August is celebrated as World Photography Day.

Q.142.(4) The India international exchange Limited is the subsidiary of Bombay Stock Exchange.

Q.143.(1) The fifth digit in the IFSC code is zero because it is reserved for future use. IFSC codes are allotted by the Reserve Bank of India and these codes are unique, meaning that two banks or branches cannot have the same code.

Q.144.(4) Prakash Javadekar is the minister of Information and Broadcasting Ministry.

Q.145.(4) The full form of "MCLR" is "Marginal Cost of Funds based Lending Rate". It was implemented by the RBI on 1 April 2016.

Q.146.(3) Tadoba National Park is situated in Chandrapur district of Maharashtra state. It is Maharashtra's oldest and largest national park.

Q.147.(1) RBI constituted a six-member committee to strengthen the corporate governance framework of systematically important CICs. Core Investment Company is the full form of CIC.

Q.148.(3) "Relentless" is the autobiography of Yashwant Sinha.

Q.149.(2) Hemis festival is celebrated Ladakh region of India. Hemis Festival is a popular festival in Leh-Ladakh, celebrated every year in Hemis Monastery.

Q.150.(1) Fugdi is an Indian folk dance originating from the "Konkan" region which is the coastal region of the states of Goa and Maharashtra.

Q.151.(4) TRC Turf Ground is a football ground in Jammu and Kashmir.

Q.152.(3) "Operation Sunrise" is conducted between India and Myanmar.

- Q.153.(3)** The headquarters of the think-tank Atlantic Council is at Washington DC, United States.
- Q.154.(3)** Sri Lanka is not a member of the BRICS group. Brazil, Russia, India, China, and South Africa are the members of the BRICS group.
- Q.155.(1)** David Malpass is the present President of the World Bank. Malpass was selected as 13th President of the World Bank Group by its Board of Executive Directors on April 5, 2019. David Robert Malpass is an American economic analyst and serving as President of the World Bank Group since 2019.
- Q.156.(1)** Riyadh, Saudi Arabia will host the G20 summit in 2020. It will be held on 21–22 November 2020 in Riyadh.
- Q.157.(4)** Green is the color of the number plate of Electric Vehicles in India. The Indian government has introduced green number plates for new electric vehicles.
- Q.158.(1)** Jaspal Rana is related to the shooting. He contested mainly in the 25 m Centre Fire Pistol category. He is a gold medallist at the 1994 Asian Games. At present, Rana coaches at the Jaspal Rana Institute of Education and Technology in Dehradun.
- Q.159.(4)** The Book "Coming Round the Mountain: In the Year of Independence" is written by Ruskin Bond.
- Q.160.(1)** Puthandu festival is celebrated in Tamil Nadu. Puthandu also is known as Puthuvarusham or Tamil New Year is the first day of the year on the Tamil calendar and traditionally celebrated as a festival. The festival date is set with the solar cycle of the lunisolar Hindu calendar, as the first day of the Tamil month Chithirai. It is celebrated on 14 April every year.
- Q.161.(3)** The Geographical Indications of Goods (Registration & Protection) Act, 1999 has come into force in the year 2003. India, as a member of the World Trade Organization, enacted the Geographical Indications of Goods (Registration & Protection) Act.
- Q.162.(1)** The headquarters of ADB (Asian Development Bank) is located in Mandaluyong, Metro Manila, Philippines. ADB is a regional development bank that aims to promote social and economic development in Asia. It was established in December 1966.
- Q.163.(4)** The full form of NCLAT is the National company law appellate tribunal. It was established under Section 410 of the Companies Act, 2013 for hearing appeals against the orders of National Company Law Tribunal.
- Q.164.(4)** Rani Rampal is associated with Hockey. Rani Rampal is an Indian field hockey player. At the age of 15, she was the youngest player in the national team which participated in the 2010 World Cup.
- Q.165.(4)** Yamoussoukro is the capital of the Ivory Coast. CFA franc is the currency of the country.
- Q.166.(4)** Vijayawada is a city in the Andhra Pradesh Region, it is situated on the Krishna River. Vijayawada is a city in Krishna district of Andhra Pradesh.
- Q.167.(1)** Sitanadi wildlife sanctuary is situated in the Dhamtari district of Chhatisgarh. It was established in 1974 under the Wildlife Protection Act of 1972.
- Q.168.(5)** Central Coalfields Limited is a subsidiary of Coal India Limited, an undertaking of the Government of India. The headquarters of Central Coalfields Limited is in the Ranchi city of Jharkhand. It manages the nationalized coal mines of the Coal Mines Authority, Central division.
- Q.169.(2)** Reliance Stadium or Indian Petrochemicals Corporation Ltd Sports Complex Ground is located in Vadodara, Gujarat state. It is also known as the IPCL Ground.
- Q.170.(1)** Orang National Park is also known as Rajiv Gandhi National park, located on the north bank of the Brahmaputra River in Assam state.
- Q.171.(3)** Damanganga - Pinjal River linking project will fulfill water needs in Mumbai, Maharashtra till 2060.
- Q.172.(1)** The Global Gender Gap Report is not based on the Environment parameter. The Global Gender Gap Index is an index designed to measure gender equality. The Global Gender Gap Report was first published in 2006 by the World Economic Forum.
- Q.173.(4)** Government of India appointed the current Revenue Secretary Ajay Bhushan Pandey as the new Finance Secretary. Pandey replaces current Finance Secretary Rajiv Kumar.
- Q.174.(1)** "PURVODAYA" mission was launched by Union Steel Minister Dharmendra Pradhan with the objective of accelerated development

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of Eastern India through an integrated steel hub in Kolkata, West Bengal. Under this mission, the government aims to transform logistics and utility infrastructure.

- Q.175.(3)** The Defense Expo 2020 has been organized in Lucknow. Prime Minister Narendra Modi inaugurated the Defense Expo 2020. This expo has been attended by 150 defense equipment manufacturers from 70 countries and 857 companies from India. The Defense Expo is organized every two years. It is the 11th edition of the Defense expo.
- Q.176.(4)** Indian-American health policy consultant Seema Verma has been appointed as the key member of the White House Coronavirus Task Force constituted by US President Donald Trump.
- Q.177.(2)** Publicis Group India has announced the appointment of Unny Radhakrishnan as chief executive of its digital agency Digitas India.
- Q.178.(4)** The Pusa Krishi Vigyan Mela-2020 was inaugurated by the Union Minister for Agriculture & Farmers' Welfare, Rural Development & Panchayati Raj, and Narendra Singh Tomar in New Delhi.
- Q.179.(4)** 'SBI Card Pay' is a payment feature based on Host Card Emulation (HCE) technology for faster, convenient and more secure card payments using mobile phones.
- Q.180.(2)** Saurashtra team won the Ranji Trophy title 2020. The final finished in a draw, with Saurashtra winning their maiden title, with a lead in the first innings of the match. This competition is named after the first Indian cricketer who played international cricket, Ranjit Singh, who was also known as 'Ranji'.
- Q.181.(1)** Reserve Bank of India constitutes the Task Force on Offshore Rupee Markets.
- Q.182.(3)** The Department of Industrial Policy and Promotion (DIPP) has been renamed as the Department for Promotion of Industry and Internal Trade. It works under Ministry of Commerce and Industry.
- Q.183.(3)** EPFO launched a facility for formal sector workers to obtain universal account number online without depending on employers. Any worker can obtain UAN directly on EPFO website which enrolls them for PF, pension and life insurance benefits and a worker will not have to depend on his or her employer for getting the UAN.
- Q.184.(1)** Cricketer Vernon Philander has announced his retirement, he is related to South Africa.
- Q.185.(2)** Koneru Hampi chess player has recently won the World Rapid Championship title. India's women's chess player Koneru Hampi won the title by defeating China's Lei Tingji in the World Rapid Chess Championship in the tiebreaker's series (Armageddon). Koneru Hampi has been awarded the 'Arjuna Award' in the year 2003 and 'Padma Shri' in the year 2007.
- Q.186.(3)** "Raut Nacha" folk dance is performed in the Chhattisgarh state of India.
- Q.187.(4)** The MiG-27 fighter aircraft, known for their outstanding performance in the Kargil War, has been retired from the Indian Air Force. The aircraft was inducted into the Indian Air Force fleet in the year 1985. The MiG-27 also played an unprecedented role in the 1999 Kargil War, with all major rivals of the Air Force participating.
- Q.188.(2)** Bank of Maharashtra has partnered with the M1 Exchange Trade Receivables Discounting System (TReDS) platform for MSME bill discounting.
- Q.189.(2)** 21st Commonwealth Table Tennis Championship will be held at Jawahar Lal Nehru Indoor Stadium, Cuttack, and Odisha.
- Q.190.(4)** Global Multidimensional Poverty Index is released by United Nations Development Programme. Multidimensionally poor means that poverty is defined not simply by income, but by a number of indicators, including poor health, poor quality of work and the threat of violence.

SSC CGL MAINS/ ENGLISH LANGUAGE

Q.1. Select the word which means the same as the group of words given.

Causing great damage or suffering

- (A) Catastrophic (B) Spasmodic
(C) Catatonic (D) Chasm

Q.2. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. They also believe that one must not hold on to things if one doesn't use them and love them anymore.
B. Finally it's a very good idea to give the things to someone who can and will use them.
C. They further advise that one can begin the process of decluttering by first checking if the things one wishes to give away are still usable and valuable.
D. Minimalists believe that clutter causes a lot of stress and wastes precious space.

(A) DCBA (B) ABDC (C) DACB (D) CADB

Q.3. Identify the segment in the sentence, which contains the grammatical error.

Why should always we have to wait for her to join us?

- (A) for her to join her (B) Why should
(C) always we (D) have to wait

Q.4. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

The priest said to me, "You have committed a cardinal sin."

- (A) The priest told me that I had committed a cardinal sin.
(B) The priest is saying I have committed a cardinal sin.
(C) The priest said if I will be committing a cardinal sin.
(D) The priest told me I am committing a cardinal sin.

Q.5. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Two children were shot dead by a psychopath during the California music festival.

- (A) Two children were being shot dead by a psychopath during the California music festival.
(B) Two children are shot dead by a psychopath during the California music festival.
(C) A psychopath during the California music festival was shooting dead two children.
(D) A psychopath shot dead two children during the California music festival.

Q.6. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Her mother said, "We must have a party to celebrate your promotion."

- (A) Her mother said that they must have a party to celebrate her promotion.
(B) Her mother said she had been planning a party for celebrating her promotion.
(C) Her mother says that they should plan a party to celebrate her promotion.
(D) Her mother told that they would be having a party to celebrate her promotion.

Q.7. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Somebody feeds the stray dog daily.

- (A) Daily somebody has fed the stray dog.
(B) The stray dog was fed daily.
(C) The stray dog is fed daily by somebody.
(D) The stray dog will be fed daily.

Q.8. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. As soon as she was given the slippers, she broke into a dance strutting around in her first ever pair of slippers.
B. This story may seem strange but it is a fact that, in many villages of India, people don't have anything to put on their feet.
C. Goonj, a leading NGO of India, runs a Cloth for Work Scheme and gives clothes and useful items in exchange for work done.
D. Recently, as part of the scheme, an old lady in a Madhya Pradesh village was given a pair of slippers.

(A) DACB (B) CABD (C) CDAB (D) DBAC

Q.9. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

She is a very good sprinter. I can't run as fast as she does.

- (A) no improvement (B) like she is doing
(C) as she doing (D) as she do

Q.10. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. The home then was a bungalow, single storied and bounded by walls.
B. He states that in the early 1950's houses in most cities relied on the bungalow model.
C. According to Gautam Bhatia, a leading architect we need to bring about a radical change in our model of housing.
D. Sadly, nearly 70 years later after a 100-fold increase in city population, density and land value we still persist on the same outmoded model.

(A) CBAD (B) CDAB (C) DBAC (D) CDBA

Q.11. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. But today adults as well as a growing number of young parents are cutting down on intake of sugar.
B. Until about two decades ago, becoming careful about sugar was only for diabetics.
C. Thus going zero on sugar is fast becoming a popular trend for all.
D. Before joining this trend doctors advise that we all need to find out whether all sugars are harmful.

(A) BACD (B) CDAB (C) ABDC (D) DBAC

Q.12. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. Unfortunately this resulted in his going to jail.
B. As a child he always landed in trouble.
C. Louis Armstrong was a famous jazz musician.
D. Once he found a pistol and fired it in the street.

(A) CBAD (B) CBDA (C) BCAD (D) DABC

Q.13. Select the most appropriate option to fill in the blank.

The car cleaner expressed his inability to continue cleaning my car from 1st July due to his _____.

- (A) ill feeling (B) ill health
(C) disease (D) disorder

Q.14. Select the word which means the same as the group of words given.

A strong feeling of dislike towards someone or something.

- (A) sympathy (B) telepathy
(C) antipathy (D) empathy

Q.15. Identify the segment in the sentence, which contains the grammatical error.

She is a great cook, has her own blog on YouTube and was followed by one lakh viewers.

- (A) She is (B) a great cook
(C) has her own blog (D) was followed

Q.16. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

My uncle said, "Just my luck! I've missed the bus again."

- (A) My uncle exclaimed that he was unlucky as he had missed the bus again.
(B) My uncle said he was lucky as he had missed the bus again.
(C) My uncle exclaimed that he is once again lucky to miss the bus.
(D) My uncle says that he is unlucky as he has missed the bus again.

Q.17. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Kiran said, "I will reach Patna tomorrow morning."

- (A) Kiran said that she will reach Patna tomorrow morning.
(B) Kiran says that she will reach Patna tomorrow morning.
(C) Kiran said that I will reach Patna the next morning.
(D) Kiran said that she would reach Patna the next morning.

Q.18. Identify the segment in the sentence, which contains the grammatical error.

The Prime Minister holding is the important meeting to review the security and safety of doctors working in government hospitals.

- (A) of doctors (B) working in
(C) to review (D) holding is the

Q.19. Select the most appropriate idiom (in the context) to fill in the sentence.

Making the final paper was a really difficult task but by the end of the week, I was able to _____.

- (A) bark up the wrong tree
(B) wrap my head around it
(C) cry my eyes out
(D) run out of steam

Q.20. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. His death was a cause of great speculation.
B. Edgar Allan Poe was a famous American author.
C. Within a few days of being found, he died mysteriously on Oct 7, 1849.
D. He had gone missing on October 3, 1849 and was found a few days later.

(A) CDBA (B) BADC (C) BCDA (D) DBCA

Q.21. Select the word which means the same as the group of words given.

To express in an unclear way

- (A) eloquent (B) garbled
(C) lucid (D) Intelligible

Q.22. Select the most appropriate option to fill in the blank.

The sky is quite overcast. We're _____ to have rain today.

- (A) likely (B) mostly (C) surely (D) probably

Q.23. Select the most appropriate option to fill in the blank.

When my friend suggested going to the mall for lunch, I agreed _____.

- (A) at once (B) at large (C) at most (D) at ease

Q.24. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. This record of migration is one of the greatest natural events on earth.
B. Each Autumn, millions of Monarch butterflies leave their breeding grounds in US and Canada.
C. The migration of the Monarch butterfly is an amazing phenomenon.

- D. They travel over 3000 miles to reach their winter habitat in Mexico.

(A) ADBC (B) CBDA (C) DCBA (D) ABDC

Q.25. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. Next, step by step from the shallow waters you are gradually guided to dive in safe areas.
B. This 'dry' lesson is followed by wearing the gear and then entering shallow waters to practice basic scuba diving skills.
C. The Discover Scuba Diving tour starts with a 30 minute lesson on teaching basic skills outside water.
D. Finally, what is most reassuring about the whole tour is that your instructor is always by your side to monitor you till the end of the session.

(A) CABD (B) ABDC (C) ABCD (D) CBAD

Q.26. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

The airline official said, "We are extremely sorry that the flight has been delayed due to heavy floods."

- (A) The airline official announced the airline is extremely sorry that the flight will be delayed due to heavy floods.
(B) The airline official announces they are extremely sorry that the flight has been delayed due to heavy floods.
(C) The airline official announced that they were extremely sorry that the flight had been delayed due to heavy floods.
(D) The airline official announced that we are extremely sorry that the flight has been delayed due to heavy floods.

Q.27. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

If you wishes to participating at the National level games you'll have to start getting coaching immediately.

- (A) wish to participating
(B) wished for participating
(C) wish to participate
(D) no improvement

SSC | CGL MAINS (English)

Q.28. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Popular monuments will be kept open till 9 p.m.

- (A) They had kept popular monuments open till 9 p.m.
- (B) They are keeping popular monuments open till 9 p.m.
- (C) They will keep popular monuments open till 9 p.m.
- (D) They will be keeping popular monuments open till 9 p.m.

Q.29. Identify the segment in the sentence, which contains the grammatical error.

Last evening my friend tells me the funny joke that I have ever heard.

- (A) that I have
- (B) ever heard
- (C) tells me the funny joke
- (D) Last evening my friend

Q.30. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'

You have been so unwell! How you feeling now?

- (A) you is feeling
- (B) you are feeling
- (C) No improvement
- (D) are you feeling

Q.31. Select the word which means the same as the group of words given.

Something happening by chance in a happy and beneficial way.

- (A) serenity
- (B) serendipity
- (C) misadventure
- (D) fortitude

Q.32. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. Despite this, he was very good at delegating work.
- B. No wonder his films were universally acclaimed.
- C. A Satyajit Ray film was solely his film.
- D. Even after delegation, he was involved in every aspect of the film.

(A) DACB (B) CDBA (C) CADB (D) ABDC

Q.33. Select the word which means the same as the group of words given.

Lacking in variety and interest

- (A) monotonous
- (B) fresh
- (C) exclamatory
- (D) vibrant

Q.34. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

I am going to see a play tomorrow evening.

- (A) seeing
- (B) no improvement
- (C) to saw
- (D) to seeing

Q.35. Pick a word opposite in meaning to OPTIMISTIC.

- (A) energetic
- (B) pessimistic
- (C) idealistic
- (D) realistic

Q.36. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Rita said, "I'm not feeling well."

- (A) Rita said that she was not feeling well.
- (B) Rita said she will not be feeling well.
- (C) Rita said she is not feeling well.
- (D) Rita says that I'm not feeling well.

Q.37. Select the most appropriate idiom (in the context) to fill in the sentence.

Suman really has _____. She moved to a new house just a month back but already has a lovely garden.

- (A) a heart of gold
- (B) a bad hair day
- (C) a foot in the door
- (D) green fingers

Q.38-42. Read the following passage and fill in each blank with words chosen from options given.

As he started his speech, Harsh was aware that people were listening to him quite (A) _____.

Things seemed to be going quite well. (B) _____, halfway through the talk, he saw his friend,

Ravi looked (C) _____ his pal Sunil, rolled his eyes and whispered in his ear. Harsh (D) _____

understood that Ravi, who had been upset ever since his promotion, was now (E) _____ disturbance intentionally.

Q.38. Select the most appropriate option to fill in blank A

- (A) intently
- (B) smoothly
- (C) evenly
- (D) clearly

Q.39. Select the most appropriate option to fill in blank B

- (A) Wherever (B) Whenever
(C) Moreover (D) However
- Q.40. Select the most appropriate option to fill in blank C**
(A) at (B) opposite
(C) through (D) in
- Q.41. Select the most appropriate option to fill in blank D**
(A) immediately (B) keenly
(C) urgently (D) cleverly
- Q.42. Select the most appropriate option to fill in blank E**
(A) created (B) create (C) creates (D) creating
- Q.43. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.**
When I was a child I do not like going out to play in the park.
(A) did not like (B) don't likes
(C) no improvement (D) did not liked
- Q.44. Select the word which means the same as the group of words given.**
Something causing shock or dismay
(A) frivolous (B) appalling
(C) mischievous (D) remarkable
- Q.45. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.**
My guests doesn't wanted to eat anything since they weren't hungry after the party.
(A) didn't want to eat (B) didn't wanted to eat
(C) don't wants to eat (D) no improvement
- Q.46. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.**
Please, switch on all the lights in the room as it's getting very dark now.
(A) as it were getting (B) no improvement
(C) as it was getting (D) when it will get
- Q.47. Given below are four jumbled sentences. Pick the option that gives their correct order.**
- A. One of the crocodiles was four feet long and almost six years old.
B. Post this announcement a video of a crocodile attacking a dog has gone viral causing people to panic further.
C. The authorities have announced that more crocodiles would be sighted once the waters recede.
D. After the monsoon deluge the Forest Department of Vadodara has so far rescued three crocodiles which had swum into residential areas.
(A) BDAC (B) ADBC (C) DACB (D) DCAB
- Q.48. Identify the word that is misspelt.**
(A) Immediate (B) iliterate
(C) implement (D) illogical
- Q.49. Select the most appropriate idiom (in the context) to fill in the sentence.**
Pallavi worked really hard for the examination and _____ to gain success.
(A) struck a sour note (B) hit the bull's eye
(C) beat about the bush (D) left no stone unturned
- Q.50. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.**
By how many people were you helped in your time of difficulty?
(A) How many people helped you in your time of difficulty?
(B) How many people were you helping in time of difficulty?
(C) How many people are you helped by in your time of difficulty?
(D) In your time of difficulty how many people were you helped by?
- Q.51. Identify the segment in the sentence, which contains the grammatical error.**
What shall we do on ourselves this evening?
(A) this evening (B) on ourselves
(C) What shall (D) we do
- Q.52. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.**
"Let's go out for dinner. I've been home this whole week," said Anna.

- (A) Anna said to me that we must go out for dinner as she has been home that whole week.
- (B) Anna told me she was wanting to go out for dinner and had been home this whole week.
- (C) Anna told me she is at home the whole week and would like to go out for dinner.
- (D) Anna suggested that we should go out for dinner as she had been home that whole week.

Q.53. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

They sealed all unauthorized farms on the highway.

- (A) All unauthorized farms on the highway were sealed.
- (B) They are sealing all unauthorized farms on the highway.
- (C) All unauthorized farms on the highway have sealed the authorities.
- (D) The authorities were sealing all unauthorized farms on the highway.

Q.54. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Do you think if the government will accept our demands?

- (A) Do you think we will accept the government demands?
- (B) Do you think if our demands will be accepted by the government?
- (C) Do you think if the government is going to accept our demands?
- (D) Do you think if our demands have been accepted by the government?

Q.55. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

How many languages are spoken in India?

- (A) How many languages did the Indians speak?
- (B) How many languages are Indians speaking?
- (C) How many languages do people in India speak?
- (D) People have been speaking how many languages in India?

Q.56. Select the most appropriate idiom (in the context) to fill in the sentence.

In my parents' time, we mostly ate at home and family outings happened _____.

- (A) once in a blue moon
- (B) behind the back
- (C) in fine feather
- (D) shoulder to shoulder

Q.57. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

"Go on, apply for the job," said my best friend.

- (A) My best friend says I should go off and apply for the job.
- (B) My best friend had said to me to go on and apply for the job.
- (C) My best friend encouraged me to apply for the job.
- (D) You should apply for the job my best friend said.

Q.58. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. These tribes believe that they can communicate with dead ancestors only through this language.
- B. Today, linguists call such a language an "isolated" language.
- C. Zuni is a language spoken only by the Zuni tribes.
- D. It is remarkable that these tribes have been able to preserve their language.

(A) BCDA (B) ADCB (C) CADB (D) DABC

Q.59. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

High interest rates are alarming automobile dealers.

- (A) Automobile dealers is being alarmed by high interest rates.
- (B) High interest rates has been alarmed by automobile dealers.
- (C) High interest rates have alarmed automobile dealers.
- (D) Automobile dealers are being alarmed by high interest rates.

Q.60. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

“You should lock your car as there have been some instances of theft,” said Anil.

- (A) There have been instances of theft so I should lock my car was told to me by Anil.
- (B) Anil advised me that I should lock my car as there had been some instances of theft.
- (C) There have been some instances of theft so I should have locked my car said Anil.
- (D) Anil said he must lock his car because there were some instances of theft.

Q.61. Identify the segment in the sentence, which contains the grammatical error.

Instead of studying in home I went to my friend's house.

- (A) in home (B) I went
- (C) Instead of studying (D) to my friend's house.

Q.62. Select the word which means the same as the group of words given.

Impossible to satisfy

- (A) palatable (B) insatiable
- (C) insane (D) magnanimous

Q.63. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

“I'm so sorry! I totally forgot about the meeting,” he said.

- (A) He is being sorry for having totally forgotten about the meeting.
- (B) He apologized and said he had totally forgotten about the meeting.
- (C) He was so sorry that he had forgot totally about the meeting.
- (D) Having forgotten totally about the meeting he is very sorry.

Q.64. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

I couldn't visit my aunt as there were the traffic jam due to an accident.

- (A) no improvement (B) are a traffic jam
- (C) were a traffic jam (D) was a traffic jam

Q.65. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

We have written all the library rules on the notice-board.

- (A) All the library rules have been written on the notice-board.
- (B) All the library rules were written on the notice-board.
- (C) All the library rules are being written on the notice-board.
- (D) We are writing all the library rules on the notice-board.

Q.66. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

The Queen said to the ministers, “Cut off the prisoner's head!”

- (A) The Queen ordered the ministers to cut off the prisoner's head.
- (B) Screaming at the ministers the Queen is ordering to cut off the prisoner's head.
- (C) The prisoner's head would be cut off screamed the queen to the ministers.
- (D) The Queen told the ministers that to cut off the prisoner's head.

Q.67. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

We waited till 10 pm for our guests but they never turned up.

- (A) was waiting (B) no improvement
- (C) have been waited (D) are waiting

Q.68. Select the most appropriate idiom (in the context) to fill in the sentence.

That student of yours has such sound values. She's indeed a _____.

- (A) rare bird
- (B) barrel of laughs
- (C) pain in the neck
- (D) pot calling the kettle black

Q.69. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Mother said, “Sonam, don't throw tantrums.”

- (A) Mother warns Sonam not to throw tantrums.
- (B) Mother said that Sonam is not to throw tantrums.

(C) Mother told Sonam not to throw tantrums.

(D) Mother says to Sonam not to throw tantrums.

Q.70. Given below are four jumbled sentences. Pick the option that gives their correct order.

A. The most helpful thing you can do is to hold someone's hand when they most need it.

B. Also, jotting down notes for your seniors on ward rounds is probably not the most important thing.

C. My first year as a doctor in U.K. is over and this is what I have learnt.

D. No matter what anyone tells you, writing that urgent discharge summary is not the most important thing you will do today.

(A) DBAC (B) CDBA (C) ABDC (D) CBAD

Q.71. Identify the segment in the sentence, which contains the grammatical error.

He likes to put all the garbage into a black small bag .

(A) into a (B) all the garbage
(C) He like to put (D) black small bag

Q.72-81. Read the following passage and fill in each blank with words chosen from options given.

One can soon feast (P) _____ eyes on Humayun's Tomb (Q) _____ Safdarjung Tomb at night

,with the government deciding to keep 10 heritage (R) _____ open to the (S) _____ from

sunrise (T) _____ 9 p.m. The announcement was made (U) _____ morning by the Union

Minister for Culture and (V) _____. Currently, most monuments (W) _____ for visitors at

6pm. The change in timings (X) _____ effective for a period (Y) _____ 3 years.

Q.72. Select the most appropriate option to fill in blank P

(A) her's (B) ours (C) one's (D) theirs

Q.73. Select the most appropriate option to fill in blank Q

(A) therefore (B) both
(C) by (D) and

Q.74. Select the most appropriate option to fill in blank R

(A) building (B) monument
(C) apartments (D) monuments

Q.75. Select the most appropriate option to fill in blank S

(A) peoples (B) mob
(C) public (D) residents

Q.76. Select the most appropriate option to fill in blank T

(A) in (B) by (C) for (D) till

Q.77. Select the most appropriate option to fill in blank U

(A) this (B) then (C) those (D) that

Q.78. Select the most appropriate option to fill in blank V

(A) Tour (B) Tourist (C) Tourists (D) Tourism

Q.79. Select the most appropriate option to fill in blank W

(A) close (B) was closed
(C) having closed (D) was being closed

Q.80. Select the most appropriate option to fill in blank X

(A) will be (B) has been
(C) will have been (D) would have been

Q.81. Select the most appropriate option to fill in blank Y

(A) about (B) into (C) through (D) of

Q.82-86. Read the following passage and answer the questions that follow.

A few years ago it seemed as if the moment for stand-up comedy had arrived. By the end of 2017, stand-up comedians were on the cover of a magazine, signaling the coming of age of the industry.

The stand-up game attracted investors in the right places: on platforms like Netflix and Amazon Prime, apart from increasing open mic schedules in venues across cities. Two major companies Comedy Store and Canvas Laugh Club arrived on the scene and were game changers. But despite a heady start, the comic landscape has changed drastically today with stand-up comedians feeling the brunt of faltering payments and cancelled shows.

Despite a good start, the Indian stand-up industry is still unorganized and uncertain for comics. If you ask viral comic Kunal Kamra about the scene, he says that the audience isn't really invested in the art form at the moment and that only ten or twenty tickets would sell if comics weren't on the internet

promoting themselves. And this is despite the surge in open mics and more stand-ups coming in.

Last year, new-age Indian comedy's reputation came under strain when allegations under the #MeToo movement exposed a darker side of the circuit. Since then, the big three comedy groups: All India Bakchod, SNG Comedy and East India Comedy, have either disbanded or had founding members quit. Jeeya Sethi, a leading comedian says, "It's a good thing that these -collectives have died because they mostly had men with no women being showcased." Sethi adds saying that it isn't as easy as it sounds. "In a fledgling industry, a viral YouTube video isn't a sign that you've made it". Craft takes time. Every comic who does two open mics calls himself a comedian. In my opinion, you have to do comedy for more than 20 years to be a comic. It takes at least five years to find your voice."

Q.82. By saying 'the audience has not invested in the stand-up comedy art form' the author means that-

- (A) the audience prefers to watch only women comedians.
- (B) it is a new art form and it will take time to build an audience.
- (C) the audience don't wish to develop a sense of humour.
- (D) there are faltering payments and cancelled shows.

Q.83. The stand-up comedy show had a wonderful start because:

- 1. Open mic shows were held in venues across cities.
 - 2. Leading companies came forward to support artists.
 - 3. Payments to artists were prompt and good.
 - 4. Some Bollywood directors offered them roles.
 - 5. Comedians were given good media coverage.
- (A) 3, 4 & 5 (B) 1, 2 & 5
(C) 2, 4 & 5 (D) 2, 3 & 4

Q.84. Select the word which means the same as 'fledgling' in the given context-

- (A) a nervous person who frets a lot
- (B) a fairly new company or industry
- (C) a mature person who performs well
- (D) a successful and established venture

Q.85. How has the situation been reversed from the early success of stand-up comedy?

- (A) SNG Comedy and East India Comedy support the comedians.
- (B) Comedians are being offered double the price asked by them.
- (C) Comedy Store and Canvas Laugh Club are offering bigger platforms to comedians.
- (D) Comedy groups are packing up and founders are resigning.

Q.86. Sethi believes that:

- 1. The road to success is only through YouTube.
- 2. A viral YouTube video is a sign of success.
- 3. Comedy is an art form and takes hard work and patience.
- 4. The true comic artist takes years to find one's voice.

(A) 1 & 3 (B) 2 & 4 (C) 1 & 2 (D) 3 & 4

Q.87. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

Ravi can't come to the meeting as he was not well.

- (A) couldn't came (B) could come
- (C) couldn't come (D) no improvement

Q.88. Find a word that is the synonym of PHILANTHROPIST

- (A) humanitarian (B) philosopher
- (C) humanist (D) misanthropist

Q.89. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

These houses which were built 20 years ago are now in need of repairs.

- (A) which can built (B) no improvement
- (C) which was build (D) who was built

Q.90. Select the word which means the same as the group of words given.

Splendid and expensive-looking

- (A) sumptuous (B) peculiar
- (C) curious (D) malicious

Q.91. Identify the best way to improve the underlined part of the given sentence., If

there is no improvement required, select 'no improvement'.

Don't stay in school after 2 p.m. All the teachers have been leaving by then.

- (A) are leave (B) will have left
(C) must left (D) No improvement

Q.92. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

I have an invitation from a friend to visit the Canada and United States next month.

- (A) no improvement
(B) to Canada or the United States
(C) to the Canada and United States
(D) Canada and the United States

Q.93. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Reena said, "What a lovely scene! I wish I could stay here forever!"

- (A) Reena said with happiness that was a lovely scene. She wishes to stay there forever.
(B) Reena exclaimed that it was a lovely scene. She further wished that she could stay there forever.
(C) Reena says this is a lovely scene. I wish I could stay there forever.
(D) Reena said what a lovely scene! She wished she could stay here forever.

Q.94. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

My grandfather wished that God should give me success in my new venture. He further said that his prayers would always be with me.

- (A) My grandfather says to me, "God might give you success in your new venture! My prayers are always going to be with you."
(B) My grandfather said to me, "Maybe God will give you success in your new venture! My prayers would always be with you."
(C) My grandfather wished to me, "May God give to you success in your new venture! My prayers are always with you."
(D) My grandfather said to me, "May God give you success in your new venture! My prayers will always be with you."

Q.95. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

The salesman said to me, "All the gift items are new. We received this consignment yesterday."

- (A) The salesman informed me that all the gift items were new. He further said they had received that consignment the day before.
(B) The salesman informed to me about all the gift items that they were new. They received that consignment the day before.
(C) The salesman told me that all the gift items are new. He further said we received this consignment yesterday.
(D) The salesman said to me that all the gift items are new. We received that consignment yesterday.

Q.96. Select the word which means the same as the group of words given.

Seeming reasonable

- (A) plausible (B) permeable
(C) versatile (D) volatile

Q.97. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

Whenever we go out we spend a lot money on food.

- (A) much of (B) most of
(C) a lot of (D) no improvement

Q.98. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. In those allotted minutes the directors have the freedom to interpret the segments in their own unique way.
B. The play has been divided into segments of 10 minutes each by the directors.
C. Eight young directors, over 50 actors and one landmark play-Hayavadana.
D. This unique collaboration is a tribute to the playwright Girish Karnad.

(A) BACD (B) CDBA (C) ADBC (D) CABD

Q.99. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

An apple carries about 100 million useful bacteria.

- (A) About 100 million useful bacteria are being carried by an apple.
- (B) An apple will carry about 100 million useful bacteria.
- (C) The useful bacteria to be carried in an apple is about 100 million.
- (D) About 100 million useful bacteria are carried by an apple.

Q.100. Identify the segment in the sentence, which contains the grammatical error.

High level security arrangements were made for the forthcoming visit to a Japanese Prime Minister.

- (A) security arrangements
- (B) were made
- (C) for the forthcoming
- (D) visit to a

Q.101. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Nobody told me Vanita was unwell.

- (A) I wasn't being told by anybody that Vanita was unwell.
- (B) I wasn't told by anybody that Vanita was unwell.
- (C) Nobody told me Vanita was being unwell.
- (D) Nobody tells me that Vanita was unwell.

Q.102. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

When Veena returned to India she had to get use driving on the left.

- (A) to get used to drives
- (B) to get used to driving
- (C) No improvement
- (D) to getting use to

Q.103. Identify the segment in the sentence, which contains the grammatical error.

The birth of a girl bring great joy to Neha's family.

- (A) The birth
- (B) of a girl
- (C) to Neha's family
- (D) bring great joy

Q.104. Identify the word that is misspelt.

- (A) aesthetic
- (B) equivocal
- (C) catastrophe
- (D) ingenious

Q.105. Select the most appropriate idiom (in the context) to fill in the sentence.

Listen, you need to prioritize. You can't have your _____!

- (A) Achilles'heel
- (B) heebie-jeebies
- (C) paint the town red
- (D) finger in every pie

Q.106. Identify the segment in the sentence, which contains the grammatical error.

This summer, I've met down a lot of interesting people.

- (A) interesting people
- (B) I've met down
- (C) a lot of
- (D) This summer

Q.107. Select the most appropriate option to fill in the blank.

The business prospect seemed quite _____ so I convinced my friend to partner with me to start the venture.

- (A) lucrative
- (B) dubious
- (C) flourishing
- (D) prosperous

Q.108. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Do not take the coastal road during monsoons.

- (A) You are not taking the coastal road during monsoons.
- (B) You will not take the coastal road during monsoons.
- (C) Coastal road is not being taken during monsoons.
- (D) Coastal roads should not be taken during monsoons.

Q.109. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

The team manager is examining the documents of all the players.

- (A) Examination of the documents of all the players was done by the team manager.
- (B) The documents of all the players are being examined by the team manager.
- (C) The documents of all the players the team manager is examining.
- (D) The team manager has been examining the documents of all the players.

Q.110. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

He asked me if I would like to take that apartment on rent from the next day.

- (A) "Would you had taken this apartment on rent from tomorrow?" he said to me.
- (B) "Would you have taken this apartment on rent from the next day?" he said to me.
- (C) "Would you like to take this apartment on rent from tomorrow?" he said to me.
- (D) "Would you be liking to take this apartment on rent from tomorrow?" he said to me.

Q.111. Select the most appropriate idiom (in the context) to fill in the sentence.

Initially I thought I could participate in the international Scholars Contest but when I saw the preparatory material I _____.

- (A) missed the boat (B) hit the bull's eye
- (C) got cold feet (D) made a scene

Q.112. Select the most appropriate option to fill in the blank.

The company gave in to the demands of the employees as it found them _____.

- (A) illegal (B) irrational
- (C) legitimate (D) formidable

Q.113. Select the word which means the same as the group of words given.

Continuing for a very long time

- (A) laconic (B) interim
- (C) concise (D) interminable

Q.114. Identify the segment in the sentence, which contains the grammatical error.

I won't be here next week as I'm going to Mumbai to a conference.

- (A) I won't (B) be here
- (C) to a conference (D) as I'm going

Q.115. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

My daughter fell asleep while she been reading.

- (A) while she is reading
- (B) no improvement
- (C) while she was reading
- (D) whenever she has reading

Q.116. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Teenagers don't like being told what to do.

- (A) Being told what to do was not being liked by teenagers.
- (B) Teenagers should not be told what to do.
- (C) Being told what to do is not liked by teenagers.
- (D) Teenagers are not liking being told what to do.

Q.117. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. Its chief feature is that the reader is given the opportunity to play along and engage in the process of deduction.
- B. A whodunit is a kind of detective story made famous by Agatha Christie.
- C. Thus, along with the protagonist the reader is also involved in solving the case.
- D. As the reader goes along he/she takes note of the clues, deduces and tries to identify the criminal before the climax.

(A) ABCD (B) BDAC (C) DABC (D) BADC

Q.118. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

The metro service is so good that one doesn't have to wait since a few minutes.

- (A) beyond a few minutes
- (B) No improvement
- (C) for some few minutes
- (D) up to a few minutes

Q.119. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

Have you any idea where is Anya?

- (A) where Anya were? (B) No improvement
- (C) where was Anya? (D) where Anya is?

Q.120. Identify the segment in the sentence, which contains the grammatical error.

I am really bored of this movie! When was it end?

- (A) it end? (B) I am really bored
- (C) of this movie (D) When was

Q.121. Identify the segment in the sentence, which contains the grammatical error.

I'm going to the airport to receives my friend.

- (A) my friend (B) to the airport
(C) to receives (D) I'm going

Q.122. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

People are reading the articles on using plastic waste innovatively with interest.

- (A) The articles on innovative use of plastic waste are read with interest.
(B) The articles on using plastic waste innovatively are being read with interest.
(C) People have been reading the articles on using plastic waste innovatively with interest.
(D) People were reading the articles on using plastic waste innovatively with interest.

Q.123. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

"You speak such good English!" said Mary.

- (A) Mary exclaimed that I speak so much good English.
(B) Mary told me I was speaking much good English.
(C) Mary exclaimed that I spoke very good English.
(D) Mary exclaimed that I was speaking very good English.

Q.124-132. Read the following passage and answer the questions that follow.

The four-year tiger census report, Status of Tigers in India, 2018, released by Prime Minister Narendra Modi shows numbers of the cat have increased across all landscapes.

The Global Tiger Forum, an international collaboration of tiger-bearing countries, has set a goal of doubling the count of wild tigers by 2022. More than 80% of the world's wild tigers are in India, and it's crucial to keep track of their numbers.

The total count in 2018 has risen to 2,967 from 2,226 in 2014 — an increase of 741 individuals an increase of 33%, in four years. This is by far the biggest increase in terms of both numbers

and percentage since the four yearly census using camera traps and the capture-mark-recapture method began in 2006.

The 2018 figure has a great degree of credibility because, according to the report, as many as 2,461 individual tigers (83% of the total) have actually been photographed by trap cameras. In 2014, only 1,540 individuals (69%) were photographed.

The tiger census is needed because the tiger sits at the peak of the food chain, and its conservation is important to ensure the well-being of the forest ecosystem. The tiger estimation exercise includes habitat assessment and prey estimation. The numbers reflect the success or failure of conservation efforts. This is an especially important indicator in a fast-growing economy like India where the pressures of development often run counter to the demands of conservation.

Where has the tiger population increased the most? The biggest increase has been in Madhya Pradesh — a massive 218 individuals (71%) from 308 in 2014 to 526. However, since tigers keep moving between states, conservationists prefer to talk about tiger numbers in terms of landscapes. So, why have the numbers gone up? The success owes a lot to increased vigilance and conservation efforts by the Forest Department. From 28 in 2006, the number of tiger reserves went up to 50 in 2018, extending protection to larger numbers of tigers over the years. Healthy increases in core area populations eventually lead to migrations to areas outside the core; this is why the 2018 census has found tigers in newer areas. Over the years, there has been increased focus on tigers even in the areas under the territorial and commercial forestry arms of Forest Departments. The other important reason is increased vigilance, and the fact that organized poaching rackets have been all but crushed. According to Nitin Desai of Wildlife Protection Society of India, there has been no organized poaching by traditional gangs in Central Indian landscapes since 2013. The increased protection has encouraged the tiger to breed. Tigers are fast breeders when conditions are conducive.

The rehabilitation of villages outside core areas in many parts of the country has led to the availability of more inviolate space for tigers.

Also, because estimation exercises have become increasingly more accurate over the years, it is possible that many tigers that eluded enumerators in earlier exercises were counted this time.

Q.124. The Global Tiger Forum comprises -

- (A) countries which have tigers.
- (B) National Geographic and World Wildlife Fund.
- (C) All countries of the United Nations.
- (D) America and the European Union.

Q.125. The biggest increase in tiger population has been between the years-

- (A) 2014-2018 (B) 2002-2006
- (C) 2006-2010 (D) 2010-2014

Q.126. The year 2022 marks the target date for -

- (A) tripling the world tiger population.
- (B) tripling India's tiger population.
- (C) doubling the count of world tiger population.
- (D) doubling the count of India's tiger population.

Q.127. 2018 census on the big cat has been the most reliable because:

- (A) it photographed 1540 tigers.
- (B) it photographed 83% of the tigers.
- (C) it photographed all living tigers of India.
- (D) it only uses the capture-mark-recapture method.

Q.128. The survival of the tiger is vital today because:

- (A) it is no longer a threat to the villagers' safety.
- (B) it is central to the food chain and the eco system.
- (C) it promotes tourism in India and increases revenue.
- (D) it is now on the verge of extinction.

Q.129. Researchers refer to places where tigers are found not by states but by the term-

- (A) green belts (B) deep forests
- (C) landscapes (D) ecosystems

Q.130. What is the tiger population of Madhya Pradesh?

- (A) 28 (B) 741 (C) 50 (D) 526

Q.131. Which of the following statements is not true as per the passage?

- (A) There are more reliable ways of data collection
- (B) Forest departments have become more watchful
- (C) The tiger reserves have increased to 100 in 2018
- (D) Poaching gangs have been reduced drastically

Q.132. What has been the impact of providing inviolate spaces for tigers?

- (A) The poachers have been caught in these spaces very easily.
- (B) The number of villagers killed by man eater tigers has increased.
- (C) Tiger numbers have increased due to safe breeding places.
- (D) Tigers have moved from Uttar Pradesh to Madhya Pradesh.

Q.133. Pick out a word that is similar in meaning to:
CONDUCTIVE

- (A) reclusive (B) helpful
- (C) unfavorable (D) hindering

Q.134. Identify the segment in the sentence, which contains the grammatical error.

Does an English examination begin at 10 o'clock?

- (A) 10 o'clock? (B) English examination
- (C) begin at (D) Does an

Q.135. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Please give me some more time to complete the assignments.

- (A) You may please give me some more time to complete the assignments.
- (B) I am requesting you to give me some more time to complete the assignments.
- (C) Some more time will be given to me to complete the assignments.
- (D) I may please be given some more time to complete the assignments.

Q.136. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Rohan smiled and said that he thought Jojo liked him.

- (A) Rohan smiled and said he thought, "Jojo likes me!"
- (B) Rohan smiled and said, "I think Jojo likes me!"
- (C) Rohan smiled and said, "They think Jojo likes me!"
- (D) Rohan smiled and asked, "Do you think Jojo likes me?"

Q.137. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

The Inspector stopped the boy and asked where he went.

- (A) he had going (B) No improvement
(C) he has gone (D) he was going

Q.138. Identify the segment in the sentence, which contains the grammatical error.

I use to going for a morning walk when I was living in Dehradun.

- (A) living in Dehradun (B) for a morning walk
(C) when I was (D) use to going

Q.139. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

The commander ordered his battalion to march on.

- (A) The commander says to his battalion, "Please march on."
(B) "March on!" the commander said to his battalion.
(C) The commander says to his battalion, "March on!"
(D) The commander gives his battalion order, "March on!"

Q.140. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

The lawyer says, "My client is innocent."

- (A) The lawyer said that his client is innocent.
(B) The lawyer says that his client is innocent.
(C) The lawyer says my client was innocent.
(D) The lawyer said that my client is innocent.

Q.141-150. Read the following passage and fill in each blank with words chosen from options given.

I was friends with the artist Bhupen Khakar. He was one of the (A) _____ human beings I have ever met. I learnt (B) _____ from him. When we were in Baroda we (C) _____ meals together all the time. I _____ (D) _____ remember how his caretaker (E) _____ family to him and he would often (F) _____ his children to school and taught _____ (G) _____ mathematics. His studio was in the (H) _____ of the house and (I) _____ for anyone to come in (J) _____ at his work.

Q.141. Select the most appropriate option to fill in blank A

- (A) Finer (B) finest (C) few (D) fine

Q.142. Select the most appropriate option to fill in blank B

- (A) a lot (B) the more
(C) a lots (D) the less

Q.143. Select the most appropriate option to fill in blank C

- (A) would had (B) having had
(C) has had (D) would have

Q.144. Select the most appropriate option to fill in blank D

- (A) still (B) until (C) never (D) alone

Q.145. Select the most appropriate option to fill in blank E

- (A) is (B) was (C) be (D) were

Q.146. Select the most appropriate option to fill in blank F

- (A) to drop (B) dropping
(C) dropped (D) drop

Q.147. Select the most appropriate option to fill in blank G

- (A) those (B) their (C) they (D) them

Q.148. Select the most appropriate option to fill in blank H

- (A) centering (B) centralized
(C) centre (D) central

Q.149. Select the most appropriate option to fill in blank I

- (A) open (B) was opening
(C) opens (D) opening

Q.150. Select the most appropriate option to fill in blank J

- (A) to look (B) to watch
(C) looking upon (D) for looking

Q.151. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Preparations are being made for our Annual fest.

- (A) We are making preparations for our Annual fest.
(B) We have made preparations for our Annual fest.

(C) Preparations were being made for our Annual fest.

(D) Our Annual fest preparations are made.

Q.152. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

My student, a doctor by profession, preferring to walk to the hospital every day'.

(A) preferring walking (B) no improvement

(C) prefers to walk (D) prefer to walking

Q.153. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

The teacher said to Rana, "Have you completed the project?"

(A) The teacher asked Rana that if Rana has completed the project.

(B) The teacher asks Rana have you completed the project.

(C) The teacher asked Rana whether he had completed the project.

(D) The teacher asks Rana will you complete the project.

Q.154. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Sonia says, "I love the monsoons."

(A) Sonia said that she loved the monsoons.

(B) Sonia says that she loves the monsoons.

(C) Sonia says that she is loving the monsoons.

(D) Sonia said that she was loving the monsoons.

Q.155-164. Read the following passage and answer the questions that follow.

According to a new American study headed by Dr. Willis, it has been found that people who exercise in the morning seem to lose more weight than people completing the same workouts later in the day.

These findings help shed light on the vexing issue of why some people shed considerable weight with exercise and others almost none. The study adds to the growing body of science suggesting that the timing of various activities, including exercise, could affect how those activities affect us.

The relationship between exercise and body weight is somewhat befuddling. Multiple past studies show that a majority of people who take up exercise to lose weight drop fewer pounds than would be expected, given how many calories they are burning during their workouts.

Some gain weight. But a few respond quite well, shedding pound after pound with the same exercise regimen that prompts others to add inches. The Midwest Trial 2, was conducted in the University of Kansas, U.S. on how regular, supervised exercise influences body weight.

The trial involved 100 overweight, previously inactive young men and women who were made to work out five times a week at a physiology lab, jogging or otherwise sweating until they had burned up to 600 calories per session.

After 10 months of this regimen, almost everyone had dropped pounds. But the extent of their losses fluctuated wildly, even though everyone was doing the same, supervised workout. A team of researchers started brainstorming what could be responsible for the enormous variability in the weight loss.

They hit upon activity timing. They decided to do a Follow-up study of the Mid West Trial 2. In this new study, the Mid West Trial 2 Follow up study the researchers now studied a team of participants who could visit the gym whenever they wished between 7 a.m. and 7 p.m. They also tracked everyone's calorie intakes and daily movement habits throughout the 10 months.

They knew, too, whether and by how much people's weights had changed. Now, they checked weight change against exercise schedules and quickly noticed a consistent pattern.

Those people who usually worked out before noon had lost more weight, on average, than the men and women who typically exercised after 3 p.m.

The researchers uncovered a few other, possibly relevant differences between the morning and late-day exercisers. The early-exercise group tended to be slightly more active throughout the day, taking more steps in total than those who worked out later. They also ate less.

These factors may cumulatively have contributed to the striking differences in how many pounds people lost, Dr. Willis says. Thus it seems that people who worked out before noon lost more weight, on average, than those who typically exercised after 3 p.m.

But Dr. Willis also points out that most of those who worked out later in the day did lose weight, even if not as much as the larkish exercisers, and almost certainly became healthier.

"I would not want anyone to think that it's not worth exercising if you can't do it first thing in the morning," he says. "Any exercise, at any time of day, is going to be better than none."

Q.155. The Mid-West Trial 2 was a:

- (A) A European study on 100 participants who exercised 7 times a week and burnt 800 calories.
- (B) Canadian study on 500 participants who exercised 6 times a week and burnt 600 calories.
- (C) U.S based study on 100 participants who exercised 5 times a week and burnt 600 calories.
- (D) U.S based study on 100 participants who exercised 3 times a week and burnt 300 calories.

Q.156. The Mid West Trial 2 duration was -

- (A) 12 months (B) 6 months
- (C) 18 months (D) 10 months

Q.157. Select the option that is not true as per the passage.

Several studies show that as a result of the workout:

- (A) the majority lost a little weight.
- (B) a few had the desired weight loss.
- (C) some gained some weight.
- (D) most gained a lot of weight.

Q.158. What was the difference between the Mid-West Trial 2 study and the Mid-West Trial 2 Follow-up study that was taken up later?

- (A) The duration of the follow up study was longer.
- (B) The calorie intake and the time of exercise were examined.
- (C) Participants of the study stayed in the premises.
- (D) Face to face interviews were conducted.

Q.159. The finding of the Mid West Trial 2 Follow- up study was that the best time for exercise was:

- (A) noon to 3 p.m. (B) between 3-7 p.m.
- (C) before noon. (D) 7 p.m. onwards.

Q.160. Select the option which is not true.

The successful weight losers in the Mid-West Trial 2 Follow-up study _____

- (A) remained active. (B) slept more.
- (C) walked more. (D) ate less.

Q.161. Select the correct option.

By 'larkish exercisers' the writer refers to people who:

- (A) love to see the lark in the morning.
- (B) like to exercise late with the larks.
- (C) like to sing in the morning.
- (D) exercise in the morning.

Q.162. Find one word which means the same as the following.

A set of rules about food and diet that someone follows

- (A) catalogue (B) regiment
- (C) regimen (D) fundamental

Q.163. Find one word in the passage which means the same as 'confusing'.

- (A) brainstorming (B) vexing
- (C) befuddling (D) striking

Q.164. What would Dr. Willis say to someone who has given up exercising because they cannot do so in the morning?

- (A) Exercise is good only in the morning.
- (B) Exercise only with a trainer.
- (C) Any exercise is better than none.
- (D) Evening is the worst time to exercise.

Q.165. Select the most appropriate idiom (in the context) to fill in the sentence.

Colleges cannot _____ to ragging because of the Anti-Ragging Act.

- (A) turn a blind eye
- (B) add fuel to the fire
- (C) look forward
- (D) look someone in the eye

Q.166. Identify the segment in the sentence, which contains the grammatical error.

I had a hard time paying the driver as I had only hundreds rupee note.

- (A) paying the driver
- (B) only hundreds rupee note

(C) I had a hard time

(D) as I had

Q.167. Identify the word that is misspelt.

(A) Miscellaneous (B) Umbilical

(C) Prophecy (D) Accommodation

Q.168. Select the most appropriate idiom (in the context) to fill in the sentence.

During the staff meeting there was a lot of ruckus since many didn't _____ with the authorities.

(A) see eye to eye

(B) put their best foot forward

(C) put their foot down

(D) move up in the world

Q.169. Pick a word opposite in meaning to:

Predecessor

(A) processor (B) lessor

(C) oppressor (D) successor

Q.170. Given below are four jumbled sentences. Pick the option that gives their correct order.

A. Furthermore, make sure that you give some vivid details of the city making it as real as you can.

B. For example, if it begins in a city, give details about the city.

C. First of all make it as specific as possible.

D. While writing a story or a novel the setting is very important.

(A) DCBA (B) CABD (C) ACBD (D) DABC

Q.171. Select the most appropriate idiom (in the context) to fill in the sentence.

I could make out that the conversation was leading to a fight so I _____.

(A) nipped it in the bud

(B) cut corners

(C) killed two birds with a stone

(D) made a song and a dance

Q.172. Given below are four jumbled sentences. Pick the option that gives their correct order.

A. Therefore, I firmly believe that this curriculum be extended to all schools.

B. I believe that India as a country needs the happiness curriculum.

C. They are a dejected lot and will definitely benefit from this curriculum.

D. It is really needed for the younger generation.

(A) ABDC (B) BCAD (C) BDCA (D) CDAB

Q.173. Identify the segment in the sentence, which contains the grammatical error.

I had to go to the doctor because I was not bear the pain in my tooth.

(A) had to go (B) in my tooth

(C) to the doctor (D) was not bear

Q.174. Select the word which means the same as the group of words given.

The fear of water

(A) claustrophobia (B) autophobia

(C) hydrophobia (D) pyrophobia

Q.175. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

My boss said, "Do you think you can complete the report within five days?"

(A) My boss said to me do you think I can complete the report within five days?

(B) My boss asked me whether I thought I could complete the report within five days.

(C) My boss said to me if I think I can complete the report within five days.

(D) My boss says do you think you can complete the report within five days?

Q.176. Identify the segment in the sentence, which contains the grammatical error.

To write a poem I need a pen, a diary and also the quiet place.

(A) a diary (B) To write

(C) and also the (D) I need

Q.177. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

I think that capitalism is not a better economic system for our country.

(A) was not the good (B) is not better

(C) no improvement (D) is not a good

Q.178. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

The play on environment issues was performed with great professionalism by our students.

- (A) Our students performed the play on environment issues with great professionalism.
- (B) Our students were to perform with great professionalism the play on environment issue.
- (C) Our students have been performing the play on environment issues with great professionalism.
- (D) The play on environment issues was being performed with great professionalism by our students.

Q.179. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

"Don't over speed at night," I said to Irina.

- (A) I warned Irina not to over speed at night.
- (B) Over speeding at night is not good, I said to Irina.
- (C) I warn to Irina not to over speed at night.
- (D) I had been warning Irina not to over speed at night.

Q.180. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. Therefore an advanced ambulance needs to reach the patient immediately.
- B. A cardiac arrest, as is well known, needs revival within 4 minutes.
- C. A question often asked by us in India is whether we will get timely health care in an emergency.
- D. But even in Delhi, the capital city, a patient does not get emergency care.

(A) ABDC (B) BCAD (C) CDAB (D) CBAD

Q.181. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

My friend told me I could stay at his place in Dehradun whenever I wished.

- (A) My friend said, "You will be coming to stay at my place in Dehradun whenever you wish."
- (B) My friend said, "If you are wishing to come to Dehradun come and stay in my place."

(C) My friend said, "You can stay at my place in Dehradun whenever you wish."

(D) My friend said, "You will come and be staying in my place in Dehradun whenever you wish."

Q.182. Find a word that is the synonym of:

Impoverished

- (A) spendthrift (B) generous
- (C) wealthy (D) penniless

Q.183. Identify the segment in the sentence, which contains the grammatical error.

I don't like movies who has an unhappy ending.

- (A) who has (B) I don't
- (C) like movies (D) an unhappy ending

Q.184. Find a word that is the synonym of:

Stoical

- (A) ruffled (B) apathetic
- (C) panicky (D) equivocal

Q.185. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

Our home was built in 1990 by my father.

- (A) Our home was being built in 1990 by my father.
- (B) My father had built our home in 1990.
- (C) My father was building our home in 1990.
- (D) My father built our home in 1990.

Q.186. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Mary said, "I have to be there by 10 am tomorrow."

- (A) Mary says to me that she has to be there by 10 am.
- (B) Mary tells me she has to be there by 10 am tomorrow.
- (C) Mary told me that she had to be there by 10 am the next day.
- (D) Mary is telling me that she has to be there by 10 am tomorrow.

Q.187. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. But a sprig was taken and planted in one of the hills of Sri Lanka.
- B. The original tree is no longer there.

- C. That sprig grew into a tree and is called Maha Bodhi tree.
- D. Gautam Buddha attained enlightenment under a peepal tree in Bodhgaya in Bihar.
- (A) CABD (B) BCAD (C) ACBD (D) DBAC

Q.188. Identify the segment in the sentence, which contains the grammatical error.

It takes me one hour to get to work in the morning in week day.

- (A) in week day (B) in the morning
(C) takes me (D) to get to work

Q.189. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. Some of the Vitamin A rich sources of foods are carrots, broccoli, spinach, fish and meat.
- B. An American research study has found that Vitamin A intake can lower risk of skin cancer.
- C. It suggests that we should consume a diet with fruits and vegetables.
- D. This study has been published in JAMA Dermatology.

(A) ABDC (B) BDCA (C) BADC (D) CABD

Q.190. Identify the best way to improve the underlined part of the given sentence. If there is no improvement required, select 'no improvement'.

It has been two years that I have seen Meena.

- (A) since I have seen (B) No improvement
(C) since I didn't saw (D) that I saw

Q.191. Given below are four jumbled sentences. Pick the option that gives their correct order.

- A. This lovable big cat is all ready to charm kids in a film version.
- B. 'The Tiger who came to Tea' is Judith Kerr's bestselling book, having sold 5million copies.
- C. He ends up making a delightful nuisance of himself.
- D. The story is about a tiger who pops by for tea.
- (A) BCAD (B) BDCA (C) CDBA (D) ACDB

Q.192. Choose the most appropriate option to change the voice (active / passive) form of the given sentence.

I am writing a story after a long time.

- (A) A story after a long time was written by me.

(B) A story is being written by me after a long time.

(C) I have written a story after a long time.

(D) A story had been written by me after a long time.

Q.193. Select the word which means the same as the group of words given.

A distinguished conductor or performer of classical music

- (A) maestro (B) layman
(C) amateur (D) novice

Q.194-198. Read the following passage and answer the questions that follow.

The United Kingdom's Social Mobility Commission study reports that disadvantaged children in England are being priced out of a cultural hinterland. Children aged 10-15 from low-income families are three times less likely than wealthier peers to engage in out-of-school musical activities, such as learning an instrument etc.

There were also differences according to race – 4% of British Pakistani children took part in music classes, compared with 28% of Indian children and 20% of white children – and regional divides: 9% of children in north-east England played a musical instrument, compared with 22% in the south-east.

Disadvantaged children are also more likely to miss out on extracurricular sports (football, boxing, cricket) and drama, dance and art. The commission set out recommendations, including bursaries, better funding and support for schools – let's hope they're taken on board. As well as the activities themselves, children are missing out on other crucial gains including confidence-building, team spirit and social skill, and are less likely to go on to higher education.

Extracurricular activities tend to cost money, but there are also problems with a lack of availability and access, such as schools being unable to afford to run after-school clubs or stay open during holidays. Another barrier is the kids' "fear of not fitting in". In this sense, certain children are self-excluding from, say, learning an instrument, singing in a choir, playing cricket or acting. They decide by themselves that they're "undeserving" of music, sport, art and drama. Unbelievably, in 2019, children as young as 10 are already

hard-wired with the selflimiting poverty notion of “not for the likes of us”.

This is heartbreaking. It’s hardly news that life is tougher for poorer children, but it’s an outrage if all sense of curiosity, artistry and playfulness is knocked out of them so early.

Something is wrong if better-off children feel entitled to explore and participate in areas that interest and excite them, while the disadvantaged are cast from the start as cultural wallflowers – doomed to sit out every dance.

This isn’t about every child learning the piano or violin (but why not?), it’s about sowing the seeds for a cultural hinterland that will sustain and enrich them for life. It’s about people exploring their passions and refusing to have their horizons artificially limited. Regardless of circumstances, all children should know that their faces “fit” – automatically and forever. Culture belongs to everyone.

Q.194. The probability of a child in United Kingdom getting opportunities to engage in cultural and sports activities depends on:

1. parental economic background
2. whether one parent is British
3. whether parents have a university education
4. kind of school and funding available

Of the above points which are correct?

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

Q.195. According to the passage, which of the following is not the correct reason?

Exposure to cultural activities and sports at a young age is very important for children because it-

- (A) brings about differences among children.
- (B) leads children to explore their talents.
- (C) builds team spirit and social skills.
- (D) helps in confidence building.

Q.196. Pick out a phrase or a word which means the same age group of people considered to be superior to others because of their social standing or wealth

- (A) disadvantaged (B) cultural wallflowers
(C) hard-wired (D) elitist

Q.197. How will a wholesome education including arts and sports not benefit the disadvantaged?

- (A) Children will get exposure to arts and sports.
- (B) Children will no longer have the fear of not fitting in.
- (C) Children will have feelings of low self-esteem and self-exclusion.
- (D) Children will explore play and learning outside of class.

Q.198. According to the author, what is truly heart-breaking and damaging for the kids is that -

- (A) parents don’t have money to pay for any additional classes for their children.
- (B) teachers are told not to offer these opportunities as they are not tested.
- (C) schools wish to offer activities but don’t have funds.
- (D) children themselves feel that the activities are not fit for the likes of them.

Q.199. Choose the most appropriate option to change the narration (direct / indirect) of the given sentence.

Sumit said, “I will be leaving for London this summer so I can meet you only when I return.”

- (A) Sumit said he will be leaving for London this summer and he could meet him only when he returned.
- (B) Sumit said he will go to London this summer and he would meet me only when he will be returning.
- (C) Sumit said that he would be leaving for London that summer and he could meet me only when he returned.
- (D) Sumit said he will have gone to London that summer and could meet me only when he returned.

Q.200. Pick a word opposite in meaning to:

Lackadaisical

- (A) indifferent (B) jocular
(C) enthusiastic (D) lukewarm

EXPLANATION/SSC CGL MAINS/ ENGLISH LANGUAGE

- Q.1.(A)** For other options:
 Spasmodic (adj): occurring or done in brief, irregular bursts
 Catatonic (adj.): related to abnormality of movement and behaviour arising from a disturbed mental state.
 Chasm (n): a profound difference between people, viewpoints, feelings, etc.
- Q.2.(C)** The correct arrangement is DACB.
- Q.3.(C)** 'always' should be written between 'we' and 'have'.
- Q.4.(A)** The priest told me that I had committed a cardinal sin.
 Kindly refer to the rules of Narration.
- Q.5.(D)** A psychopath shot dead two children during the California music festival.
 Kindly refer to the rules of Voice.
- Q.6.(A)** Her mother said that they must have a party to celebrate her promotion.
 Kindly refer to the rules of Narration.
- Q.7.(C)** The stray dog is fed daily by somebody.
 Kindly refer to the rules of Voice.
- Q.8.(C)** The correct arrangement is CDAB.
- Q.9.(A)** The sentence is correct.
- Q.10.(A)** The correct arrangement is CBAD.
- Q.11.(A)** The correct arrangement is BACD.
- Q.12.(B)** The correct arrangement is CBDA.
- Q.13.(B)** 'Ill health' means poor physical or mental condition.
- Q.14.(C)** For other options:
 Sympathy (n): feelings of pity and sorrow for someone else's misfortune.
 Telepathy (n): the supposed communication of thoughts or ideas by means other than the known senses.
 Empathy (n): the ability to understand and share the feelings of another.
- Q.15.(D)** The sentence is delivered in the present time, so 'is followed' should be there.
- Q.16.(A)** My uncle exclaimed that he was unlucky as he had missed the bus again.
 Kindly refer to the rules of Narration.
- Q.17.(D)** Kiran said that she would reach Patna the next morning.
- Q.18.(D)** As per the correct structure of the sentence, 'is holding' should be written.
- Q.19.(B)** The idiom 'wrap one's head around something' means to comprehend something that one considers challenging.
- Q.20.(B)** The correct arrangement is BADC.
- Q.21.(B)** For other options:
 Eloquent (adj.): clearly expressing or indicating something, Lucid and Intelligible.
- Q.22.(A)** 'Likely' means 'expected'.
- Q.23.(A)** 'At once' means 'immediately'.
- Q.24.(B)** The correct arrangement is CBDA.
- Q.25.(D)** The correct rearrangement is CBAD.
- Q.26.(C)** The airline official announced that they were extremely sorry that the flight had been delayed due to heavy floods.
 Kindly refer to the rules of Narration.
- Q.27.(C)** 'To' takes 'v1' so 'to participate' will be correct.
- Q.28.(C)** They will keep popular monuments open till 9 p.m.
 Kindly refer to the rules of Voice.
- Q.29.(C)** 'Tells me the funny joke' should be replaced by 'told me the funny joke'.
- Q.30.(D)** As per the structure of interrogative sentences, option 4 is correct.
- Q.31.(B)** For other options:
 Serenity (n): the state of being calm, peaceful, and untroubled.
 Fortitude (n): courage in pain or adversity.
- Q.32.(C)** The correct arrangement is CADB.
- Q.33.(A)** For other options:
 Exclamatory (adj.)-expressing surprise, strong emotion, or pain.
 Vibrant (adj.)- full of energy and life.
- Q.34.(B)** The sentence is correct.
- Q.35.(B)** Optimistic (adj.): hopeful and confident about the future.
 Pessimistic (adj.): tending to see the worst aspect of things or believe that the worst will happen.
- Q.36.(A)** Rita said that she was not feeling well.
 Kindly refer to the rules of Voice.
- Q.37.(D)** Green fingers: natural ability in growing plants.
- Q.38.(A)** Intently (adv): with earnest and eager attention.
- Q.39.(D)** 'However' here is to be used to express 'but'.
- Q.40.(A)** 'Look at' means 'to see'.
- Q.41.(A)** Immediately (adv.)- at once; instantly.
- Q.42.(D)** 'was' is given, so as per the sense of the sentence 'creating' can be used.
- Q.43.(A)** The sentence is related to the past time, accordingly 'did not like' is the most suitable option.

- Q.44.(B)** For other options:
Frivolous (adj.): not having any serious purpose or value.
- Q.45.(A)** The sentence further clearly indicates that the incidence is related to the past time, accordingly 'option 1' is the correct one.
- Q.46.(B)** The sentence is correct.
- Q.47.(C)** The correct sequence is DACB.
- Q.48.(B)** The correct word: illiterate.
- Q.49.(D)** 'Leave no stone unturned' means to do all the efforts.
- Q.50.(A)** How many people helped you in your time of difficulty?
Kindly refer to the rules of Voice.
- Q.51.(B)** 'For' should replace 'on' as there is no meaning of the sentence by using 'on'.
- Q.52.(D)** Anna suggested we go out for dinner as she had been home that whole week.
Kindly refer to the rules of Narration.
- Q.53.(A)** All unauthorized farms on the highway were sealed.
Kindly refer to the rules of Voice.
- Q.54.(B)** Do you think if our demands will be accepted by the government?
Kindly refer to the rules of Voice.
- Q.55.(C)** How many languages do people in India speak?
Kindly refer to the rules of Voice.
- Q.56.(A)** 'Once in a blue moon' means 'rarely'.
- Q.57.(C)** My best friend encouraged me to apply for the job.
Kindly refer to the rules of Narration.
- Q.58.(C)** The correct arrangement is CADB.
- Q.59.(D)** Automobile dealers are being alarmed by high interest rates.
Kindly refer to the rules of Voice.
- Q.60.(B)** Anil advised me that I should lock my car as there had been some instances of theft.
Kindly refer to the rules of Narration.
- Q.61.(A)** 'at home' would be correct.
- Q.62.(B)** For other words:
Palatable (adj.): (of food or drink) pleasant to taste.
Insane (adj.): extremely annoyed.
Magnanimous (adj.): generous or forgiving
- Q.63.(B)** He apologized and said he had totally forgotten about the meeting.
Kindly refer to the rules of Narration.
- Q.64.(D)** 'Traffic jam' is a singular noun, accordingly 'was' is correct.
- Q.65.(A)** All the library rules have been written on the notice-board.
Kindly refer to the rules of Voice.
- Q.66.(A)** The Queen ordered the ministers to cut off the prisoner's head.
Kindly refer to the rules of Narration.
- Q.67.(B)** The sentence is correct.
- Q.68.(A)** 'Rare bird' means 'an exceptional person or thing'.
- Q.69.(C)** Mother told Sonam not to throw tantrums.
Kindly refer to the rules of Narration.
- Q.70.(B)** The correct arrangement is CDBA.
- Q.71.(D)** As per the sequence of qualitative adjectives, small black bag should be written.
- Q.72.(C)** 'One's' is the appropriate possessive adjective according to 'one'.
- Q.73.(D)** 'and' is correct to deliver about both 'Humayun's Tomb and Safdarjung Tomb'.
- Q.74.(D)** Monument (n): a statue, building, or other structure erected to commemorate a notable person or event.
Plural form is required as the number '10' is mentioned.
- Q.75.(C)** Public means people or citizens here.
- Q.76.(D)** Understanding the sense of the passage, 'Option 4' will be suitable here.
- Q.77.(A)** This morning means the morning of the day on which the incidence happened.
- Q.78.(D)** Understanding the sense of the passage, 'Option 4' will be suitable here.
- Q.79.(A)** The sentence is describing the regular incidence, accordingly the present indefinite tense is correct.
- Q.80.(A)** 'Will be' should be used here.
- Q.81.(D)** Understanding the sense of the passage, 'Option 4' will be suitable here.
- Q.82.(B)** The answer can be inferred by understanding the third paragraph.
- Q.83.(B)** The answer can be inferred from second paragraph.
- Q.84.(B)** 'A fairly new company or industry' is referred to 'the Indian stand-up industry'.
- Q.85.(D)** The answer can be inferred from the last paragraph.
- Q.86.(D)** The answer can be inferred from the last lines.
- Q.87.(C)** The sentence is related to the past time and modal takes V1, so 'option 3' is correct.
- Q.88.(A)** For other options:
Philosopher (n)- a person engaged or learned in philosophy

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Misanthropist (n)- a person who dislikes humankind and avoids human society.

Q.89.(B) The sentence is correctly written.

Q.90.(A) For other options:

Malicious (adj.): poisonous, ill-natured

Peculiar (adj.): specific

Q.91.(B) As per the sense obtained from the sentence, option 2 is correct.

Q.92.(D) With the name of countries 'the' is not used but with 'united, republic words' if written with the name of country, 'the' is used.

Q.93.(B) Reena exclaimed that it was a lovely scene. She further wished that she could stay there forever. Kindly refer to the rules of Narration.

Q.94.(D) My grandfather said to me, "May God give you success in your new venture!

My prayers will always be with you."

Kindly refer to the rules of Narration.

Q.95.(A) The salesman informed me that all the gift items were new. He further said they had received that consignment the day before.

Kindly refer to the rules of Narration.

Q.96.(A) For other options:

Permeable (adj.)- allowing liquids or gases to pass through it.

Versatile (adj.)- changeable; inconstant.

Q.97.(C) 'A lot of' is the complete phrase which means 'much'.

Q.98.(B) The correct arrangement is CDBA.

Q.99.(D) About 100 million useful bacteria are carried by an apple.

Kindly refer to the rules of Voice.

Q.100.(D) The visit is to be done by Japanese Prime Minister, so 'visit of' will be correct.

Q.101.(B) I wasn't told by anybody that Vanita was unwell.

Kindly refer to the rules of Voice.

Q.102.(B) If you **get used** to something, you become familiar with it. So, option 2 will be correct here.

Q.103.(D) 'Brings great joy' should be used as the subject 'birth' is singular.

Q.104.(C) The correct word is 'Catastrophe' which means 'a disaster'.

Q.105.(D) 'Finger in every pie' means someone who is involved in a lot of different activities.

Q.106.(B) 'I've met down' should be replaced by 'I met down' to make it correct.

Q.107.(A) Lucrative(adj.)- profitable.

For other options:

Dubious (adj.)- hesitating or doubting.

Prosperous (adj.)- successful in material terms.

Q.108.(D) Coastal roads should not be taken during monsoons.

Kindly refer to the rules of Voice.

Q.109.(B) The documents of all the players are being examined by the team manager.

Kindly refer to the rules of Voice.

Q.110.(C) "Would you like to take this apartment on rent from tomorrow?" he said to me.

Kindly refer to the rules of Narration.

Q.111.(C) 'Got cold feet' means to be too fearful to undertake or complete an action.

Q.112.(C) 'Legitimate' means reasonable or acceptable.

For other options:

Formidable (adj.)-redoubtable.

Irrational (adj.)- illogical

Q.113.(D) For other options:

Laconic (adj.)- using very few words to say something.

Interim (adj.)- temporary.

Concise (adj.)- giving a lot of information clearly and in a few words.

Q.114.(C) 'To a conference' should be replaced by 'in/at a conference'.

Q.115.(C) 'While she was reading' should be used as fell (past form) is given in the sentence.

Q.116.(C) Being told what to do is not liked by teenagers. Kindly refer to the rules of Voice.

Q.117.(D) The correct arrangement is BADC.

Q.118.(A) As per the sense of the sentence, 'beyond (more than)a few minutes' will be correct.

Q.119.(D) if 'wh' words lie in the mid of a sentence, the sentence after it should be written in assertive form.

Q.120.(D) 'When was' should be replaced by 'when will' to make it correct.

Q.121.(C) 'To receive' should be used as 'to' takes 'v1' with it.

Q.122.(B) The articles on using plastic waste innovatively are being read with interest.

Kindly refer to the rules of Voice.

Q.123.(C) Mary exclaimed that I spoke very good English. Kindly refer to the rules of Narration.

Q.124.(A) The answer is inferred from the line "The Global Tiger Forum, an international collaboration

of tiger-bearing countries, has set a goal of doubling the count of wild tigers by 2022”.

- Q.125.(A)** The answer is inferred from the line “The total count in 2018 has risen to 2,967 from 2,226 in 2014 — an increase of 741 individuals and increase of 33%, in four years. This is by far the biggest increase”.
- Q.126.(C)** The answer is inferred from the line “The Global Tiger Forum, an international collaboration of tiger-bearing countries, has set a goal of doubling the count of wild tigers by 2022”.
- Q.127.(B)** The answer is inferred from the line “The 2018 figure has a great degree of credibility because, according to the report, as many as 2,461 individual tigers (83% of the total) have actually been photographed by trap cameras.
- Q.128.(B)** The answer is inferred from the line “The tiger census is needed because the tiger sits at the peak of the food chain, and its conservation is important to ensure the well-being of the forest ecosystem”.
- Q.129.(C)** The answer is inferred from the line “Since tigers keep moving between states, conservationists prefer to talk about tiger numbers in terms of landscapes”.
- Q.130.(D)** The answer is inferred from the line “The biggest increase has been in Madhya Pradesh — a massive 218 individuals (71%) from 308 in 2014 to 526”.
- Q.131.(C)** The answer can be inferred from the line: From 28 in 2006, the number of tiger reserves went up to 50 in 2018, extending protection to larger numbers of tigers over the years.
- Q.132.(C)** The answer can be inferred from the last lines of the passage.
- Q.133.(B)** For other options:
Reclusive (adj.)- isolated.
- Q.134.(D)** Article ‘an’ should not be used before ‘English Examination’.
- Q.135.(D)** I may please be given some more time to complete the assignments.
Kindly refer to the rules of Voice.
- Q.136.(B)** Rohan smiled and said, “I think Jojo likes me!”
Kindly refer to the rules of Narration.
- Q.137.(D)** (Subject +was +’ing’ form of verb) is the correct structure according to the expression of the sentence.
- Q.138.(D)** ‘used to go’ should be used as the sentence is in the past.
- Q.139.(B)** “March on!” the commander said to his battalion.

Kindly refer to the rules of Narration.

- Q.140.(B)** The lawyer says that his client is innocent.
Kindly refer to the rules of Narration.
- Q.141.(B)** ‘Finest’ should be used here as the structure with ‘one of’ takes the superlative degree after it.
- Q.142.(A)** ‘A lot’ means ‘very much’.
- Q.143.(D)** By understanding the sense of the passage, Option 4 will be correct.
- Q.144.(A)** Still (adv.)- even now.
- Q.145.(B)** ‘was (singular verb)’ should be used here, according to the caretaker (singular).
- Q.146.(D)** ‘would drop’ will be correct as ‘modal’ takes ‘v1’ with it.
- Q.147.(D)** ‘them’ is to be used as the object to refer ‘children (plural) here.
- Q.148.(C)** Centre (n)- middle.
- Q.149.(A)** Open (adj.)- admitting customers or visitors.
- Q.150.(A)** As per the sense of the passage, ‘option 1’ will be correct.
- Q.151.(A)** We are making preparations for our Annual fest.
Kindly refer to the rules of Voice.
- Q.152.(C)** ‘Prefers to walk’ should be used as the subject is singular and ‘to’ takes ‘v1’.
- Q.153.(C)** The teacher asked Rana whether he had completed the project.
Kindly refer to the rules of Narration.
- Q.154.(B)** Sonia says that she loves the monsoons.
Kindly refer to the rules of Narration.
- Q.155.(C)** The answer can be inferred from the 4th and 5th para of the passage.
- Q.156.(D)** The answer is inferred from the line “They also tracked everyone’s calorie intakes and daily movement habits throughout the 10 months”.
- Q.157.(D)** The answer can be inferred from the last lines of the passage.
- Q.158.(B)** The answer can be inferred from the mid of the passage.
- Q.159.(C)** The answer can be inferred from the last lines of the passage.
- Q.160.(B)** The answer can be inferred from the last lines of the last lines of the passage.
- Q.161.(D)** The answer can be inferred after reading the passage carefully.
- Q.162.(C)** For other options:
Catalogue (n)- a complete list of items.
Regiment (n)- a large array or number of people or things.
- Q.163.(C)** For other options:

Amid the nationwide lockdown, University Grants Commission (UGC) has constituted a committee to promote online learning.

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Brainstorming (n)- group discussion to produce ideas or solve problems.

Vex (adj.)- angry; annoyed.

Q.164.(C) The answer can be inferred last line of the passage.

Q.165.(A) Turn a blind eye means 'pretend not to notice'.

Q.166.(B) 'only hundreds rupee note' should be replaced by 'only a hundred rupee note' here.

Q.167.(D) The correct word is 'Accommodation'.

Q.168.(A) See eye to eye means 'be in full agreement'.

Q.169.(D) For other words:

Lessor (n)- a person who leases or lets a property to another; a landlord.

Oppressor (n)- a person or group that abuses people.

Q.170.(A) The correct arrangement is DCBA.

Q.171.(A) 'Nip something in the bud' means 'to stop something at an early age'.

Q.172.(C) The correct arrangement is BDCA.

Q.173.(D) 'Could not bear' should be used here.

Q.174.(C) For other options:

Claustrophobia (n)- extreme or irrational fear of confined places.

Autophobia (n)-fear of being alone.

Pyrophobia (n)- fear of fire.

Q.175.(B) My boss asked me whether I thought I could complete the report within five days.

Kindly refer to the rules of Narration.

Q.176.(C) 'a' should be used before 'quiet place' as it is used for indefinite place.

Q.177.(D) 'is not a good' should be used as 'the positive degree' offers no comparison.

Q.178.(A) Our students performed the play on environment issues with great professionalism.

Kindly refer to the rules of Voice.

Q.179.(A) I warned Irina not to over speed at night.

Kindly refer to the rules of Narration.

Q.180.(D) The correct arrangement is CBAD.

Q.181.(C) My friend said, "You can stay at my place in Dehradun whenever you wish."

Kindly refer to the rules of Narration.

Q.182.(D) For other options:

Spendthrift (n)- a person who spends money in an extravagant, irresponsible way.

Generous (adj.)- showing a readiness to give more of something.

Wealthy (adj.)- rich.

Q.183.(A) 'which (as movie is a non-living entity) have (plural)' will be correct.

Q.184.(B) For other options:

Ruffle (v)- annoy.

Panicky (adj.)- feeling or characterized by uncontrollable fear or anxiety.

Equivocal (adj.)- open to more than one interpretation.

Q.185.(D) My father built our home in 1990.

Kindly refer to the rules of Voice.

Q.186.(C) Mary told me that she had to be there by 10 am the next day.

Kindly refer to the rules of Narration.

Q.187.(D) The correct rearrangement is DBAC.

Q.188.(A) 'In week days (plural)' should be used here.

Q.189.(B) The correct rearrangement is BDCA.

Q.190.(A) As per the sense of the sentence, only 'option 4' will be correct.

Q.191.(B) The correct arrangement is BDCA.

Q.192.(B) A story is being written by me after a long time. Kindly refer to the rules of Voice.

Q.193.(A) For other options:

Layman (n)- a person without professional or specialized knowledge in a particular subject.

Novice (n)- a person new to and inexperienced in a job or situation.

Amateur (n)- non-specialist.

Q.194.(A) The answer can be inferred after reading the passage carefully.

Q.195.(A) The answer is inferred from the line "As well as the activities themselves, children are missing out on other crucial gains including confidence-building, team spirit and social skill, and are less likely to go on to higher education".

Q.196.(D) For other options:

A wallflower is someone with an introverted personality type.

Hard-wire (v)- make (a pattern of behaviour or belief) standard or instinctive.

Q.197.(C) The answer can be inferred after reading the passage carefully.

Q.198.(D) The answer can be inferred from the mid of the passage.

Q.199.(C) Sumit said that he would be leaving for London that summer and he could meet me only when he returned.

Kindly refer to the rules of Narration.

Q.200.(C) For other options:

Indifferent (adj.)- having no particular interest or sympathy.

Jocular (adj.)- funny.

Lukewarm (adj.)- showing little enthusiasm.

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