

### **CURRENT AFFAIRS**

#### **NATIONAL**

#### **Health Ministry Signs MoU With Ministry of Electronics And Information Technology:**

➤The **National Health Agency (NHA)** under the Health Ministry, which is the apex body for the implementation of AYUSHMAN Bharat-National Health Protection Mission, inked a MoU with the **Electronics and IT Ministry**.

➤The MoU **aims** to provide information and eligibility validation services to the beneficiaries, especially in remote areas.

➤Health Minister J P Nadda and Minister for Law and Justice and Information Technology Ravi Shankar Prasad presided over the signing ceremony. The MoU was signed by **Indu Bhushan, CEO, National Health Agency (NHA) and Dinesh Tyagi, CEO, CSC-SPV**.

#### **NITI Aayog Launches Global Mobility Hackathon 'Move Hack':**

➤The **NITI Aayog** has launched **Move Hack**, a global mobility hackathon to crowdsource solutions aimed at the future of mobility in India.

➤The Hackathon will be one of the largest hackathons globally and the Move Hack is focused on 10 themes.

➤**Move Hack aims to bring** about innovative, dynamic and scalable solutions to problems pertaining to mobility. The hackathon is organized in partnership with Government of Singapore and is powered by Hacker Earth.

➤The hackathon has a two-pronged campaign approach (i.e) **"Just Code It" and "Just Solve It"**.

#### **Advanced Air Defence Interceptor Missile Successfully Test Fired from Abdul Kalam Island:**

➤The **advanced Air defence interceptor missile** has been successfully test fired from Abdul Kalam Island. The missile has been built with indigenous technology.

➤It has an explosive-carrying capacity of 1.2 tonnes and can hit the target from a distance of 20 km. The interceptor took off from **Abdul Kalam Island in Bhadrak district**.

➤The interceptor is a **7.5-metre-long** single-stage solid rocket propelled guided missile equipped with a navigation system, a hi-tech computer and an electro-mechanical activator.

#### **India's first tourism guide and mobile application "Go whats That":**

➤Dharmendra Pradhan, Hon'ble Minister of Petroleum & Natural Gas, Skill Development and Entrepreneurship has inaugurated **India's first in-phone guide-Go Whats That** at **Rock Garden, Chandigarh**.

➤GoWhatsThat is a creative platform which enables to view information in a hassle free way and explore the spots with multimedia content in various languages.

➤Tourists can scan the QR code or use NFC from a spot **to get detailed information about the history of that particular spot**. Information can be accessed in 50 languages, and is available in the form of audio, video, text and pictures.

#### **World's 1st Hindi-Speaking Robot 'Rashmi':**

➤**Ranchi's Ranjit Srivastava** has developed India's answer to **'Sophia'**, the social humanoid robot, and named it 'Rashmi'.

➤According to media reports, Rashmi is a multilingual robot, who can speak several languages like Hindi, Bhojpuri and Marathi, other than English.

➤The 38-year-old Ranjit Srivastava, has claimed that Rashmi is the world's first social humanoid which can speak in Hindi.

#### **Ministry of Textiles and Ministry of Power launched SAATHI initiative:**

➤The **Ministry of Textiles and Ministry of Power** have joined hands under the initiative **SAATHI (Sustainable and Accelerated Adoption of efficient Textile technologies to Help Small Industries)**.

➤It aims to sustain and accelerate the adoption of energy efficient textile technologies in the powerloom sector and cost savings due to use of such technology. It is announced by Minister of State of Textiles, Ajay Tamta.

#### **Cabinet approves Extension of Concessional Financing Scheme:**

➤The **Union Cabinet chaired by Prime Minister Shri Narendra Modi** has approved the **first extension of Concessional Financing Scheme (CFS)** to support Indian Entities bidding for strategically important infrastructure projects abroad.

➤It is proposed to extend the Scheme for another **five years from 2018 to 2023**.

➤The scheme also has been liberalized, allowing any Indian company, irrespective of ownership eligible to benefits of it.

➤The Scheme is presently **being operated through EXIM Bank**, which raises resources from market to provide concessional finance.

#### **Sunita Williams among 9 astronauts named by NASA for first commercial flights:**

➤The **Indian-origin U.S. astronaut Sunita Williams** is among the nine astronauts named by NASA.

➤They will fly the first missions into space on commercially provided rockets and capsules, starting next year.

➤The nine astronauts will launch on the first crewed test flights and missions of new commercial spacecraft built and operated by **The Boeing Company and SpaceX**.

#### **FICCI FLO launches mobile app for women's wellness:**

➤**FICCI Ladies Organisation**, the women's wing of Federation of Indian Chamber of Commerce and Industry has launched a mobile application aimed at **creating awareness on preventive Healthcare**.

➤The mobile application **"WOW"** (Wellness of Women) is backed by city-based Apollo hospitals group that offers access to renowned doctors and provides health tips.

#### **Parliament passes Criminal Law Amendment Bill:**

➤The **Parliament has passed the Criminal Law (Amendment) Bill, 2018** which ensures stringent punishment for those convicted of raping girls below 12 years of age.

➤The bill was passed in the Lok Sabha last month and now it was unanimously passed in Rajya Sabha by voice vote.

➤The Criminal Law (Amendment) Bill, 2018 stipulates a **minimum jail term of 20 years** which may go up to life **in prison or death sentence**, for the rape of a girl **under 12 years**. While perpetrators involved in the gangrape of a girl below **12 years** of age **will get life imprisonment or death**.

➤In case of rape of a **girl below 16 years**, the minimum punishment has been increased from **10 to 20 years** and it is extendable to life imprisonment. The punishment for the gangrape of a girl **below 16 years of age** will invariably be **imprisonment for the rest of the life** of the convict.

#### **NITI Aayog Identified 117 Districts as Aspirational Districts For RUSA Scheme:**

➤**NITI Aayog** has identified 117 districts as **'Aspirational Districts'**. These districts have been selected on the basis of **composite index**.

➤During the second phase of the Centrally Sponsored Scheme of **Rashtriya Uchcharat Shiksha Abhiyan (RUSA)**, central assistance is provided for opening of new **Model Degree Colleges (MDCs)** in 'Aspirational Districts' identified by NITI Aayog and in unserved & underserved districts in North Eastern and Himalayan States.

**ISRO postpones launch of Chandrayaan-2 mission**

➤ **India's ambitious mission to the moon** is postponed once again with a possible lift-off only in 2019.

➤ The **Chandrayan-2 mission** was earlier planned for October 2018 and is now rescheduled because of technical glitches. This delay may now give Israel an opportunity to edge past India with its moon landing.

➤ Israel through a non-profit company called SpaceIL seeks to launch its moon probe, Sparrow, in December this year. The Israel mission will be using the **American Falcon-9 rocket** hoping to soft land on the moon on February 13, 2019.

➤ Till date **Russia, the US and China** have successfully soft landed on the lunar surface.

**President gives assent to Fugitive Economic Offenders Bill, 2018**

➤ The **Fugitive Economic Offenders' Act, 2018**, has got the nod from the President.

➤ It will prevent fugitive economic offenders from evading the legal process in India and fleeing the country.

➤ A fugitive economic offender is any individual against whom warrants for arrest are issued for his involvement in select economic offences, involving an amount of **at least Rs 100 crore or more**, and has left India so as to avoid criminal prosecution.

➤ The new law allows the designated special court to declare a person as a **fugitive economic offender** and to **confiscate his property, including 'benami' ones.**

**Project 'SWAYAM' Launched by HRD Ministry:**

➤ The **Ministry of HRD** has embarked on a major and new initiative Project called '**Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM)**. It will provide one integrated platform and portal for online courses.

➤ This covers all higher education subjects and skill sector courses. The objective is to ensure that the every student in our country has access to the best quality higher education at the affordable cost.

➤ It is intended to host about 2000 courses and 80000 hours of learning material, within two years: covering school, under-graduate, post-graduate, engineering, law and other professional courses.

**Union HRD Minister: Prakash Javadekar NGT Forms Panel to Monitor Rejuvenation Project of Ganga:**

➤ The **National Green Tribunal** has constituted a committee, to be headed by a former Allahabad High Court judge, for monitoring the rejuvenation project of Ganga **from Haridwar to Unnao in Uttar Pradesh.**

➤ The cleaning work of river Ganga has been divided into different segments by the NGT, which include **Gomukh to Haridwar (Phase-I), Haridwar to Unnao (segment B of Phase-I), Unnao to border of Uttar Pradesh, border of Uttar Pradesh to border of Jharkhand and border of Jharkhand to Bay of Bengal.**

**Shri Nitin Gadkari Launches Bidder Information Management System and Bhoomi Rashi - PFMS Linkage Portals:**

➤ The Minister for Road Transport & Highways, Shipping, Water Resources, River Development and Ganga Rejuvenation **Shri Nitin Gadkari** launched **Bidder Information Management System (BIMS)**. BIMS is aimed at streamlining the process of pre-qualification of bidders for EPC Mode of contracts for National Highway works with enhanced transparency and objectivity.

➤ And **Bhoomi Rashi and PFMS linkage** - two IT initiatives of the Road Transport & Highways Ministry that are aimed at expediting pre-construction processes relating to bidding and land acquisition respectively.

➤ **Bhoomi Rashi**, the portal developed by MoRTH and NIC, comprises the entire revenue data of the country, right down to 6.4 lakh villages. **Integration of Public Financial Management System (PFMS)** with Bhoomi Rashi is one of the key functionalities to facilitate payment related to compensation for land acquisition to all the beneficiaries directly through the Bhoomi Rashi system.

➤ The Minister also announced **institution of Annual Awards for Excellence in National Highways Projects** from this year onwards.

**TRAI integrates DND 2.0 and MyCall apps with Umang platform for Android:**

➤ **Telecom Regulatory Authority of India (TRAI)** has integrated its **MyCall and DND 2.0 apps** on the **Umang (Unified mobile application for new-age governance) platform** for Android users. It will be available for iPhone users in future, but no timeframe has been given by the regulator for that.

➤ **Umang is a single platform** for all citizens to access pan India e-governance services. TRAI has integrated the apps on Umang **platform in order to increase the reachability.** The app was launched by TRAI **Chairman RS Sharma**, who is set to retire on August 9.

**Revised MoA signed for Funding of Central Share of 99 Prioritized Irrigation Projects:**

➤ A revised **Memorandum of Agreement (MoA)** has been signed amongst **Govt. of India (through MoWR, RD & GR), NABARD and National Water Development Agency (NWDA)** for funding of central share of **99 prioritized irrigation projects** under **Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)** through **Long Term Irrigation Fund (LTIF)**. It will enable this Ministry to release Central Assistance to prioritized projects under PMKSY as per the requirements from time to time.

➤ Under PMKSY, 99 ongoing irrigation projects were identified for completion in mission mode **by December, 2019.** Total requirement of funds for completion of these projects was estimated at **Rs. 77,595 crore** (Rs. 48,546 crore for project works and **Rs. 29,049 crore** for Command Area Development works) with Central Assistance of **Rs. 31,342 crore.**

➤ During 2016-17 and 2017-18, cumulative loan amount of **Rs. 7863.60 crore** has been availed from LTIF for funding these projects.

**Commerce & Industry Minister Suresh Prabhu launches Mobile App Niryat Mitra:**

➤ Union Minister of Commerce & Industry and Aviation **Suresh Prabhu** launched **Niryat Mitra** - mobile App in **New Delhi.** The app developed by the **Federation of Indian Export Organisations (FIEO)** is available both on Android and on IOS platforms.

➤ It provides wide range of information required to undertake international trade right from the policy provisions for export and import, applicable **GST rate, available export incentives, tariff, preferential tariff, market access requirements** - SPS and TBT measures.

**Cabinet extends Pradhan Mantri Gram Sadak Yojana:**

➤ The **Cabinet Committee on Economic Affairs** chaired by the **Prime Minister Narendra Modi** has approved the continuation of **Pradhan Mantri Gram Sadak Yojana (PMGSY) beyond the 12th five year plan period.**

➤ It will help in connecting 38,412 habitations at an estimated cost of **Rs. 84,934 crore.**

➤ The Centre's share in this will be Rs 54,900 crore and the states' share is Rs 30,034 crore.

➤ **Pradhan Mantri Gram Sadak Yojana (PMGSY)** was launched on December 25, 2000, with the objective **to provide All-Weather road connectivity to the eligible unconnected habitations in rural areas of Country.**

**Government provides green fund worth over Rs 66000 crore to increase country's forest cover:**

➤ The Union Government has provided green funds worth over **Rs 66,000 crore** to increase the country's forest cover.

➤ The fund is an accumulated amount of money, which user agencies have been depositing as compensation for diverting forest land for non-forest purposes.

➤ The government has also notified the rules **for utilisation of the money by states and Union Territories** and for setting up of authorities to monitor **its use for afforestation and conservation.**

➤ The Indian Government aims to increase the area under forest cover in the nation to **at least 33 per cent.**

**'Prathibandhit Sahitya Mein Swatantrata Sangram' Inaugurated by Ministry of Culture:**

➤ The **Minister of State for Culture (Independent Charge) and Minister of State for Environment Forest and Climate Change, Dr. Mahesh Sharma** inaugurated an exhibition entitled '**Prathibandhit Sahitya mein Swatantrata Sangram**' (Freedom Movement through Proscribed Literature) in the

premises of National Archives of India, in New Delhi.

➤The Exhibition is based on the unique collection of **proscribed literature in its possession**. This exhibition of proscribed literature was from vast collection of poetry and prose that portrays the nationalistic fervour prevalent in the days of freedom struggle.

➤There were about **55 such proscribed literatures** displayed in the Exhibition.

#### ISRO set to launch its TV channel

➤The **Indian Space Research Organisation Chairman Dr K Sivan** has announced that **ISRO TV** will go on air in a few months.

➤The TV channel will focus on space and science activities. At present, people especially in the **rural areas are not being reached**. ISRO will also undertake a student's programme, as part of its **outreach activities**.

➤Also, ISRO will open the **Satish Dhawan Space Center in Sriharikota** to the public to watch satellite launches.

#### ISRO

- Headquarters: **Bengaluru**
- Director: **Kailasa Vadivoo Sivan**

#### MoHFW and MoTA Sign MoU for Extending Services of School Health Programme to Schools

➤A **Memorandum of Understanding (MoU)** has been signed between **Ministry of Health & Family Welfare (MoHFW) and Ministry of Tribal Affairs (MoTA)**, Government of India for cooperation between the two Ministries.

➤It aims for **sensitizing the principals and training to teachers** each of all functional EMRSs, Ashram Schools and other Schools supported by MoTA in the country using the existing infrastructure of MoTA in the states.

➤The school health programme was launched to **address the health needs of school going children and adolescents in the 6-18 year age groups** in the Government and Government aided schools.

#### Rajnath Singh Inaugurates NDMC Smart City Projects:

➤The **Union Home Minister Rajnath Singh** has said the rollout of the Smart City projects will help New Delhi emerge as a world class city.

➤The **New Delhi Municipal Council (NDMC)** has set an example before other aspiring Smart Cities in the country to follow.

➤The various projects inaugurated by Shri Rajnath Singh include Smart Poles, Solar Tree, Ideation Centre, 50 LED interactive screens, Ambedkar Vatika and two hi-tech nurseries, four mechanical road sweepers, two litter picking machines and ten auto tippers.

➤He also launched **MTNL's hi-speed Broadband on Optical Fiber & Hi-Speed Wi-Fi** in Connaught Place.

#### GOI Unveiled Tricolour Logo for Geographical Indication (GI) Certified Products

➤The **Commerce and Industry Minister Suresh Prabhu** has launched a **tricolour logo and tagline for Geographical Indications**

**(GI) to increase awareness about intellectual property rights (IPRs) in India. "Invaluable Treasures of Incredible India" is the tagline**, printed below a GI Logo in Tricolour.

➤A Geographical Indication (GI) product is primarily an agricultural, natural or a manufactured product (handicraft and industrial goods) originating from a definite geographical territory.

➤Darjeeling Tea, Tirupathi Laddu, Kangra Paintings, Nagpur Orange and Kashmir Pashmina are among the registered GIs in India.

#### Lok Sabha Has Passed National Sports University Bill, 2018

➤The **Lok Sabha** has passed a Bill establishing a **National Sports University in Manipur** as part of a vision to enhance country's standing in sports.

➤The National Sports University Bill, 2018, which sought to replace an Ordinance promulgated on May 31, was passed by a voice vote.

➤The university would promote **sports coaching and research at a cost of Rs.524 crore**.

➤The University research on physical education, strengthen sports training programmes, and collaborate internationally in the field of physical education.

#### India To Launch 2nd Lunar Mission 'Chandrayaan-2' On January 3, 2019:

➤**India's second moon mission Chandrayaan-2** will now be launched in **January 3, 2019** instead of later this year as the design was changed to enable it land on the lunar surface.

➤ISRO would have two missions **Chandrayaan-2** by **GSLV Mark 3** and the **PSLV P45** launching **RA-SAT 2B** next year.

➤**The 800-crore rupees** is the cost of "Chandrayaan-2" **lunar mission**.

➤The 3,890-kg Chandrayaan-2, which will be launched onboard the **Geosynchronous Satellite Launch Vehicle Mk-3**, will orbit around the moon and study its lunar conditions to collect data on its topography, mineralogy and exosphere.

#### Two New Space Research Technology Centres to Come Up in Jammu And Agartala:

➤The **Union minister Jitendra Singh** has announced that **Jammu and Tripura** will get the country's **first full-fledged Space Technology Research Centre**.

➤While the first centre in north India will function under the aegis of **Jammu-based Central University**, the **Tripura** centre will work under the aegis of Agartala-based **National Institute of Technology (NIT)**.

➤These centres will devote to research, academics and post-graduation study. They will offer an opportunity for scholars and youngsters who have aptitude for space science to explore a new career and research option.

#### 5 Crore Free LPG Connections under Pradhan Mantri Ujjwala Yojana:

➤The Lok Sabha Speaker Sumitra Mahajan has handed over **5 crore LPG connection under**

#### Pradhan Mantri Ujjwala Yojana (PMUY) in the Parliament House.

➤The Government launched Pradhan Mantri Ujjwala Yojana (PMUY) on **1st May, 2016** and it is implemented by **Ministry of Petroleum and Natural Gas** through its Oil Marketing Companies i.e., **IOC, BPCL and HPCL** through their network of distributors across the country.

➤PMUY aims at providing **clean-cooking fuel to the poor households**, which are otherwise vulnerable to various health hazards.

➤Initially, 5 crore BPL households were targeted for providing deposit free LPG connections to BPL households by **31st March, 2019**.

#### Government Approves 122 Research Projects Under 'IMPRINT-2' Scheme:

➤The **Government has approved 122 new research projects of 112 crore rupees** under its **Impacting Research Innovation and Technology 'IMPRINT-2'** scheme.

➤The initiative aims to advance research in energy, security, and healthcare domains in the high education institutions.

➤IMPRINT is the first of its kind government supported initiative to address the major science and engineering challenges that India must address and champion to enable, empower and embolden the nation for inclusive growth and self-reliance.

#### Ministry Of Culture Launches 'Seva Bhoj Yojna':

➤The **Union Ministry of Culture** has launched a scheme to reimburse central share of CGST and IGST on food, prasad, langar or bhandara offered by religious and charitable institutions. It has been launched from August 1, 2018.

➤The scheme **Seva Bhoj Yojna has a total outlay of Rs 325.00 crore** for financial years 2018-19 and 2019-20.

➤It will lessen the financial burden of such as Religious/Charitable Institutions who provide Food/Prasad/Langar (Community Kitchen)/Bhandara free of cost without any discrimination to Public/Devotees.

#### Railways Ministry Releases Report on Station Cleanliness:

➤The Railway Ministry has released the **third party survey** report on **station cleanliness** conducted by **Quality Council of India (QCI)**.

➤The audit-cum survey was conducted by the Railways to increase the level of cleanliness standards.

➤The third survey declared **Jodhpur (Rajasthan) as the cleanest railway station** in India followed by **Jaipur in Rajasthan and Tirupati in Andhra Pradesh**.

➤The third cleanliness survey covered 407 stations, including 75 stations in A1 and 332 stations in A category stations.

#### PM Modi unveils Pradhan Mantri Jan Arogya Abhiyaan; initiative

➤Prime Minister Narendra Modi has announced the launch of world's largest government-funded programme - the **Pradhan Mantri Jan Arogya Abhiyaan**.

➤ It will be launched on the birth anniversary of **Pt. Deen Dayal Upadhyay**. The **Pradhan Mantri Jan Arogya Abhiyaan** comes under **Ayushman Bharat Scheme**.

➤ The healthcare initiative will have a positive impact on 50 crore Indians. The Prime Minister informed that the government has decided to **provide five lakh rupees health care insurance cover per year** for the poor and vulnerable under the programme and in future it can be extended to the low middle class.

➤ Ayushman Bharat, CEO: **Indu Bhushan**

**PM Modi announces manned space mission taking Indian astronauts to space on board 'Gaganyaan' by 2022:**

➤ ISRO Chairman has announced that an **Indian astronaut** will be sent into space by **2022** on board **Gaganyaan**. K Sivan has reciprocated Prime Minister Narendra Modi's Independence Day announcement.

➤ Prior to the actual launch by 2022, the ISRO will have two unmanned missions and spacecraft will be launched **using GSLV Mark-III**. GSLV Mark III launch vehicle will be fully equipped with crew module and life support system for manned mission in the next two years.

**NITI Aayog launches 'Pitch to MOVE' for startups:**

➤ **NITI Aayog** has launched "**Pitch to Move**" - a mobility pitch competition that aims to provide budding entrepreneurs of India a unique opportunity to pitch their business ideas to a distinguished jury.

➤ "**Pitch to Move**" aims to identify and incentivise the startups, which will help the Government realise its vision of Shared, Connected, Intermodal and Environment Friendly Mobility for India.

➤ The competition is organised by NITI Aayog in collaboration with Invest India and Society of Indian Automobile Manufacturers (SIAM).

**Film Actor Akshay Kumar Becomes Brand Ambassador for Road Safety Campaigns:**

➤ The **Bollywood actor Akshay Kumar** has launched a road safety awareness campaign by releasing a series of videos in New Delhi.

➤ **Akshay Kumar** is also the **brand ambassador of Indian government's road safety campaign**.

➤ He launched the videos in the presence of Union Road Transport and Highways Minister Nitin Gadkari and other officials.

**NABARD All India Financial Inclusion Survey (NAFIS) Released By NABARD:**

➤ **NABARD** has released the results of its **NABARD All India Rural Financial Inclusion Survey (NAFIS)**.

➤ Among other things, the survey estimates 2015-16 farmers' income levels.

➤ Based on household-level data, NAFIS estimates that an average Indian farming household earned **Rs 8,931/month (Rs 1,07,172/year) in agriculture year 2015-16**.

➤ About 26 per cent of agricultural households and 25 percent of non-agricultural households were found to have been covered under insurance.

➤ Similarly, **20.1 percent agricultural households** as against **18.9 percent non-agricultural households** have subscribed to pension schemes.

➤ **Dr. Rajiv Kumar, Vice Chairman, NITI Aayog** released the NAFIS report.

**NOTA Option Not Applicable for Rajya Sabha Elections: Supreme Court:**

➤ The Supreme Court ruled that the **None of The Above (NOTA) option** cannot be made available in **Rajya Sabha elections**.

➤ A three-judge bench of **CJI Misra** and justices **A M Khanwilkar** and **D Y Chandrachud** observed that the NOTA option is applicable only for direct elections and not indirect elections such as the Rajya Sabha polls.

➤ The poll panel had said **NOTA was first introduced in 2014** following an apex court verdict a year earlier.

**September 2018 to be observed as the National Nutrition Month:**

➤ **Every year September** would be celebrated as the **National Nutrition Month** to mark the country's fight against malnutrition.

➤ The decision to celebrate September as the **National Nutrition Month** was taken during the second meeting of National Council on India's Nutrition Challenges **under the Poshan Abhiyaan**.

➤ The meeting was chaired by Women and Child Development Minister Maneka Gandhi, Minister of Consumer Affairs, Food & Public Distribution Ram Vilas Paswan and NITI Aayog Vice-Chairman Rajiv Kumar.

**Chandrayaan-I Data Confirms Presence of Ice On Moon: NASA:**

➤ Scientists have found **frozen water deposits in the darkest and coldest parts of the Moon's polar regions** using data from the **Chandrayaan-I spacecraft**, that was launched by India ten years ago.

➤ At the southern pole, most of the ice is concentrated at lunar craters, while the northern pole's ice is more widely, but sparsely spread.

➤ With enough ice sitting at the surface—within the top few millimetres—water would possibly be accessible as a resource for future expeditions to explore and even stay on the Moon.

➤ It will be a key mission focus for NASA and commercial partners, as humans endeavour to return to and explore the Moon.

**ICOMOS launches Kerala Heritage Rescue Initiative**

➤ The **ICOMOS**, a global monument conservation body, has launched an initiative to assess the damage to the rich cultural and built heritage **in flood-devastated Kerala** and set up an emergency response platform.

➤ The **International Council on Monuments and Sites (ICOMOS)** is a prestigious non-government organisation dedicated to promoting the application of theory, methodology and scientific techniques for conservation of

architectural and archaeological heritage across the world.

➤ **ICOMOS** is also an advisory body to the **UNESCO for cultural heritage**, in particular for implementation of the World Heritage Convention.

➤ The **ICOMOS-India** chief has also approached the **International Centre for the Study of the Preservation and Restoration of Cultural Property (ICCROM)** to partner in the post-disaster work.

➤ The **Rome-based ICCROM** is an **inter-governmental organisation** dedicated to the preservation of cultural heritage worldwide.

**India's First Biofuel Flight to Fly from Dehradun To Delhi**

➤ **SpiceJet** is planning to operate a flight from **Dehradun to Delhi** using **biofuel**, which would be first such experiment in India.

➤ While developed countries like Canada, Australia and US have already conducted these test flights, India would be the first developing nation to experiment that.

➤ After that India would join the elite club of nations who have operated a flight on alternative energy source like biofuel.

➤ The objective is to make **air travel economical** and to **tackle high fuel price**. Biofuel, produced from vegetable oils, recycled grease, algae, and animal fat, is an alternative fuel that can be used as an alternative in place of fossil fuels.

**PM Modi To Launch FAME India II on Sept 7:**

➤ **Prime Minister Narendra Modi** will launch the **second phase of the FAME India scheme** offering incentives for mass adoption of electric vehicles with an outlay of **Rs 5,500 crore** on September 7.

➤ Under the scheme, depending on technology, battery-operated scooters and motorcycles are eligible for incentives ranging between Rs 1,800 to Rs 29,000, while in three-wheelers it is between Rs 3,300 and Rs 61,000.

➤ The prime minister would unveil the scheme at the inaugural session of the **'MOVE' — a global mobility summit**.

➤ With an aim to promote eco-friendly vehicles, the government had launched the FAME India scheme in 2015.

**DAC Approves Procurement Of 111 Utility Helicopters for Indian Navy**

➤ The **Defence Acquisition Council (DAC)**, headed by **Defence Minister Nirmala Sitharaman**, cleared the acquisition of military hardware for the Indian Army and Navy worth around **Rs 46,000 crore**.

➤ Among its key decisions, the council approved the procurement of **111 utility helicopters** for the Indian Navy at a cost of over **Rs 21,000 crore**.

➤ The DAC also cleared some other proposals worth around **Rs 24,879.16 crore**, including approval for the procurement of 150 indigenously designed and developed **155 mm Advanced Towed Artillery Gun Systems** for the Indian Army at an approximate cost of **Rs 3,364.78 crore**. The DAC also granted approval

for the procurement of 24 anti-submarine capable **Multi Role Helicopters (MRH)**.

➤The council also cleared the procurement of 14 vertically launched Short Range Missile Systems to enhance the self-defence capability of ships against Anti-Ship Missiles.

#### **Piyush Goyal Approves a New Promotion Policy for Railway Sportspersons**

➤ The **Railway Minister Piyush Goyal** has approved a new policy for promotion of railway sportspersons.

➤ The sportspersons, who have made **two appearances in Olympics, and won a medal in Asian Games or Common Wealth Games** will be promoted to the officer rank.

➤ Further Railway sportsperson who are winners of any of the awards like **Arjuna or Rajiv Gandhi Khel Ratna Award** would also be entitled to the said promotion.

➤ The ministry also noted that any coach whose trainees have produced at least three medal-winning performances in **Olympic Games or World Cup or World Championship or Asian Games or Commonwealth Games** including at least one medal in Olympic Games would be eligible to be promoted as an Officer.

#### **States in News**

##### **ASSAM**

#### **IT Minister Released 'Digital North East Vision 2022' In Guwahati:**

➤The **Union minister Ravi Shankar Prasad** has released a **vision document** for a **digital northeast** that aims to improve people's lives by capacity building of government staff and doubling BPO strength in the region. He unveiled the plans under the '**Digital North East: Vision 2022**'.

➤A cloud hub for the northeast will be set up in **Guwahati** and capacity building for 50,000 government staff will be taken up using digital technologies.

➤The number of seats planned for BPOs in the north-eastern states will be doubled to 10,000 while the network of common service centres will be expanded to cover all villages.

##### **Assam**

- Capital: **Dispur**
- Chief Minister: **Sarbananda Sonowal**
- Governor: **Jagdish Mukhi**

##### **ANDHRA PRADESH**

#### **World's first thermal battery plant to be inaugurated in Andhra Pradesh:**

➤The **world's first-ever facility** to create **thermal batteries** will be inaugurated in **Amaravati, Andhra Pradesh**. The Thermal batteries will be manufactured by **Bharat Energy Storage Technology Private Limited (BEST)**.

➤These batteries are based on alternative sources of energy production, and their presence is expected to reduce the dependence on fossil fuels. Energy can be stored in it that can power telecommunications, commercial enterprises, electric vehicles as well as charging systems.

➤The plant could provide an initial capacity of **1000MW** and in its first phase, it will produce batteries for **telecom, mini/microgrids, and electric buses that** are expected to run for up to **800 kms on a single charge**.

#### **Andhra Pradesh Government Launched Mukhyamantri Yuva Nestam:**

➤The **Andhra Pradesh Government** has approved the "**Mukhyamantri Yuva Nestam**" scheme that makes unemployed youth in the state, eligible of receiving Rs 1000 per month from the government.

➤A website will be launched before the end of this month, in which the unemployed youth would register their details. The disbursement of allowance will start after 15 days of registration which will be credited directly through the bank accounts.

➤The state government will also impart skill development and train the youth in the fields of their interests.

##### **Andhra Pradesh**

- Capital: **Amaravati**
- Chief minister: **N. Chandrababu Naidu**
- Governor: **E. S. L. Narasimhan**

##### **BIHAR**

#### **Nitish Kumar launches 'Mukhyamantri Kanya Utthan Yojana'**

➤The **Bihar Chief Minister Nitish Kumar** has launched the '**Mukhyamantri Kanya Utthan Yojana**'.

➤It is an ambitious scheme which promises to provide **Rs 54,100** from the birth of a girl child till she graduates. The ambitious '**Mukhyamantri Kanya Utthan Yojana**' will be run by three departments -- **education, health and social welfare**.

➤The chief minister also made several other announcements like increasing the amount under the '**Bicycle Yojna**' from **Rs 2500 to Rs 3000**. He also announced doubling the amount for purchase of sanitary napkin to **Rs 300 from existing Rs 150** under the '**Kishori Swasthya Yojna**.'

##### **Bihar**

- Capital: **Patna**
- Chief Minister: **Nitish Kumar**
- Governor: **Lalji Tandon**

##### **CHHATTISGARH**

#### **Chhattisgarh govt decides to rename Naya Raipur as Atal Nagar:**

➤In the memory of **former Prime Minister Atal Bihari Vajpayee**, the Chhattisgarh Government has decided to rename **Naya Raipur as Atal Nagar**.

➤**Bilaspur University** will also replace as **Atal Bihari Vajpayee University** and **Narrow-Gauge Line** as **Atal Path**.

➤**Atal ji** played a crucial role in the formation of Chhattisgarh. For **Atal ji's** contribution to **Pokhran Nuclear Test**, a police battalion will be named as **Pokhran Battalion**.

#### **Chhattisgarh, 1st State To Provide Right To Skills' Development To Youth:**

➤The **Chhattisgarh Chief Minister Raman Singh** has announced that his state is the first

among the 28 other states in the country to provide **Right to Skills' Development to the youth**.

➤Around 2.7 lakh youth has already been employed in several fields. Trained individuals have also been working in cities like Bengaluru and Chennai.

➤The '**Skills on Wheels**' scheme will enhance the skills of the **rural youth and help them become self-employed**.

##### **Chhattisgarh**

- Capital: **Raipur, Bilaspur (Judiciary)**
- Chief Minister: **Raman Singh**
- Governor: **Anandiben Patel**

##### **GOA**

#### **Manohar Parrikar launches Goa's new App-Based Taxi Service:**

Goa Chief Minister **Manohar Parrikar** and Tourism Minister **Manohar Ajaonkar** has flagged off the Goa Tourism Development Corporation's **app-based taxi service "GoaMiles"** in Panaji. It would ensure that **commuters are not cheated** and at the same time would increase the earnings of taxi drivers by "two to three" times.

##### **Goa**

- Capital: **Panaji**
- Chief Minister: **Manohar Parrikar**
- Governor: **Mridula Sinha**

##### **HARYANA**

#### **Haryana Government to launch Ayushman Bharat scheme on Aug 15:**

➤The **Haryana government will launch the Ayushman Bharat-Haryana Health Protection Mission** on August 15 to provide **cashless healthcare facilities to beneficiaries at empanelled hospitals**.

➤On a pilot basis, the scheme would be implemented in one government hospital in each of the 22 districts, one ESI hospital and one medical college. A decision to this effect was taken in a meeting held under the chairmanship of **Chief Minister Manohar Lal Khattar**.

➤Under the scheme, families identified by the **Socio-Economic and Caste Census (SECC)** would be provided with coverage of **Rs 5 lakh**.

#### **Northern states to set up joint secretariat to deal with drugs menace:**

➤The **Northern states** have decided to set up a **joint secretariat** at **Panchkula, Haryana** for **data and information sharing** to effectively fight the drug menace.

➤The decision was taken at a meeting of Chief Ministers of Northern States in Chandigarh, convened to **evolve and formulate a joint strategy to fight the malady**.

➤It was also decided that the states would launch a major awareness campaign in their respective schools, while engaging youth in sports and other activities at village levels.

➤Skill development of youth would also be undertaken on a major scale to prevent the spread of drugs.

#### **NABARD Sanctions Rs772 Crore for Water Projects In Haryana:**

➤ **NABARD** has sanctioned **Rs 722 crore** for eight water projects in the rural areas of Haryana, state Minister for Public Health Engineering Banwari Lal.

➤ The state government has also sent three more project proposals, costing **Rs 236.85 crore**. The second proposal aims to supply water to 109 villages and nine hamlets.

#### Haryana

- Capital: **Chandigarh**
- Chief Minister: **Manohar Lal Khattar**
- Governor: **Satyadev Narayan Arya**

#### HIMACHAL PRADESH

##### Shaur nahin' mobile app launched in Shimla, Manali:

➤ **Himachal Pradesh Chief Minister Jai Ram Thakur** launched 'horn not ok' awareness campaign and 'shaur nahin' (no noise) mobile application, the campaign has been launched in Shimla and Manali

➤ The chief minister said the 'shaur nahin' mobile application can be used by the general public to report cases of noise pollution.

➤ The mobile application is an initiative of the department of environment science and technology in association with National Informatics Centre, Himachal Pradesh.

#### Himachal Pradesh

- Capital: **Shimla**
- Chief Minister: **Jai Ram Thakur**
- Governor: **Acharya Dev Vrat**

#### KARNATAKA

##### Karnataka government launches cleanliness campaign 'Swachhameva Jayate':

➤ The government of **Karnataka** launched the 'Swachhameva Jayate' campaign in a bid to step up the **cleanliness and hygiene** efforts of the state. Its programmes, implemented by the Rural Development and Panchayat Raj Department of the state, will first focus on rural areas.

➤ Deputy Chief Minister of Karnataka Dr G Parameshwara launched the campaign along with Krishna Byre Gowda, the Minister of Rural Development.

➤ A logo was released for the campaign, one with a young boy and one with a young girl in front of a map of the state.

#### Karnataka

- Capital: **Bengaluru**
- Chief Minister: **H. D. Kumaraswamy**
- Governor: **Vajubhai Vala**

#### MADHYA PRADESH

##### Madhya Pradesh Government seeks revival of Cheetah Reintroduction Project:

➤ The Madhya Pradesh forest department has written to the National Tiger Conservation Authority to revive the plan to reintroduce cheetahs in the **State's Nauradehi sanctuary**.

➤ It was estimated that an amount of **Rs 25 crore to Rs 30 crore** would be needed to build an enclosure in an area of 150 sq km for the cheetahs in Nauradehi.

➤ **NTCA**, a statutory body under the Union environment ministry, had committed Rs 50 crore to the state for it in 2011.

➤ **MP** houses six major reserves for the tiger and is often called as the 'tiger state'. Prominent among them are Bandhavgarh, Pench and Kanha tiger reserves.

##### Madhya Pradesh Government Observes Adivasi Diwas:

➤ The **Madhya Pradesh** government observed **Adivasi Diwas** on 9 August.

➤ The State government would facilitate achievers from the tribal community and distribute certificates to beneficiaries of various welfare schemes. The Govt also felicitate meritorious tribal students.

➤ Furthermore, the MP government also plans to hold cultural events in all 89 tribal-dominated blocks

##### Shaheed Saman Diwas to be observed in Madhya Pradesh:

➤ In **Madhya Pradesh**, the **Shaheed Saman Diwas** will be observed in all districts of the state.

➤ The state government has taken a decision to **honour families of martyrs of Madhya Pradesh origin**, who sacrificed their lives while discharging duty during war, military action and internal security.

➤ The programmes in honour of 602 Martyrs will be organized in the state. Families of 13 martyrs will be honoured in the programme at Bhopal

##### Projects worth Rs 20,000 cr underway in 7 cities under Smart Cities Mission in MP:

➤ In **Madhya Pradesh**, projects worth about 20,000 crore rupees are underway in seven cities under the **Smart Cities Mission**.

➤ The mission, an urban renewal programme launched by the Centre in 2015, aims to develop 100 cities across the country making them citizen friendly and sustainable.

➤ Recently, **Madhya Pradesh** was awarded by the Prime Minister for **Integrated Command Control Centre** constructed under Smart City Project Bhopal.

➤ Apart from that, Madhya Pradesh was also awarded for various other initiatives like Public Bike Sharing, Smart Class Room and Waste to Energy Plant under the Smart cities mission.

#### Madhya Pradesh

- Capital: **Bhopal**
- Chief minister: **Shivraj Singh Chouhan**
- Governor: **Anandiben Patel**

#### MAHARASHTRA

##### Maharashtra: Individual farmer can avail Rs 1.50 lakh loan waiver

➤ The **Maharashtra** government has expanded the scope of the loan waiver scheme by extending the benefits to **every member of the farmer's family** in case of a separate loan account.

➤ Every person's loan amount up to **Rs 1.50 lakh** will be waived.

➤ The state government had said that it had spent around Rs 14,000 crore as part of the loan waiver till March this year. The government also

said the scheme had so far benefitted 35.32 lakh farmers in the state.

#### Maharashtra

- Capital: **Mumbai**
- Chief Minister: **Devendra Fadnavis**
- Governor: **C. Vidyasagar Rao**

#### ODISHA

##### Odisha Is to Host 2018 Men's Hockey World Cup for the First Time:

➤ Odisha government has decided to launch a build-up campaign in 17 cities, ahead of the **2018 Men's Hockey World Cup Tournament in the state**.

➤ The campaign will be organised in Rourkela, Mumbai, and New Delhi, Bhubaneswar and other important cities and hockey playing states.

➤ A number of internationally-acclaimed sports celebrities will take part in promotion of the mega event.

##### Bombay Natural History Society opens its first regional centre near Chilika Lake:

➤ The **Bombay Natural History Society (BNHS)**, one of India's premier avian research institutes, will start operating its regional centre on the **campus of Wetland Research and Training Centre near Chilika Lake, Odisha**.

➤ The BNHS hosts nearly one million birds with 97 species being intercontinental migratory in nature during the winter season. The avifauna observatory will be inaugurated by BNHS director **Deepak Apte**.

➤ The centre will carry out research on avian disease by collecting samples and monitor the **Nalabana Bird Sanctuary, Odisha**.

#### Odisha

- Capital: **Bhubaneswar**
- Chief Minister: **Naveen Patnaik**
- Governor: **Ganeshi Lal**

#### RAJASTHAN

##### 1st State to Implement Biofuel Policy: Rajasthan

➤ **Rajasthan** has become the **first State in the country** to implement the national policy on biofuels. Soon, the State Government will release Biofuel Rules for 2018.

➤ The state plans on increasing production of oilseeds and establish a Centre for Excellence in **Udaipur** to promote research in the fields of alternative fuels and energy resources.

➤ Women's self-help groups (SHGs) will be created by the State Rural Livelihood Development Council to encourage the use of biofuels.

➤ Biodiesel is an alternative fuel which can be used in place of fossil fuels. It is manufactured from vegetable oils, recycled grease, algae, and animal fat.

##### Rajasthan government to organise human chain along Pak border:

➤ On the eve of Independence Day, the **Rajasthan government** will organise a human chain along the **650-km-long Pakistan border**.

➤ It will be conducted under a programme, "**Shahadat ko Salam**."

➤ The programme will be organised by the state government with the help of **Border Security Force and the Army**.

### India Successfully Tests Indigenously Anti-Tank Guided Missile 'HELINA' In Pokhran:

➤ India has successfully flight tested the indigenously developed **helicopter launched** Anti-Tank Guided

Missile '**HELINA**' from **Pokhran in Rajasthan**.

➤ The indigenously designed and developed guided bombs **Smart Anti Airfield Weapon (SAAW)** was also successfully flight tested from IAF aircraft at Chandan range in Jaisalmer.

➤ The missile is guided by an **Infrared Imaging Seeker (IIR)** operating in the Lock on Before Launch mode. It is one of the most advanced Anti-Tank Weapons in the world.

### Rajasthan opens country's biggest techno-hub in Jaipur:

➤ The **Chief Minister Vasundhara Raje** has inaugurated the **Bhamashah Techno Hub** in **Jhalana Industrial Area of Jaipur**.

➤ The biggest centre is equipped with the ultra-modern technology and it will help around 700 entrepreneurs to work under one roof and realise their dreams.

➤ Digitisation in Rajasthan has been promoted aggressively to motivate entrepreneurs. Raje also inaugurated an online payment app, **Bhamashah Wallet**.

#### Rajasthan

- Capital: **Jaipur, Jodhpur (Judiciary)**
- Chief minister: **Vasundhara Raje**
- Governor: **Kalyan Singh**

#### SIKKIM

### Khangchendzonga biosphere reserve added to UNESCO list:

➤ The **Khangchendzonga Biosphere Reserve, Sikkim**, one of the highest ecosystems in the world, has been added to **UNESCO's list of World Network of Biosphere Reserve (WNBR)**. The Khangchendzonga reserve will be **India's 11th** internationally designated WNBR.

➤ **International coordinating Council (ICC)** of Man and Biosphere (MAB) Programme, UNESCO, in its 30th session (23-27 July, 2018) at **Palembang, Indonesia**, designated Khangchendzonga Biosphere Reserve for inclusion in the World Network of Biosphere Reserve.

➤ Khangchendzonga joins the list of other biospheres such as **Nandadevi, Simlipal, Sunderbans, and Nilgiri**.

#### Sikkim

- Capital: **Gangtok**
- Chief Minister: **Pawan Kumar Chamling**
- Governor: **Ganga Prasad**

#### TELANGANA

### Telangana launches Rs.5 lakh life insurance scheme for farmers:

➤ The **Telangana government** has launched a **Rs.5 lakh insurance programme** for farmers in the state, touted to be the first of its kind, under which their families will get the amount irrespective of whether the death is natural or accidental.

### NATIONAL SUMMITS

➤ The ruling **Telangana Rashtra Samithi (TRS)** has launched the scheme with the **aim of getting the support of the farming community before the 2019 state and parliamentary elections**.

➤ However, the scheme is limited to farmers **aged between 18 and 60 years**. The Rythu Bandhu Life Insurance Bonds (as the scheme is called), which is expected to benefit 2.8 million farmers (out of 5.8 million), will cover only land owners who received **monetary assistance of Rs.4,000 from the state government** to bear farming costs under the "Rythu Bandhu" programme earlier this year.

### India's 1st Genetic Bank for Wildlife Conservation Inaugurated In Hyderabad:

➤ **India's first genetic resource bank** was inaugurated at Centre for Cellular and Molecular Biology's (CCMB) Laboratory of Conservation of Endangered Species (LaCONES) facility, **Hyderabad**.

➤ It was inaugurated by Union Minister for Science and Technology and Environment, Forest and Climate Change, **Dr. Harsh Vardhan**.

➤ The genetic bank will cryopreserve living cell lines, gametes and embryos of endangered wild animal species in India.

➤ The genetic bank will be a priceless resource material for conservation, taking up artificial reproduction, conducting studies in evolution biology and wildlife medicine.

### Telangana, Tech Mahindra Ink MoU For India's First Blockchain District

➤ The **Tech Mahindra and the Telangana government** signed an agreement to establish the **Blockchain district**, a first-of-its-kind Centre of Excellence for Blockchain.

➤ It will be a centre of excellence, an incubator and process development for the emerging technology with innovative infrastructure and facilities to foster the growth of Indian blockchain start-ups and companies.

➤ Tech Mahindra as a founding member of the blockchain district will provide the platform and technology assistance to all the incubators in it.

#### Telangana

- Capital: **Hyderabad**
- Chief Minister: **K Chandrasekhar Rao**
- Governor: **E.S Lakshmi Narasimhan**

#### TAMIL NADU

### Tamil Nadu CM Lays Foundation Stone For Special Investment Region:

➤ The **Chief Minister of Tamil Nadu Edappadi K. Palaniswami** laid the foundation stone for the **GMR Krishnagiri Special Investment Region**.

➤ The **Rs.2,420 crore project**, spread across **2,100 acres**, is a joint venture between the **Tamil Nadu Industrial Corporation Ltd. (TIDCO) and GMR Group**.

➤ The project is expected to attract investments to the tune of **Rs.5,000 crore** and create about 60,000 job.

➤ A world-class infrastructure and utilities such as road connectivity, water supply system, water

treatment plant, storm/rain water drains, water and power sub-station and internet connectivity would be developed in the Special Investment Region.

#### Tamil Nadu

- Capital: **Chennai**
- Chief Minister: **Edappadi K. Palaniswami**
- Governor: **Banwarilal Purohit**

#### UTTAR PRADESH

### President inaugurates 'One District one Product' Summit in UP:

➤ The **President Ram Nath Kovind** has inaugurated the '**One District One Product Summit** in **Lucknow**.

➤ The '**One District One Product**' scheme will enhance skills of local people as well as increase the reach to products, which will in turn result in economic progress of artisans of Uttar Pradesh.

➤ The summit has been organised by the **Uttar Pradesh government** to promote traditional industries and spur local trade. The President also distributed loan sanction papers worth **Rs 1006 crore** to beneficiaries of ODOP scheme digitally.

➤ He also inaugurated ODOP toll free number and website. During the event, two MoUs were also signed with US-based companies, one with Amazon and another with GE HealthCare.

### Defence Industrial Corridor Launched in Aligarh, Uttar Pradesh:

➤ The **Defence Minister Nirmala Sitharaman** and **Uttar Pradesh Chief Minister Yogi Adityanath** will launch a **defence industrial corridor in Aligarh** as part of the government's efforts to develop specialised zones dedicated to defence production in the state.

➤ Six nodal points have been identified in state - **Agra, Aligarh, Lucknow, Kanpur, Chitrakoot and Jhansi -- for the corridor**. There will be an exhibition of products by the armed forces, DPSUs and DRDO which are planned to be indigenised over the next five years.

➤ Another defence corridor was launched in Tamil Nadu early this year.

### UP's Mughalsarai Junction Renamed As Deen Dayal Upadhyaya Junction

➤ The **Mughalsarai Junction of Uttar Pradesh** will be formally renamed after RSS ideologue **Deen Dayal Uphadyay**.

➤ The BJP president Amit Shah, Railway Minister Piyush Goyal and Uttar Pradesh Chief Minister Yogi Adityanath will attend the ceremony.

➤ They will also launch a "**smart yard**" project at the century-old station on the busy Delhi-Howrah route.

#### Uttar Pradesh

- Capital: **Lucknow, Allahabad (Judiciary)**
- Chief Minister: **Yogi Adityanath**
- Governor: **Ram Naik**

Summits	Key Points/ Area	Held in
Indo-US Military Cooperation Meeting 2018	Focus on strengthening defence and strategic ties. The meeting was co-chaired by <b>Lt Gen Satish Dua</b> , Chief of Integrated Defence Staff to the chairman, Chiefs of Staff Committee (CISC) and <b>Lt Gen Bryan Fenton</b> , Deputy Commander, Indo-Pacific Command.	New Delhi, India
NITI Aayog's International Conference on "Sustainable Growth through Material Recycling: Policy Prescriptions" 2018	It was inaugurated by the Union Minister of Road Transport, Highways & Ganga Rejuvenation, <b>Nitin Gadkari</b>	New Delhi, India
3rd India-Nepal Coordination meeting 2018	It derives strength from shared history, trade, economic partnership, cultural ties and close and intense people-to-people contact.	New Delhi, India
NITI Aayog Hosts Investors' Conference 2018	To attract investments for the development of eco-tourism on public private partnership (PPP) basis in Andaman & Nicobar, and Lakshadweep Islands. The Conference will be inaugurated by <b>Shri. Amitabh Kant, CEO, NITI Aayog.</b>	Andaman & Nicobar, and Lakshadweep Islands
International Buddhist Conclave 2018	Theme: <b>Buddha Path – The Living Heritage.</b> This year <b>Japan</b> is the partnering country for the Buddhist conclave. Aims <b>to showcase Buddhist Heritage</b> in India and boost tourism to the Buddhist sites in the country. Tourism Ministry is organising the conclave in collaboration with <b>Maharashtra, Bihar and Uttar Pradesh</b> governments.	New Delhi, India
India Banking Conclave (IBC) 2018	Objective of making the banking sector more adaptable to face multiple future challenges in the coming years.	New Delhi, India
29th Goods and Services Tax council meeting 2018	Headed by Union Finance Minister Piyush Goyal – To promote Digital transactions. <b>20% Cashback up to Rs. 100</b> for the Digital Transactions done via BHIM, Rupay, or USSD mode.	Vigyan Bhawan, India
10th International conference on oral implantology	It will enhance the awareness and knowledge on the latest innovations and technologies in oral implantology world over	New Delhi, India
4th India International Footwear Fair 2018 (IIFF)	The IIFF -2018 has been organized by India Trade Promotion Organization in collaboration with the Confederation of Indian Footwear Industries and support of the Council for Leather Exports, Central Leather Research Institute (CLRI) and Indian Footwear Components of Manufacturers Association.	New Delhi, India

**LIST OF COMMITTEES**

**Two committees constituted to monitor illegal immigrants: Manipur Govt**

>The **Manipur government** has constituted two separate committees, **state and district level**, to monitor the entry or presence of "illegal immigrants" in the state post publication of the final draft of NRC in Assam.  
>The committees will initiate steps for checking and verification accordingly with immediate effect.  
>In relation with Assam's NRC list, Manipurgovernment is inquiring about influx of illegal immigrants from Assam and neighbouring states. The **NRC draft features** the names, addresses, and photographs of all Indian citizens, who have been residing in the north-eastern state **before March 25, 1971.**

**NGT forms committee on natural conservation zones:**

>The **National Green Tribunal (NGT)** has constituted a committee to ascertain whether sub-regional plans for protection of **Natural Conservation Zones (NCZs)** are in consonance with the regional plans prepared by the National Capital Planning Board.  
>A Bench headed by **NGT chairperson Adarsh Kumar Goel** has directed the **Ministry of Environment, Forests and Climate Change to be the nodal agency.**  
>As per the tribunal's orders, all the concerned states will be required to furnish a report on the matter.

**PFRDA Sets Up Panel on Cyber Safety**

>The **Pension Fund and Regulatory Development Authority (PFRDA)** has set up a standing committee to suggest steps to deal with **cybersecurity challenges** to protect the interest of subscribers.  
>The committee on 'Information Systems and Technology and Cyber Security' will suggest steps to align PFRDA's technology with best industry practices.  
>PFRDA is a statutory body established by an Act of Parliament to promote **old age income security.**  
>It develops, promotes and regulates the **pension industry** under National Pension System and also administers the **Atal Pension Yojna.**  
**FSSAI Constitutes B Sesikeran Committee to Review Food Labelling Standards**  
>The **Food Safety and Standards Authority of India (FSSAI)** has decided to form a **three-member committee** to look into the **draft food labelling and display regulations.**  
>The expert panel will be headed by **B Sesikeran**, former director of National Institute of Nutrition (NIN) and comprises **Hemalatha and Dr Nikhil Tandon.** The panel will study in detail the concerns of the industry and make recommendations.  
>The regulations have proposed making **red colour-coded labels** mandatory on packaged food products which are **high in fat, sugar and salt contents.**

>**Food Safety and Standards Authority of India** is an autonomous body established under the **Ministry of Health & Family Welfare, Government of India.**

**FSSAI**

- Headquarters: **New Delhi**
- Chairman: **Ashish Bahuguna**

**Panel for rollout of 5G services by 2020:**

>A **panel has been set up by the Department of Telecom** to prepare a roadmap for rollout of **5G telephony in India** expects the service to be operational by **2020.**  
>The nine-member **Steering Committee, headed by AJ Paulraj**, recommended releasing additional spectrum for 5G services. It submitted its report to **Telecom Secretary Aruna Sundararajan.**  
>The report said 5G services would have a cumulative economic impact of over \$1 trillion by 2035. While the US plans to deploy 5G services later this year, the India rollout may begin by 2020.

**Government Sets Up Panel to Resolve Issues of Stressed Thermal Power Assets:**

>The Union Government has decided to set up a **High-Level Empowered Committee headed by Cabinet Secretary to address the issue of stressed thermal power assets. It was announced by union Power ministry.**  
>The panel will comprise representatives from the ministries of railways, finance, power, coal and the lenders having major exposure to the

power sector. They will be drawn up a plan to turnaround assets of stressed plants.

➤ Under **SAMADHAN (Scheme of Asset Management and Debt Change Structure, or SAMADHAN)**, the bankers' consortium shortlisted 11 power plants with an overall capacity of over 12 GW, which are either complete or nearing completion.

**Centre sets up GoM headed by Suresh Prabhu to decide on RCEP talks:**

➤ The government has set up a **four-member Group of Ministers (GoM) headed by trade minister Suresh Prabhu** to advise prime minister Narendra Modi **on whether to continue with or withdraw from the 16-member Regional Comprehensive Economic Partnership (RCEP) negotiations.**

➤ The GoM will also look at the broader picture. The RCEP summit is in November, by which time we have to tell other countries whether we want to be in or out.

➤ The GoM will also help India fine tune its strategy for the upcoming **RCEP ministerial meet on 30 and 31 August in Singapore.**

**NGT Appoints Justice S J Vazifdar as Chairman of Panel to Decide Vedanta's Plea:**

➤ The **National Green Tribunal (NGT)** has appointed former Punjab and Haryana High Court Chief Justice **S J Vazifdar** as head of a three-member committee.

➤ It has been framed to decide mining company Vedanta's plea challenging closure of its Sterlite copper plant at Tuticorin.

➤ It will also include representatives of the Central Pollution Control Board and the Ministry of Environment and Forests.

## INTERNATIONAL

**India A Strategic Trade Authorization-1 (STA-1) Country: US**

➤ The United States has designated India as a **Strategic Trade Authorization-1 (STA-1) country** – a status that will allow the country to **buy highly advanced and sensitive technologies from America.**

➤ The STA Tier 1 treatment will expand the scope of exports subject to the Export Administration Regulations (EAR) that can be made to India without individual licenses.

➤ This regulatory change will enhance the bilateral defence trade relationship and result in a greater volume of US exports to India.

➤ Currently there are **36 countries on STA-1 list.** India is the only South Asian country to be on the list.

**Sushma Swaraj Embarks on Five Day Visit to Vietnam, Cambodia**

➤ The External Affairs Minister Sushma Swaraj arrived at Hanoi, Vietnam as part of her four-day visit to **Vietnam (Capital: Hanoi, Currency: Vietnamese dong) and Cambodia (Capital: Phnom Penh, Currency: Cambodian riel)**, which aims at deepening India's strategic cooperation with the two key nations in the ASEAN region.

➤ India has been scaling up its cooperation with Vietnam **in areas of maritime security and energy.**

➤ In Vietnam, Swaraj will co-chair the **16th meeting of the Joint Commission**, along with the country's Deputy Prime Minister and Foreign Minister Pham Binh Minh.

➤ In Cambodia, Swaraj will hold extensive talks with her counterpart **Prak Sokhonn**, covering the entire expanse of bilateral and regional issues of mutual interests.

**Myanmar Media Group Inks MoU with Prasar Bharati:**

➤ The **Prasar Bharati and Mizzima Media of Myanmar** signed a Memorandum of Understanding in broadcasting and content sharing.

➤ This will boost centuries old ties between India and Myanmar. It will also strengthen India's soft power in its neighbourhood. The Agreement will realize cooperation and collaboration in various fields of broadcasting.

➤ The agreement was signed in the presence of **Prasar Bharati CEO, Shashi Shekhar Vempati and Editor-in-chief and MD, Mizzima in New Delhi.**

**EAM Sushma Swaraj Embarks On A Four-Day Visit To Three Central Asian Countries:**

➤ The External Affairs Minister **Sushma Swaraj** will undertake a four-day visit to three Central Asian nations. The countries are **Kazakhstan (Capital: Astana, Currency: Kazakhstani tenge), Kyrgyzstan (Capital: Bishkek, Currency: Kyrgyzstani som) and Uzbekistan (Capital: Tashkent, Currency: Uzbekistani so'm).**

➤ The visit is in pursuit of India's objective of enhanced engagement with this region which is India's extended neighbourhood.

**China Launches High-Resolution Earth Observation Satellite "Gaofen-11:**

➤ **China has successfully launched an optical remote sensing satellite "Gaofen-11", as part of its high-resolution Earth observation project** which will also provide data for the Belt and Road Initiative.

➤ The Gaofen-11 satellite was launched on a Long March 4B rocket at 11 am (local time) from the Taiyuan Satellite Launch Center in northern Shanxi Province.

➤ It was the 282nd flight mission by a **Long March carrier rocket.**

➤ The satellite can be used for land survey, urban planning, road network design, agriculture, and disaster relief.

**Congress Passes NDA Act 2019 Capping US Aid to Pakistan To \$150 Million:**

➤ The **United States Congress** has passed the **National Defence Authorisation Act-2019 (NDAA-19)** which limited its **security-related aid to Pakistan to \$150 million**, significantly below the historic level of more than **\$ one billion to \$750 million per year.**

➤ The legislation reduces the total amount of funds provided for reimbursement to Pakistan to \$150 million. This is a significant reduction from the \$700 million that was authorised through Coalition Support Fund (CSF) last year.

**India, Germany Sign Pacts Worth Rs 5,250 Crore:**

➤ **India and Germany (Capital: Berlin, Currency: Euro)** has signed agreements on financial and technical cooperation worth **Rs 5,250 crore** within the framework of the Indo-German development cooperation.

➤ German Ambassador to India **Martin Ney** and Finance Ministry Joint Secretary **Sameer Kumar Khare** signed the agreements marking 60 years of successful Indo-German development cooperation.

**UAE Launches Amnesty Programme to Aid Foreign Visa Violators:**

➤ The **UAE has launched a three-month visa amnesty programme.** It will benefit hundreds of illegal foreign workers, including Indians, overstaying their permits by allowing them to leave the country without penalties and giving them six months to find a job.

➤ The UAE is home to **2.8 million Indian expatriates**, the largest expatriate community in the country. The programme will allow the workers to leave the country without paying penalty and it will also give them six months to find a job.

**UAE**

• Capital: **Abu Dhabi**

• Currency: **United Arab Emirates dirham**

**France's Parliament Signed into Law, Asylum and Immigration Bill:**

➤ The bill is designed to accelerate **asylum procedures** by cutting the maximum processing time from the **current 120 days to 90 days** after entering France.

➤ The text was adopted on a final reading by 100 votes in favour to 25 against with 11 abstentions.

➤ The Senate had rejected the bill, but the lower house passed the text as President Emmanuel Macron's La Republique En Marche party holds a large majority.

**Vietnam opens Na Dang Golden Bridge**

➤ The **Vietnam's Cau Van** which means **"Golden Bridge"** in Vietnamese has just opened in the Ba Na Hills in the city of Da Nang.

➤ It is 150 metres long and 1,400 metres above sea level.

**World's first intertidal art gallery opens in Maldives:**

➤ **An intertidal art gallery**, filled with around 30 sculptures acting as a habitat for **coral and other marine species**, was opened in the **Maldives.**

➤ The gallery, called the Coralarium, is located at the Fairmont Maldives Sirru Fen Fushi resort.

**Maldives**

• Capital: **Malé**

• Currency: **Maldivian rufiyaa**

**US to invest \$300 million in Indo-Pacific region:**

➤ US Secretary of State Mike Pompeo stated an investment to the tune of USD 113 million in the **Indo-Pacific region** to boost energy projects, infrastructure, and maritime security.

➤ At the ASEAN Regional Forum, Secretary Pompeo announced the intent to provide nearly **USD 300 million** in security assistance to improve security relationships across the Indo-Pacific region.

➤ The investment plan by the US will cover projects in Bangladesh, Indonesia, Mongolia, Nepal, the Pacific Islands, the Philippines, Sri Lanka, Vietnam, and others.

#### **India-Israel Collaborate to Strengthen Sectors of Agriculture, Health & Environment**

➤ India and Israel (Capital: **Jerusalem**, Currency: **Israeli new shekel**) has collaborated with six innovative technologies in the fields of **healthcare, agriculture and water management** and interacted with various Indian businesses.

➤ An innovation fund under which the two countries will contribute **USD 4 million** each annually for a period of five years will be given.

➤ With a growth in diplomatic ties, India has emerged as one of the largest trading partners for Israel.

#### **UK announces new organ donation plan to address Indian-origin shortages**

➤ The **U.K. government** has announced new plans to change the law for **organ and tissue donation** to address the urgent need for organs within Indian-origin communities in India.

➤ The proposed new system of consent for organ and tissue donation is expected to come into effect in England in **2020**. It will be implemented as a part of the drive to help **black, Asian and minority ethnic (BAME)** people desperately waiting for a life-saving transplant.

➤ Under the new presumed consent system, those who do not want to donate their organs will be able to record their decision on the state-funded **National Health Service (NHS) Organ Donor Register (ODR)**.

#### **Maitree 2018: India, Thailand joint military exercise held in Thailand**

➤ The **Maitree exercise** is a **joint military exercise between Indian Army and Royal Thai Army** which will be conducted from 06 to 19 August 2018 in Thailand. The exercise last year was conducted in **Himachal Pradesh**.

➤ The exercise will emphasize to sharpen the tactical and technical skills in joint counter

➤ insurgency and counter terrorist operations in rural and urban scenario under UN mandate.

#### **Thailand**

- Capital: **Bangkok**
- Currency: **Thai baht**

#### **China successfully tests first hypersonic aircraft: Xingkong-2 or Starry Sky-2**

➤ **China** has successfully tested its **first cutting-edge hypersonic aircraft** which could carry nuclear warheads and penetrate any current generation anti-missile defence systems. The **Xingkong-2 or Starry Sky-2**, was launched in a target range located in Northwest China, the state-run China Academy of Aerospace Aerodynamics (CAAA).

➤ The flight vehicle reached 30 kms in altitude at Mach 5.5. The hypersonic aircraft was designed by the **CAAA** in collaboration with the **China Aerospace Science and Technology Corporation**.

#### **Google Releases 'Android 9 Pie':**

➤ **Google** has officially released **Android 9 Pie** on the Google Pixel and will **roll out the update** to other phones throughout the year.

➤ **Adaptive Battery** - Android analyses the usage pattern and prioritises power to the apps that are used frequently. **Adaptive brightness** - User's brightness settings in different surroundings is analysed and the phone automatically sets the brightness.

➤ **App actions** - The OS will predict the user's actions and suggest something accordingly. If a user plugs in earphones the system will show a pop-up of playlist frequently heard by the user.

#### **Pacific Endeavor-2018 Under MCIP Starts in Kathmandu:**

➤ **Pacific Endeavor-2018**, a communication exercise under the **Multinational Communications Interoperability Program (MCIP)** started in **Kathmandu, Nepal**.

➤ The basic objective of 12-day exercise is to **develop common communications operating procedures** to enable military forces in the Asia Pacific region to collectively work in the wake of disaster. It is jointly organised by the **Nepali Army** and **United States Pacific Command**.

#### **Nepal**

- Capital: **Kathmandu**
- Currency: **Nepalese rupee**
- Prime Minister: **Khadga Prasad Oli**

#### **"Pacific Endeavor-2018 (PE-18)" started in Kathmandu, Nepal:**

➤ The **communication exercise 'Pacific Endeavor-2018 (PE-18)'** under the **Multinational Communications Interoperability Program (MCIP)** started in **Kathmandu, Nepal**.

➤ It aims to develop common communications operating procedures to enable military forces in the Asia Pacific region to collectively work in the wake of disaster.

#### **Exercise SCO Peace Mission 2018 To Be Conducted in Russia**

➤ As part of **Shanghai Cooperation Organization (SCO)** initiatives, **SCO Peace Mission Exercise** is conducted biennially for SCO member states. The joint exercise for the year 2018 will be conducted by **Central Military Commission of Russia** from 22 August to 29 August 2018 at **Chebarkul, Chelyabinsk, Russia**.

➤ The joint exercise will strengthen mutual confidence, interoperability and enable sharing of best practices among armed forces of SCO Nations. It will be a landmark event in the history of SCO defence cooperation.

#### **Defence Minister Sitharaman meets South Korean counterpart:**

➤ The **Defence Minister Nirmala Sitharaman** met her **South Korean counterpart Young-Moo Song** and discussed ways to strengthen bilateral ties in security and strategic sphere

➤ The two ministers discussed "issues of mutual interest" and ways to strengthen cooperation in defence and security.

#### **South Korea**

- Capital: **Seoul**
- Currency: **South Korean won**

#### **NASA plans to launch 'touch the Sun' spacecraft:**

➤ **NASA** is preparing to launch a **\$1.5 billion spacecraft designed to "touch" the sun**, which will help scientists learn more about the scorching atmosphere of our favourite star, known as **the corona**.

➤ The **Parker Solar Probe**, named after the 91-year-old pioneering solar astrophysicist Eugene Parker, will come within 6.16 million km of the sun in the next few years. This is the first time Nasa has named a mission after a living individual.

➤ The unmanned probe, over five decades in the making, will last nearly seven years and pass through the corona 24 times.

#### **Israel Opens Visa Application Centre in Kolkata:**

➤ The **embassy of Israel** has opened a **visa application centre** in Kolkata for tourists from **West Bengal and the north eastern states**. It aims to encourage more Indian travellers to visit Israel.

➤ Additionally, visa applications in jurisdiction under the **New Delhi centre** are also acceptable at the new Kolkata Centre. The visa application categories include B1 for employment, B2 for business, tourism, meeting or conference and A2 for students.

➤ Among other initiatives, Israel recently announced a reduction in visa fees to Rs 1,100 (from Rs 1700) for Indian citizens.

#### **Panini Language Laboratory Inaugurated in Mauritius To Promote Hindi:**

➤ The **External Affairs Minister (EAM) Sushma Swaraj** has inaugurated '**Panini Language Laboratory' at Mahatma Gandhi Institute (MGI) in Mauritius**.

➤ The lab is gifted by the Indian government and it will help MGI in teaching Indian languages in Mauritius.

➤ The Education Minister of Mauritius **Leela Devi Dookun** and other dignitaries were also present on the occasion.

#### **Mauritius**

- Capital: **Port Louis**
- Currency: **Mauritian rupee**

#### **Pitch Black 2018 Exercise Concludes In Australia:**

➤ The Indian Air Force, **IAF** was invited for the first time to participate in **Exercise Pitch Black - a biennial multi-national large force employment warfare exercise** hosted by

the **Royal Australian Air Force (RAAF)**. This exercise was conducted in **Australia's Darwin**.

➤The participating Indian contingent in this three-week exercise consisted of 145 air-warriors, with 4x Su-30 MKI, 1x C-130, 1x C-17, Garud Commandos and observers with diverse specialisations.

➤More than 4,000 Australian and international personnel along with 140 aircraft belonging to **16 countries** took part in the exercise.

**India, Japan agree to expand maritime co-operation to ensure peace & stability in Indo-Pacific region:**

➤**India and Japan** has resolved to expand their maritime cooperation and work together to ensure peace and stability in the Indo-Pacific region, which is witnessing growing Chinese assertiveness.

➤In their wide ranging talks, **Defence Minister Nirmala Sitharaman and her Japanese counterpart Itsunori Onodera** also agreed to deepen the overall defence cooperation between the two countries including in areas of co-development of military platforms and weapons.

➤The two ministers also exchange views on India's long-pending proposal to procure the US-2 Shin Maywa amphibious aircraft from Japan for its Navy. The two sides also firmed up a project in the area of Unmanned Ground Vehicle (UGV) and robotics, marking the start of first such bilateral initiative.

**Japan**

- Capital: **Tokyo**
- Currency: **Japanese yen**

**Sri Lanka: Ten-day festival of historic Esala Maha Perahera begins:**

➤In **Sri Lanka**, the ten-day festival of the historic **Esala Maha Perahera** began in **Kandy**. ➤The procession set off from the biggest Buddhist temple in Sri Lanka, **Sri Dalada Maligawa**.

➤The Esala Perahera is one of the oldest and grandest of all Buddhist festivals in Sri Lanka,

featuring dancers, jugglers, musicians, fire-breathers and lavishly decorated elephants.

➤It is to commemorate the first teaching given by the Buddha after he attained enlightenment.

**Sri Lanka**

- Capital: **Sri Jayawardenepura Kotte**
- Currency: **Sri Lankan rupee**

**First-ever IAF-RMAF joint air exercise begins in Malaysia:**

➤The **first-ever joint air exercise** involving the **Indian Air Force** and the **Royal Malaysian Air Force** commenced at **Subang Air Base in Malaysia**.

➤The exercise was inaugurated by Gp Capt CUV Rao, team leader IAF & Col Mahadzer, Ex director of RMAF.

➤The exercise seeks to deepen defence and military ties between the two countries.

**Malaysia**

- Capital: **Kuala Lumpur**
- Currency: **Malaysian ringgit**

**Iran Unveils First Domestic Fighter Jet:**

➤**Iran unveiled a new domestic fighter jet** with **President Hassan Rouhani**. The plane was first publicly announced on Saturday by Defence Minister Amir Hatami.

➤The jet was kept at the **National Defence Industry exhibition in Tehran**. The jet is a fourth-generation fighter, with "advanced avionics" and multi-purpose radar and it is "100 percent indigenously made".

**Iran**

- Capital: **Tehran**
- Currency: **Iranian rial**

**EU Wind Survey Satellite 'Aeolus' Launched From French Guiana:**

➤A **new satellite "Aeolus"** that will use **advanced laser technology** to track global winds and improve weather forecasts has been successfully put into orbit.

➤The launch of the **"Aeolus" satellite** — named after the guardian of wind in Greek mythology. It is the world's first space mission

to gather information on Earth's wind on a global scale.

Aeolus is part of the Copernicus project, a joint initiative of the **European Union** and the **European Space Agency (ESA)** to track environmental damage and aid disaster relief operations. Aeolus is the fifth of the ESA's planned Earth Explorer missions.

➤The satellite is equipped with a single instrument: a **Doppler wind lidar** — an advanced laser system designed to accurately measure global wind patterns from space.

**European Space Agency**

- Headquarters: **Paris, France**

**Sweden Launches 'Feminist Foreign Policy' Manual:**

➤**Sweden** has released a handbook of its **"feminist foreign policy"** for rights groups and foreign governments.

➤It showcases lessons from the Scandinavian nation's flagship approach to promoting women's rights globally. It has been led by **Sweden's Foreign Minister Margot Wallstrom**.

➤The manual was published on the Swedish government's website. It is derived from four years of work to place gender equality at the heart of the country's international agenda.

**China Successfully Sends Twin Navigation Satellites into Space on Single Carrier Rocket:**

➤**China** has successfully sent **twin navigation satellites** into the space on a **single carrier rocket**.

➤The **Long March-3B carrier rocket** lifted off from **Xichang Satellite Launch Centre** in southwest China's Sichuan Province. It was the 283rd mission of the Long March rocket series.

➤The twin satellites were developed by the Innovation Academy for Microsatellites of the Chinese Academy of Sciences. Named after the Chinese term for the Big Dipper, the BeiDou system started serving China in 2000 and the Asia-Pacific region in 2012.

**INTERNATIONAL SUMMITS**

Summits	Key Area/ Points	Held in
24th World Congress of Philosophy (WCP) 2018	Theme: " <b>Learning To Be Human</b> ". It is the first time that the quinquennial event is being held in China.	Beijing, China
11th World Hindi Conference 2018	The event is held once in three years and is dedicated to Hindi language. The previous conference was held in <b>Bhopal in 2015</b> . The main theme of the Conference is 'Hindi Vishwa Aur Bharatiy Sanskriti'.	Port Louis, Mauritius
51st ASEAN Foreign Ministers' Meeting 2018	The main aim of the meeting is to <b>trade union setup</b> between United States and its long-time trading partners, including China, the EU and Canada.	Singapore
Nepal-India Literature Festival 2018	It will play an important role in further <b>strengthening Indo-Nepal ties</b> .	Birgunj, Nepal
4th Asian Electoral Stakeholders Forum (AESF-IV) 2018	It is being held for the first time in South Asia with support from the Election Commission of Sri Lanka and the <b>Asian network for free elections (ANFREL)</b> . <b>Theme:</b> 'Advancing Election Transparency and Integrity: Promoting and Defending Democracy Together'. India is being represented by Chief Electoral Officer of <b>Maharashtra Ashwini Kumar</b> and an NGO.	Colombo, Sri Lanka
3rd Indian Ocean Conference 2018	The theme of the two- day conference will focus on ' <b>Building Regional Architectures</b> ', particularly with regards to trade and commerce, security and governance. Earlier, the conference was held in <b>Singapore and Sri Lanka</b> in 2016 and 2017 respectively.	Hanoi, Vietnam
8th meeting of India-Kenya Joint Trade Committee 2018	Kenya's readiness to join the <b>International Solar Alliance</b> , implementation of Lines of Credit, of over <b>US\$ 220 million</b> , extended by Government of India in power transmission. At present, <b>India</b> is one of Kenya's largest trade partners and the second largest foreign investor	Nairobi, Kenya

	in Kenya. Indians are the <b>third-largest group of tourists to Kenya.</b>	
2-day G20 Digital Economy Ministerial Meeting 2018	The theme of the meeting was ' <b>Building consensus for fair and sustainable development</b> '. The Group of Twenty (G20) is a leading forum of the world's major economies that <b>seeks to develop global policies</b> to address today's most pressing challenges.	Salta, Argentina

**BANKING & BUSINESS**

**Reserve Bank of India (RBI):**

**Third Bi-Monthly Monetary Policy Statement, 2018-19:**

**Resolution of the Monetary Policy Committee (MPC): Reserve Bank of India**

Policy Rate	Current Rate	Previous Rate
Repo Rate	6.50%	6.25%
Reverse Repo Rate	6.25%	6.00%
Marginal Standing Facility Rate	6.75%	6.50%
Bank Rate	6.75%	6.50%
CRR	4% (Unchanged)	4%
SLR	19.5% (Unchanged)	19.5%

>The six-member monetary policy committee (MPC) of the Reserve Bank of India (RBI) has decided to increase the repo rate by **25 basis points to 6.5% due to inflation concerns.**

>**Repurchase rate or the repo rate** is the rate at which the RBI lends money to commercial banks in the event of any shortfall of funds. Reverse repo – the rate at which the RBI borrows money from commercial banks within the country – is adjusted to **6.25 per cent.**

**RBI Bars Fino Payments Bank from Enrolling New Customers**

>The **Fino Payments Bank** was served a notice by the RBI to stop adding new customers after the regulator noticed certain anomalies with regard to the deposits of existing account holders.

>The bank was seen violating the norms related to the deposit limit and that certain accounts were found to have deposits exceeding **Rs.1 lakh.**

>As per RBI's operating guideline for payment banks, the aggregate limit for **customers should not exceed Rs.1 lakh** and in case it exceeds, the excess amount should automatically be transferred to any other bank account, provided by the customer while opening an account with the payment banks.

**'Umbrella Organisation' To Revive Urban Co-Op Banking: RBI**

>India's co-operative banking sector is set to undergo a transformation **with the concept of Umbrella Organisation (UO) of Urban Co-operative Banks (UCBs).** It would help to solve the issues that distress the sector.

>The Reserve Bank of India (RBI) has allowed non-fund-based umbrella organisations at State levels, where respective State federations will head the team.

>**Gujarat** is the first State in the country to have an UO for the UCB sector. The UO will

benefit the UCBs not only on the financial front, but also make technology and new innovations accessible to them.

**RBI To Pay Rs 50,000 Crore Dividend to Government for FY18:**

>The RBI has decided to pay **Rs 50,000 crore as dividend to government** in line with the Union Budget provisions, helping the Centre stick to its fiscal roadmap.

>The Reserve Bank, which follows July-June financial year, has paid about **63 per cent higher dividend than previous year (2016-17).**

>The RBI made a dividend payout of **Rs 30,659 crore** for the fiscal ended June 2017.

**Mobile wallet transactions hit record Rs.14,632 crore in June, shows RBI data:**

>The value of transactions made through mobile wallets touched a **record Rs.14,632 crore in June**, Reserve Bank of India (RBI) data released showed, **rising 4.2% from Rs.14,047 crore** in May. However, the number of transactions fell around **5% to 309.62 million** in June after reaching an all-time high of **325.41 million in May.**

>Transactions went up by around 14% to 306.42 million in June from 267.78 million in the previous month. The value of transactions increased to Rs.1.9 trillion in June from Rs.1.7 trillion in May.

>Payments using **Real-Time Gross Settlement (RTGS)** fell marginally by around 0.5% to 11.43 million in June from 11.49 million in the preceding month.

**UAE top source of inward remittances in 2016-17: RBI**

>The **United Arab Emirates (UAE)** has emerged as the top source of inward remittances, while **Kerala** has received the maximum funds sent from abroad, according to the Reserve Bank of India's survey of inward remittances **for 2016-17.**

>UAE's share in total remittances was 26.9%, followed by the United States (22.9%), Saudi Arabia (11.6%), Qatar (6.5%) and Kuwait (5.5%).

>According to the survey, 82% of the total remittances received by India originated from eight countries – UAE, the U.S., Saudi Arabia, Qatar, Kuwait, Oman, the United Kingdom and Malaysia.

>Among destinations, Kerala has the highest share with 19%, followed by Maharashtra (16.7%), Karnataka (15%), Tamil Nadu (8%) and Delhi (5.9%).

**OTHER BANKING & BUSINESS NEWS:**

**NASAMS-II: India Plans to Procure Advanced Air Defence System from US**

>India is in talks with the U.S. to procure an advanced air defence system to defend the **National Capital Region (NCR) from aerial attacks.**

>The process for procuring the National Advanced **Surface-to-Air Missile System-II (NASAMS-II)**, estimated at \$1 billion, has been initiated. The NASAMS was developed by Raytheon in partnership with **KONGSBERG Defence and Aerospace of Norway.**

>This system will help in preventing 9/11-type attacks [when terrorists flew hijacked planes into New York's World Trade Center] on Delhi. It is in the Acceptance of Necessity (AoN) stage now.

**Mauritius-Based SBM Bank to Open 6 Branches:**

>The **Foreign bank State Bank of Mauritius, SBM** would soon operate as a banking subsidiary of SBM Group in India under the name of **SBM Bank (India) Ltd.**

>It has also announced plans to launch six new branches in Delhi, Bengaluru, Kolkata, Pune, Ahmedabad and Jaipur by next year.

>It is the **first foreign bank in India** to obtain a **wholly-owned subsidiary licence from the RBI.**

>SBM was established in **1994 in India.** SBM currently operates four branches, namely located in Mumbai, Chennai, Hyderabad and Ramachandrapuram.

**SBM Holdings Ltd**

• CEO of India & East Africa: **Moses Harding John**

• Headquarters: **Port Louis, Mauritius**  
**KVGB's Launched New Deposit Scheme "Vikas Bonanza 456":**

>The **Karnataka Vikas Grameena Bank (KVGB)** launched a new deposit scheme – **Vikas Bonanza 456.**

>**Initially, S Ravindran, Chairman of KVGB** has launched the new deposit scheme in **Dharwad.**

>The scheme is of a tenure of 456 days with interest rate of **7.10 per cent for public** and **7.60 per cent for senior citizens.** A minimum of Rs.10,000 and maximum of Rs.1 crore can be deposited under this scheme.

>The bank has a network of 636 branches with total business of Rs.23,686 crore.

**eMudhra To Offer "Integrated Insurance" To Enterprises in Africa:**

>The **Digital identity and transaction management solutions** provider **eMudhra** has partnered with **Ghana-based Safety Insurance Brokers Limited (SIBL)** to offer **"Integrated Insurance"** to enterprises in **Africa.**

>**eMudhra's Integrated Insurance service** is based on **emSigner**, which enables insurance companies go paperless. emSigner is working with over 20 banks and over 10 insurance companies and is in the pilot stages at a few government agencies in Africa.

➤ Currently, **eMudhra** is working to create among the **first integrated platforms** in the region across hospitals, insurance providers, insurance sponsors and recipients to communicate and conduct paperless insurance claims.

#### **eMudhra**

• Founder & Chairman: **V Srinivasan**

#### **Apple Becomes First Trillion Dollar Company:**

➤ **Apple** became the world's first trillion-dollar public company.

➤ Apple's share price has grown fourfold since **Tim Cook replaced Jobs as chief executive in 2011**.

➤ The company hit a \$1tn market capitalisation 42 years after Apple was founded.

➤ The Apple's stock market value is more than a third the size of the UK economy and larger than the economies of Turkey and Switzerland.

#### **India's GDP Growth to Rise To 7.5% This Fiscal: Morgan Stanley**

➤ According to Morgan Stanley, India's economic growth momentum is likely to pick up further in the April-June period and the country is expected to clock **GDP growth of 7.5 per cent in this financial year**.

➤ The growth recovery will remain robust, supported initially by consumption and exports.

➤ In the January-March quarter, India's gross domestic product (GDP) grew at the fastest pace in seven quarters at 7.7%.

➤ The report forecasts Consumer Price Index (CPI) inflation to remain slightly above the inflation target of 4% and the current account deficit below 2.5% of GDP.

#### **Morgan Stanley**

• CEO: **James P. Gorman**

• Headquarters: **New York, United States**

#### **RJio, SBI Ally for Digital Services:**

➤ **RIL's telecom subsidiary Reliance Jio and country's largest lender State Bank of India (SBI)** are entering into a partnership to extend next generation digital banking and payments services to customers.

➤ **MyJio**, one of India's largest over-the-top (OTT) mobile applications, will now extend the financial services capabilities of SBI and Jio Payments Bank.

➤ **SBI YONO's** digital banking features and solutions will be enabled through the MyJio platform for a seamless, integrated and superior customer experience.

#### **International Finance Corporation Invests In \$25 Million In MRHFL:**

➤ **IFC, an affiliate of World Bank**, has invested **Rs.1.6 billion (\$25 million) in Mahindra Rural Housing Finance Ltd.**

➤ MRHFL will use the proceeds to give loans to low-income borrowers in villages, said a company release.

➤ MRHFL has 85% of its portfolio in the rural areas with an average loan size of only \$1,200.

➤ IFC has already committed Rs 6.4 billion (\$100 million) in Mahindra & Mahindra Financial Services Ltd (MMFSL) to increase loans to farmers for buying tractors, commercial vehicles, and other equipment for modern

farming. Both **MRHFL and MMFSL are part of the Mahindra & Mahindra Group.**

#### **Fortune 500 List 2018 Features 7 Indian Companies; RIL Tops in the Indian Private Sector:**

➤ Seven Indian companies have made it to the latest **Fortune 500 list** of the world's biggest corporations in terms of revenue, with state-owned IOC continuing to be the highest ranked Indian firm and Reliance Industries jumping 55 places.

➤ In the list topped by **retail giant Walmart, Indian Oil Corp (IOC) with 23 per cent rise in revenues at USD 65.9 billion was ranked 137th**, up from the 168th position in 2017.

➤ **Richest Indian Mukesh Ambani-led RIL** was the top private sector company from the country as it jumped from 203rd rank last year to 148th.

#### **NHAI signs MoU with SBI for a Long-Term Unsecured Loan of Rs 25000 Crore:**

➤ The **National Highways Authority of India (NHAI)** has signed a memorandum of understanding (MoU) with **States Bank of India** to receive **Rs 25,000 crore as a long-term, unsecured loan for 10 years**.

➤ The unsecured loan has been extended for a decade with a **three year moratorium period**. The loan will be lent at the rate of one month MCLR.

➤ The programme will lead to **about 60,000 kilometres** of new national highways being built in the country. The overall capital outlay for the programme is **Rs 6.92 lakh crore**.

#### **Bandhan Bank surpasses YES Bank market cap; becomes 7th most valued bank:**

➤ The Bandhan Bank has surpassed **YES Bank's market capitalisation** (market cap) to become the **sixth most valuable private sector bank and seventh most valued listed lender**.

➤ Bandhan Bank, with market capitalisation (m-cap) of Rs 840 billion, was stood ahead of YES Bank, which has m-cap of Rs 838 billion.

#### **YES Bank**

• Headquarters: **Mumbai**

• CEO: **Rana Kapoor**

#### **Bandhan Bank**

• Headquarters: **Kolkata**

• CEO: **Chandra Shekhar Ghosh**

#### **Narendra Modi to launch India Post Payments Bank:**

➤ **Prime Minister Narendra Modi** will launch long-awaited **India Post Payments Bank (IPPB)** that will have at least one branch in every district and focus on financial services in rural areas on Aug. 21.

➤ The Prime Minister has given time on August 21 to launch IPPB. Two branches of the bank are already operational. Rest of the 648 branches will be launched across country in every district.

➤ IPPB will leverage reach of 1.55 lakh post office branches to provide banking and financial service to people in rural area.

#### **Banks collect Rs. 5,000 crore in FY18 as minimum balance penalty:**

➤ Twenty-one public sector banks and three major private sector lenders collected **Rs. 5,000 crore** from customers as minimum balance penalty in 2017-18, according to banking data.

➤ **State Bank of India**, which suffered a staggering net loss of **Rs. 6,547 crore** during 2017-18, led the pack in penalising its customers for not maintaining minimum balance. It accounted for nearly half the amount collected as minimum balance penalty.

➤ After SBI, the largest amount of minimum balance penalty during 2017-18 was collected by **HDFC Bank Ltd**. It charged its customers **Rs. 590.84 crore**, which is lower than Rs. 619.39 crore in 2016-17, the data revealed.

#### **Facebook Has Launched "Digital Literacy Library"**

➤ Facebook has announced the launch of a **"Digital Literacy Library"** to help young people build the skills they need to safely enjoy online technology.

➤ It is a collection of lessons to help young people think critically and share thoughtfully online.

➤ The interactive lessons and videos is developed in partnership with the Youth and Media team at the **Berkman Klein Center** for Internet and Society at **Harvard University** for educators of youth aged 11 to 18. It can be downloaded for free.

➤ The lessons can be found on Facebook's Safety Center as well as on Berkman Klein's Digital Literacy Resource Platform.

#### **Global Head of Safety at Facebook: Antigone Davis**

#### **India imposes safeguard duty on solar cells imports from China, Malaysia**

➤ **India** has imposed **safeguard duty on solar cells imports from China and Malaysia for two years** to protect domestic players from steep rise in the inbound shipments of the product.

➤ This comes following recommendations by the Directorate General of Trade Remedies (DGTR), under the commerce ministry.

➤ India is targeting to **100 gigawatt (GW)** solar capacity by **2022**. The Solar cells are the electrical devices that convert sunlight directly into electricity, are imported primarily from China, Malaysia, Singapore and Taiwan.

#### **HSBC Launched Online Platform 'MyDeal'**

➤ The **HSBC** has launched a new digital platform to simplify capital raising process through capital markets by providing real-time access to information such as investors' feedback, profiles, client orders and deal pricing.

➤ **The platform—MyDeal**, contains all the information relating to a client's capital markets transaction, and is updated on real time basis.

➤ MyDeal has raised over **\$25 billion** in the first seven months through over 30 transactions globally.

➤ HSBC plans to release the app through the online store for clients to use directly later this year.

#### **HSBC**

• Headquarters: **London, United Kingdom**

• CEO: **António Simões**

#### **IMF Forecasts India's GDP to Grow At 7.3% In Current Fiscal**

➤According to **International Monetary Fund**, India's **gross domestic product (GDP)** is poised to grow by **7.3% in the 2018-19 fiscal and 7.5% in 2019-2020** on strengthening of investment and robust private consumption.

➤The IMF announced that, the near-term macroeconomic outlook for India is broadly favourable.

➤The headline inflation is projected to rise to **5.2 percent in the fiscal year 2018-19**, as demand conditions tighten, along with the recent depreciation of the rupee and higher oil prices, housing rent allowances and agricultural minimum support prices.

#### **IMF**

• Headquarters: **Washington, D.C., United States**

• CEO: **Christine Lagarde**

• Membership: **189 countries**

#### **PayPal Enters Into Pact with HDFC Bank:**

➤The Global technology platform and digital payments leader, **PayPal**, and **HDFC Bank**, the largest credit card issuer in India, have entered into a partnership

➤It aims for **safer, faster and more convenient payment experience for HDFC Bank cardholders** and help **drive incremental digital spend**.

➤HDFC Bank has more than 35 million credit and debit cards issued in India, while PayPal is available across over 200 markets globally with a network of 19 million merchants.

➤Managing Director, PayPal India: **Anupam Pahuja**

#### **MOPAD: SBI Launches Unified Payment Terminal**

➤The **State Bank of India (SBI)** has launched the **Multi-Option Payment Acceptance Device or MOPAD**, a unified payment option that accepts multiple payment methods.

➤Under this, customers will be able to pay through credit or debit cards, Bharat QR, Unified Payments Interface (UPI) and SBI Buddy (e-wallet) at a Point of Sale (PoS) terminal.

➤This initiative aims at providing **digital convenience to customers and ease of doing business for merchants** at the same time. A charge-slip as a proof of payment will be available for customers who pay through MOPAD.

#### **PayU, Reliance Money Announced Strategic Partnership for Instant Loan:**

➤**PayU India** has announced entering into a strategic partnership with Reliance Money, leading NBFC brands in India, **to offer instant app based personal loans, via LazyPay**. Both **PayU India and Reliance Money** will make sure that the entire process is completely digital, saving customers the hassle and the delays usually associated with a loan approval process.

➤The loan amount will start from **as low as Rs. 100 and will extend up to Rs. 1,00,000** with a duration varying **from 15 days to 24 months**.

#### **Blockchain: Exim Bank signs MoU with BRICS development banks**

➤The **Exim Bank of India** has signed a multilateral cooperation agreement with **member development banks of BRICS** to undertake **"collaborative research"** in distributed **ledger/blockchain technology**.

➤Under this umbrella agreement, the signatories have agreed to constitute a **joint research working group** which will formulate the research agenda and targeted outcome.

➤Exim Bank of India is the nominated member development bank under the BRICS Interbank Cooperation Mechanism.

➤The BRICS grouping comprises **Brazil, Russia, India, China and South Africa**.

➤A blockchain is a **decentralized, distributed and public digital ledger** that is used to record transactions across many computers so that the record cannot be altered retroactively without the alteration of all subsequent blocks and the consensus of the network.

#### **Bajaj Allianz General Insurance and Vijaya Bank Entered Into Bancassurance Deal:**

➤The **Bajaj Allianz General Insurance** has entered into a **bancassurance deal** with Vijaya Bank. This corporate agency agreement will enable distribution of Bajaj Allianz General Insurance products through the bank's network of 2,129 branches across the country.

➤Under this strategic tie-up, Bajaj Allianz General Insurance will offer personal lines of insurance products such as **health, personal accident, home, motor and travel** along with a commercial line of insurance products.

#### **Vijaya Bank**

• MD & CEO: **RA Sankara Narayanan**

• Headquarters: **Bengaluru**

#### **DHFL Pramerica Life enters into pact with SVC Co-operative Bank:**

➤The **DHFL Pramerica Life Insurance (DPLI)**, a private life insurer, has entered into a Bancassurance partnership with **SVC Co-operative Bank Ltd**.

➤It aims for the distribution of specialised products to the SVC Co-operative Bank Ltd customers.

➤Under this agreement, SVC Co-operative Bank will offer DPLI's customised products and solutions to its customers through its extensive pan-India network of 198 branches as well as online network.

➤Managing Director and CEO, DPLI: **Anoop Pabby**

➤Managing Director, SVC Bank: **Ajit Venugopalan**

#### **Axis Bank Introduced 1st of Its Kind Iris Authentication for Aadhaar-Based Transactions:**

➤The **Axis Bank** has become the **first bank in the country** to introduce **Iris Scan Authentication** feature for **Aadhaar-based transactions** through its **micro ATM tablets**.

➤This service, which requires a customer to scan their iris on a tablet, will boost the bank's

financial inclusion efforts by making Aadhaar authentication process hassle-free and offering easier access to digital banking for consumers especially in the rural parts of the country.

➤**Micro ATMs** completely **eliminate the requirement of debit cards, passwords, PINs, and user IDs, and empower consumers** to avail banking services using only their Aadhaar numbers and biometrics.

#### **Axis Bank**

• Headquarters: **Mumbai**

• CEO: **Shikha Sharma**

#### **The Index of Industrial Production (IIP): 7% in June 2018**

➤The **Industrial production in India** expanded at a five-month high in June with all three major sectors — **manufacturing, mining and electricity** — contributing to the recovery.

➤The growth as measured by the **Index of Industrial Production (IIP) stood at 7%** in June compared with **3.9% in May**, according to data released by the statistics office.

➤The cumulative growth for the period April-June 2018 stands at 5.2 per cent over the corresponding period of the previous year.

#### **Edelweiss Tokio Life signs up Fincare Small Finance Bank as bancassurance partner**

➤The **Private life insurer Edelweiss Tokio Life Insurance** inked bancassurance partnership with **Fincare Small Finance Bank**.

➤According to the life insurer, the focus will be on using technology for creating a superior customer experience from day one.

➤MD & CEO, of Edelweiss Tokio life: **Sumit Rai**

#### **Paytm Partners With Alibaba:**

➤**Paytm** has partnered with **Alibaba** to start its **cloud business**.

➤The Indian digital payments firm, where Alibaba is a significant investor, has licensed the Chinese e-commerce giant's technology for cloud infrastructure.

➤This will provide AI tools to developers, startups and enterprises with CRM, campaign management and payment solutions.

➤Paytm has announced that it is investing about **Rs 250 crore** in the business for the initial phase.

➤Alibaba Group Holding Limited is a **Chinese multinational e-commerce, retail, Internet, AI and technology conglomerate founded in 1999**.

#### **Flipkart Unveils Dedicated Portal for Refurbished Goods: '2Gud'**

➤The **Retail giant Walmart-owned** leading e-tailer **Flipkart** has unveiled a dedicated **portal '2Gud'** for refurbished goods, including mobile phones, laptops and tablet.

➤The independent platform '2Gud' aims to bring affordability, accessibility and availability to the refurbished market, while also addressing the problem of trust and convenience.

➤The launch of the independent platform for old goods, which was developed over the last 10 months, comes a week after Flipkart shut down the eBay India operations.

### Flipkart Acquires AI Startup Liv.ai to Start The 'Voice' Revolution:

➤ **India's largest online marketplace Flipkart** has bought **Liv.ai**, an **artificial intelligence (AI) start-up** which has built a platform that converts speech to text in 10 Indian languages.

➤ Liv.ai was founded in **2015** by former **IIT graduates Subodh Kumar, Sanjeev Kumar and Kishore Mundra**. It has previously raised funding from investors, including Astrac Ventures.

➤ Liv.ai converts speech to text in Hindi, Bengali, Punjabi, Marathi, Gujarati, Kannada, Tamil, Telugu and Malayalam, among others.

### NITI Aayog launches Thematic Reports on Sustainable Development in Indian Himalayan Region:

➤ NITI Aayog has released five thematic reports on **Sustainable Development in Indian Himalayan Region**.

➤ It was released by NITI Aayog Vice Chairman Dr Rajiv Kumar, CEO Amitabh Kant and member Dr V K Saraswat in New Delhi.

➤ Himalayan Tourism is growing annually at **6.8 percent** has crated huge challenge related to solid waste, water, traffic, loss of bio-cultural diversity.

### Ujjivan Small Finance Bank Launches Overdraft Facility for MSEs:

➤ **Ujjivan Small Finance Bank**, a wholly-owned subsidiary of **Ujjivan Financial Services Ltd**, has launched **overdraft (OD) facility** for micro and small enterprise (MSE) customers across its branches nationally. The facility is an add-on product to the existing MSE term loans offered by the bank.

➤ The OD facility is offered to all MSEs with a turnover of **Rs 50 lakh or more**, at a competitive rate of interest.

➤ This interest rate is for one year, with a credit limit between **a minimum of Rs 11 lakh to a maximum of Rs 50 lakh**, which can be renewed annually.

### Ujjivan Small Finance Bank Ltd

• Managing Director & CEO: **Samit Ghosh**

• Headquarters: **Bengaluru**

### World Bank Launches World's 1st Blockchain Bond:

➤ The **World Bank** has raised **\$110 million** (US\$80.09 million) from the sale of the **world's first bonds created and managed using only blockchain technology**.

➤ It has launched the bond on a blockchain with the **Commonwealth Bank of Australia**.

➤ The proceeds from the sale of "**bond-i**" will be used for sustainable development, part of the World Bank's mandate to reduce poverty and promote lasting development. The two-year bonds pay a coupon of **2.2% per annum**.

### Axis Securities launches commodity trading:

➤ **Axis Securities** has become the **first subsidiary of a bank** to launch trading in **commodity derivatives** with the **Multi Commodity Exchange (MCX)**.

➤ Within 48 hours of online request, customers will get rights to trade in commodity derivatives

and use the same login credentials of Axis Direct to access the commodities platform with real-time market information.

➤ The Reserve Bank of India (RBI) had allowed banks to offer broking services to clients on Sebi registered commodity exchanges like **MCX and NCDEX**.

➤ The **commodity trading** was introduced under its flagship brand, **Axis Direct**.

### Axis Securities

• MD & CEO: **Arun Thukral**

### Dharmendra Pradhan launches online portal for Common Carrier Capacity booking on GAIL's pipelines:

➤ The **Minister for Petroleum and Natural Gas & Skill Development and Entrepreneurship Dharmendra Pradhan** has launched an online portal for enabling easy, efficient and transparent booking of common carrier capacity for natural gas transmission services under GAIL's pipelines.

➤ The portal operates within the **regulatory framework** and is the **first of its kind** in the natural gas sector of India, to provide gas consumers the facility to register pipeline capacity bookings online.

➤ GAIL is India's largest integrated natural gas company with more than 11,400 kms of natural gas pipelines operating across various parts of the country.

### GAIL

• Headquarters: **New Delhi**

• CEO: **Sh B. C. Tripathi**

### RANKINGS/INDEXES

#### Japan Overtakes China to Become World's Second-Largest Stock Market: Bloomberg

➤ According to **Bloomberg**, Japan has pipped **China** as the **world's number two stock market**.

➤ The Chinese market was worth **\$6.09 trillion** next to Japan's **\$6.17** trillion.

➤ Both markets are ranked after the **US** which is the world's largest at just over **\$31 trillion**.

➤ China lost to Japan after Chinese stocks and currency fell this year amid a trade war with the US.

#### Smitha Crishna, Roshni Nadar Top India's Richest Women List:

➤ **Smitha V Crishna** of the **Godrej Group**, with **wealth worth Rs.37, 570 crore**, is the richest Indian woman.

➤ It was compiled by **Kotak Wealth Management and Hurun Report India** based on the net worth of the women as on June 30, 2018.

➤ Crishna is on the board of Godrej Industries and owns one fifth of the Godrej Group.

➤ **Roshni Nadar of HCL** (Rs.30,200 crore) is the **second richest woman** in the country, followed by **Indu Jain of Bennett Coleman** (Rs.26,240 crore) and **Kiran Majumdar-Shaw of Biocon** (Rs.24,790 crore).

➤ The threshold for the top 10 richest women this year was over **Rs.8,000 crore**, while the average wealth of each of these 100 women was about **Rs.4,000 crore**.

### SBI Ranked as India's Most Patriotic Brand: Survey by UK Based YouGov

➤ **India's largest lender State Bank of India (SBI)** is considered to be the most **patriotic brand**, according to a survey.

➤ SBI is followed by **Tata Motors, Patanjali, Reliance Jio and BSNL**. The survey conducted by UK-based online market research and data analytics firm **YouGov**.

➤ In terms of sectors, the **financial sector** topped the chart of the most patriotic brands with two leading names -SBI and Life Insurance Corporation (LIC) – followed by **auto, consumer goods, food and telecom sectors**.

### Ease Of Living Index 2018 Released: Pune Tops; Delhi At 65

➤ **Pune** has emerged as the **easiest city to live in India** according to the Ease of Living Index 2018 released by the **Ministry of Housing and Urban Affairs**.

➤ The survey is a first-of-its-kind inaugural one started this year by the govt.

➤ It surveyed a total of 111 cities of the country. Pune is followed by two cities of Maharashtra – Navi Mumbai and Greater Mumbai.

➤ Delhi has been ranked 65 in the Ease of Living Index while Chennai is at 14.

### BBC's 'Women Who Changed the World' List: Marie Curie Tops, Mother Teresa 20th

➤ The **BBC History** magazine compiled a list of "**100 women who changed the world**".

➤ **Marie Curie**, the pioneering scientist has topped a poll asking which woman has had the most significant impact on world history. She was the first person to win **two Nobel prizes**.

➤ The Polish-born French physicist and chemist Marie Curie is the one who discovered **polonium and radium** with her husband.

➤ She is followed by **Rosa Parks, Emmeline Pankhurst, Ada Lovelace and Rosalind Franklin**. Mother Teresa has ranked 20th in the list.

### Kempegowda International Airport (KIA) Emerged as the World's Second Fastest Growing Airport:

➤ The **Kempegowda International Airport (KIA)** has emerged as the **second fastest growing airport in the world** in the first half of 2018 in terms of actual growth in number of passengers.

➤ Only Tokyo's **Haneda International Airport** has topped the list.

➤ RoutesOnline, a company focussing on the quality and standards of aviation globally, made public its report on major airports in the world.

➤ **New Delhi's airport** is placed **sixth** while **Hyderabad** is placed **17th** in terms of actual growth of passengers.

### HAL Becomes 1st PSU to Transact On TReDS: RXIL

➤ The **Receivables Exchange of India (RXIL)** has announced that **Hindustan Aeronautics (HAL)** has become the **first public sector enterprise** to make a transaction on the "**TReDS platform**".

➤ According to the **NSE-SIDBI** joint venture, TReDS is an online electronic institutional

mechanism for facilitating the financing of trade receivables of micro, small and medium enterprises (MSME) through multiple financiers.

➤RXIL is a **TReDS platform** operating since January 2017 and is promoted by the **National Stock Exchange, Small Industries Development Bank of India, State Bank of India, ICICI Bank and Yes Bank.**

#### **RIL becomes first Indian company to cross Rs 8 trillion in market cap**

➤The **Reliance Industries** has become the **first company** to cross **Rs 8 trillion** in terms of market capitalisation (market-cap), becoming the country's most valued firm.

➤The RIL's market capitalisation (m-cap) stood at Rs 8.01 trillion. This record m-cap of RIL also bumped up **Mukesh Ambani's (India's richest man) wealth to over \$48 billion** (according to Bloomberg Billionaires Index).

➤Market capitalization refers to when the total dollar market value of all of a company's outstanding shares. Market capitalization is calculated by **multiplying a company's shares outstanding by the current market price of one share.**

#### **Forbes' List of World's Highest-Paid Actors 2018: George Clooney Tops**

**George Clooney** has topped the annual list of the **world's highest-paid actors.**

➤Clooney, 57, earned an estimated \$239 million between June 2017-June 2018, marking the highest earnings of his 35-year career in film and television.

➤**Dwayne 'The Rock' Johnson** came in at No.2 with an estimated \$124 million.

➤**Iron Man star Robert Downey Jr.** was third on the list, with an estimated \$81 million, followed by Avengers: Infinity War actor **Chris Hemsworth** with \$64.5 million.

➤**Akshay Kumar** ranks at number seven with earnings of 40.5 million dollars, while **Salman**, by earning 38.5 million dollars, has scored the ninth position.

#### **Serena Williams tops Forbes list of highest paid female athletes:**

➤**Serena Williams (Tennis)** tops **Forbes list** of highest paid female athletes. **Williams earned just \$62,000 (£48,050)** from prize money during the past year.

➤**Caroline Wozniacki** is second on the list having won her first Grand Slam title at the Australian Open earlier this year. Completing the top five are **Sloane Stephens, Garbine Muguruza and Maria Sharapova.**

➤**Badminton's PV Sindhu (Only Indian in top 10) and race car driver Danica Patrick** are the only non-tennis players in the top 10.

#### **Reliance Jio tops Fortune list for widening internet access**

➤**Billionaire Mukesh Ambani-led telecom startup Reliance Jio** has been ranked number one on Fortune's global list.

➤The **'Change the World'** list includes for-profit companies that help tackle social problems.

➤It ranked Jio ahead of pharma giant Merck and Bank of America and Chinese billionaire Jack Ma-led Alibaba.

➤Reliance Jio stormed the sector with free calls and data forcing rivals to merge or exit in September 2016 and has amassed 215 million subscribers.

#### **UN E-Government Index: India Ranks 96th, Denmark Tops**

➤India has **jumped 22 places to 96th rank to break into the top 100 of the United Nation's E-Government Development Index (EGDI) 2018.**

➤**Denmark** has topped the 2018 E-Government Development Survey with an index value of 0.9150. **Australia** has got second rank followed by **Republic of Korea.**

➤The E-Government survey was released by the United Nations in every two years.

The index based on the weighted average of three normalised indices:

1. Telecommunications Infrastructure Index (TII)
2. Human Capital Index (HCI)
3. Online Service Index (OSI)

The 2018 edition was titled as **'Gearing E-Government to Support Transformation towards sustainable and resilient societies'.**

#### **The Most Energy-Efficient State: Kerala**

➤Kerala with 77 points has topped the list in the **first edition of the State Energy Efficiency Preparedness Index.** It was released by **Bureau of Energy Efficiency (BEE) and NITI Aayog.**

➤It is followed by Rajasthan (68) and Andhra Pradesh (66.5). These three States together with Maharashtra and Punjab — also scored above 60 — were designated as Front Runner States in the survey.

➤The other categories were Achiever (60-50), Contender (49-30) and Aspirant (below 30).

#### **Global Innovation Index, GII- 2018 Launched In India**

➤The **Global Innovation Index 2018** was launched in **New Delhi by Ratan P Watal**, Principal Adviser, NITI Aayog & Member Secretary of the Economic Advisory Council. The top three countries are **Switzerland, Netherlands, Sweden.**

➤India's rank on the **Global Innovation Index (GII)** has improved from **60 in 2017 to 57 in 2018 among 130 countries.** India has been consistently climbing the GII ranking for the past two years. The index was based on the theme- 'Energizing the World with Innovation'.

➤It was 11th edition of GII and was jointly released by Cornell University, INSEAD and World Intellectual Property Organisation (WIPO).

#### **Vienna tops EIU's Liveability list, Delhi top in South Asia**

➤The **Austrian capital of Vienna** is ranked first in the **Economist Intelligence Units' (EIU) latest Global Liveability Survey.**

➤Four of these nine cities which have declined in rank are in Asia- Kuala Lumpur, Kathmandu, Colombo and Dhaka.

➤**New Delhi** at **112** rank topped among six South Asian cities with **Mumbai** following at **position 117.**

➤The annual list assesses stability, healthcare, culture, environment, education and infrastructure in 140 different cities.

#### **DBS named world's best bank for its digital innovation: Global Finance magazine**

➤The **DBS Bank** has been named the **world's best bank by Global Finance magazine.**

➤It has been given in a reflection of its ability to invest in digital innovation while still maintaining stable operations for its customers.

➤DBS is the first Asian bank to receive the honour from the New York-based publication, which **last year** gave the title to **ING Bank.**

#### **DBS bank**

- Headquarters: **Singapore**
- CEO: **Piyush Gupta**

#### **Kolkata, Bhopal Top among Indian Cities in Clean Transport:**

➤The analysis – titled **The Urban Commute** – was released in Kolkata.

➤**The Indian cities** are experiencing an explosive motorisation phase. It had taken 60 years – from 1952 to 2008 – for the number of registered vehicles in the country to reach 105 million. But thereafter, the same number was added in a mere six years – between 2009 and 2015.

➤Statistics like this from 14 cities across India have been analysed by **Centre for Science and Environment (CSE), the New Delhi-based think tank.**

#### **Rankings**

##### **Overall emissions and energy consumption**

- Bhopal
- Vijayawada
- Chandigarh

##### **Per-travel trip emissions and energy consumption**

- Kolkata
- Mumbai
- Bhopal

#### **PNB tops in digital transaction: Department of Financial Services**

➤According to Department of Financial Services report, **Punjab National Bank (PNB)** has been rated it as number one state-owned bank in terms of digital transactions.

➤It is also rated as the **sixth overall** amongst all banks in India for digital performance.

➤The bank is rated as **'Good'** by the government with a score of 71 which is the highest category of performance.

#### **Punjab National Bank**

- Headquarters: **New Delhi**
- CEO: **Sunil Mehta**

#### **BOOKS AND AUTHORS**

**A book On AB Vajpayee Launched: 'Atal Ji Ne Kaha'**

➤ "Atal Ji Ne Kaha" is the latest of the books on the BJP patriarch and former Prime Minister Atal Bihari Vajpayee launched by Prime Minister Modi.

➤ It is Authored and compiled by **Brijendra Rehi**, noted Doordarshan producer, senior journalist. The 320-page book is a rich repository of the former Prime Minister's selected speeches and photographs beside having three interviews by the author.

**PM Modi's book 'Exam Warriors' releases in Odia:**

➤ The **Union Minister for Oil and Natural Gas Dharmendra Pradhan** launched Prime Minister Narendra Modi **authored book 'Exam Warriors'** in Odisha's Bhubaneswar city.

➤ This motivational book, which teaches children how to tackle examination woes, was earlier

released in English and Hindi in February this year.

**VVS Laxman pens autobiography "281 and Beyond":**

➤ The **Westland Publications** has announced the release of the former Indian cricketer's autobiography titled, "**281 and Beyond**".

➤ The title has been got from the series-turning innings of 281 against Australia at the Eden Gardens in 2001. The book will be released this year in November.

➤ Laxman, who announced his retirement from international cricket in 2012, played 134 Tests, amassing 8,781 runs at an average of 45.97. He scored 17 centuries and 56 half centuries.

**Shane Warne to come out with autobiography 'No Spin':**

➤ The **Spin legend Shane Warne** will talk about his extraordinary cricketing career and his

life off the pitch besides unveiling several unknown facts in his autobiography which will be published this October.

➤ The **Ebury Press** has announced that Warne's book "**No Spin**" will have a global release on October 4.

➤ He played his first Test match in 1992 and took over 1,000 international wickets (in Tests and One-Day Internationals).

**Dr. Mahesh Sharma Released 3 Books At IGNCA, New Delhi:**

➤ The **Minister of state for Culture (I/C), Dr. Mahesh Sharma**, has released 3 books at **IGNCA, New Delhi**.

➤ The books are '**Jewellery**' by Dr. Gulab Kothari, '**Ghats of Banaras**' by Dr. Sachidanand Joshi and '**Untold Story of Broadcasting**' by Dr. Gautam Chatterjee.

**APPOINTMENTS**

Designation	Current	Previous
Chairman of the Telecom Regulatory Authority of India (TRAI)	RS Sharma	-
Part-time Non-official director on the central board of the RBI	Swaminathan Gurumurthy, Satish Kashinath Marathe	-
Next UN Human Rights Chief	Former Chilean President Michelle Bachelet	-
Chair of the International Nitrogen Initiative (INI), a global policy making initiative.	Nandula Raghuram (Indian scientist & academician)	Mark Sutton
Re-Elected President of Malian	Ibrahim Boubacar Keita	-
New President Of Paraguay	Mario Abdo Benitez	-
Chairman of Marine Products Export Development Authority (MPEDA)	IAS officer K S Srinivas	-
22nd Prime Minister Of Pakistan	Cricketer-turned-politician and Pakistan Tehreek-e-Insaf (PTI) Chairman Imran Khan	-
Independent Director on the Board of Indiabulls Housing Finance	Subhash Sheoratan Mundra (former Deputy Governor of the Reserve Bank of India (RBI))	-
New Secretary General of Industry chamber ASSOCHAM	U K Varma	DS Rawat
13th Chairman of the Defence Research and Development Organisation (DRDO) and Secretary in Department of Defence Research & Development (DDR&D)	Dr G Satheesh Reddy	Dr. S Christopher.
Chief Operating Officer (COO) of ICICI Bank	Sandeep Bakhshi	-
Next High Commissioner of India to the Republic of Rwanda	Oscar Kerketta	-
Chief Executive Officer of PepsiCo Inc	Ramon Laguarta	Indra Nooyi
First Indian to be appointed a member of the ICANN's Country Code Names Supporting Organisation (CCNSO).	Ajay Data	-
Director and General Manager of United India Insurance	S Gopakumar	-
Chairman and MD of Escorts board	Nikhil Nanda	-
Deputy Chairman of the Rajya Sabha	Harivansh Narayan Singh	PJ Kurien
60th president of Colombia	Ivan Duque	-
Chairman of the Coconut Development Board	Raju Narayana Swamy	-
head coach of women's cricket team (until ICC World Twenty20)	Ramesh Powar	-
New Governor of Chhattisgarh	Anandiben Patel	Balram Das Tandon
Chief CEO of Pradhan Mantri Fasal Bima Yojana	Senior bureaucrat Ashish Kumar Bhutani	-
Australia's next Prime Minister	Scott Morrison	Malcolm Turnbull
Brand Ambassador of Sanjay Gandhi National Park	Raveena Tandon	-

MD and chief India economist of Goldman Sachs	Prachi Mishra	-
Senior Executive Vice-President & Chief Operating Officer of Goldman Sachs Group, Inc	Kalpana Sampat	-
Won 1st Post-Mugabe Election in Zimbabwe	Emmerson Mnangagwa (President)	-
New Chief Justice Of Delhi	Justice Rajendra Menon	-
Chairperson of the National Commission for Women (NCW)	Rekha Sharma	-
Chief Justice of the Jammu and Kashmir High Court	Justice Gita Mittal	-
Chief Justice of Patna High Court	Justice M R Shah	-
New Chairperson of Appellate Tribunal for Electricity (ATE)	Justice Manjula Chellur	-
India's next ambassador to Russia	D Bala Venkatesh Varma	Pankaj Saran
Chairman of the Pakistan Cricket Board (PCB)	Ehsan Mani (Former ICC President)	-
Next Ambassador of India to Ukraine	Partha Satpathy	-

**Govt Dismisses Former MD Usha Ananthasubramanian:**

>The government has dismissed **Usha Ananthasubramanian**, former managing director of Punjab National Bank and Allahabad Bank, from service.

>Ananthasubramanian had been at the leadership roles in PNB in two stints. She headed the bank between August 2015 and May 2017, before moving to Allahabad Bank. She was executive director at the bank from July 2011 to November 2013.

**Arun Jaitley Resumes Charge as Minister of Finance and Corporate Affairs:**

>**Arun Jaitley** is back as the **Minister of Finance and Corporate Affairs** after three months. The President has issued orders to this effect.

>In Mr. Jaitley's absence, **Railway Minister Piyush Goyal** was holding the additional charge of the Finance and Corporate Affairs portfolio.

>Jaitley had continued in the Cabinet so far as a Minister without portfolio.

**India elected as President of Asia-Pacific Institute for Broadcasting Development:**

>**India** has been elected as the **President of the Asia-Pacific Institute for Broadcasting Development (AIBD) for a period of two years.**

>India got elected against Iran during voting which took place at the **44th annual gathering of AIBD in Colombo.**

>Director General of All India Radio **F. Sheheryar** was re-elected as chair of the executive board while Sri Lanka was elected as vice-chair.

>Broadcasters from 26 countries in the region including India are full members of the organization.

>**AIBD** was established in **1977 under UNESCO.** It is a unique regional inter-governmental organisation and is mandated to achieve a vibrant and cohesive electronic media environment in the Asia-Pacific region through policy and resource development.

**Three High Court Judges Appointed for Supreme Court:**

>Three high court judges were appointed to the Supreme Court, taking the total number of judges in the **apex court to 25.**

>Uttarakhand High Court Chief Justice **K.M. Joseph**, Madras HC Chief Justice **Indira Banerjee** and Orissa HC Chief Justice **Vineet Saran** were appointed to the Supreme Court. Their warrants of appointment were signed by the **President.**

>It is the highest court in India and **Article 141** of the Constitution of India states that the law declared by Supreme Court is to be binding on all Courts within the territory of India.

>45th Chief Justice of India: **Dipak Misra**

**Ram Nath Kovind Appoints 7 New Governors:**

>The **President Ram Nath Kovind** has appointed governors for seven states — Bihar, Haryana, Uttarakhand, Jammu and Kashmir, Sikkim, Meghalaya, and Tripura. **Governor Satya Pal Malik** has been transferred from Bihar to **Jammu and Kashmir** to replace NN Vohra, while senior BJP leader **Lalji Tandon** has been appointed the **Governor of Bihar**, replacing Malik.

>**Kaptan Singh Solanki**, the Governor of Haryana, has been transferred to **Tripura**, while **Satyadev Narayan Arya** will be the new **Haryana governor.**

>Tripura governor **Tathagata Roy** has been transferred to **Meghalaya**, and **Ganga Prasad**, the Governor of Meghalaya, has been transferred to **Sikkim.** **Baby Rani Maurya** will be the new Governor of **Uttarakhand.**

**Retirement**

>Australian fast bowler - **Mitchell Johnson**

>German professional footballer - **Mario Gomez**

**Resigns**

>Deputy MD of HDFC Bank - **Paresh Sukthankar**

**AWARDS**

AWARDS	WINNER
24th Rajiv Gandhi National Sadbhavana Award 2018	West Bengal Governor <b>Gopalkrishna Gandhi</b>
Best Performing Primary Lending	<b>HDFC Bank</b>

Institution in Credit Linked Subsidy Scheme (CLSS) for the EWS (Economically Weaker Section) and LIG (Low Income Group) category.	
One of four winners of mathematics' prestigious Fields medal, known as the Nobel prize for math.	<b>Akshay Venkatesh</b> , a renowned Indian-Australian mathematician
Honoured by Directors Guild of America	<b>Oscar-winning director Ang Lee</b>
2018 Albany Medical Center Prize in Medicine and Biomedical Research.	Three US scientists <b>James Allison, Carl June and Steven Rosenberg</b> (research in immunology)
Awarded as United States (US) 'Legion of Merit'.	Former Army Chief Gen <b>Dalbir Singh</b>
UEFA President's Award 2018	<b>David Beckham</b>
Won the world championship at the International Geography Bee's junior varsity division held in Berlin, Germany.	Indian-American high schooler <b>Avi Goel</b>
Shaurya Chakra Award 2018	<b>Rifleman Aurangzeb, Major Aditya Kumar</b>
WHO World No Tobacco Day 2018 Award	<b>S.K. Arora</b>
International Arbitration Award of USD 56 million (Rs 390 crore) against Prestige Capital Holdings	<b>Reliance Power Netherlands BV</b>
'Game Changer of The Year' Award	PepsiCo CEO <b>Indra Nooyi</b>

2018 by a global cultural organisation Asia Society.	
2018 International Contributions Award by the Association for Educational Communications and Technology (AECT), USA.	<b>K Anvar Sadath</b>

**President Gives Away Outstanding Parliamentarian Awards:**

- The **President Ram Nath Kovind** gave away the Outstanding Parliamentarian awards.
- The Awardees were Najma Heptullah, Hukumdev Narayan Yadav, Ghulam Nabi Azad, Dinesh Trivedi and Bhartru hari Mahtab.
- Dr Najma Heptullah** won the award for 2013, **Hukum Dev Narayan** for 2014, **Ghulam Nabi Azad** for 2015, **Dinesh Trivedi** for 2016 and **Bhartruhari Mahtab** for 2017.

**SPORTS**

**India at the 2018 Asian Games:**

➤**India** is currently competing at the **2018 Asian Games** in **Jakarta and Palembang, Indonesia**, from 18th August to 2nd September.

➤**Neeraj Chopra** was the flag bearer for the opening ceremony.

➤No of Competitors - **572 in 36 sports.**

➤Medals: **Gold - 13, Silver - 21, Bronze - 25, Total - 59 - Ranked 8<sup>th</sup> (Till Aug 30<sup>th</sup>)**

Name of the Winners	Sports	Event	Medal
Bajrang Punia	Wrestling	Men's freestyle 65 kg	<b>Gold</b>
Vinesh Phogat	Wrestling	Women's freestyle 50 kg	<b>Gold</b>
Saurabh Chaudhary	Shooting	Men's 10 metre air pistol	<b>Gold</b>
Rahi Sarnobat	Shooting	Women's 25 metre pistol	<b>Gold</b>
Sawarn Singh Dattu Baban Bhokanal Om Prakash Sukhmeet Singh	Rowing	Men's quadruple sculls	<b>Gold</b>
Rohan Bopanna Divij Sharan	Lawn Tennis	Men's doubles	<b>Gold</b>
Tajinderpal Singh Toor	Athletics	Men's shot put	<b>Gold</b>
Neeraj Chopra	Athletics	Men's javelin throw	<b>Gold</b>
Manjit Singh	Athletics	Men's 800 metres	<b>Gold</b>
Arpinder Singh	Athletics	Men's triple jump	<b>Gold</b>
Swapna Barman	Athletics	Women's heptathlon	<b>Gold</b>
Jinson Johnson	Athletics	Men's 1500 metres	<b>Gold</b>
M. R. Poovamma Saritaben Gaikwad Hima Das Vismaya	Athletics	Women's 4 x 400 m relay	<b>Gold</b>
Deepak Kumar	Shooting	Men's 10 metre air rifle	Silver
Lakshay Sheoran	Shooting	Men's trap	Silver
Sanjeev Rajput	Shooting	Men's 50 metre rifle three positions	Silver
Shardul Vihan	Shooting	Men's double trap	Silver
Kavita, Sayali Sanjay Keripale, Priyanka Randeep Kaur Khera, Manpreet Kaur, Shalini Pathak, Payel Chowdhary, Sakshi Kumari, Ritu Negi, Usha Rani Narsimhaiah, Sonali Vishnu Shingte, Madhu	Kabaddi	Women's kabaddi	Silver
Fouaad Mirza	Equestrian	Eventing individual	Silver
Fouaad Mirza Rakesh Kumar Ashish Malik Jitender Singh	Equestrian	Eventing team	Silver
Hima Das	Athletics	Women's 400 metres	Silver
Muhammed Anas	Athletics	Men's 400 metres	Silver
Dutee Chand	Athletics	Women's 100 metres	Silver
Dharun Ayyasamy	Athletics	Men's 400 metres hurdles	Silver
Sudha Singh	Athletics	Women's 3000 metres steeplechase	Silver
Neena Varakil	Athletics	Women's long jump	Silver
Muskan Kirar Madhumita Kumari Jyothi Surekha Vennam	Archery	Women's team compound	Silver
Abhishek Verma Rajat Chauhan Aman Saini	Archery	Men's team compound	Silver
P V Sindhu	Badminton	Women's singles	Silver
Jinson Johnson	Athletics	Men's 800 metres	Silver

Pincky Balhara	Kurash	Women's 52 kg	Silver
Rajiv Arokia Muhammed Anas Hima Das M. R. Poovamma	Athletics	Mixed 4 x 400 metres relay	Silver
Dutee Chand	Athletics	Women's 200 metres	Silver
Dharun Ayyasamy Kunhu Mohammed Rajiv Arokia Muhammed Anas	Athletics	Men's 4 x 400 m relay	Silver
Ravi Kumar Apurvi Chandela	Shooting	10 metre air rifle mixed team	Bronze
Abhishek Verma	Shooting	Men's 10 metre air pistol	Bronze
Niken Khangembam, Akash Yumnam, Gurumayum Jiteshor Sharma, Harish Kumar, Malemnganba Sorokhaibam, Lalit Kumar, Seitaram Thokchom, Ngathem Jotin Singh, Henary Wahengbam, Dheeraj, Sanjeck Waikhom, Sandeep Kumar	Sepak takraw	Men's team regu	Bronze
Divya Kakran	Wrestling	Women's freestyle 68 kg	Bronze
Roshibina Naorem	Wushu	Women's sanda 60 kg	Bronze
Santhosh Kumar	Wushu	Men's sanda 56 kg	Bronze
Surya Bhanu Pratap Singh	Wushu	Men's sanda 60 kg	Bronze
Narender Grewal	Wushu	Men's sanda 65 kg	Bronze
Ankita Raina	Lawn Tennis	Women's singles	Bronze
Girish Ernak, Monu Goyat, Deepak Niwas Hooda , Ajay Thakur, Mohit Chillar, Rohit Kumar, Sandeep Narwal, Rajulal Chaudhary, Pardeep Narwal, Mallesh Gangadhari, Rishank Devadiga, Rahul Chaudhari	Kabbadi	Men's kabaddi	Bronze
Dushyant Chauhan	Rowing	Men's lightweight single sculls	Bronze
Rohit Kumar Bhagwan Singh	Rowing	Men's lightweight double sculls	Bronze
Heena Sidhu	Shooting	Women's 10 metre air pistol	Bronze
Prajnesh Gunneswaran	Lawn Tennis	Men's singles	Bronze
Dipika Pallikal	Squash	Women's singles	Bronze
Joshna Chinappa	Squash	Women's singles	Bronze
Saurav Ghosal	Squash	Men's singles	Bronze
Sumit Mukherjee Debabrata Majumder Jaggy Shivdasani Rajeshwar Tewari Ajay Khare Raju Tolani	Bridge	Men's team	Bronze
Bachiraju Satyanarayana Rajeev Khandelwal Gopinath Manna Himani Khandelwal Hema Deora Kiran Nadar	Bridge	Mixed team	Bronze
Saina Nehwal	Badminton	Women's singles	Bronze
Sathiyam Gnanasekaran Achant Sharath Kamal Anthony Amalraj Harmeet Desai Manav Thakkar	Table tennis	Men's team	Bronze
Malaprabha Jadhav	Kurash	Women's 52 kg	Bronze
Achant Sharath Kamal Manika Batra	Table tennis	Mixed doubles	Bronze
PU Chitra	Athletics	Women's 1500 metres	Bronze
Seema Punia	Athletics	Women's Discus Throw	Bronze

**Golf: Dustin Johnson Won 2018 RBC Canadian Open**  
 > **Dustin Johnson has won the 2018 RBC Canadian Open** at the Glen Abbey Golf Club in

Oakville in Canada. Dustin Johnson was awarded \$1,116,000 for the win.

> He won his first RBC Canadian Open at 23-under par. He is currently in world number one position.

➤ Now he has become the first player after Tiger Woods (2005-09) with at least three wins in three consecutive seasons.

#### **Neeraj Chopra Wins Gold Medal in Javelin Throw At Savo Games In Finland:**

➤ **Neeraj Chopra** won **gold in men's javelin throw at the Savo Games in Lapinlahti, Finland.**

➤ Chao-Tsun Cheng of Chinese Taipei took silver with an attempt of 82.52m.

➤ Before this, Neeraj struck gold in the Meeting International de Sotteville-les-Rouen in France.

#### **Lewis Hamilton Wins Hungarian Grand Prix 2018:**

➤ The **Reigning Formula One champion Lewis Hamilton of Britain (Mercedes)** won the Hungarian Grand Prix for the sixth time of his career, increasing his lead in the 2018 driver standings to 24 points. It is the **67th career victory** at the Hungaroring circuit.

➤ **Sebastian Vettel** of Ferrari finished second in the race. **Daniel Ricciardo** was named Driver of the Day by Formula One.

#### **World Junior Squash Championships 2018 Concluded:**

➤ The **World Junior Squash Championships 2018** was held in Chennai, India. **Cyrus Poncha** is the tournament director. India finished in 11th position.

1. Men's Individual category- Mostafa Asal (Egypt)
2. Women's Individual category- Rowan Elaraby (Egypt)
3. Men's Team- Egypt

#### **Vaibhav Suri wins Biel Masters:**

➤ Grandmaster **Vaibhav Suri** won the **Biel Masters chess** title with an unbeaten display and teenager Prtihu Gupta made his second Grandmaster norm in the premier nine-round competition.

➤ Seeded 19th in a field that attracted 26 GMs and participants from 31 countries, Suri won five games and drew the rest to tally seven points.

➤ Germany's **Dennis Wagner** topped an eight-way tie for the second spot at 6.5 points. Top seed **Pavel Eljanov** (Ukraine) took the third spot.

#### **Virat Kohli tops ICC Rankings for Test Batsmen:**

➤ Indian skipper **Virat Kohli** topped the **ICC Rankings** for Test Batsmen, riding on his brilliant century against England in the opening Test at Birmingham.

➤ Kohli thus became the **seventh** Indian batsman and first since Sachin Tendulkar in June 2011 to be ranked the number one Test batsman. Kohli reached the top of the summit for the first time in his 67-Test career.

#### **Women's Hockey: Netherlands Crowned World Champions for Record 8th Time**

➤ In Women's Hockey, the **Netherlands** have been crowned the world champions for a record **eighth time.**

➤ The defending champions recorded a stunning 6-0 victory over **Ireland** in the summit clash at **London.**

➤ **Spain** won the third-place match by beating **Australia** 3-1 to claim their **first ever**

**World Cup medal.** India finished the tournament at the **8th spot.**

#### **Badminton: P V Sindhu Settles for Silver In World Championships' Women's Singles Title**

➤ **P V Sindhu** won **silver** in the World Championships' women's singles title clash. She was defeated by **Carolina Marin of Spain.** Marin had also defeated Sindhu in the final of the Rio Olympics in 2016.

➤ Marin became the **first woman shuttler** to win the **world championships thrice.** She had won the title in 2014 and the 2015 Jakarta edition.

#### **Golf: Gaganjeet Bhullar Grabbed His Maiden European Tour Title:**

➤ In Golf, India's **Gaganjeet Bhullar** has grabbed his maiden European Tour title at the **Fiji International.**

➤ It was Bhullar's first win on the European Tour, ninth Asian Tour title and 10th crown overall. He now becomes the most successful Indian player on Asian Tour, overtaking the tally of eight tour wins by Arjun Atwal and Jyoti Randhawa.

#### **Spanish International Player and Manchester City Midfielder David Silva Retires:**

➤ Spanish midfielder **David Silva** has joined compatriots Andres Iniesta and Gerard Pique in retiring from international football.

➤ The 32-year-old Manchester City playmaker won the World Cup in 2010 and the European Championship in 2008 and 2012, a key player during Spain's golden era.

➤ Silva scored 35 goals in 125 games for the national team over 12 years and was described as 'Spain's Lionel Messi' by former coach Vicente del Bosque.

#### **Viraj Madappa Wins Maiden Asian Title:**

➤ **Indian golfer Viraj Madappa** won his maiden title on the **Asian Tour** at Take Solutions Masters in **Bengaluru.** Now, he became the youngest Indian to win on the Asian Tour.

➤ The earlier record was held by **Gaganjeet Bhullar**, who won the Indonesia Invitational and **Shubhankar Sharma** won Joburg Open at the age of 21.

➤ Zimbabwean Scott Vincent (68), Argentine Miguel Carballo (71) and the Thai duo Suradit Yongcharenchai (66) and Danthai Boonma (70) shared the second place.

#### **James Anderson Becomes 1st Bowler to Take 100 Wickets at Lord's:**

➤ **James Anderson** became the **first player to take 100 wickets** during day four of the second Test **versus India.**

➤ Anderson took the wicket of Murali Vijay in the second over of India's second innings to reach the landmark. This was also his 550th Test wicket.

➤ Anderson is overall the second bowler to take 100 wickets at a single venue after Sri Lanka's Muttiah Muralitharan.

#### **Madurai Panthers Won TNPL 2018**

➤ **Madurai Panthers** won the **Tamil Nadu Premier League (TNPL 2018) title.**

➤ They defeated **Dindigul Dragons** by seven wickets.

➤ The finals was held at the **MA Chidambaram stadium** in **Chennai.**

#### **18th Edition of Asian Games to Begin In Jakarta, Indonesia:**

➤ The **18th edition of the Asian Games officially kick off** in **Indonesian capital Jakarta.** The opening ceremony will take place at Jakarta's **Gelora Bung Karno Stadium.**

➤ Around 11,000 athletes from 45 countries will be seen competing in 40 sports and 67 disciplines consisting of 28 Olympic sports, 4 new Olympic sports, and 8 non-Olympic sports.

➤ **Javelin Thrower Neeraj Chopra** will be India's flag-bearer at the expected-to-be-glittering opening ceremony.

#### **India Improve to World No 96 In FIFA Rankings**

➤ **Indian football team** has improved a spot to be placed at the **96th position in the latest FIFA world rankings.**

➤ Defending champions India are currently preparing for the **SAFF Cup** to be held next month at Bangladesh.

➤ At the top, world champions France have moved up six spots to be ranked first while Belgium are second. Brazil, Croatia and Uruguay complete the top five.

#### **Kiki Bertens Defeats World No 1 Simona Halep To Win Cincinnati WTA Title:**

➤ The Dutch challenger **Kiki Bertens** defeated Simona Halep to score the biggest win of her career.

➤ This is her first defeat since Wimbledon to lift the the WTA Cincinnati title.

➤ The **Cincinnati Masters** is an annual outdoor hardcourt tennis event held in Mason near Cincinnati, Ohio, USA.

#### **Djokovic Beats Federer at Cincinnati:**

➤ Novak Djokovic finally clinched **Cincinnati title after defeating Roger Federer in USA.**

➤ The Wimbledon champion is the first to claim the Career Golden Masters, having won all nine titles in the elite series that began in 1990.

➤ Djokovic has won his last three matches against Federer and now holds a 24-22 advantage in their long rivalry.

#### **India Wins SAFF U-15 Championship Defeating Bangladesh:**

➤ **India defeated Bangladesh** in the final of the **South Asian Football Federation (SAFF) Under-15 Women's Championship in Thimpu, Bhutan.**

➤ This is the second edition of the Championship. Bangladesh had won the inaugural edition last year, beating India, 1-0 in the final played at Dhaka.

➤ The Finals was held at **Changlimithang Stadium** in Thimphu, Bhutan.

#### **Belgian Grand Prix 2018: Sebastian Vettel Won**

➤ The Ferrari's **Sebastian Vettel** won belgian grand prix 2018.

➤ He was followed by Mercedes player **Lewis Hamilton** and then Red Bull player **Max Verstappen.**

**Table Tennis: Swastika Ghosh wins bronze in Hong Kong Open**

➤ The **Young paddler Swastika Ghosh** claimed a **bronze medal** in the junior girls' doubles along with **Singapore's Jingyi Zhou** in the 2018 Hang Seng Hong Kong Junior and Cadet Open.

➤ The pair defeated their Taipei opponents Pei-Ling Su and Yu-Chin Tsai.

➤ **Football: Indian U-20 team defeat Argentina in Cotif Cup in Spain**

➤ The **Indian Under-20 football team** created history last night when they defeated Argentina, 2-1 in their final match of the **Cotif Cup in Valencia, Spain.**

➤ **Deepak Tangri (4th minute) and Anwar Ali (68')** scored India's two goals. India U20 team picked up one of their most memorable football triumphs.

**India U-16 team stuns Iraq 1-0 in WAFF Boys' Championship:**

➤ The **Indian Under-16 team** stunned reigning **Asian champions Iraq** for the first time, courtesy a last-gasp goal by Bhuvnesh, to bring its campaign back on track at the West Asian Football Federation (WAFF) Tournament in **Amman, Jordan.**

**Vietnam Open badminton championship:**

➤ Indian shuttler **Ajay Jayaram** had ended with a runner-up at the Vietnam Open after losing the final to **Shesar Hiren Rhustavito of Indonesia.**

➤The event was held in **Ho Chi Minh City, Vietnam.**

**Rafael Nadal Lifts Rogers Cup 2018:**

➤**Rafael Nadal** claimed the **80th title of his career** as he defeated **Stefanos Tsitsipas of Greece** in straight sets to lift the Rogers Cup in Toronto.

➤This is Nadal's fourth Canadian Masters 1000 title and record-extending 33rd Masters 1000 title.

**Nihal Sarin becomes India's 53rd Grandmaster:**

➤**Nihal Sarin** became **India's 53rd Grandmaster** after attaining his third and final GM-norm in the **Abu Dhabi Masters.**

➤In the final round to second seeded Hungarian GM Richard Rapport, but Sarin's minimum rating performance of 2626 was enough to ensure the title-winning norm.

**Teen Cyclist Esow Alben Claimed India's 1st Ever Medal:**

➤**Esow Alban** won India's **first ever junior cycling World Cup medal** when he finished second in the keirin event in **Aigle, Switzerland.**

➤Earlier, he had got a silver in the under-14 500m time trial event in the 67th National Cycling Championships in Kerala in 2015.

**Kho-Kho gets recognition from Olympic Council of Asia:**

➤The **Olympic Council of Asia (OCA)** has given recognition to India's indigenous sport of Kho-Kho, a development that has been

welcomed by **Sports Minister Rajyavardhan Singh Rathore.**

➤The decision to recognise Kho-Kho was taken at the General Assembly of the OCA held on August 19.

➤Kho-Kho will now be included as a demonstration sport in the Asian Indoor Games, with the possibility of being included as a discipline in the next Asian Games

**Jhulan retires from T20Is:**

➤**Jhulan Goswami** retired from T20 International cricket.

➤Goswami played in 68 T20Is picking up 56 wickets which included a five-wicket haul against Australia in 2012.

➤Goswami is a veteran of 169 ODIs and 10 Tests and is the leading wicket-taker in 50-over cricket.

➤She had won the **Arjuna Award**, becoming the second woman cricketer to have won the award after **Diana Edulji**. In 2012, she won the **Padma Shri.**

**India's Neena Varakil wins silver medal in Asian Games women's long jump competition:**

➤**Japan Wins 1st Ever Title at FIFA U-20 Women's World Cup France 2018**

➤**Japan** won their **first Women's World Under-20** title with a 3-1 victory over Spain in the final.

➤England defeated France 4-2 on a penalty shoot-out to finish third after their play-off had ended 1-1.

➤**Takarada Saori** was named as the Player of the match with her goal and an assist. Takarada was also awarded the **Adidas Bronze Boot as well as the Adidas Silver Ball**, while **Minami was awarded the Bronze Ball.**

**IMPORTANT DAYS**

Important Days/ Events	Celebrated / Observed	Theme of 2018
World Breastfeeding Week	1 Aug 2018 - 7 Aug 2018	Breastfeeding: Foundation of Life.
International Friendship Day	1st Sunday	-
Hiroshima Day	August 6 <sup>th</sup>	-
National Handloom Day	August 7 <sup>th</sup>	-
76th anniversary of Quit India movement	August 9 <sup>th</sup>	-
Nagasaki Day	August 9 <sup>th</sup>	-
International Day of The World's Indigenous Peoples	August 9 <sup>th</sup>	Indigenous peoples' migration and movement
World Biofuel Day	August 10 <sup>th</sup>	-
International Day Youth Day	August 12 <sup>th</sup>	Safe Spaces for Youth.
World elephant Day	August 12 <sup>th</sup>	-
72 <sup>nd</sup> Indian Independence	August 15 <sup>th</sup>	-

Day		
15th World Humanitarian Day 2018	August 19 <sup>th</sup>	#NotATarget
World Photography Day	August 19 <sup>th</sup>	-
World Mosquito Day	August 20 <sup>th</sup>	-
National Sadbhavana Diwas 2018	August 20 <sup>th</sup>	-
World Senior Citizen Day	August 21 <sup>st</sup>	-
First-ever International Day of Remembrance and tribute to the Victims of Terrorism	August 21 <sup>st</sup>	-
National Sports Day	August 29 <sup>th</sup>	-

**OBITUARY**

Name	Field	Country
Jarrold Lyle	Professional Golfer	Australia
Jalees Sherwani	Lyricist	Uttar Pradesh, India
John McCain	US Senator	USA
Gopal Bose	former India batsman	West Bengal, India
M Karunanidhi	DMK president	Tamil Nadu, India
Kofi Annan	Former UN Secretary-General	Ghana
Ajit Wadekar	Former Indian Cricket Captain	Mumbai, India
Atal Bihari Vajpayee	Former Prime Minister of India	Madhya Pradesh, India
Jadunath Das Mohapatra	Former Odisha Minister and eminent writer	Odisha, India
Kuldip Nayar	Eminent writer and journalist	Punjab, India
Vidiadhar Surajprasad	British author and Nobel Prize winner for Literature	London, UK
Somnath Chatterjee	Former Lok Sabha Speaker	Kolkata, India
Balram Das Tandon	Chhattisgarh Governor	Punjab, India
Hakam Singh	Asian gold medalist	Punjab, India
Uri Avnery	Israeli Journalist and Peace Activist	Israel

**CURRENT AFFAIRS QUIZ**

Q.1) Which of the following state government has constituted two committees to monitor illegal immigrants?

- a) Nagaland
- b) Bihar
- c) Assam
- d) West Bengal
- e) Manipur

Q.2) The world's first thermal battery plant will be established in which of the following state?

- a) Karnataka
- b) Andhra Pradesh
- c) Uttar Pradesh
- d) Gujarat
- e) Odisha

Q.3) Which of the following state has launched 'MukhyamantriKanyaUtthan Yojana'?

- a) Madhya Pradesh
- b) Maharashtra
- c) Uttar Pradesh
- d) Bihar
- e) Arunachal Pradesh

Q.4) Under 'MukhyamantriKanyaUtthan Yojana', how much amount will be provided to a girl from the birth of a girl child till she graduates?

- a) Rs 53,000
- b) Rs 55,200
- c) Rs 54,100
- d) Rs 51,600
- e) Rs 56,300

Q.5) What is the abbreviation of "S" in RUSA Scheme?

- a) Shali
- b) Shanu
- c) Shinka
- d) Shiksha
- e) Shinga

Q.6) ISRO plans to launch Chandrayaan-2 mission in which of the following year?

- a) 2025
- b) 2024
- c) 2019
- d) 2021
- e) 2022

Q.7) A person is declared Fugitive economic offender when he commits economic offences involving an amount of at least how much amount?

- a) Rs 500 crore
- b) Rs. 100 crore
- c) Rs.200 crore
- d) Rs.600 crore
- e) Rs.800 crore

Q.8) What is the abbreviation of "A" in BAME People?

- a) African
- b) Affordable
- c) Agreements
- d) Asian
- e) Assistance

Q.9) The Maitree exercise is a joint military exercise between India and which of the following country?

- a) Taiwan
- b) Indonesia
- c) Japan
- d) Thailand
- e) Malaysia

Q.10) The Starry Sky-2 aircraft was successfully tested by which of the following country?

- a) India
- b) Russia
- c) China
- d) Israel
- e) U.S

Q.11) India has imposed safeguard duty on which of the following product of China and Malaysia imports for two years?

- a) Electronic Components
- b) Solar cells
- c) Gas Turbines
- d) Crude Oil
- e) Tanning extracts

Q.12) Who will replace Indra Nooyi as CEO of PepsiCo, Inc.?

- a) Jon Banner
- b) Gautam Adani
- c) Jim Andrew
- d) Ramon Laguarta
- e) UmranBeba

Q.13) Who has become the first Indian to be appointed a member of the Country Code Names Supporting Organisation (ccNSO)?

- a) Hugh F. Johnston
- b) Ram Krishnan
- c) Ajay Data
- d) Vivek Sankaran
- e) Jody Davids

Q.14) Swastika Ghosh is related to which of the following sport?

- a) Badminton
- b) Table Tennis
- c) Football
- d) Carrom
- e) Squash

Q.15) Where did the Cotif Cup of Football 2018 held?

- a) Germany
- b) France
- c) Sweden
- d) Spain
- e) Portugal

Q.16) Which of the following ministry has launched 'Study Webs of Active Learning for Young Aspiring Minds' (SWAYAM)?

- a) Ministry of Petroleum and Natural Gas
- b) Ministry of Human Resource Development
- c) Minister of Commerce and Industry
- d) Minister of Drinking Water and Sanitation
- e) Ministry of Rural Development

Q.17) Which of the following state government has observed Adivasi Diwas on 9 August?

- a) Gujarat
- b) Rajasthan
- c) Maharashtra
- d) Karnataka
- e) Madhya Pradesh

Q.18) Which of the following bank has launched online platform 'MyDeal'?

- a) Royal Bank of Scotland
- b) HSBC Bank
- c) DBS Bank
- d) Bank of America
- e) Barclays Bank

Q.19) The RBI has decided to pay how much amount as dividend to government for FY18?

- a) Rs 25,000 crore
- b) Rs 66,000 crore
- c) Rs 43,000 crore
- d) Rs 50,000 crore
- e) Rs 27,000 crore

Q.20) The IMF forecasts India's GDP to grow at how much in current fiscal 2018-2019?

- a) 7.1%
- b) 7.5%
- c) 7.3%
- d) 7.4%
- e) 7.8%

Q.21) Where is the headquarters of International Monetary Fund located?

- a) Paris
- b) Washington, D.C
- c) New York
- d) London
- e) Brussels

Q.22) Recently, the PayPal has entered into pact with which of the following bank?

- a) HDFC Bank
- b) Canara Bank
- c) Axis Bank
- d) State Bank of India
- e) Syndicate Bank

Q.23) What is the abbreviation of "A" in MOPAD?

- a) Adult
- b) Across
- c) Audit
- d) Acceptance
- e) Anti-Corruption

Q.24) Which of the following bank has launched the unified payment terminal MOPAD?

- a) Indian Bank
- b) State Bank of India
- c) Federal Bank
- d) Lakshmi Vilas Bank
- e) Bank of Baroda

Q.25) Name the chairman of Telecom Regulatory Authority of India (TRAI) whose term has been extended for another two years?

- a) Vinoth Kumar
- b) RS Sharma
- c) Vinay Kanna
- d) Mithun Shankar
- e) NS Sharma

Q.26) Recently, who has been appointed as the Non-official director for the board of the Reserve Bank of India?

- a) Sudhir Gupta

b) Ram Sewak Sharma

- c) S Gurumurthy
- d) Sunil Kumar Gupta
- e) None of these

Q.27) Where is the headquarters of UN Human Rights Council located?

- a) Madrid
- b) Geneva
- c) Brussels
- d) Moscow
- e) New York

Q.28) What is the rank of India in Global Innovation Index 2018?

- a) 43
- b) 91
- c) 57
- d) 60
- e) 78

Q.29) Who will be the India's flag bearer in the opening ceremony of the upcoming Asian Games 2018?

- a) Heena Sidhu
- b) Neeraj Chopra
- c) Rahul Aware
- d) Shreyasi Singh
- e) Manu Bhaker

Q.30) When is the world biofuel day observed?

- a) August 11
- b) August 10
- c) August 8
- d) August 6
- e) August 9

Q.31) Where did the NITI Aayog hosted Investors' Conference 2018 to attract investments for the development of eco-tourism on PPP basis?

- a) Lakshadweep
- b) Andaman and Nicobar Islands
- c) India
- d) Both a and b
- e) Both b and c

Q.32) Where did the 'One District One Product' Summit held?

- a) New Delhi
- b) Lucknow
- c) Jaipur
- d) Visakhapatnam
- e) Chennai

Q.33) Under Ayushman Bharat Scheme, how much amount will be given for per family per year for secondary and tertiary care hospitalization?

- a) Rs 3 lakh
- b) Rs 4 lakh
- c) Rs 1 lakh
- d) Rs 5 lakh
- e) Rs 6 lakh

Q.34) The Defence Minister Nirmala Sitharaman has launched a defence industrial corridor in which of the following city in Uttar Pradesh?

- a) Lucknow
- b) Kanpur
- c) Meerut
- d) Aligarh
- e) Noida

Q.35) What is the abbreviation of "G" in PMGSY?

- a) Ganga
- b) Gradual
- c) Gram
- d) Gas
- e) Gramin

Q.36) Where will be the SCO Peace Mission Exercise 2018 held?

- a) China
- b) Brazil
- c) India
- d) Russia
- e) Spain

Q.37) what is the currency of South Korea?

- a) Dinar
- b) Peso
- c) Euro
- d) Won
- e) Riyal

Q.38) Name the spacecraft of NASA that plans to probe the outer corona of the Sun?

- a) Juno Solar Probe
- b) Skylab Solar Probe
- c) Parker Solar Probe
- d) Mir Solar Probe
- e) Orion Solar Probe

- Q.39) Which of the following bank has signed a multilateral cooperation agreement with member development banks of BRICS?
- a) World Bank                      b) AIIB  
c) Exim Bank                        d) State Bank of India  
e) State Bank of Japan
- Q.40) The Bajaj Allianz General Insurance has entered into a bancassurance deal with which of the public sector bank?
- a) Vijaya Bank                        b) Bank of Baroda  
c) Syndicate Bank                    d) Bank of India  
e) Central Bank of India
- Q.41) According to RBI, which country has emerged as the top source of inward remittances in 2016-17?
- a) Saudi Arabia                        b) UAE  
c) Qatar                                d) U.S  
e) Oman
- Q.42) Who has been appointed as the chairman of the coconut development board?
- a) Kumar Birla                        b) Shantanu Narayen  
c) Raju Narayana Swamy  
d) G.V. Prasad                        e) Rajeew Suri
- Q.43) Where is the headquarters of HDFC bank located?
- a) Bengaluru                        b) Pune  
c) New Delhi                        d) Mumbai  
e) Chennai
- Q.44) The professional golfer Jarrod Lyle who passed away recently hails from which of the following country?
- a) Netherlands                        b) France  
c) U.K                                d) Australia  
e) Spain
- Q.45) Where is the headquarters of Vijaya Bank located?
- a) Chennai                            b) Kolkata  
c) New Delhi                        d) Mumbai  
e) Bengaluru
- Q.46) The Union Government has provided green funds of worth over how much amount to increase the area under forest cover in the nation to at least 33 per cent?
- a) Rs 56,000 crore                        b) Rs 32,000 crore  
c) Rs 20,000 crore                        d) Rs 78,000 crore  
e) Rs 66,000 crore
- Q.47) In which of the following state government, individual farmer can avail Rs 1.50 lakh loan waiver?
- a) Tamil Nadu                        b) Maharashtra  
c) Bihar                                d) Karnataka  
e) Rajasthan
- Q.48) Which of the following ministry has inaugurated the 'Prathibandhit Sahitya Mein Swatantrata Sangram'?
- a) Ministry of Women & Child Development  
b) Ministry of Civil Aviation  
c) Ministry of Culture  
d) Ministry of Minority Affairs  
e) Ministry of Human Resource Development
- Q.49) Which of the following ministry will be the nodal agency for the committee on protection of Natural Conservation Zones (NCZs)?
- a) Ministry of Tribal Affairs  
b) Ministry of Environment, Forests and Climate Change  
c) Ministry of Heavy Industries and Public Enterprises  
d) Ministry of Agriculture and Farmers Welfare  
e) Ministry of Science and Technology

- Q.50) Where is the headquarters of ISRO located?
- a) Vijayawada                        b) Pune  
c) Bengaluru                        d) Chennai  
e) Visakhapatnam
- Q.51) An MoU has been signed for extending services of school health programme to schools between Ministry of Health & Family Welfare and which of the following ministry?
- a) Ministry of Agriculture and Farmers Welfare  
b) Ministry of Rural Development  
c) Ministry of Tribal Affairs  
d) Ministry of Panchayati Raj  
e) Minister of Skill Development and Entrepreneurship
- Q.52) Who authored the book 'Jewellery'?
- a) Sachidanand Joshi                        b) Vinu Shankar  
c) Gulab Kothari                        d) Kishore Khanna  
e) Gautam Chatterjee
- Q.53) Recently, the embassy of Israel has opened a visa application centre in which of the following city in India?
- a) Chennai                            b) Mumbai  
c) New Delhi                        d) Kolkata  
e) Hyderabad
- Q.54) Which of the following bank has become the first bank in India to introduce Iris Scan Authentication feature for Aadhaar-based transactions through its micro ATM tablets?
- a) Syndicate Bank                        b) City Union Bank  
c) Bank of Baroda                        d) Axis Bank  
e) Federal Bank
- Q.55) The growth of India as measured by the Index of Industrial Production (IIP) stood at how much percent in June ?
- a) 7%                                b) 6.9%  
c) 8%                                d) 6.8%  
e) 7.1%
- Q.56) Ajay Jayaram is related to which of the following sport?
- a) Hockey                            b) Lawn Tennis  
c) Squash                            d) Billiards  
e) Badminton
- Q.57) What is the theme of international youth day?
- a) Ensuring Peace through Youth  
b) Youth Building Peace  
c) Safe Spaces for Youth  
d) The Road to 2030: Eradicating Poverty and Achieving Sustainable Consumption and Production  
e) The hopes of New World
- Q.58) What is the currency of Israel?
- a) Euro                                b) Riyal  
c) Peso                                d) Dinar  
e) Shekel
- Q.59) Nobel Prize-winning Author VidiadharSurajprasad Naipaul, who passed away recently hails from which of the following country?
- a) Russia                            b) India  
c) British                            d) France  
e) Sweden
- Q.60) When is the world elephant day observed?
- a) August 12                        b) August 15  
c) August 14                        d) August 13  
e) August 11
- Q.61) The Union Government has decided to set up a High-Level Empowered Committee to

- address the issue of stressed thermal power assets. Who was the head of this committee?
- a) Dharmendra Pradhan                        b) Rajnath Singh  
c) P K Sinha                            d) Mohammed Juneja  
e) Yashwant Sinha
- Q.62) RIL's telecom subsidiary Reliance Jio and which of the following bank has entered into a partnership to extend next generation digital banking and payments services to customers?
- a) Union Bank of India                        b) State Bank of India  
c) Canara Bank                        d) Bank of Baroda  
e) Indian Bank
- Q.63) Recently, which of the following Payments bank was served a notice by the RBI to stop adding new customers and bank was seen violating the norms related to the deposit limit and that certain accounts were found to have deposits exceeding Rs.1 lakh?
- a) Jio Payments Bank  
b) Paytm Payments Bank  
c) Fino Payments Bank  
d) Airtel Payments Bank  
e) India Post Payment Bank
- Q.64) Name the India's first in-phone tourist guide launched by Dharmendra Pradhan in Rock Garden, Chandigarh?
- a) Ask and Go                        b) What is that  
c) Go whats That                        d) Go and get Info  
e) None of these
- Q.65) Which of the following ministry has launched SAATHI initiative (Sustainable and Accelerated Adoption of efficient Textile technologies to Help Small Industries) in order to sustain and accelerate the adoption of energy efficient textile technologies in the power loom sector and cost savings due to use of such technology?
- a) Ministry of Textiles  
b) Ministry of Atomic Energy  
c) Ministry of Power  
d) Both a and c  
e) Both a and b
- Q.66) Which of the following bank collected the largest amount of minimum balance penalty during 2017-18?
- a) Indian bank                        b) Yes Bank  
c) HDFC Bank                        d) State Bank of India  
e) Axis Bank
- Q.67) The National Sports University will be established in which of the following state?
- a) Manipur                            b) Haryana  
c) Mizoram                            d) Karnataka  
e) Assam
- Q.68) The National Health Agency (NHA) under the Health Ministry has signed an agreement with which of the following ministry to make it easier to verify and deliver individual health cards to beneficiaries eligible for the Ayushman Bharat-National Health Protection Mission (AB-NHPM)?
- a) Rural Development Ministry  
b) Communications Ministry  
c) Electronics and IT Ministry  
d) Labour and Employment Ministry  
e) Social Justice and Empowerment Ministry
- Q.69) IMPRINT is a Pan-IIT + IISc joint initiative supported by the MHRD to address major science and engineering challenges. Under 'IMPRINT-2' scheme how much amount has been allocated for 122 projects?

- a) Rs.100 crore                      b) Rs.101 crore  
 c) Rs.112 crore                      d) Rs.134 crore  
 e) Rs.122 crore
- Q.70) The "Golden Bridge" has been opened in which of the following country?  
 a) Japan                                  b) Cambodia  
 c) Vietnam                              d) Indonesia  
 e) North Korea
- Q.71) US to invest how many million in security assistance to improve security relationships across the Indo-Pacific region.  
 a) \$350 million                      b) \$400 million  
 c) \$300 million                      d) \$200 million  
 e) \$250 million
- Q.72) The first extension of Concessional Financing Scheme (CFS) Scheme for how many years to support Indian Entities bidding for strategically important infrastructure projects abroad?  
 a) 3 years                                b) 4 years  
 c) 5 years                                d) 7 years  
 e) 2 years
- Q.73) The Reserve Bank of India (RBI) has decided to increase the reverse repo rate by 25 basis points to how much percentage due to inflation concerns in 3<sup>rd</sup> Bi-monthly Policy 2018-19?  
 a) 6.5%                                  b) 7.5%  
 c) 6.0%                                  d) 6.25%  
 e) 6.75%
- Q.74) The National Highways Authority of India (NHAI) has signed a memorandum of understanding (MoU) with which of the following bank to receive Rs 25,000 crore as long-term loan, unsecured loan for 10 years?  
 a) State Bank of India              b) Andhra Bank  
 c) Central bank of India            d) Canara Bank  
 e) Central Bank of India
- Q.75) Which of the following bank had a market capitalization of Rs 84,289.56 crore has surpassed YES Bank to become seventh most valued listed lender?  
 a) Axis Bank                            b) Bandhan Bank  
 c) Federal Bank                        d) Syndicate Bank  
 e) HDFC Bank
- Q.76) Which of the following state was awarded by the Prime Minister for Integrated Command Control Centre constructed under Smart City Project?  
 a) Uttar Pradesh                      b) Haryana  
 c) Kerala                                d) Andhra Pradesh  
 e) Madhya Pradesh
- Q.77) Who will be launching the long-awaited India Post Payments Bank (IPPB) that will have at least one branch in every district and focus on financial services in rural areas on Aug 21?  
 a) Arun Jaitley                        b) Ananth Geete  
 c) Narendra Modi                      d) Piyush Goel  
 e) Ramnatha Govind
- Q.78) Which of the following country has topped the 2018 E-Government Development Survey with an index value of 0.9150?  
 a) Australia                            b) Finland  
 c) Denmark                              d) Sweden  
 e) Austria
- Q.79) Who has been appointed as the Chief Operating Officer (COO) of ICICI Bank?  
 a) Radhakrishnan Nair              b) Sandeep Bakhshi  
 c) Uday Chitale                        d) Anup Bagchi  
 e) VishakhaMulye

- Q.80) India has become the \_\_\_\_\_ Asian country after Japan and South Korea to get the Strategic Trade Authorization-1 (STA-1) status.  
 a) Third                                  b) Second  
 c) Fourth                                d) Fifth  
 e) Sixth
- Q.81) Which state government has launched the 'SwachhamevaJayate' campaign in a bid to step up the cleanliness and hygiene efforts of the state?  
 a) Karnataka                        b) Madhya Pradesh  
 c) Kerala                                d) Maharashtra  
 e) Andhra Pradesh
- Q.82) Who has been appointed as the next High Commissioner of India to the Republic of Rwanda?  
 a) Lok Ranjan                        b) V. K. Sharma  
 c) Dileep Choksi                      d) Oscar Kerketta  
 e) Neelam Dhawan
- Q.83) Which state government has launched 'Mukhya Mantri-YuvaNestham' to provide Rs. 1000 per month unemployed youth in the state?  
 a) Karnataka                        b) Andhra Pradesh  
 c) Madhya Pradesh                    d) Maharashtra  
 e) Kerala
- Q.84) Which of the following chief minister launched 'horn not ok' awareness campaign and 'shaurnahin' (no noise) mobile application. This application has settings for two types of users — general public and officers, both of whom would be authenticated with an one-time password (OTP)?  
 a) Arwind Kejriwal                    b) Pema Khandu  
 c) SarbanandaSonowal              d) Jai Ram Thakur  
 e) Nitish Kumar
- Q.85) Which of the following bank has launched a new deposit scheme – Vikas "Bonanza 456", the scheme is of a tenure of 456 days with interest rate of 7.10 per cent for public and 7.60 per cent for senior citizens?  
 a) Narmada JhabuaGramin Bank  
 b) Chaitanya Godavari Grameena Bank  
 c) Assam Gramin Vikash Bank  
 d) Bihar Gramin Bank  
 e) Karnataka Vikas Grameena Bank
- Q.86) India and Germany has signed agreements on financial and technical cooperation worth of how much amount within the framework of the Indo-German development cooperation?  
 a) Rs 5,150 crore                      b) Rs 5,350 crore  
 c) Rs 5,650 crore                      d) Rs 5,550 crore  
 e) Rs 5,250 crore
- Q.87) Which of the following country has been elected as the President of the Asia-Pacific Institute for Broadcasting Development (AIBD)?  
 a) Malaysia                            b) Nepal  
 c) Myanmar                            d) India  
 e) Sri Lanka
- Q.88) Name the mobile application launched by FICCI Ladies Organisation, the women's wing of Federation of Indian Chamber of Commerce and Industry aimed at creating awareness on preventive Healthcare.  
 a) WOL (Wellness for Lactating)  
 b) LOW (Lactating for Women)  
 c) MOW (Mom for Wellness)  
 d) WOM (Wellness for Mom)  
 e) WOW (Wellness for Women)

- Q.89) The Pradhan Mantri Ujjwala Yojana (PMUY) had planned to distribute how many LPG connections by March 31, 2019?  
 a) 10 crores                            b) 5 crores  
 c) 8 crores                              d) 7 crores  
 e) 3 crores
- Q.90) Which of the following company has become the world's first trillion-dollar public company, recently?  
 a) Facebook                            b) Google  
 c) Microsoft                            d) Apple  
 e) Amazon
- Q.91) Which of the following organisation has launched "Digital Literacy Library" to help young people build the skills they need to safely enjoy online technology?  
 a) Microsoft                            b) Facebook  
 c) UNESCO                             d) Apple  
 e) NITI Aayog
- Q.92) Who launched the logo and tagline for Geographical Indications (GI) to increase awareness about intellectual property rights (IPRs) in the country?  
 a) Prakash Javadekar  
 b) Rajnath Singh  
 c) Suresh Prabhu  
 d) Nitin Jairam Gadkari  
 e) D.V. Sadananda Gowda
- Q.93) The 2 plus 2 Dialogue will be held between which of the following two countries that will cover broad range of bilateral, regional and global issues of shared interest, with a view to strengthening strategic and security ties between them?  
 a) Canada and U.S                    b) India and U.S  
 c) Pakistan and China                d) China and India  
 e) India and Russia
- Q.94) Which of the following state has become the first State in India to implement the national policy on biofuels unveiled by the centre in May this year?  
 a) Jharkhand                            b) Gujarat  
 c) West Bengal                        d) Rajasthan  
 e) Uttar Pradesh
- Q.95) Who was named as the flag-bearer of the Indian contingent for the Asian Games 2018 opening ceremony to be held on August 18 in Jakarta, Indonesia?  
 a) Neeraj Chopra                      b) Kidambi Srikanth  
 c) PV Sindhu                            d) Mary Kom  
 e) Anish Bhanwala
- Q.96) Which of the following state has topped the list in the first edition of the State Energy Efficiency Preparedness Index, brought out jointly by the Bureau of Energy Efficiency (BEE) and NITI Aayog?  
 a) Punjab                                b) Maharashtra  
 c) Karnataka                            d) Kerala  
 e) Andhra Pradesh
- Q.97) Which of the following organisation has launched global mobility hackathon 'Move Hack' to crowdsource future mobility solutions for India?  
 a) NITI Aayog                            b) Govt of India  
 c) NABARD                              d) RBI  
 e) None of these
- Q.98) Which of the following bank has been awarded the best performing primary lending institution in credit linked subsidy scheme

(CLSS) for the EWS (Economically Weaker Section) and LIG (Low Income Group) category?

- a) Federal Bank
- b) HDFC Bank
- c) IndusInd Bank
- d) Axis Bank
- e) Lakshmi Vilas Bank

Q.99) Name the Indian-Australian mathematician, who has won mathematics' prestigious Fields medal, known as the Nobel prize for math at the International Congress of Mathematicians in Rio de Janeiro, Brazil?

- a) Gopala Krishnan
- b) Akshay Venkatesh
- c) Chandrashekar MJ
- d) Bhaskar Kumar
- e) Harihar Narayan

Q.100) Who has been honoured with 24th Rajiv Gandhi National Sadbhavana Award 2018 for his outstanding contribution towards the promotion of communal harmony, peace and goodwill?

- a) KalaivanaPriyan
- b) Gopalkrishna Gandhi
- c) Vinodhan MK
- d) Shankara Narayanan
- e) Shanmuga Selvan

Q.101) The Union IT Minister has released 'Digital North East Vision 2022' in which of the following city?

- a) Aizawl
- b) Lucknow
- c) Guwahati
- d) Patna
- e) Dispur

Q.102) Name the 2nd Lunar Mission of India by ISRO?

- a) Carosat-2
- b) Chandrayaan-2
- c) PSLV 45
- d) RISAT-2
- e) Kalpana-B

Q.103) India's first full-fledged Space Technology Research Centre will be established in which of the following city?

- a) Agartala
- b) Nagpur
- c) Gandhinagar
- d) Noida
- e) Dehradun

Q.104) According to Kotak Wealth Management and Hurun report, who is the is the richest Indian woman as on June 30, 2018?

- a) Majumdar-Shaw
- b) Vinotha Balakrishnan
- c) Indu Jain
- d) Smitha V Crishna
- e) Roshni Nadar

Q.105) Where did the Nepal-India Literature Festival 2018 held?

- a) Pokhara
- b) Hyderabad
- c) Kathmandu
- d) New Delhi
- e) Birgunj

Q.106) According to YouGov, which is the most patriotic brand in India?

- a) Reliance Jio
- b) SBI
- c) Tata Motors
- d) Patanjali
- e) BSNL

Q.107) Name the former managing director of Punjab National Bank who has been dismissed from the service?

- a) Jai Kumar Garg
- b) Sunil Mehta
- c) Usha Ananthasubramanian
- d) Rajeev Rishi
- e) B Sriram

Q.108) Which of the following Ministry has launched Ease of Living Index 2018?

- a) Ministry of Human Resource Development
- b) Ministry of Minority Affairs
- c) Ministry of Housing and Urban Affairs
- d) Minister of Statistics and Programme Implementation
- e) Ministry of Health & Family Welfare

Q.109) According to BBC History magazine, who topped the 'Women Who Changed The World' List?

- a) The Virgin Mary
- b) Mother Teresa
- c) Queen Victoria
- d) Marie Curie
- e) Rosa Parks

Q.110) Which of the following city has emerged as the easiest city to live in India according to the Ease of Living Index 2018?

- a) Ahemdabad
- b) Shimla
- c) Pune
- d) Navi Mumbai
- e) Bhopal

Q.111) According to Quality Council of India, which is the cleanest railway station in India?

- a) New Delhi
- b) Cochin
- c) Jodhpur
- d) Jaipur
- e) Tirupathi

Q.112) The Manchester City midfielder David Silva, who retired recently hails from which of the following country?

- a) Germany
- b) France
- c) Portugal
- d) Spain
- e) Brazil

Q.113) Who won the maiden title on the Asian Tour at Take Solutions Masters in Bengaluru?

- a) Scott Vincent
- b) Gaganjeet Bhullar
- c) DanthaiBoonma
- d) Viraj Madappa
- e) Shubhankar Sharma

Q.114) Who became the first player to take 100 wickets during a test against India?

- a) Lahiru Kumara
- b) James Anderson
- c) Mitchell Starc
- d) Pat Cummins
- e) Tymal Mills

Q.115) Which team has won the Tamil Nadu Premier League (TNPL 2018) title?

- a) Madurai Panthers
- b) KanchiVeerans
- c) Chepauk Super Gillies
- d) Dindigul Dragons
- e) LycaKovai Kings

Q.116) Under Pradhan Mantri Jan Arogya Abhiyan, how much amount has been allocated for health care insurance cover per year for the poor and vulnerable under the programme and in future it can be extended to the low middle class?

- a) Rs 3 Lakh
- b) Rs 5 Lakh
- c) Rs 8 Lakh
- d) Rs 1 Lakh
- e) Rs 2 Lakh

Q.117) India would launch manned space mission, taking Indian astronauts to space on board 'Gaganyaan' by which of the following year?

- a) 2019
- b) 2023
- c) 2022
- d) 2025
- e) 2021

Q.118) Which of the following organisation has launched 'Pitch to MOVE' for startups?

- a) NABARD
- b) Rural Development Ministry
- c) NITI Aayog
- d) NGO India
- e) None of these

Q.119) Which of the following state government observed Shaheed SammanDiwas?

- a) Haryana
- b) Jammu and Kashmir
- c) Madhya Pradesh
- d) Maharashtra
- e) Uttar Pradesh

Q.120) Who is the brand ambassador of Indian government's road safety campaign?

- a) Salman Khan
- b) Aamir Khan

c) Akshay Kumar

d) Sanjay Dutt

e) Ranveer Singh

Q.121) Which of the following is the first state to provide right to skills' development to youth?

- a) Punjab
- b) Bihar
- c) Uttarakhand
- d) Chhattisgarh
- e) West Bengal

Q.122) India's first genetic resource bank was inaugurated at which of the following city?

- a) Hyderabad
- b) Patna
- c) Mumbai
- d) Chennai
- e) Kolkata

Q.123) Where did the 24th World Congress of Philosophy (WCP) held?

- a) Germany
- b) Russia
- c) UK
- d) India
- e) China

Q.124) The Private life insurer Edelweiss Tokio Life Insurance inked bancassurance partnership with which of the following bank?

- a) Fincare Small Finance Bank
- b) Disha Small Finance Bank
- c) A U Small Finance Bank
- d) Janalakshmi Small Finance Bank
- e) Equitas Small Finance Bank

Q.125) Who has been appointed as the head coach of women's cricket team?

- a) Ravi Shastri
- b) Sanjay Bankar
- c) Ramesh Powar
- d) Anil Kumble
- e) None of these

Q.126) Which of the following Governor has been given the additional charge of Chhattisgarh?

- a) Anandiben Patel
- b) DraupadiMurmu
- c) Kaptan Singh Solanki
- d) Ganga Prasad
- e) Om Prakash Kohli

Q.127) Who has been appointed as the CEO of Pradhan Mantri FasalBima Yojana?

- a) Dinesh Kumar
- b) Ashish Kumar Bhutani
- c) Satya Gopal
- d) Deepak Kumar
- e) T Y Das

Q.128) Who is the author of the book 'Exam Warriors'?

- a) Dharmendra Pradhan
- b) Nithish Kumar
- c) Narendra Modi
- d) Naveen Patnaik
- e) Sushma Swaraj

Q.129) What is the currency of China?

- a) Lev
- b) Euro
- c) Renminbi
- d) Dollar
- e) Peso

Q.130) Nihal Sarin is related to which of the following sports?

- a) Shooting
- b) Chess
- c) Badminton
- d) Football
- e) Carrom

Q.131) Where did the 11th World Hindi Conference held?

- a) Riyadh
- b) Singapore
- c) Mauritius
- d) Colombo
- e) New Delhi

Q.132) India Ratings and Research (Ind-Ra) has revised down FY19 economic growth forecast to how much amount?

- a) 7.1%
- b) 7.5%
- c) 7.6%
- d) 7.2%
- e) 6.9%

Q.133) The Private life insurer Bharti AXA Life Insurance and which of the following Payments

Bank have entered a tie-up to offer Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) to the Payment bank's customers?

a) FinoPayTech Payments Bank  
b) Airtel Payments Bank  
c) Aditya Birla Nuvo Payments Bank  
d) India Post Payments Bank  
e) Vodafone M-Pesa Payments Bank

Q.134) The Pradhan Mantri Jeevan Jyoti Bima Yojana scheme offers how much amount of insurance cover at an annual premium of Rs 330?

a) Rs 1.5 lakh                      b) Rs 2 lakh  
c) Rs 2.5 lakh                      d) Rs 3 lakh  
e) Rs 4 lakh

Q.135) Which of the following organisation has launched Unified Payments Interface (UPI) 2.0.?

a) RBI                                      b) NPCI  
c) UPA                                      d) NACL  
e) UPIB

Q.136) Who has been re-elected as the president of Mali?

a) ModiboKeita  
b) Ibrahim Boubacar Keita  
c) SoumailaCissé  
d) AmadouTourmani Touré  
e) Moussa Mara

Q.137) What is the capital of Mali?

a) Ottawa                                      b) Nicosia  
c) Bamako                                      d) Helsinki  
e) Kingston

Q.138) What is the currency of Paraguay?

a) Togrog                                      b) Rupiah  
c) Guarani                                      d) Dirham  
e) Kina

Q.139) Who has been appointed as the chairman of marine products export development authority?

a) Vinod Chaudhary                      b) KS Srinivas  
c) Giri Das                                      d) Balaji NS  
e) Raghav Raj

Q.140) Which of the following person to be honoured by Directors Guild of America (DGA) in New York?

a) Steven Rosenberg                      b) Ang Lee  
c) James Andrew                      d) Steve Hanu  
e) Alban Akhan

Q.141) Where will be the 18th edition of the Asian Games officially kicks off?

a) Japan                                      b) China  
c) Indonesia                                      d) Singapore  
e) India

Q.142) Who will be the India's flag-bearer at the expected-to-be-glittering opening ceremony of Asian games 2018?

a) Neeraj Chopra                      b) Manu Bhakar  
c) SainaNehwal                      d) Ankit Rahane  
e) PV Sindhu

Q.143) What is the rank of India in FIFA world men's rankings?

a) 91                                      b) 97  
c) 98                                      d) 96  
e) 89

Q.144) The Gelora Bung Karno Stadium is located at which of the following city?

a) Jakarta                                      b) Kuala Lumpur  
c) Suva                                      d) Prague  
e) Vilnius

Q.145) When did Kofi Annan received Nobel Peace Prize?

a) 2005                                      b) 2008  
c) 2007                                      d) 2003  
e) 2001

Q.146) Who has set up a standing committee to suggest steps to deal with cybersecurity challenges?

a) PFRDA                                      b) NABARD  
c) NPCI                                      d) UPA  
e) GOI

Q.147) Name the Anti-Tank Guided Missile that has been successfully test fired recently?

a) HINDURA                                      b) HELINA  
c) HAIDI                                      d) HEENA  
e) HINDRA

Q.148) Which of the following organisation has released the results of All India Rural Financial Inclusion Survey (NAFIS)?

a) NABARD                                      b) GOI  
c) RBI                                      d) WHO  
e) NHO

Q.149) The EAM Sushma Swaraj has inaugurated 'Panini Language Laboratory' in which of the following country ?

a) Maldives                                      b) Bhutan  
c) Nepal                                      d) Bangladesh  
e) Mauritius

Q.150) Where did the Pitch Black 2018 Exercise held in Australia?

a) Perth                                      b) sydney  
c) Darwin                                      d) Canberra  
e) Brisbane

Q.151) Who has been appointed as the Independent Director on the Board of Indiabulls Housing Finance?

a) S.Venkitaramanan                      b) H.V.R. Iyengar  
c) SS Mundra                                      d) Dr. Bimal Jalan  
e) S. Jagannathan

Q.152) Mitchell Johnson, who has announced his retirement from all forms of cricket hails from which of the following country?

a) South Africa                                      b) Australia  
c) England                                      d) Zimbabwe  
e) Sri Lanka

Q.153) Who has been awarded with United States (US) 'Legion of Merit'?

a) Bikram Singh                                      b) Bipin Rawat  
c) Dalbir Singh                                      d) Vijay Kumar Singh  
e) Deepak Kapoor

Q.154) Who won India's first gold medal on the opening day of the 18th Asian Games?

a) Ravi Kumar                                      b) ApurviChandela  
c) Bajrang Punia                                      d) Deepak Kumar  
e) None of these

Q.155) When is the world Photography day observed?

a) August 18                                      b) August 21  
c) August 22                                      d) August 20  
e) August 19

Q.156) The Northern states have decided to set up a joint secretariat at which of the following state?

a) Uttarakhand                                      b) Jammu and Kashmir                      c) Haryana  
d) Gujarat                                      e) Bihar

Q.157) Who will be the head of the committee to look into the draft food labelling and display regulations?

a) Arvinth Mehta  
b) B Sesikeran  
c) Hemalatha

d) Kiruba Shankar  
e) Dr Nikhil Tandon

Q.158) Where is the headquarters of FSSAI located?

a) Jaipur                                      b) Mumbai  
c) Patna                                      d) New Delhi  
e) Cochin

Q.159) What is the currency of Japan?

a) Yuan                                      b) Euro  
c) Yen                                      d) Dollar  
e) Peso

Q.160) Where did the historic festival EsalaMaha Perahera held?

a) Andaman and Nicobar Islands  
b) Columbia                                      c) Bangladesh  
d) India                                      e) Sri Lanka

Q.161) The annual joint military exercise "Maitree" was held between India and which of the following country?

a) Germany                                      b) Thailand  
c) Nepal                                      d) France  
e) Indonesia

Q.162) Who has been honoured with 2018 Rajiv Gandhi Sadbhavna Award?

a) Shubha Mudgal                      b) M.Gopala Krishna  
c) Mohammad Azharuddin  
d) Gopalkrishna Gandhi                      e) Muzaffar Ali

Q.163) Who has been awarded the prestigious WHO World No Tobacco Day 2018 Award?

a) Sunil Dutt                                      b) Kapila Vatsyayan  
c) S K Arora                                      d) Swami Agnivesh  
e) Nirmala Deshpande

Q.164) Who has become the first Indian woman wrestler to win a gold medal in Asian Games 2018?

a) Sakshi Malik                                      b) Yogeshwar Dutt  
c) Babita Kumari                                      d) Kavitha Devi  
e) VineshPhogat

Q.165) Saurabh Chaudhary is related to which of the following field?

a) Table Tennis                                      b) Boxing  
c) Shooting                                      d) Wrestling  
e) Badminton

Q.166) Uri Avnery who passed away recently belongs to which of the following country?

a) Mongolia                                      b) Israel  
c) Oman                                      d) Cuba  
e) Qatar

Q.167) When is the National Harmony Day observed?

a) August 20                                      b) August 25  
c) August 24                                      d) August 22  
e) August 21

Q.168) What is the currency of Thailand?

a) Riyal                                      b) Bhat  
c) Lev                                      d) Won  
e) Rial

Q.169) India and which of the following country agreed to expand maritime co-operation?

a) Japan                                      b) Maldives  
c) China                                      d) Russia  
e) U.S

Q.170) Who is the Defence Minister of Japan?

a) Kosei Roda Shore                      b) Makiko Tanaka  
c) YōkoKamikawa                      d) Itsunori Onodera  
e) Taro Kano

Q.171) In which of the following year NOTA was first introduced?

a) 1998                                      b) 2011

- c) 2014 d) 1988  
 e) 2009
- Q.172) Which of the following Indian city has been planned to rename as Atal Nagar?  
 a) Ranchi b) Naya Raipur  
 c) Kolhapur d) Nagpur  
 e) Mangalore
- Q.173) The first-ever joint air exercise that involves Indian Air Force and which country's Air Force commenced at Subang Air Base?  
 a) Armenia b) Indonesia  
 c) Thailand d) Singapore  
 e) Malaysia
- Q.174) Which of the following month will be observed as National Nutrition Month in India?  
 a) August b) December  
 c) October d) September  
 e) November
- Q.175) Who has been has partnered with Alibaba to start cloud business?  
 a) Airtel b) BitPay  
 c) Braintree d) Paytm  
 e) Idea
- Q.176) Who has been appointed as the governor of Jammu and Kashmir?  
 a) Satya Pal Malik  
 b) Lalji Tandon  
 c) Satyadev Narayan Arya  
 d) Kaptan Singh Solanki  
 e) Ganga Prasad
- Q.177) Who tops the Forbes list of highest paid female athletes?  
 a) Caroline Wozniacki  
 b) Serena Williams  
 c) PV Sindhu  
 d) Danica Patrick  
 e) Garbine Muguruza
- Q.178) Which of the following company topped in the 'Change the World' list?  
 a) Apple b) Merck  
 c) Bank of America d) Alibaba  
 e) Reliance Jio
- Q.179) The "281 and Beyond" book is the autobiography of which of the following celebrity?  
 a) Sourav Ganguly  
 b) T. E. Srinivasan  
 c) Ravi Shastri  
 d) Nikhil Chopra  
 e) V. V. S. Laxman
- Q.180) Which of the following publications/press has announced that Shane Warne's book "No Spin" will have a global release on October 4?  
 a) Harper Collins b) Ebury Press  
 c) Westland Publications  
 d) Penguin Publications e) Rupa Publications
- Q.181) The Olympic Council of Asia (OCA) has given recognition to India's indigenous sport to which of the following sport?  
 a) Football b) Volleyball  
 c) Kho-Kho d) Kabadi  
 e) Basketball
- Q.182) India grabbed their first ever medal in Sepak takraw by defeating which country at the Asian Games 2018?  
 a) Japan b) Columbia  
 c) China d) Sri Lanka  
 e) Thailand
- Q.183) When is the World senior citizen day observed?

- a) August 21 b) August 26  
 c) August 25 d) August 23  
 e) August 22
- Q.184) What is the currency of Malaysia?  
 a) Manat b) Ringgit  
 c) Taka d) Lev  
 e) Colon
- Q.185) Who has won a Gold medal in Women's 25m Pistol category in Asian Games 2018?  
 a) Deepak Kumar  
 b) Sanjeev Rajput  
 c) Rahi Jeevan Sarnobat  
 d) Ravi Kumar  
 e) ApurviChandela
- Q.186) Who has been resumed charge as Minister of Corporate Affairs?  
 a) Rajnath Singh  
 b) Arun Jaitley  
 c) Piyush Goyal  
 d) Harsh Vardhan  
 e) Ram Vilas Paswan
- Q.187) Where will be the 2018 Men's Hockey World Cup Tournament held?  
 a) Odisha b) Gujarat  
 c) Maharashtra d) Rajasthan  
 e) Tamil Nadu
- Q.188) Which of the following aircraft has confirmed the presence of ice on Moon?  
 a) Chandrayaan-I b) RISAT-1A  
 c) GSAT-7A d) GSAT-11  
 e) Chandrayaan-II
- Q.189) Which of the following is the partnering country for the International Buddhist conclave 2018 held in New Delhi?  
 a) Germany b) Japan  
 c) Russia d) US  
 e) UK
- Q.190) What is the theme of the International Buddhist Conclave 2018?  
 a) No one saves us but ourselves  
 b) Peace comes from within – Buddha Path  
 c) Happiness is the path of Goodness  
 d) Buddha Path – The Living Heritage  
 e) No one can purify another
- Q.191) Which of the following country unveils first domestic fighter jet?  
 a) Israel b) Iraq  
 c) North Korea d) Iran  
 e) South Korea
- Q.192) Which of the following online giant has unveiled a dedicated portal '2Gud' for refurbished goods?  
 a) Amazon b) Flipkart  
 c) Alibaba d) MercadoLibre  
 e) Myntra
- Q.193) The e-commerce giant Flipkart has bought which of the following artificial intelligence (AI) start-up?  
 a) Affirm b) Me.GV  
 c) Zoox d) Cloud Walk  
 e) Liv.ai
- Q.194) Which of the following airport has emerged as the second fastest growing airport in the world in the first half of 2018 in terms of actual growth in number of passengers?  
 a) Chhatrapati Shivaji International Airport  
 b) Indira Gandhi International Airport  
 c) Lokpriya Gopinath Bordoloi International Airport  
 d) Rajiv Gandhi International Airport

- e) Kempegowda International Airport
- Q.195) Where is the Haneda International Airport located?  
 a) New York b) Tokyo  
 c) Moscow d) Rome  
 e) Berlin
- Q.196) Who will be honoured with UEFA President's Award 2018?  
 a) Lionel Messi b) Neymar  
 c) Cristiano Ronaldo d) David Silva  
 e) David Beckham
- Q.197) Ankita Raina is related to which of the following sports?  
 a) Hockey b) Shooting  
 c) Tennis d) Table Tennis  
 e) Squash
- Q.198) The book "Beyond The Lines" is the autobiography of which of the following personality?  
 a) BarkhaDutt b) Arnab Goswami  
 c) Kuldip Nayar d) Rajdeep Sardesai  
 e) Vikram Chandra
- Q.199) The Asian Games 2018 is being held in which of the following city?  
 a) Bandung b) Surabaya  
 c) Medan d) Palembang  
 e) Padang
- Q.200) What is the currency of Iran?  
 a) Rial b) Peso  
 c) Euro d) Riyal  
 e) Dinar
- Q.201) Where will be the two-day Banking Conclave 2018 (IBC) held?  
 a) Chennai b) Pune  
 c) Mumbai d) New Delhi  
 e) Lucknow
- Q.202) In which of the following state Bhamashah Wallet has been launched?  
 a) Odisha b) Uttar Pradesh  
 c) Maharashtra d) Chhattisgarh  
 e) Rajasthan
- Q.203) Who heads the panel that prepares a roadmap for rollout of 5G telephony in India?  
 a) Sanjiv Singh b) AJ Paulraj  
 c) Aruna Sundararajan d) Utpal Bora  
 e) Anita Karwal
- Q.204) What is the abbreviation "M" in ICOMOS?  
 a) Municipal b) Mega  
 c) Enabled d) External  
 e) Monuments
- Q.205) Who has become the first public sector enterprise to make a transaction on the "TReDS platform"?  
 a) Yes Bank b) Hindustan Aeronautics  
 c) XOLO d) Welspun India  
 e) Thermax
- Q.206) Which company has become the first company to cross Rs 8 trillion in terms of market capitalisation (market-cap)?  
 a) Indiabulls Housing Finance  
 b) Coal India  
 c) Canara Bank  
 d) Adani Ports & Special Economic Zone  
 e) Reliance Industries
- Q.207) The Sanjay Gandhi National Park is located at which of the following state?  
 a) Gujarat b) Madhya Pradesh  
 c) Karnataka d) Bihar  
 e) Maharashtra

Q.208) Jhulan Goswami is related to which of the following field?

- a) Volleyball                      b) Shooting  
c) Cricket                            d) Football  
e) Hockey

Q.209) Indian men's tennis doubles team Rohan Bopanna and Divij Sharan defeated which country doubles team to clinch gold medal?

- a) Iran                                      b) Kazakhstan  
c) Japan                                    d) Kyrgyzstan  
e) Indonesia

Q.210) Indian kabaddi men's team settled for bronze after losing to which of the following country?

- a) Iraq                                      b) Mongolia  
c) Iran                                        d) Japan  
e) Australia

Q.211) FAME India scheme offers incentives for mass adoption of electric vehicles with an outlay of how much amount?

- a) Rs 2,500 crore                      b) Rs 3,500 crore  
c) Rs 5,500 crore                      d) Rs 6,500 crore  
e) Rs 9,500 crore

Q.212) What is the currency of Vietnam?

- a) Pula                                      b) Real  
c) Lev                                        d) Dong  
e) Riel

Q.213) Recently, the Defence Acquisition Council has approved the procurement of 111 utility helicopters for the Indian Navy at a cost of over how much amount?

- a) Rs 12,000 crore                      b) Rs 21,000 crore  
c) Rs 42,000 crore                      d) Rs 31,000 crore  
e) Rs 22,000 crore

Q.214) Where will be the 4th Asian Electoral Stakeholders Forum held?

- a) Mumbai                                b) New York  
c) Colombo                                d) New Delhi  
e) Sydney

Q.215) Name the wind survey satellite that has been launched from French Guiana?

- a) Hispasat 36W-1                      b) Sky Brasil 1  
c) Sky Muster II                        d) The Vega  
e) Aeolus

Q.216) Where did the third edition of Indian Ocean Conference held?

- a) Sri Lanka                                b) Kazakhstan  
c) Turkmenistan                        d) Vietnam  
e) Cambodia

Q.217) Where is the headquarters of Ujjivan Small Finance Bank Ltd located?

- a) New Delhi                                b) Bengaluru  
c) Chennai                                d) Hyderabad  
e) Mumbai

Q.218) Which of the following bank has raised \$110 million from the sale of the world's first bonds created and managed using only blockchain technology?

- a) Federal Reserve                      b) World Bank  
c) NDB                                        d) AIIB  
e) ADB

Q.219) Who won Belgian Grand Prix 2018?

- a) Valtteri Bottas                        b) Lewis Hamilton  
c) Max Verstappen                      d) Sergio Perez  
e) Sebastian Vettel

Q.220) Tejinderpal Singh Toor is related to which of the following sports?

- a) Equestrian                              b) Bridge  
c) Squash                                d) Badminton  
e) Shot Put

## ENGLISH VOCABULARY

### 1) Reminisce

Meaning: Indulge in enjoyable recollection of past events.

Example: "They reminisced about their summers abroad"

Synonyms: Recall, Recollect

### 2) Nostalgia

Meaning: A sentimental longing or wistful affection for a period in the past.

Example: "I was overcome with acute nostalgia for my days at university"

Synonyms: Remembrance, Recollection

### 3) Unanimous

Meaning: (Of an opinion, decision, or vote) held or carried by everyone involved.

Example: "This requires the unanimous approval of all member states"

Synonyms: Uniform, Consistent

### 4) Ambit

Meaning: The scope, extent, or bounds of something.

Example: "A full discussion of this complex issue was beyond the ambit of one book"

### 5) Provocative

Meaning: Causing anger or another strong reaction, especially deliberately.

Example: "A provocative article"

Synonyms: Annoying, Irritating

Antonyms: Soothing, Calming

### 6) Primacy

Meaning: The fact of being pre-eminent or most important.

Example: "London's primacy as a financial centre"

Synonyms: Priority, Precedence

### 7) Amorphous

Meaning: Without a clearly defined shape or form.

Example: "An amorphous, characterless conurbation"

Synonyms: Shapeless, Unformed

Antonyms: Shaped, Definite

### 8) Notions

Meaning: A conception of or belief about something.

Example: "Children have different notions about the roles of their parents"

Synonyms: Idea, Belief

### 9) Pecking order

Meaning: An informal social system in which some people or groups know they are more or less important than others.

Example: "There's a clearly established pecking order in this office"

### 10) Tremendous

Meaning: Very great in amount, scale, or intensity.

Example: "Penny put in a tremendous amount of time"

Synonyms: Huge, Enormous

Antonyms: Tiny, Slight

### 11) Agenda

Meaning: A plan of things to be done or problems to be addressed.

Example: "He vowed to put jobs at the top of his agenda"

Synonyms: Schedule, Programme

### 12) Reconciles

Meaning: To find a way in which two situations or beliefs that are opposed to each other can agree and exist together.

Example: "It's difficult to reconcile such different points of view"

### 13) Jargon

Meaning: Special words or expressions used by a profession or group that are difficult for others to understand.

Example: "Legal jargon"

Synonyms: Cant, Argot

### 14) Planks

Meaning: A fundamental point of a political or other programme.

Example: "The central plank of the bill is the curb on industrial polluters"

### 15) Prone

Meaning: Likely or liable to suffer from, do, or experience something unpleasant or regrettable.

Example: "Farmed fish are prone to disease"

Synonyms: Susceptible, Liable

Antonyms: Resistant, Vulnerable

### 16) Pursuit

Meaning: An activity that you spend time doing, usually when you are not working.

Example: "I enjoy outdoor pursuits, like hiking and riding"

### 17) Rigorous

Meaning: Extremely thorough and careful.

Example: "The rigorous testing of consumer products"

Synonyms: Meticulous, Punctilious

Antonyms: Slapdash

### 18) Inroads

Meaning: An instance of something being encroached on or reduced by something else.

Example: "The firm is beginning to make inroads into the UK market"

### 19) Premise

Meaning: A previous statement or proposition from which another is inferred or follows as a conclusion.

Example: "If the premise is true, then the conclusion must be true"

### 20) Upends

Meaning: Set or turn (something) on its end or upside down.

Example: "She upended a can of soup over the portions"

### 21) Consensus

Meaning: A general agreement.

Example: "There is a growing consensus that the current regime has failed"

Synonyms: Agreement, Harmony

Antonyms: Disagreement

### 22) Incursions

Meaning: An invasion or attack, especially a sudden or brief one.

Example: "Incursions into enemy territory"

Synonyms: Attack on, Assault on

Antonyms: Retreat

### 23) Repository

Meaning: A person or thing regarded as a store of information or in which a particular quality may be found.

Example: "His mind was a rich repository of the past"

Synonyms: Store, Depository

### 24) Grasps

Meaning: Take (an opportunity) eagerly.

Example: "Many companies grasped the opportunity to expand"

Synonyms: Seize, Snatch

Antonyms: Miss, Overlook

#### 25) **Deontological**

Meaning: Relating to deontology.

Example: "Deontological principles of ethics"

#### 26) **Inscrutable**

Meaning: Impossible to understand or interpret.

Example: "Guy looked blankly inscrutable"

Synonyms: Enigmatic, Unreadable

Antonyms: Expressive, Transparent

#### 27) **Convolutd**

Meaning: (Especially of an argument, story, or sentence) extremely complex and difficult to follow.

Example: "The film is let down by a convoluted plot in which nothing really happens"

Synonyms: Complicated, Complex

Antonyms: Simple, Straightforward

#### 28) **Stark**

Meaning: Severe or bare in appearance or outline.

Example: "The ridge formed a stark silhouette against the sky"

Synonyms: Crisp, Distinct

Antonyms: Fuzzy, Pleasant

#### 29) **Concern**

Meaning: Make (someone) anxious or worried.

Example: "The roof of the barn concerns me because eventually it will fall in"

Synonyms: Worry, Disturb

#### 30) **Patently**

Meaning: Clearly; without doubt.

Example: "These claims were patently false"

#### 31) **Alienates**

Meaning: Make (someone) feel isolated or estranged.

Example: "An urban environment which would alienate its inhabitants"

Synonyms: Estrange, Isolate

Antonyms: Unite

#### 32) **Dissent**

Meaning: The holding or expression of opinions at variance with those commonly or officially held.

Example: "There was no dissent from this view"

Synonyms: Disagreement, Dispute

Antonyms: Agreement, Acceptance

#### 33) **Entrenches**

Meaning: Establish (an attitude, habit, or belief) so firmly that change is very difficult or unlikely.

Example: "Ageism is entrenched in our society"

Synonyms: Establish, Settle

Antonyms: Dislodge, Superficial

#### 34) **Wield**

Meaning: Have and be able to use (power or influence).

Example: "Faction leaders wielded enormous influence within the party"

Synonyms: Exercise, Exert

#### 35) **Foolproof**

Meaning: Incapable of going wrong or being misused.

Example: "A foolproof security system"

Synonyms: Infallible, Unfailing

Antonyms: Flawed

#### 36) **Frenetic**

Meaning: Fast and energetic in a rather wild and uncontrolled way.

Example: "A frenetic pace of activity"

Synonyms: Frantic, Hectic

Antonyms: Calm

#### 37) **Gargantuan**

Meaning: Enormous.

Example: "A gargantuan appetite"

Synonyms: Enormous, Massive

Antonyms: Tiny

#### 38) **Tweaked**

Meaning: Twist or pull (something) sharply.

Example: "He tweaked the boy's ear"

Synonyms: Twist, Pinch

#### 39) **Haul up**

Meaning: To force someone to go somewhere or see someone in order to be punished or to answer questions about their behaviour.

Example: "He was hauled up in court/in front of a judge"

#### 40) **Grapple**

Meaning: Struggle to deal with or overcome (a difficulty or challenge).

Example: "Other towns are still grappling with the problem"

Synonyms: Tackle, Confront

Antonyms: Avoid

#### 41) **Transpired**

Meaning: Occur; happen.

Example: "I'm going to find out exactly what transpired"

Synonyms: Happen, Occur

#### 42) **Litigation**

Meaning: The process of taking legal action.

Example: "The company wishes to avoid litigation"

Synonyms: Lawsuit, Case

#### 43) **Agitation**

Meaning: The arousing of public concern about an issue and pressing for action on it.

Example: "Widespread agitation for social reform"

Synonyms: Fighting, Campaigning

#### 44) **Subsequent**

Meaning: Coming after something in time; following.

Example: "The theory was developed subsequent to the earthquake of 1906"

Synonyms: Following, Successive

Antonyms: Previous, Prior

#### 45) **Iterations**

Meaning: The process of doing something again and again, usually to improve it, or one of the times you do it.

Example: "The software is on its fifth iteration"

#### 46) **Adhered**

Meaning: Believe in and follow the practices of.

Example: "I do not adhere to any organized religion"

#### 47) **Indeed**

Meaning: Used to emphasize a statement or response confirming something already suggested.

Example: "It was not expected to last long, and indeed it took less than three weeks"

#### 48) **Fraught**

Meaning: (Of a situation or course of action) filled with (something undesirable).

Example: "Marketing any new product is fraught with danger"

#### 49) **Denied**

Meaning: State that one refuses to admit the truth or existence of.

Example: "Both firms deny any responsibility for the tragedy"

Synonyms: Contradict, Repudiate

Antonyms: Confirm

#### 50) **Arbitrary**

Meaning: (Of power or a ruling body) unrestrained and autocratic in the use of authority.

Example: "A country under arbitrary government"

Synonyms: Despotic, Tyrannical

Antonyms: Democratic, Accountable

#### 51) **Riddled**

Meaning: Fill or permeate (someone or something), especially with something undesirable.

Example: "The existing law is riddled with loopholes"

Synonyms: Permeate, Suffuse

#### 52) **Robust**

Meaning: Strong and healthy; vigorous.

Example: "The Caplan family are a robust lot"

Synonyms: Strong, Sturdy

#### 53) **Relied on**

Meaning: To need a particular thing or the help and support of someone or something in order to continue, to work correctly, or to succeed.

Example: "The success of this project relies on everyone making an effort"

#### 54) **Remanded**

Meaning: Place (a defendant) on bail or in custody, especially when a trial is adjourned.

Example: "He was remanded in custody for a week"

#### 55) **Fate**

Meaning: The course of someone's life, or the outcome of a situation for someone or something, seen as outside their control.

Example: "He stared at the faces of the committee, trying to guess his fate"

Synonyms: Future, Destiny

#### 56) **Forum**

Meaning: A meeting or medium where ideas and views on a particular issue can be exchanged.

Example: "We hope these pages act as a forum for debate"

Synonyms: Meeting, Assembly

#### 57) **Calculus**

Meaning: A particular method or system of calculation or reasoning.

#### 58) **Unperturbed**

Meaning: Not perturbed or concerned.

Example: "Kenneth seems unperturbed by the news"

Synonyms: Untroubled, Unworried

Antonyms: Perturbed, Anxious

#### 59) **Confronted**

Meaning: (Of a problem or difficulty) present itself to (someone) so that action must be taken.

Example: "The new government was confronted with many profound difficulties"

Synonyms: Trouble, Bother

#### 60) **Crude**

Meaning: (Of an estimate or guess) likely to be only approximately accurate.

Example: "A crude estimate of the number of people available for work"

#### 61) **Rhetoric**

Meaning: Language designed to have a persuasive or impressive effect, but which is often regarded as lacking in sincerity or meaningful content.

Example: "All we have from the Opposition is empty rhetoric"

Synonyms: Bombast, Magniloquence

#### 62) **Rendered**

Meaning: Provide or give (a service, help, etc.).

Example: "Money serves as a reward for services rendered"

Synonyms: Give, Provide

#### 63) **Scrutinised**

Meaning: Examine or inspect closely and thoroughly.

Example: "Customers were warned to scrutinize the small print"

Synonyms: Inspect, Survey

Antonyms: Glance at

#### 64) **Racial**

Meaning: Happening between people of different races.

Example: "He had a vision of a society living in racial harmony"

#### 65) **Ethnic**

Meaning: Relating to a population subgroup (within a larger or dominant national or cultural group) with a common national or cultural tradition.

Example: "Ethnic and cultural rights and traditions"

Synonyms: Racial, Genetic

#### 66) **Erupt**

Meaning: Break out suddenly and dramatically.

Example: "Fierce fighting erupted between the army and guerrillas"

Synonyms: Ensue, Arise

Antonyms: Die down

#### 67) **Nationhood**

Meaning: The fact or status of being a nation; national identity or independence.

Example: "The day on which we celebrate our nationhood as New Zealanders"

#### 68) **Prudent**

Meaning: Acting with or showing care and thought for the future.

Example: "No prudent money manager would authorize a loan without first knowing its purpose"

Synonyms: Wise, Judicious

Antonyms: Unwise, Imprudent

#### 69) **Mounting**

Meaning: Organize and initiate (a campaign or other course of action).

Example: "The company had successfully mounted takeover bids"

Synonyms: Organize, Stage

#### 70) **Vulnerability**

Meaning: The quality or state of being exposed to the possibility of being attacked or harmed, either physically or emotionally.

Example: "Conservation authorities have realized the vulnerability of the local population"

#### 71) **Staggered**

Meaning: Astonish or deeply shock.

Example: "I was staggered to find it was six o'clock"

Synonyms: Astonish, Amaze

#### 72) **Deficient**

Meaning: Insufficient or inadequate.

Example: "The documentary evidence is deficient"

Synonyms: Lacking, Wanting

Antonyms: Excessive, Perfect

#### 73) **Flagged**

Meaning: Become tired or less enthusiastic or dynamic.

Example: "If you begin to flag, there is an excellent cafe to revive you"

Synonyms: Tire, Falter

Antonyms: Revive, Increase

#### 74) **Depreciations**

Meaning: A reduction in the value of an asset over time, due in particular to wear and tear.

Example: "Provision should be made for depreciation of fixed assets"

Synonyms: Devaluation, Markdown

Antonyms: Rise

#### 75) **Rippled**

Meaning: (Of a sound or feeling) spread through a person, group, or place.

Example: "Applause rippled around the tables"

#### 76) **Spurring**

Meaning: Promote the development of; stimulate.

Example: "Governments cut interest rates to spur demand"

Synonyms: Stimulate, Encourage

#### 77) **Anchored**

Meaning: Secure firmly in position.

Example: "The tail is used as a hook with which the fish anchors itself to coral"

Synonyms: Secure, Attach

#### 78) **Quibble**

Meaning: Argue or raise objections about a trivial matter.

Example: "They are always quibbling about the amount they are prepared to pay"

#### 79) **Stance**

Meaning: The attitude of a person or organization towards something; a standpoint.

Example: "The party is changing its stance on Europe"

Synonyms: Attitude, Opinion

#### 80) **Raison d'être**

Meaning: The most important reason or purpose for someone or something's existence.

Example: "Seeking to shock is the catwalk's raison d'être"

#### 81) **Pragmatism**

Meaning: The quality of dealing with a problem in a sensible way that suits the conditions that really exist, rather than following fixed theories, ideas, or rules.

Example: The council has operated much more effectively since pragmatism replaced political dogma.

#### 82) **Perceptions**

Meaning: The way in which something is regarded, understood, or interpreted.

Example: "Hollywood's perception of the tastes of the American public"

#### 83) **Defusing**

Meaning: Make (a situation) less tense or dangerous.

Example: "a scheme that teaches officers how to defuse potentially explosive situations"

Synonyms: Reduce, Diminish

Antonyms: Heighten, Intensify

#### 84) **Prevailing**

Meaning: Existing at a particular time; current.

Example: "the unfavourable prevailing economic conditions"

#### 85) **Dispensation**

Meaning: Exemption from a rule or usual requirement.

Example: "although she was too young, she was given special dispensation to play before her birthday"

Synonyms: Exemption, Exception

#### 86) **Perceived**

Meaning: Interpret or regard (someone or something) in a particular way.

Example: "if Guy does not perceive himself as disabled, nobody else should"

Synonyms: View, Regard

#### 87) **Diluting**

Meaning: Make (something) weaker in force, content, or value by modification or the addition of other elements.

Example: "the reforms have been diluted"

Synonyms: Diminish, Reduce

Antonyms: Intensify

#### 88) **Threatened**

Meaning: Cause (someone or something) to be vulnerable or at risk; endanger.

Example: "a broken finger threatened his career"

Synonyms: Endanger, Menace

#### 89) **Goaded**

Meaning: Provoke or annoy (someone) so as to stimulate an action or reaction.

Example: "he was trying to goad her into a fight"

Synonyms: Provoke, Sting

#### 90) **Laid down**

Meaning: To officially establish a rule, or to officially say how something should be done.

Example: This is in line with the policy laid down by the management.

#### 91) **Anticipatory**

Meaning: Happening, performed, or felt in anticipation of something.

Example: "an anticipatory flash of excitement"

#### 92) **Notwithstanding**

Meaning: In spite of.

Example: "notwithstanding the evidence, the consensus is that the jury will not reach a verdict"

Synonyms: Despite

#### 93) **Interpreted**

Meaning: Explain the meaning of (information or actions).

Example: "the evidence is difficult to interpret"

Synonyms: Explain, Elucidate

#### 94) **Deliberately**

Meaning: Consciously and intentionally; on purpose.

Example: "the fire was started deliberately"

Synonyms: Intentionally, Purposely

Antonyms: Hastily, Accidentally

#### 95) **Emphasise**

Meaning: Give special importance or value to (something) in speaking or writing.

Example: "they emphasize the need for daily, one-to-one contact between parent and child"

Synonyms: Highlight, Spotlight

Antonyms: Understate

#### 96) **Arbitrary**

Meaning: (of power or a ruling body) unrestrained and autocratic in the use of authority.

Example: "a country under arbitrary government"

Synonyms: Summary, Despotic

Antonyms: Democratic, Accountable

#### 97) **Accusations**

Meaning: A charge or claim that someone has done something illegal or wrong.

Example: "accusations of bribery"

Synonyms: Allegation, Claim

#### 98) **Consolidate**

Meaning: Combine (separate pieces of legislation) into a single legislative act.

Example: "the Companies Act 1948 and subsequent enactments were consolidated by the Companies Act 1985"

#### 99) **Conviction**

Meaning: A formal declaration by the verdict of a jury or the decision of a judge in a court of law that someone is guilty of a criminal offence.

Example: "she had a previous conviction for a similar offence"

Synonyms: Sentence, Judgement

Antonyms: Acquittal

#### 100) **Dismally**

Meaning: In a disgracefully bad way.

Example: "the second half was a disappointment with both teams performing dismally"

#### 101) **Atrocities**

Meaning: An extremely wicked or cruel act, typically one involving physical violence or injury.

Example: "a textbook which detailed war atrocities"

Synonyms: Outrage, Horror

#### 102) **Vital**

Meaning: Absolutely necessary; essential.

Example: "secrecy is of vital importance"

Synonyms: Essential, Crucial

Antonyms: Unimportant

#### 103) **Legislation**

Meaning: Laws, considered collectively.

Example: "housing legislation"

#### 104) **Dignity**

Meaning: The state or quality of being worthy of honour or respect.

Example: "the dignity of labour"

Synonyms: Importance, Elevation

Antonyms: Dishonour

#### 105) **Abhorrent**

Meaning: Inspiring disgust and loathing; repugnant.

Example: "racism was abhorrent to us all"

Synonyms: Detestable, Hateful

Antonyms: Admirable

#### 106) **Speeding up**

Meaning: To happen or move faster, or to make something happen or move faster.

Example: This drug may have the effect of speeding up your heart rate.

#### 107) **Think tank**

Meaning: A body of experts providing advice and ideas on specific political or economic problems.

Example: "a think tank devoted to the study of political and economic integration"

#### 108) **Frenetic**

Meaning: Fast and energetic in a rather wild and uncontrolled way.

Example: "a frenetic pace of activity"

Synonyms: Frantic, Hectic

Antonyms: Calm

#### 109) **Swell**

Meaning: Become or make greater in intensity, number, amount, or volume.

Example: "the low murmur swelled to a roar"

Synonyms: Grow, Increase

Antonyms: Decrease, Wane

#### 110) **Oversee**

Meaning: Supervise (a person or their work), especially in an official capacity.

Example: "the Home Secretary oversees the police service"

Synonyms: Supervise, Organize

#### 111) **Overdue**

Meaning: Not done or happening when expected or when needed; late.

Example: My library books are a week overdue.

Synonyms: Late

#### 112) **Forge**

Meaning: Create (something) strong, enduring, or successful.

Example: "the two women forged a close bond"

Synonyms: Build, Create

#### 113) **Cohesive**

Meaning: Characterized by or causing cohesion.

Example: "each parish was formerly a cohesive unit"

#### 114) **Sunset clause**

Meaning: Part of a law or contract that states when it will end, or the conditions under which it will end.

Example: A sunset clause in the bill called for the tax cuts to expire in 2010.

#### 115) **Regressive**

Meaning: (of a tax) taking a proportionally greater amount from those on lower incomes.

Example: "indirect taxes are, as a group, regressive"

#### 116) **Sought**

Meaning: Attempt or desire to obtain or achieve (something).

Example: "the new regime sought his extradition"

Synonyms: Pursue, Attempt

#### 117) **Procurement**

Meaning: The action of obtaining or procuring something.

Example: "financial assistance for the procurement of legal advice"

#### 118) **Diktats**

Meaning: An order or decree imposed by someone in power without popular consent.

Example: "a diktat from the Bundestag"

#### 119) **Stipulate**

Meaning: Demand or specify (a requirement), typically as part of an agreement.

Example: "he stipulated certain conditions before their marriage"

Synonyms: Specify, Demand

#### 120) **Forays**

Meaning: A short period of time being involved in an activity that is different from and outside the range of a usual set of activities.

Example: She made a brief foray into acting before becoming a teacher.

#### 121) **Prevailed**

Meaning: Prove more powerful or superior.

Example: "it is hard for logic to prevail over emotion"

Synonyms: Win, Overcome

#### 122) **Collegium**

Meaning: An organization for people who have similar interests or who do similar work.

Example: No one wanted to miss the inaugural meeting of the Collegium of Black Women Philosophers at Vanderbilt University.

#### 123) **Reiterated**

Meaning: Say something again or a number of times, typically for emphasis or clarity.

Example: "she reiterated that the government would remain steadfast in its support"

Synonyms: Repeat, Restate

#### 124) **Turn down**

Meaning: If the economy or market turns down, there is less business activity and fewer opportunities to make money.

Example: When the market turns down, recruitment is one of the first areas companies look at to make savings.

#### 125) **Quashed**

Meaning: Reject as invalid, especially by legal procedure.

Example: "his conviction was quashed on appeal"

Synonyms: Cancel, Reverse

#### 126) **Vehemently**

Meaning: In a forceful, passionate, or intense manner; with great feeling.

Example: "he vehemently denied any suggestion of improper conduct"

#### 127) **Splitting**

Meaning: Divide and share (something, especially resources or responsibilities).

Example: "they met up and split the booty"

Synonyms: Apportion, Allocate

#### 128) **Disputed**

Meaning: Question whether (a statement or alleged fact) is true or valid.

Example: "the accusations are not disputed"

Synonyms: Challenge, Deny

Antonyms: Accept

#### 129) **Binding**

Meaning: (of an agreement or promise) involving an obligation that cannot be broken.

Example: "business agreements are intended to be legally binding"

Synonyms: Unbreakable, Indissoluble

#### 130) **Consistent**

Meaning: Unchanging in nature, standard, or effect over time.

Example: "he is their most consistent player this season"

Synonyms: Steady, Stable

Antonyms: Inconsistent, Irregular

#### 131) **Sitting on**

Meaning: To force someone to be silent or not to do something:

Example: The boss is going to sit on him to make sure he says nothing.

Synonyms: Limiting, Restricting

#### 132) **Backlog**

Meaning: A large number of things that you should have done before and must do now:

Example: I've got a huge backlog of work to do.

#### 133) **Flashpoints**

Meaning: A place, event, or time at which violence or hostility flares up.

Example: "the conflict reached a flashpoint last year"

134) **Ruled out**

Meaning: To prevent something from happening.  
Example: This recent wave of terrorism has ruled out any chance of peace talks.

135) **Prolonged**

Meaning: Continuing for a long time or longer than usual; lengthy.

Example: "the region suffered a prolonged drought"

136) **Confers**

Meaning: Grant (a title, degree, benefit, or right).

Example: "the Minister may have exceeded the powers conferred on him by Parliament"

Synonyms: Present, Bestow

Antonyms: Withhold, Remove

137) **Legitimacy**

Meaning: Conformity to the law or to rules.

Example: "refusal to recognize the legitimacy of both governments"

138) **Palpable**

Meaning: (of a feeling or atmosphere) so intense as to seem almost tangible.

Example: "a palpable sense of loss"

Synonyms: Perceptible, Visible

Antonyms: Imperceptible

139) **Dictatorship**

Meaning: Government by a dictator.

Example: "the effects of forty years of dictatorship"

Synonyms: Autocracy, Despotism

Antonyms: Democracy

140) **Veteran**

Meaning: A person who has had long experience in a particular field.

Example: "a veteran of two world wars"

Synonyms: Expert, Master

Antonyms: Novice, Apprentice

141) **Coup**

Meaning: A sudden, violent, and illegal seizure of power from a government.

Example: "he was overthrown in an army coup"

Synonyms: Overthrow, Takeover

Antonyms: Election

142) **Euphoria**

Meaning: A feeling or state of intense excitement and happiness.

Example: "in his euphoria, he had become convinced he could defeat them"

Synonyms: Elation, Happiness

Antonyms: Misery, Depression

143) **Speculation**

Meaning: The forming of a theory or conjecture without firm evidence.

Example: "there has been widespread speculation that he plans to quit"

Synonyms: Conjecture, Supposition

144) **Inspired**

Meaning: Of extraordinary quality, as if arising from some external creative impulse.

Example: "they had to thank the goalkeeper for some inspired saves"

Synonyms: Outstanding, Wonderful

Antonyms: Mediocre

145) **Sacked**

Meaning: Dismiss from employment.

Example: "any official found to be involved would be sacked on the spot"

Synonyms: Dismiss, Discharge

Antonyms: Hire

146) **Exile**

Meaning: A person who lives away from their native country, either from choice or compulsion.

Example: "the return of political exiles"

Synonyms: Émigré, Expatriate

147) **Brass**

Meaning: Complete confidence and lack of fear.

Example: I don't know how she has the brass to do it.

148) **Aspirations**

Meaning: A hope or ambition of achieving something.

Example: "the needs and aspirations of the people"

Synonyms: Desire, Hope

149) **Hinges**

Meaning: A central or pivotal point or principle on which everything depends.

Example: "this period can be called the hinge of history"

150) **Cues**

Meaning: A thing said or done that serves as a signal to an actor or other performer to enter or to begin their speech or performance.

Example: "she had not yet been given her cue to come out on to the dais"

Synonyms: Signal, Indication

151) **Turnout**

Meaning: The number of people attending or taking part in an event, especially the number of people voting in an election.

Example: "we reckon that thirty-five per cent is a good turnout for local elections"

Synonyms: Attendance, Assembly

152) **Bloody**

Meaning: Involving or characterized by bloodshed or cruelty.

Example: "a bloody coup"

Synonyms: Gory, Vicious

153) **Condemnation**

Meaning: The expression of very strong disapproval; censure.

Example: "there was strong international condemnation of the attack"

Synonyms: Censure, Criticism

Antonyms: Praise, Plaudits

154) **Blameless**

Meaning: Innocent of wrongdoing.

Example: "he led a blameless life"

Synonyms: Innocent, Guiltless

Antonyms: Blameworthy, Guilty

155) **Recklessly**

Meaning: Without regard to the danger or the consequences of one's actions; rashly.

Example: "he was driving recklessly and lost control"

156) **Sliver**

Meaning: A small, thin, narrow piece of something cut or split off a larger piece.

Example: "a sliver of cheese"

157) **Proxy**

Meaning: A figure that can be used to represent the value of something in a calculation.

Example: "the use of a US wealth measure as a proxy for the true worldwide measure"

158) **Fetch**

Meaning: Achieve (a particular price) when sold.

Example: "the land could fetch over a million pounds"

Synonyms: Raise, Realize

159) **Foster**

Meaning: Encourage the development of (something, especially something desirable).

Example: "the teacher's task is to foster learning"

Synonyms: Encourage, Promote

Antonyms: Neglect, Suppress

160) **Rhetoric**

Meaning: The art of effective or persuasive speaking or writing, especially the exploitation of figures of speech and other compositional techniques.

Example: "he is using a common figure of rhetoric, hyperbole"

Synonyms: Oratory, Eloquence

161) **Archaic**

Meaning: Very old or old-fashioned.

Example: "prisons are run on archaic methods"

Synonyms: Antiquated, Antique

Antonyms: New, Modern

162) **Lacunae**

Meaning: An unfilled space; a gap.

Example: "the journal has filled a lacuna in Middle Eastern studies"

163) **Perceived**

Meaning: Interpret or regard (someone or something) in a particular way.

Example: "if Guy does not perceive himself as disabled, nobody else should"

Synonyms: View, Regard

164) **Competence**

Meaning: The legal authority of a court or other body to deal with a particular matter.

Example: "the court's competence has been accepted to cover these matters"

Synonyms: Authority, Power

165) **Concurrent**

Meaning: Existing, happening, or done at the same time.

Example: "there are three concurrent art fairs around the city"

Synonyms: Simultaneous, Coincident

166) **Concerned**

Meaning: Make (someone) anxious or worried; regard it as important to do something.

Example: "the roof of the barn concerns me because eventually it will fall in"

167) **Empower**

Meaning: Give (someone) the authority or power to do something.

Example: "members are empowered to audit the accounts of limited companies"

Synonyms: Authorize, License

Antonyms: Forbid

168) **Mobility**

Meaning: The ability to move or be moved freely and easily.

Example: "this exercise helps retain mobility in the damaged joints"

Synonyms: Vigour, Strength

169) **Paradigm**

Meaning: A typical example or pattern of something; a pattern or model.

Example: "society's paradigm of the 'ideal woman'"

170) **Shake up**

Meaning: A large change in the way something is organized.

Example: The company is undergoing a radical shake-up.

Synonyms: Change

#### 171) **Amorphously**

Meaning: Without a clearly defined shape or form.

Example: "an amorphous, characterless conurbation"

Synonyms: Formless, Unformed

Antonyms: Shaped, Definite

#### 172) **Vested**

Meaning: Vested shares, pension plans, etc. can be kept by an employee who has worked the necessary number of years for a particular company

Example: He chose to receive his vested benefits in a single lump-sum payment.

#### 173) **Exploiting**

Meaning: To use something in a way that helps you.

Example: We need to make sure that we exploit our resources as fully as possible.

#### 174) **Bottlenecks**

Meaning: A problem that delays progress.

Example: Is there any way of getting around this bureaucratic bottleneck?

#### 175) **Entrants**

Meaning: A person or group that enters or takes part in something.

Example: "the prize will be awarded to the entrant who wins the tiebreak"

Synonyms: Beginner, Fresher

Antonyms: Veteran

#### 176) **Yielding**

Meaning: Produce or generate (a result, gain, or financial return).

Example: "this method yields the same results"

Synonyms: Produce, Supply

#### 177) **Benchmarks**

Meaning: A standard or point of reference against which things may be compared.

Example: "the pay settlement will set a benchmark for other employers and workers"

Synonyms: Standard, Guide

#### 178) **Imperative**

Meaning: Of vital importance; crucial.

Example: "immediate action was imperative"

Synonyms: Exigent, Pressing

Antonyms: Unimportant, Optional

#### 179) **Fostered**

Meaning: Encourage the development of (something, especially something desirable).

Example: "the teacher's task is to foster learning"

Synonyms: Encourage, Promote

Antonyms: Neglect, Suppress

#### 180) **Enforcement**

Meaning: The act of compelling observance of or compliance with a law, rule, or obligation.

Example: "the strict enforcement of environmental regulations"

Synonyms: Imposition, Discharge

#### 181) **Institutionalised**

Meaning: If someone becomes institutionalized, they gradually become less able to think and act independently, because of having lived for a long time under the rules of an institution.

Example: We need to avoid long-stay patients in the hospital becoming institutionalized.

#### 182) **Enhancing**

Meaning: Intensify, increase, or further improve the quality, value, or extent of.

Example: "his refusal does nothing to enhance his reputation"

Synonyms: Increase, Intensify

Antonyms: Diminish, Mar

#### 183) **Harassment**

Meaning: Aggressive pressure or intimidation.

Example: "The state also grants us the right to pursue this belief without any form of persecution or harassment"

Synonyms: Persecution, Pressure

Antonyms: Cooperation, Assistance

#### 184) **Zero tolerance**

Meaning: The act of punishing all criminal or unacceptable behaviour severely, even if it is not very serious.

Example: The police are exercising a new policy of zero tolerance against motoring offenders.

#### 185) **Escalating**

Meaning: Increase rapidly.

Example: "the price of tickets escalated"

Synonyms: Soar, Climb

Antonyms: Plunge

#### 186) **Desperate**

Meaning: (of a situation) extremely serious or dangerous.

Example: "there is a desperate shortage of teachers"

Synonyms: Grave, Serious

#### 187) **Lobby**

Meaning: Seek to influence (a legislator) on an issue.

Example: "they insist on their right to lobby Congress"

Synonyms: Influence, Sway

#### 188) **Retreat**

Meaning: Move back or withdraw.

Example: "it becomes so hot that the lizards retreat into the shade"

Synonyms: Ebb, Recede

#### 189) **Scraped**

Meaning: To succeed in getting or achieving something, but with difficulty or by a very small amount.

Example: Her grades weren't great, but she scraped into university.

#### 190) **Hard border**

Meaning: A border between countries that is strongly controlled and protected by officials, police, or soldiers, rather than one where people are allowed to pass through easily with few controls.

Example: Introducing a hard border between the two countries could affect tourism.

#### 191) **Ensured**

Meaning: Make certain of obtaining or providing (something).

Example: "legislation to ensure equal opportunities for all"

Synonyms: Shield, Fortify

#### 192) **Vague**

Meaning: Thinking or communicating in an unfocused or imprecise way.

Example: "he had been very vague about his activities"

Synonyms: Imprecise, Inexact

Antonyms: Clear, Certain

#### 193) **Alignment**

Meaning: A position of agreement or alliance.

Example: "the uncertain nature of political alignments"

#### 194) **Poured cold water on**

Meaning: Be discouraging or negative about.

Example: "she had poured cold water on the idea"

#### 195) **Tariffs**

Meaning: A tax or duty to be paid on a particular class of imports or exports.

Example: "the reduction of trade barriers and import tariffs"

Synonyms: Tax, Excise

#### 196) **Pointed out**

Meaning: To tell someone about some information, often because you believe they do not know it or have forgotten it.

Example: He was planning to book a rock-climbing holiday, till I pointed out that Denis is afraid of heights.

#### 197) **Inextricably**

Meaning: In a way that is impossible to disentangle or separate.

Example: "for many top executives, golf and business are inextricably linked"

#### 198) **Throw a spanner in the works**

Meaning: To do something that prevents a plan or activity from succeeding.

Example: The funding for the project was withdrawn so that really threw a spanner in the works.

#### 199) **Divergent**

Meaning: Tending to be different or develop in different directions.

Example: "divergent interpretations"

Synonyms: Different, Dissimilar

Antonyms: Similar

#### 200) **Ideally**

Meaning: In the best possible way; perfectly.

Example: "her experience makes her ideally suited to the job"

#### 201) **Rhetoric**

Meaning: The art of effective or persuasive speaking or writing, especially the exploitation of figures of speech and other compositional techniques.

Example: "he is using a common figure of rhetoric, hyperbole"

Synonyms: Diction, Delivery

#### 202) **Point out**

Meaning: To tell someone about some information, often because you believe they do not know it or have forgotten it.

Example: He was planning to book a rock-climbing holiday, till I pointed out that Denis is afraid of heights.

#### 203) **Rehabilitation**

Meaning: The action of restoring something that has been damaged to its former condition.

Example: "the rehabilitation of the mangrove forests"

#### 204) **Daunting**

Meaning: Seeming difficult to deal with in prospect; intimidating.

Example: "a daunting task"

Synonyms: Formidable, Disconcerting

#### 205) **Stranded**

Meaning: Leave (someone) without the means to move from somewhere.

Example: "two of the firm's lorries are stranded in France"

#### 206) **Full-blown**

Meaning: Fully developed.

Example: "the onset of full-blown AIDS in persons infected with HIV"

Synonyms: Advanced, Full-scale

Antonyms: Partial

#### 207) **Spectacle**

Meaning: A visually striking performance or display.

Example: "the acrobatic feats make a good spectacle"

Synonyms: Display, Show

#### 208) **Trivialising**

Meaning: Make (something) seem less important, significant, or complex than it really is.

Example: "the problem was either trivialized or ignored by teachers"

Synonyms: Minimize, Dismiss

#### 209) **Spell out**

Meaning: To explain something in a very clear way with details.

Example: The government has so far refused to spell out its plans/policies.

Synonyms: Defining, Explain

#### 210) **Threatening**

Meaning: Having a hostile or deliberately frightening quality or manner.

Example: "her mother had received a threatening letter"

Synonyms: Menacing, Alarming

#### 211) **Manifest**

Meaning: Clear or obvious to the eye or mind.

Example: "her manifest charm and proven ability"

Synonyms: Obvious, Clear

Antonyms: Hidden, Secret

#### 212) **Bracing**

Meaning: Prepare (someone) for something difficult or unpleasant.

Example: "both stations are bracing themselves for job losses"

Synonyms: Prepare, Bolster

#### 213) **Heaviness**

Meaning: A mentally oppressive feeling, especially of sadness or grief.

Example: "he felt the heaviness of loss as he watched her go"

#### 214) **Assailed**

Meaning: (of an unpleasant feeling or physical sensation) come upon (someone) suddenly and strongly.

Example: "she was assailed by doubts and regrets"

Synonyms:

Antonyms: Disturb, Worry

#### 215) **Linguistic**

Meaning: Relating to language or linguistics.

Example: "a child's linguistic ability"

Synonyms: Semantic, Lingual

#### 216) **Ethnic**

Meaning: Relating to a population subgroup (within a larger or dominant national or cultural group) with a common national or cultural tradition.

Example: "ethnic and cultural rights and traditions"

Synonyms: Racial, Genetic

#### 217) **Dog-whistle**

Meaning: A remark, speech, advertisement, etc. by a politician that is intended to be understood by a particular group, especially one with feelings of racism or hatred, without actually expressing these feelings.

Example: Attacks on "political correctness" can be a dog whistle to rally white voters.

#### 218) **Shrill**

Meaning: Used to describe a way of arguing or criticizing that seems too forceful.

Example: He launched a shrill attack on the prime minister.

#### 219) **Heed**

Meaning: Pay attention to; take notice of.

Example: "he should have heeded the warnings"

Synonyms: Notice, Note

Antonyms: Disregard

#### 220) **Rendered**

Meaning: Give up; surrender.

Example: "he will render up his immortal soul"

Synonyms: Return, Repay

#### 221) **Convicted**

Meaning: Declare (someone) to be guilty of a criminal offence by the verdict of a jury or the decision of a judge in a court of law.

Example: "her former boyfriend was convicted of assaulting her"

Synonyms: Sentence

Antonyms: Acquit, Clear

#### 222) **Sensational**

Meaning: Causing great public interest and excitement.

Example: "a sensational murder trial"

Synonyms: Amazing, Starling

Antonyms: Run-of-the-mill

#### 223) **Charismatic**

Meaning: Used to describe a person who has charisma.

Example: Few were able to resist this charismatic and persuasive leader.

Synonyms: Attractive

#### 224) **Candidacy**

Meaning: The fact or condition of standing for a position or status, especially in an election.

Example: "he's going to announce his candidacy for the US Senate"

#### 225) **Deterred**

Meaning: Discourage (someone) from doing something by instilling doubt or fear of the consequences.

Example: "only a health problem would deter him from seeking re-election"

Synonyms: Discourage, Dissuade

Antonyms: Encourage

#### 226) **Overtured**

Meaning: Abolish, invalidate, or reverse (a previous system, decision, situation, etc.).

Example: "the results overturned previous findings"

Synonyms: Cancel, Reverse

Antonyms: Allow, Accept

#### 227) **Fiercely**

Meaning: In a powerful and destructive manner.

Example: "the wind was blowing fiercely"

#### 228) **A shot in the arm**

Meaning: An encouraging stimulus.

Example: "the movie was a real shot in the arm for our crew"

Synonyms: Boost, Stimulus

Antonyms: Blow

#### 229) **Intervention**

Meaning: The action or process of intervening.

Example: "a high degree of state intervention in the economy"

#### 230) **Detention**

Meaning: The action of detaining someone or the state of being detained in official custody.

Example: "the fifteen people arrested were still in police detention"

Synonyms: Confinement, Incarceration

#### 231) **Tapping into**

Meaning: To manage to use something in a way that brings good result.

Example: If only we could tap into all that energy and creativity.

#### 232) **Perception**

Meaning: The ability to see, hear, or become aware of something through the senses.

Example: "the normal limits to human perception"

Synonyms: Appreciation, Recognition

#### 233) **Backdrop**

Meaning: The setting or background for a scene, event, or situation.

Example: "the conference took place against a backdrop of increasing diplomatic activity"

#### 234) **Delegates**

Meaning: A person sent or authorized to represent others, in particular an elected representative sent to a conference.

Example: "congress delegates rejected the proposals"

#### 235) **Clinging to**

Meaning: To refuse to stop believing or hoping for something.

Example: She clings to the hope that her husband will come back to her.

#### 236) **Impeachment**

Meaning: A charge of misconduct made against the holder of a public office.

Example: "the president is facing impeachment over the scandal"

#### 237) **Orchestrated**

Meaning: Plan or coordinate the elements of (a situation) to produce a desired effect, especially surreptitiously.

Example: "the situation has been orchestrated by a tiny minority"

Synonyms: Organize, Arrange

#### 238) **Incumbent**

Meaning: Necessary for (someone) as a duty or responsibility.

Example: "the government realized that it was incumbent on them to act"

Synonyms: Binding, Obligatory

Antonyms: Optional

#### 239) **Implicated**

Meaning: Show (someone) to be involved in a crime.

Example: "he implicated his government in the murders of three judges"

Synonyms: Incriminate, Compromise

Antonyms: Absolve

#### 240) **So-called**

Meaning: Used to show that something or someone is commonly designated by the name or term specified.

Example: "Western Countries belonging to the so-called Paris club"

Synonyms: Supposed, Alleged

#### 241) **Drought**

Meaning: A prolonged period of abnormally low rainfall, leading to a shortage of water.

Example: "The cause of Europe's recent droughts"

Synonyms: Dry spell, Dry period.

#### 242) **Departure**

Meaning: The action of leaving, especially to start a journey.

Example: "The day of departure"

Synonyms: Leaving, Going.

#### 243) **Deficits**

Meaning: The amount by which something, especially a sum of money, is too small.

Example: "An annual operating deficit"

Synonyms: Shortfall, Deficiency.

#### 244) **Witnessed**

Meaning: See (an event, typically a crime or accident) happen.

Example: "Staff who witnessed the murder"

Synonyms: See, Observe.

#### 245) **Ruined**

Meaning: Reduce (a building or place) to a state of decay, collapse, or disintegration.

Example: "A ruined castle"

Synonyms: Destroy, Devastate.

#### 246) **Resume**

Meaning: Begin again or continue after a pause or interruption.

Example: "A day later normal service was resumed"

Synonyms: Restart, Recommence.

#### 247) **Implications**

Meaning: The conclusion that can be drawn from something although it is not explicitly stated.

Example: "The implication is that no one person at the bank is responsible"

Synonyms: Suggestion, Inference.

#### 248) **Determinant**

Meaning: A factor which decisively affects the nature or outcome of something.

Example: "Pure force of will was the main determinant of his success"

#### 249) **Optimal**

Meaning: Best or most favourable; optimum.

Example: "Seeking the optimal solution"

#### 250) **Sown**

Meaning: Plant (seed) by scattering it on or in the earth.

Example: "Fill a pot with compost and sow a thin layer of seeds on top"

Synonyms: Scatter, Spread.

#### 251) **Rainfed**

Meaning: Filled or supplied primarily with rainwater.

Example: "A rainfed lake"

#### 252) **Harness**

Meaning: Control and make use of (natural resources), especially to produce energy.

Example: "Attempts to harness solar energy"

Synonyms: Control, Exploit.

#### 253) **Pose**

Meaning: Present or constitute (a problem or danger).

Example: "The sheer number of visitors is posing a threat to the area"

Synonyms: Constitute, Present.

#### 254) **Contend**

Meaning: Struggle to surmount (a difficulty).

Example: "She had to contend with his uncertain temper"

Synonyms: Cope with, Face.

#### 255) **Augmented**

Meaning: Having been made greater in size or value.

Example: "Augmented pensions for those retiring at 65"

#### 256) **Furious**

Meaning: Extremely angry.

Example: "He was furious when he learned about it"

Synonyms: Enraged, Raging.

#### 257) **Criticism**

Meaning: The expression of disapproval of someone or something on the basis of perceived faults or mistakes.

Example: "He received a lot of criticism"

Synonyms: Censure, Reproval.

#### 258) **Calls into**

Meaning: To cause doubts about something.

Example: "The fact that a party can be voted into power by a minority of the electorate calls into question the country's electoral system"

#### 259) **Commitment**

Meaning: The state or quality of being dedicated to a cause, activity, etc.

Example: "The company's commitment to quality"

Synonyms: Dedication, Devotion.

#### 260) **Ascended**

Meaning: Go up or climb.

Example: "She ascended the stairs"

Synonyms: Climb (up), Come/go/move up.

#### 261) **Cracked down**

Meaning: To take severe or stern measures, especially in enforcing obedience to laws or regulations.

Example: "The police are starting to crack down on local drug dealers"

#### 262) **Clergy**

Meaning: The body of all people ordained for religious duties, especially in the Christian Church.

Example: "All marriages were to be solemnized by the clergy"

Synonyms: Clergymen, Clergywomen.

#### 263) **Detained**

Meaning: Keep (someone) from proceeding by holding them back or making claims on their attention.

Example: "She made to open the door, but he detained her"

Synonyms: Delay, Hold up.

#### 264) **Expelled**

Meaning: Officially make (someone) leave a school or other organization.

Example: "She was expelled from school"

Synonyms: Throw out, Bar.

#### 265) **Called back**

Meaning: To ask someone who is trying to get a job, a part in a play etc to return for another interview or audition.

Example: "They've called him back for a second interview"

#### 266) **Envoy**

Meaning: A messenger or representative, especially one on a diplomatic mission.

Example: "The UN special envoy to Yugoslavia"

Synonyms: Representative, Delegate.

#### 267) **Lashes**

Meaning: A sharp blow or stroke with a whip or rope.

Example: "He was sentenced to fifty lashes for his crime"

Synonyms: Stroke, Blow.

#### 268) **Dwelt**

Meaning: Live in or at a specified place.

Example: "Groups of gypsies still dwell in these caves"

Synonyms: Reside, Live.

#### 269) **Obliquely**

Meaning: Not in a direct way; indirectly.

Example: "He referred only obliquely to current events"

Synonyms: Diagonally, At an angle.

#### 270) **Siege**

Meaning: A military operation in which enemy forces surround a town or building, cutting off essential supplies, with the aim of compelling those inside to surrender.

Example: "Verdun had withstood a siege of ten weeks"

Synonyms: Blockade, Beleaguerment.

#### 271) **Rhetoric**

Meaning: The art of effective or persuasive speaking or writing, especially the exploitation of figures of speech and other compositional techniques.

Example: "He is using a common figure of rhetoric, hyperbole"

Synonyms: Oratory, Eloquence.

#### 272) **Tolerance**

Meaning: The ability or willingness to tolerate the existence of opinions or behaviour that one dislikes or disagrees with.

Example: "The tolerance of corruption"

Synonyms: Forbearance, Toleration.

#### 273) **Defenders**

Meaning: A person who defends someone or something.

Example: "A determined defender of British interests"

Synonyms: Protector, Guard.

#### 274) **Dissent**

Meaning: The holding or expression of opinions at variance with those commonly or officially held.

Example: "There was no dissent from this view"

Synonyms: Disagreement, Lack of agreement.

#### 275) **Refuge**

Meaning: The state of being safe or sheltered from pursuit, danger, or difficulty.

Example: "He was forced to take refuge in the French embassy"

#### 276) **Spat**

Meaning: Utter in a hostile or aggressive way.

Example: "She spat abuse at the jury"

Synonyms: Snap, Say angrily.

#### 277) **Diplomacy**

Meaning: The profession, activity, or skill of managing international relations, typically by a country's representatives abroad.

Example: "An extensive round of diplomacy in the Middle East"

Synonyms: Statesmanship, Statecraft.



Q.11) All the PSBs, which have about 75 per cent market share, decided last year to adopt EASE, ushering in paradigm shift in their approach. Expand the term EASE.

- a) Enhanced Access & Service Enabled
- b) Enabled Access & Service Excellence
- c) Electronic Access & Service Excellence
- d) Excellence Access & Service Enhanced
- e) Enhanced Access & Service Excellence

Q.12) Which is the country's second-largest housing finance company and is regulated by the National Housing Bank?

- a) Indiabulls Housing Finance Limited
- b) HDFC Housing Finance
- c) IDBI Homefinance Limited
- d) Repco Homes
- e) PNB Housing Finance

Q.13) Which of the following bank has waived late fee for various transaction charges for its Kerala customers?

- a) ICICI Bank and Axis Bank
- b) Indian Bank and Federal Bank
- c) Federal Bank and ICICI Bank
- d) State Bank of India and ICICI Bank
- e) Indian Overseas Bank and Federal Bank

Q.14) The special CBI court has granted bail to Usha Ananth Subramanian was the former managing director and CEO of which bank in connection with the Rs 14,000 crore fraud at the Punjab National Bank (PNB)?

- a) Indian Bank
- b) Allahabad bank
- c) Indian Overseas Bank
- d) ICICI Bank
- e) Axis Bank

Q.15) About how much crore of loans to small businesses were misreported as personal advances made to their proprietors, said a report. These loans are usually backed by gold and property and have the lowest default ratios?

- a) Rs 10 Lakh crore
- b) Rs 15 Lakh crore
- c) Rs 20 Lakh crore
- d) Rs 25 Lakh crore
- e) Rs 5 Lakh crore

Q.16) Headquarters of National Investment and Infrastructure Fund (NIIF) is located at \_\_\_\_\_.

- a) New Delhi
- b) Hyderabad
- c) Mumbai
- d) Kolkata
- e) Bangalore

Q.17) In banking terminology, Kite Flying refers to \_\_\_\_\_.

- a) Doing unauthorised business
- b) Opening of multiple accounts with different names by any individual
- c) The practice of depositing and withdrawing frequently in a bank account
- d) Permitting drawls against uncleared cheques
- e) None of these

Q.18) The National Investment & Infrastructure Fund (NIIF), the infrastructure financing agency backed by the Government of India is planning to raise a third fund worth how much billion to invest in long gestation projects in the country, recently?

- a) USD 2 billion
- b) USD 1 billion
- c) USD 3 billion
- d) USD 4 billion
- e) USD 6 billion

Q.19) Which of the following co-operative banks is considered as the first Co-operative Bank in India?

- a) Amanath Co-operative Bank Ltd
- b) Anyonya Co-operative Bank Ltd

c) Greater Bombay Co-operative Bank Ltd

d) Abhyudaya Co-operative Bank Ltd

e) None of these

Q.20) In which year Cooperative Credit Societies Act, was enacted?

- a) 1929
- b) 1950
- c) 1904
- d) 1980
- e) 1975

Q.21) Caixa Bank has been headquartered in

- a) United Kingdom
- b) Spain
- c) Singapore
- d) South Africa
- e) None of these

Q.22) Who is the CEO of National Investment and Infrastructure Fund?

- a) Sujoy Bose
- b) Ramkishen S Rajan
- c) KheeGiap Tan
- d) Barry Eichengreen
- e) Ram Kumar

Q.23) According to \_\_\_\_\_ of the Indian Constitution, Union Budget which is presented every year in the parliament is also known as "Annual Financial Statement".

- a) Article 115
- b) Article 121
- c) Article 112
- d) Article 108
- e) Article 118

Q.24) DAX is the stock exchange of \_\_\_\_\_?

- a) Germany
- b) Japan
- c) USA
- d) Mexico
- e) UK

Q.25) A Reserve Bank of India (RBI) committee has recommended conversion of Urban Cooperative Banks (UCBs) with business size of 20,000 crore rupees or more into regular banks. This recommendation was given by the High Powered Committee on UCBs headed by \_\_\_\_\_.

- a) R Gandhi
- b) H R Khan
- c) Urjit R. Patel
- d) S. S. Mundra
- e) Sunil Metha

Q.26) Know Your Customers Day is observed annually on the \_\_\_\_\_ of each quarter January, April, July, October.

- a) Third Wednesday
- b) Third Friday
- c) Third Thursday
- d) Third Saturday
- e) Third Monday

Q.27) UPI 2.0 set to be launched by whom recently in Mumbai, Maharashtra?

- a) Urjit Patel
- b) Raj Nath Singh
- c) Sushma Swaraj
- d) Arun Jaitley
- e) Nitin Jairam Gadkari

Q.28) According to the Financial Services Secretary Rajiv Kumar, to deal with the twin balance sheet challenge of Public Sector Banks (PSBs), four R's are required. They are Recognition, Recapitalization, \_\_\_\_\_ and Reform.

- a) Redressing
- b) Resolution
- c) Resolve
- d) Rectification
- e) Reserve

Q.29) Goods and Service Tax, would replace which of the following taxes levied at present?

- a) Capital gains tax
- b) Corporate tax
- c) Value added tax
- d) Income tax
- e) Commercial tax

Q.30) Mixed economy means \_\_\_\_\_.

- a) Co-existence of public and private sectors
- b) Co-existence of rich and poor
- c) Co-existence of small and large industries
- d) Co-existence of wholesale and retail markets
- e) Co-existence of medium industries

Q.31) What is fiat money?

a) The currency backed by Government Guarantee

b) The currency backed by gold reserves

c) The currency backed by paper assets

d) The currency backed by individuals

e) The currency backed by corporates

Q.32) Name the mobile app started by SBI to stop the debit card details whereby the customer can activate or deactivate its debit card by just sending an SMS?

- a) SBI Debit
- b) SBI SMS
- c) SBI Quick
- d) SBI Flip
- e) SBI Deact

Q.33) According to a report, India replaced China as top destination for foreign direct investment in 2015 by attracting how much worth of FDI projects?

- a) \$57 billion
- b) \$68 billion
- c) \$53 billion
- d) \$63 billion
- e) \$50 billion

Q.34) \_\_\_\_\_ refers to the market for government and semi government securities, backed by the Reserve Bank of India.

- a) Gilt edged market
- b) Industrial securities market
- c) Primary market
- d) Secondary market
- e) Individual securities market

Q.35) Deposit Insurance Act, 1961 came into force \_\_\_\_\_.

- a) July 1, 1975
- b) January 1, 1965
- c) January 1, 1962
- d) January 1, 1991
- e) July 2, 1965

Q.36) The Lead Bank Scheme was introduced in the which year?

- a) 1965
- b) 1951
- c) 1969
- d) 1970
- e) 1982

Q.37) What does the term Open Market Operations refer to?

- a) Selling of equities in the open market
- b) Selling of commodities in the open market
- c) Buying and Selling of government securities in the open market
- d) Buying and selling of products in the wholesale market
- e) Selling of commodities in the capital market

Q.38) Kisan Credit Card can be used for financing \_\_\_\_\_.

- a) to provide term loans and agricultural needs
- b) to provide term loans and production needs
- c) to provide term loans and environmental needs
- d) to provide term loans and farmer needs
- e) to provide term loans and manufacture needs

Q.39) Around \_\_\_\_\_ respondents ranked SBI to be the most patriotic brand overall, followed by Tata Motors and Patanjali with 8% each, the YouGov survey?

- a) 12%
- b) 20%
- c) 25%
- d) 16%
- e) 24%

Q.40) Closed Economy is one in which:

- a) only export takes place
- b) money supply is fully controlled
- c) deficit financing takes place
- d) neither export nor import takes place
- e) only import takes place

Q.41) Non-Banking assets include:

- a) Property seized by the bank
- b) Auction sale of the customer's property

- c) Band Building  
 d) Both a and b  
 e) None of these
- Q.42) Which bank ranked as India's most patriotic brand: Survey  
 a) State Bank of India      b) Canara Bank  
 c) ICICI Bank                  d) HDFC Bank  
 e) Vijaya Bank
- Q.43) The interest on recurring deposit is paid on the basis of \_\_\_\_\_.  
 a) Interest calculated on daily products basis  
 b) Simple interest on monthly products basis  
 c) Simple interest calculated monthly basis  
 d) Quarterly compounding  
 e) Half year compounding
- Q.44) Pradhan Mantri Jan Dhan Yojana (PMJDY) was launched on which date?  
 a) 16 August 2014              b) 26 January 2014  
 c) 28 August 2014              d) 4 January 2014  
 e) 20 August 2014
- Q.45) Which of the following banks recently launched 'Mingle', a social media banking platform for Facebook and Twitter users?  
 a) Canara Bank                  b) ICICI Bank  
 c) Axis Bank                      d) State Bank of India  
 e) Federal Bank
- Q.46) Road & Water Transport Operators play a key role in the socio-economic development of the nation by providing transport and communication services to the society in general and the industry in particular. In the term SRWTO, "S" Stands for?  
 a) Short                              b) Small  
 c) Society                            d) Systems  
 e) Self
- Q.47) SSI are the industrial undertakings having fixed investment in plant and machinery, whether held on ownership basis or lease basis or hire purchase basis not exceeding Rs. 1 crore. In the term SSI, "I" Stands for?  
 a) Investment                      b) Instrument  
 c) Industries                        d) Interest  
 e) Indira
- Q.48) The CEO Of Fino Payment Bank is?  
 a) Rishi Gupta                      b) MK Jain  
 c) Anil Ambani                      d) Jamie Dimon  
 e) Chanda Kochhar
- Q.49) The SWG in 1977, RBI has been publishing four monetary aggregates – M1, M2, M3 and M4 - besides the reserve money. In the term SWG, "S" stands for?  
 a) Second                            b) Short  
 c) State                                d) Swarna  
 e) Statutory
- Q.50) The Headquarters of Fino Payments Bank is located in \_\_\_\_\_.  
 a) Mumbai                            b) New Delhi  
 c) Kolkata                              d) Bangalore  
 e) Hyderabad
- Q.51) Primary Cooperative Banks, popularly known as UCBs are registered as cooperative societies under the provisions of, either the State Cooperative Societies Act of the State concerned or the Multi State Cooperative Societies Act, 2002. In the term UCB's, "U" Stands for?  
 a) Urban                                b) United  
 c) Uniform                            d) Unit  
 e) Unified

- Q.52) The UCC is a set of laws that provide legal rules and regulations governing commercial or business dealings and transactions. In the term UCC, "U" Stands for?  
 a) Unit                                  b) Unified  
 c) Uniform                            d) Unlimited  
 e) Unemployment
- Q.53) UTI Mutual Fund was carved out of the erstwhile, it as a SEBI registered mutual fund from 1 February 2003. In the term UTI, "T" Stands for?  
 a) Trade                                b) Trust  
 c) Transform                         d) Telecommunication  
 e) None of these
- Q.54) \_\_\_\_\_ is a type of private equity, a form of financing that is provided by firms or funds to small, early-stage, emerging firms that are deemed to have high growth potential, or which have demonstrated high growth.  
 a) Venture Capital                  b) Venture Credit  
 c) Venture Cess                      d) Venture Charged  
 e) Venture Controller
- Q.55) The WGMS Analytics and Methodology of Compilation Chairman: Dr. Y.V. Reddy, set up to examine the analytical aspects of the monetary survey, submitted its report in June 1998. In the term WGMS, "W" Stands for?  
 a) World                                b) Working  
 c) Write                                 d) Window  
 e) Wholesale
- Q.56) The WPI is the price of a representative basket of wholesale goods. Some countries like the Philippines use WPI changes as a central measure of inflation. In the term WPI, "P" Stands for?  
 a) Price                                 b) Public  
 c) Private                                d) Property  
 e) Poverty
- Q.57) YTM is the discount rate at which the sum of all future cash flows from the bond (coupons and principal) is equal to the current price of the bond. In the term YTM, "Y" Stands for?  
 a) Yield                                 b) Yearly  
 c) Young                                 d) Yet  
 e) Year
- Q.58) The WCR will be different for each company, depending upon many factors such as how frequently the company receives earnings and how high their expenses are. In the term WCR, "R" Stands for?  
 a) Rate                                 b) Return  
 c) Requirement                      d) Related  
 e) Ratio
- Q.59) A WOS is a company whose common stock is 100% owned by another company, the parent company. In the term WOS, "O" Stands for?  
 a) Owned                                b) Oriental  
 c) Overseas                            d) Over  
 e) Organisation
- Q.60) VAR is a statistic that measures and quantifies the level of financial risk within a firm, portfolio or position over a specific time frame. In the term VAR, "V" Stands for?  
 a) Venture                              b) Voluntary  
 c) Vast                                 d) Value  
 e) Virtual
- Q.61) VMPL is Personal loan is the best option when it comes to immediate financing. Personal loans are granted to provide finance for personal

- expenditures. This loan option usually has a low eligibility criterion and is granted quickly. In the term VMPL, "M" Stands for?  
 a) Microfinance                      b) Moving  
 c) Ministry                            d) Master  
 e) Mail
- Q.62) VFSPL is a micro finance company located in Eastern Region with Non-Banking Financial Company status (NBFC) registered by Reserve Bank of India (RBI). In the term VFSPL, "S" Stands for?  
 a) Services                            b) Small  
 c) Shared                                d) Self  
 e) Society
- Q.63) VCP is a microcredit methodology whereby financial services are administered locally rather than centralized in a formal bank. In the term VCP, "C" Stands for?  
 a) Credit                                b) Consultancy  
 c) Customs                              d) Capital  
 e) Chip
- Q.64) The VDIS was a very unconventional but successful step among Indian economic policies. It would give an opportunity to the income tax or wealth tax defaulters to disclose their undisclosed income at the prevailing tax rates. In the term VDIS, "V" Stands for?  
 a) Value                                 b) Voluntary  
 c) Vat                                      d) Verified  
 e) Venture
- Q.65) VRS is a method used by companies to reduce surplus staff. This mode has come about in India as labour laws do not permit direct retrenchment of unionized employees. In the term VRS, "V" Stands for?  
 a) Scheme                                b) Subsidiary  
 c) Sources                                d) System  
 e) Services
- Q.66) What is the minimum age for Atal pension yojana?  
 a) 20                                      b) 18  
 c) 27                                      d) 36                                      e) 45
- Q.67) UBI is an Indian government-owned financial services company headquartered in Kolkata, India. In the term UBI, "B" Stands for?  
 a) Bills                                 b) Bank  
 c) Balance                                d) Brochure  
 e) Benefit
- Q.68) The UCPDC is utilized by bankers and commercial parties in more than 175 countries in trade finance. In the term UCPDC, "P" stands for?  
 a) Practice                                b) Payment  
 c) Purpose                                d) Programmable  
 e) Public
- Q.69) What is the annual premium of Pradhan Mantri Jeevan Jyothi Bima Yojana?  
 a) Rs.360                                b) Rs.750  
 c) Rs.250                                d) Rs.330  
 e) Rs.150
- Q.70) Pradhan Mantri Jeevan Jyothi Bima Yojana was launched by whom on 9<sup>th</sup> May 2014?  
 a) Narendra Modi                      b) Arun Jaitley  
 c) Nitin Jairam Gadkari                d) Raj Nath Singh  
 e) Ram Nath Kovind
- Q.71) How much amount has been announced by PM Modi on Independence Day 2018 under Jan Dhan account to provide a boost to the government's financial inclusion drive?  
 a) Rs.32 Crore                         b) Rs.23 Crore

c) Rs.50 Crore  
 e) Rs.18 Crore  
 Q.72) The Commissioner of Income Tax (Appeals) allowed Anil Ambani to treat \_\_\_\_\_ paid as settlement charges to SEBI as an expenditure that led to the industrialist declaring a net loss of Rs.43.22 crore for the fiscal.  
 a) 50 crore  
 c) 15 crore  
 e) 30 crore  
 Q.73) What is the over drafting facility under Pradhan Mantri Jan-Dhan Yojana?  
 a) Rs.3000  
 c) Rs.2000  
 e) Rs.7000  
 Q.74) Financial services firm FinoPaytech is targeting to raise up to \_\_\_\_\_ in equity for expanding its flagship payments bank and also the non-bank finance business  
 a) Rs.550 crore  
 c) Rs.450 crore  
 e) Rs.750 crore  
 Q.75) Stop misusing consent route for tax benefit, was said by which organisation to review the consent mechanism has highlighted this regulatory loophole and recommended that the markets watchdog take up the matter with the government?  
 a) SEBI  
 c) SIDBI  
 e) None of these  
 Q.76) WPI inflation slows to what percentage in July 2018 on cheaper food articles?  
 a) 7.03%  
 c) 6.03%  
 e) 8.08%  
 Q.77) Which Payments Bank to start operations on 21 August, 2018 with 650 Branches across India?  
 a) India Post Payment Bank  
 b) Paytm Payment Bank  
 c) Fino Payment Bank  
 d) Jio Payment Bank  
 e) Airtel Payment Bank  
 Q.78) What is the initial capital amount to start small finance banks?  
 a) 50 Crore  
 c) 150 Crore  
 e) 200 Crore  
 Q.79) How much percentage of the net credits of small finance banks should be in priority sector lending?  
 a) 75%  
 c) 30%  
 e) 35%  
 Q.80) Redwood Investment sells stake worth Rs 1,531 cr to which small finance Bank through open market transactions?  
 a) AU Small Finance Bank  
 b) Equitas Small Finance Bank  
 c) Capital Small Finance Bank  
 d) Esaf Small Finance Bank  
 e) Jana Small Finance Bank  
 Q.81) The small Finance Bank are registered under?  
 a) Companies Act, 2011  
 b) Companies Act, 2013  
 c) Companies Act, 2010  
 d) Companies Act, 2009

e) Companies Act, 2012  
 Q.82) The Validity of the in-principle approved issued by the reserve bank for opening Small bank?  
 a) 12 Months  
 c) 24 Months  
 e) 36 Months  
 Q.83) What is the accidental insurance Covered under Pradhan Mantri Jan-Dhan Yojana?  
 a) Rs.50,000  
 c) Rs.1,00,000  
 e) Rs.2,00,000  
 Q.84) Atal Pension Yojana is previously known as \_\_\_\_\_.  
 a) Swavalamban Yojana  
 c) DeenDayal  
 e) Stand-up India  
 Q.85) Which of the following app was launched by AU Small Finance Bank?  
 a) Kamao  
 c) Digital Payment App  
 e) EazyPay  
 Q.86) What is the interest rate Covered to senior citizens under Pradhan Mantri Vaya Vandana Yojana (PMVVY)?  
 a) 6%  
 c) 8%  
 e) 5%  
 Q.87) NHB, a wholly owned subsidiary of Reserve Bank of India, was set up on 9 July 1988. In the term NHB, "N" stands for?  
 a) Network  
 c) Negotiated  
 e) Negative  
 Q.88) NIC is the standard classification followed for classifying economic activities. In the term NIC, "I" stands for?  
 a) Interest  
 c) Income  
 e) Impact  
 Q.89) A NIF is a syndicate of commercial banks that have agreed to purchase any short to medium-term notes that a borrower is unable to sell in the euro currency market. In the term NIF, "I" stands for?  
 a) Issuance  
 c) Initial  
 e) Individual  
 Q.90) NREA can be defined as an account that allows transfer or conversion of Indian currency across borders in an effective manner and is also equipped with options to avail various types of saving schemes in India. In the term NREA, "R" stands for?  
 a) Resident  
 c) Rural  
 e) Return  
 Q.91) NSSF was established in 1999 within the Public Account of India for pooling the money from different small saving schemes (SSSs). In the term NSSF, "F" stands for?  
 a) Foreign  
 c) Farmer  
 e) Floating  
 Q.92) ODA is a term coined by the Development Assistance Committee of the Organisation for Economic Co-operation and Development to measure aid. In the term ODA, "O" stands for?  
 a) Organisation  
 c) Offshore

e) Oriental  
 Q.93) OLTAS is a system mainly used in the collection of direct taxes from relevant individuals as well as companies or organisations. In the term OLTAS, "L" Stands for?  
 a) Linear  
 c) Local  
 e) Long  
 Q.94) In time series analysis gives the partial correlation of a time series with its own lagged values, controlling for the values of the time series at all shorter lags. In the term PACF, "P" Stands for?  
 a) Partial  
 c) Permanent  
 e) Public  
 Q.95) PDAI was formed as an Association for the Primary Dealers (PDs) accredited by Reserve Bank of India to represent their interests and evolve suitable market practices for the participants which is essential for proper functioning and healthy development of the market. In the term PDAI, "P" stands for?  
 a) Primary  
 c) Partly  
 e) Price  
 Q.96) The PDO is the cornerstone of debt strategy in the Ministry of Finance. In the term PDO, "P" Stands for?  
 a) Public  
 c) Profit  
 e) Price  
 Q.97) A PD is a firm that buys government securities directly from a government, with the intention of reselling them to others, thus acting as a market maker of government securities. In the term PD, "D" Stands for?  
 a) Primary  
 c) Partly  
 e) Price  
 Q.98) PFIs to provide employees with lump sum payments at the time of exit from their place of employment. In the term PF, "F" stands for?  
 a) Foreign  
 c) Fund  
 e) Facility  
 Q.99) A PIO Card was a form of identification issued to a PIO who held a passport in a country other than Afghanistan, Bangladesh, Bhutan, China, Nepal, Pakistan and Sri Lanka. In the term PIO, "P" stands for?  
 a) Persons  
 c) Primary  
 e) Profit  
 Q.100) The trade deficit – the gap between exports and imports – stood 28 percent higher over a year ago period at \_\_\_\_\_, according to data released by the Ministry of Commerce, recently.  
 a) \$15.4 billion  
 c) \$21.2 billion  
 e) \$54.2 billion  
 Q.101) Currently, LIC holds stake in the debt-ridden public sector IDBI Bank?  
 a) 5.48%  
 c) 8.98%  
 e) 4.39%



through encouraging the setting up of self-employment ventures by the urban and rural poor living below the poverty line. In the term SJSRY, "R" Stands for?

- a) Rozgar
- b) Rural
- c) Regional
- d) Related
- e) Rights

Q.131) The SNA is the internationally agreed standard set of recommendations on how to compile measures of economic activity. In the term SNA, "S" Stands for?

- a) System
- b) Sectional
- c) Self
- d) Small
- e) State

Q.132) Which of the following is true about Prompt Corrective Action (PCA)?

- a) It is a system under which RBI can initiate a corrective action in case of a bank which is found to be having low CAR or profits or high NPAs.
- b) It is implemented under authority from Board for financial Supervision and the GOI.
- c) It is used to reduce the NPAs in Banks
- d) Both a and c
- e) All the above

Q.133) Where is the Headquarters of Suryoday Small Finance Bank?

- a) Chennai, Tamil Nadu
- b) Navi Mumbai, Maharashtra
- c) Bangalore, Karnataka
- d) Thrissur, Kerala
- e) Jaipur, Rajasthan

Q.134) Who is the Non-Executive Director of ESAF Small Finance Bank?

- a) Sarvijit Singh Samra
- b) PN Vasudevan
- c) Rajeev Yadav
- d) K. Paul Thomas
- e) Sanjay Agarwal

Q.135) AU Small Finance Bank Started its Operations on?

- a) 07 May 2017
- b) 09 April 2017
- c) 19 April 2017
- d) 15 May 2018
- e) 09 January 2018

Q.136) What is the Tagline of Fin Care Small Finance Bank?

- a) ChaloAage Badhe
- b) Viswas se Vikas Tak
- c) A new era in smart banking begins
- d) One Family One Bank
- e) A Premier Public Sector bank

Q.137) Under the recommendations of which Committee Payment Bank was established?

- a) Narasimhan Committee
- b) Bylaws Committee
- c) NachiketMor Committee
- d) SS Nadkarni Committee
- e) Bhide Committee

Q.138) Under Which act Payment Banks will be given licensed?

- a) Section 22, Banking Regulation Act 1949
- b) Section 23, Banking Regulation Act 1949
- c) Section 21, Banking Regulation Act 1950
- d) Section 17, Banking Regulation Act 1951
- e) Section 09, Banking Regulation Act 1952

Q.139) Which of the following cannot be issued by Payment Bank?

- a) Accepts
- b) Deposits
- c) Issue Debit Cards
- d) Remittance Services
- e) Credit Cards

Q.140) What is the minimum paid up capital for Payment Banks?

- a) 50 Crore
- b) 100 Crore
- c) 150 Crore
- d) 500 Crore
- e) 200 Crore

Q.141) The Validity of the in-principle approved issued by the reserve bank for opening Payment bank?

- a) 12 Months
- b) 18 Months
- c) 24 Months
- d) 45 Months
- e) 36 Months

Q.142) The objectives of setting up of payments banks will be to further financial inclusion by providing-

- a) Small savings accounts
- b) Payments/remittance services to migrant labour workforce
- c) Low income households
- d) All of the above
- e) None of the given options is true

Q.143) Acceptance of demand deposits in Payments bank will initially be restricted to holding a maximum balance of \_\_\_\_\_ per individual customer.

- a) Rs 1 lakh
- b) Rs 5 lakh
- c) Rs 50 lakh
- d) Rs 10,000
- e) Rs 2 lakh

Q.144) What is the interest rate of post office savings deposit as on 01st August 2018?

- a) 4% Per Annum
- b) 8.3% Per Annum
- c) 7.60% Per Annum
- d) 8.7% Per Annum
- e) 8.9% Per Annum

Q.145) Which of the statements is/are true about Treasury Bills?

- a) Its maturity days are 91 days, 182 days and 364 days
- b) Minimum amount of face value Rs.1 lakh and in multiples there of
- c) It can be purchased by one (including individuals) except state govt
- d) All the above
- e) Both a and b

Q.146) Where is the Headquarters of North East Small Finance Bank?

- a) Chennai, Tamil Nadu
- b) Navi Mumbai, Maharashtra
- c) Guwahati, Assam
- d) Thrissur, Kerala
- e) Jaipur, Rajasthan

Q.147) What is the interest rate of Sukanya Samriddhi Accounts as on 01st August 2018?

- a) 8.5% Per Annum
- b) 8.3% Per Annum
- c) 8.1% Per Annum
- d) 8.7% Per Annum
- e) 8.9% Per Annum

Q.148) \_\_\_\_\_ is a market form wherein a market or industry is dominated by a small number of sellers.

- a) Capitalization
- b) Vendor
- c) Group
- d) Cartel
- e) Oligopoly

Q.149) Payment Banks cannot handle which type of deposits?

- a) Deposits
- b) NRI Deposit
- c) Issue Debit Cards
- d) Remittance Services
- e) All of the above

Q.150) Where is the Headquarters of FINCARE Small Finance Bank?

- a) Chennai, Tamil Nadu
- b) Navi Mumbai, Maharashtra
- c) Bangalore, Karnataka
- d) Thrissur, Kerala
- e) Jaipur, Rajasthan

Q.151) Bharatiya Reserve Bank Note Mudran Private Limited is a wholly owned subsidiary of \_\_\_\_\_.

- a) RBI
- b) SEBI
- c) SIDBI
- d) IRDAI
- e) None of these

Q.152) The Bank Rate is published under which section?

- a) Section 50 of RBI Act,1945
- b) Section 49 of RBI Act,1934
- c) Section 45 of RBI Act,1947
- d) Section 54 of RBI Act,1936
- e) Section 55 of RBI Act,1937

Q.153) What is the interest rate of KVP as on 01st August 2018?

- a) 7.5% compounded annually
- b) 7.7% compounded annually
- c) 7.4% compounded annually
- d) 7.3% compounded annually
- e) 7.6% compounded annually

Q.154) To make the payments process easier the Government of India has launched the \_\_\_\_\_ payments transfer mechanism for cashless electronics payments.

- a) UPI
- b) Bharat QR Code
- c) IMPS
- d) Quick Pay
- e) Bhim app

Q.155) Sukanya Samriddhi Accounts can be closed after completion of-

- a) 21 years
- b) 25 years
- c) 18 years
- d) 10 years
- e) 32 years

Q.156) The Bank that begins with "U" is the tagline of which of the following bank?

- a) Union Bank of India
- b) UCO Bank
- c) United Commercial Bank
- d) United Bank of India
- e) None of these

Q.157) The payments bank should have a leverage ratio of not less than \_\_\_\_\_ that is its outside liabilities should not exceed 33.33 times its net worth (paid-up capital and reserves).

- a) 3 per cent
- b) 4 per cent
- c) 5 per cent
- d) 6 per cent
- e) 7 per cent

Q.158) The promoter's minimum initial contribution to the paid-up equity capital of payments bank shall at least be \_\_\_\_\_ for the first five years from the commencement of its business.

- a) 20%
- b) 30%
- c) 50%
- d) 40%
- e) 60%

Q.159) What is the interest rate of Senior Citizen Savings Scheme as on 01st August 2018?

- a) 8.5% Per Annum
- b) 8.3% Per Annum
- c) 8.30% Per Annum
- d) 8.7% Per Annum
- e) 8.9% Per Annum

Q.160) What is the main feature of MUDRA Bank?

- a) It will provide loan to buy house
- b) It will give loans to small entrepreneurs up to 10 Lakh
- c) It will provide education loan to the students
- d) It will sanction loan to buy land for agriculture
- e) None of these

Q.161) Where is the Headquarters of Jana Small Finance Bank?

- a) Chennai, Tamil Nadu  
 b) Navi Mumbai, Maharashtra  
 c) Bangalore, Karnataka  
 d) Thrissur, Kerala  
 e) Jaipur, Rajasthan
- Q.162) "Trusted Family Bank" is the tagline of which of the following banks?  
 a) Vijaya Bank                      b) Yes Bank  
 c) Dena Bank                        d) HDFC Bank  
 e) United Bank of India
- Q.163) Hedging is a \_\_\_\_\_ mechanism to cut the Risk of Adverse price movements in an asset.  
 a) Saving                              b) Security  
 c) Investment                        d) Financial  
 e) Online
- Q.164) GSTN stands for which of the following?  
 a) Goods and Sales Tax Network                      b)  
 Goods and Service Tax Network  
 c) Good and Simple Tax Network                      d)  
 Good and Systematic Tax Network  
 e) Goods and System Tax Network
- Q.165) What is the interest rate of Public Provident Fund as on 01st August 2018?  
 a) 8.5% Per Annum                      b) 8.3% Per Annum  
 c) 7.60% Per Annum                      d) 8.7% Per Annum  
 e) 8.9% Per Annum
- Q.166) Where is the Headquarters of Utkarsh Small Finance Bank?  
 a) Chennai, Tamil Nadu  
 b) Navi Mumbai, Maharashtra  
 c) Varanasi, Uttar Pradesh  
 d) Thrissur, Kerala  
 e) Jaipur, Rajasthan
- Q.167) Kisan Vikas Patra will be now double in a period of \_\_\_\_\_.  
 a) 112 Months                      b) 108 Months  
 c) 118 Months                      d) 116 Months  
 e) 113 Months
- Q.168) The total investment limit per family under the PMVVY scheme is \_\_\_\_\_.  
 a) Rs. 8.5 lakh                      b) Rs. 10 lakh  
 c) Rs. 7.5 lakh                      d) Rs. 15 lakh  
 e) Rs. 12.5 lakh
- Q.169) Resident individuals/professionals with \_\_\_\_\_ of experience in banking and finance will be eligible to set up small finance banks.  
 a) 5 years                              b) 10 years  
 c) 15 years                              d) 20 years  
 e) 50 years
- Q.170) At least \_\_\_\_\_ of the loan portfolio of Small Finance Banks should constitute loans and advances of up to Rs. 25 lakh.  
 a) 25 per cent                      b) 50 per cent  
 c) 60 per cent                      d) 75 per cent  
 e) 65 per cent
- Q.171) What is the Minimum Capital Requirement for Small Finance Banks under the Capital adequacy framework?  
 a) 5%                                  b) 10%  
 c) 15%                                  d) 20%  
 e) 25%
- Q.172) The Reserve Bank of India had issued on August 25, 2017 Rs. 200 denomination banknotes in the Mahatma Gandhi (New) Series, bearing signature of Dr. Urjit R. Patel, Governor, Reserve Bank of India. The base colour of New Rs 200 note?  
 a) Pink                                  b) Magenta  
 c) Bright Yellow                      d) Chocolate Brown

- e) None of these
- Q.173) SFBs will be permitted to use IRF for the purpose of proprietary hedging. What does F stands for ?  
 a) Forwards                              b) Funding  
 c) Futures                                d) Focus  
 e) Farmers
- Q.174) Aapka Bank AapkeDwar is a tagline of which of the following payment bank?  
 a) Airtel Payments Bank Limited  
 b) Jio Payments Bank  
 c) Paytm Payments Bank Limited  
 d) Fino Payments Bank Limited  
 e) India Post Payments Bank Limited
- Q.175) Which of the following Committees recommended to set up Reserve Bank of India?  
 a) Royal Commission  
 b) Dantwala Committee  
 c) D R Mehta Commission  
 d) Hilton Young Commission  
 e) Simon Commission
- Q.176) Where is the headquarters of Fino Payments Bank Limited?  
 a) Noida                                  b) New Delhi  
 c) Mumbai                                d) Lucknow  
 e) Varanasi
- Q.177) FDI of \_\_\_\_\_% is allowed for payment banks.  
 a) 66%                                  b) 25%  
 c) 74%                                  d) 52%  
 e) 71%
- Q.178) Which of the following launch the first payment bank in India?  
 a) Vodafone                              b) Airtel  
 c) Department of post                      d) Reliance Industries  
 e) Paytm
- Q.179) What is the interest rate for deposit in saving account from airtel payment bank which is a very attractive rate compared to other commercial banks?  
 a) 6.25%                                  b) 6.50%  
 c) 7.0%                                  d) 7.25%  
 e) 7.50%
- Q.180) Sukanya Samridhhi Accounts can be opened up to age of \_\_\_\_\_ years only from the date of birth.  
 a) 5 years                                  b) 20 years  
 c) 10 years                                d) 15 years  
 e) 25 years
- Q.181) Noida is the headquarters of which of the below Payment banks?  
 a) Airtel Payments Bank Limited  
 b) India Post Payment Bank  
 c) Paytm Payments Bank Limited  
 d) Vodafone M-Pesa  
 e) Reliance Industries
- Q.182) Which of the following account can't be offer by payment banks?  
 a) Current account                      b) Saving account  
 c) Fixed deposit                        d) NRI deposit  
 e) Both c and d
- Q.183) In which Year the Financial Task Force (FATF) is established?  
 a) 1990                                  b) 1992  
 c) 1989                                  d) 1995  
 e) 1988
- Q.184) Name the part-time chairman of Equitas Small Finance Bank?  
 a) Vinod Rai                              b) Chetan Malhotra  
 c) Vijay Rao                              d) Arun Ramanathan

- e) Rajnish Kumar
- Q.185) Who is the present MD and CEO of Fincare Small Finance Bank?  
 a) Usha Murali                              b) Sohan Shukla  
 c) Ashish Misra                              d) Rajeev Yadav  
 e) Venkata Jayaraman
- Q.186) Who chaired the external advisory committee to evaluate application received for small finance banks?  
 a) Usha Thorat                              b) NachiketMor  
 c) Raguramrajan                              d) R Gandhi  
 e) None of these
- Q.187) The small finance bank maximum loan size would be \_\_\_\_\_ of capital funds to single borrower and 15% to a group as per the present RBI rules.  
 a) 20%                                  b) 25%  
 c) 40%                                  d) 50%  
 e) 10%
- Q.188) The Headquarters of Cosmos Co-Operative banks is Located?  
 a) Bengaluru, Karnataka  
 b) Chennai, Tamil Nadu  
 c) Pune, Maharashtra  
 d) Alkapuri, Vadodara  
 e) Mangalore, Karnataka
- Q.189) Which Bank has become the latest victim of the cyber fraudsters as hackers infiltrated into the bank's system and siphoned Rs 94 crore between August 11 and August 13, 2018?  
 a) Cosmos cooperative bank  
 b) Bank of India  
 c) Indian Bank  
 d) Indian Overseas Bank  
 e) Canara Bank
- Q.190) The Cosmos cooperative bank was established in the year?  
 a) 1920                                  b) 1906  
 c) 1945                                  d) 1939  
 e) 1940
- Q.191) MTSS is a quick and easy way of transferring personal remittances from abroad to beneficiaries in India. What is the full form of MTSS?  
 a) Money Transfer Service Scheme  
 b) Mobile Transfer Service Scheme  
 c) Money Transform Service Scheme  
 d) Money Transfer Service System  
 e) Money Transform Service System
- Q.192) Which bank has suffered a staggering net loss of Rs. 6,547 crores during 2017-18, collected the maximum charges by penalising its customers for not maintaining minimum account balance?  
 a) Canara Bank  
 b) Indian Bank  
 c) State Bank of India  
 d) Indian Overseas Bank  
 e) Vijaya Bank
- Q.193) How much amount has been collected by SBI nearly half the amount raised by the 24 banks put together?  
 a) Rs.5,589.54 Crore                      b) Rs.4,599.55 Crore  
 c) Rs.4,989.55 Crore                      d) Rs.5,8979.54 Crore  
 e) Rs.4,8767.53 Crore
- Q.194) After SBI, the largest amount of charges for not maintaining minimum balance during 2017-18 was collected by which bank?  
 a) State Bank of India                      b) HDFC Bank  
 c) Axis Bank                              d) Dena Bank

- e) Vijaya Bank  
 Q.195) HDFC Bank's savings accounts customers who have accounts in metro and urban areas need to maintain a monthly average balance of?  
 a) Rs.5,000                      b) Rs.10,000  
 c) Rs.4,000                      d) Rs.6,000  
 e) Rs.3,000  
 Q.196) RBI has puts how many stressed bank accounts under scanner, as part of its effort to contain rising Non-Performing Assets (NPAs), to assess level of stress and provisioning done against them by respective banks, recently?  
 a) 500                              b) 600  
 c) 200                              d) 100  
 e) 400  
 Q.197) A bailment of goods as security for payment of a debt or performance of a promise. It is termed as  
 a) Arbitrage                      b) Pledge  
 c) Hedge                              d) Hypothecation  
 e) Diversification  
 Q.198) Customers opening accounts under Basic Savings Bank Deposit (BSBD) scheme as well as which Yojna are not required to maintain any minimum balance?  
 a) Pradhan Mantri Jan DhanYojna  
 b) DeenDayal Upadhyaya Grameen KaushalyaYojna  
 c) Pradhan Mantri  
 d) Swachh Bharat Abhiyan  
 e) Sansad Adarsh Gram Yojana  
 Q.199) Which Bank has to open over 100 branches in FY 19, recently?  
 a) HDFC Bank  
 b) Kotak Mahindra Bank  
 c) Axis Bank  
 d) IDFC Bank  
 e) IDBI Bank  
 Q.200) Which Small Finance bank had a stellar debut on the bourses last year with a listing gain of close to 47 percent?  
 a) ESAF Small Finance Bank  
 b) AU Small Finance Bank  
 c) Equitas Small Finance Bank  
 d) Capital Small Finance Bank  
 e) Ujjivan Small Finance Bank

**SIMPLIFICATION**

- Q.1)  $99 \times 21 - \sqrt[3]{?} = 1968$   
 a) 13271                      b) 12321                      c) 14321  
 d) 15671                      e) None of these  
 Q.2)  $\sqrt{33124} \times \sqrt{2601} - (83)^2 = (?)^2 + (37)^2$   
 a) 34                              b) 35                              c) 32  
 d) 45                              e) 42  
 Q.3)  $5\left(\frac{17}{37}\right) \times 4\left(\frac{51}{52}\right) \times 11\left(\frac{1}{7}\right) + 2\left(\frac{3}{4}\right) = ?$   
 a) 305.75                      b) 302.75                      c) 313.56  
 d) 307.24                      e) 305.86  
 Q.4)  $\sqrt{1444} \times \left(\frac{304}{8}\right) = (?)^2$   
 a) 37                              b) 34                              c) 52  
 d) 38                              e) None of these  
**D.5-6) In each of the following question, a number is given followed by five options (a), (b), (c), (d), and (e). Each option consists of x, find out the x value and give the answer in which the given number does not value of x.**  
 Q.5) 575  
 a)  $? - \frac{5}{12} \times 576 = 19^2 - \sqrt{729}$

- b)  $572 + 38 \times 0.50 - 16 = ?$   
 c)  $27.75^2 - 14.25^2 = ? - \sqrt[3]{512}$   
 d)  $\sqrt{9216} + \frac{2}{3} \text{ of } 1056 = ? + 5^3 + 10^2$   
 e) Both a and c  
 Q.6) 450  
 a)  $6269 + 0.75 \times 444 + 0.8 \times 185 = ? \times 15$   
 b)  $28 \times 6.25 + 36 \times 7.5 - ? = (3 \times 78) - 239$   
 c)  $15 \times ? - \frac{1}{3} \text{ of } 1188 = 73^2 + 117.5 \times 8 + \sqrt{7225}$   
 d)  $? - \frac{1}{8} \text{ of } \frac{2}{3} \text{ of } 1716 = \sqrt{65536} + \sqrt{2809}$   
 e) None of these  
 Q.7)  $\sqrt{33856} \times \sqrt{2809} - 81^2 = ?^2 + 33^2 + (7 \times 11)$   
 a) 43                              b) 45                              c) 47  
 d) 44                              e) 41  
 Q.8) If  $x = 4 - \frac{4}{4 + \frac{1}{4 - \frac{8}{5}}}$ , find the value of  $\frac{1}{75}x + \frac{9}{4} \times 0.5x - \frac{64}{75}x$  (round off the decimal value of x)  
 a) 0.8                              b) 0.03                              c) 0.003  
 d) 0.4                              e) None of these  
 Q.9)  $(5\sqrt{8} + \sqrt{8}) \times (4\sqrt{8} + 8\sqrt{8}) - 21^2 = ?$   
 a) 143                              b)  $72\sqrt{8}$                               c) 135  
 d)  $70\sqrt{8}$                               e) None of these  
 Q.10) Find the value of  $\frac{1}{5 + \frac{1}{5 + \frac{1}{5 + \frac{1}{5}}}}$   
 a)  $\frac{125}{649}$                               b)  $\frac{25}{649}$                               c)  $\frac{125}{49}$   
 d)  $\frac{25}{49}$                               e) None of these  
 Q.11)  $2\frac{1}{3} + \frac{41}{6} - 2\frac{2}{3} - 1\frac{1}{2} = ?$   
 a) 1                                      b) 2                                      c)  $\frac{2}{3}$   
 d) 4                                      e) None of these  
 Q.12) 189  
 a)  $85.25 + 42.76 + 8.42 - 34.65 + 76.22 - 37.52 + 48.52$   
 b)  $2 \times 126 \div 3 + 8^2 + 41$   
 c)  $160\% \text{ of } 25 + 72\% \text{ of } 50 + 178\% \text{ of } 50 + 55.55\% \text{ of } 45$   
 d)  $\sqrt{841} \times \sqrt{9} + \sqrt[3]{4913} \times \sqrt[3]{512} - 306 \div \sqrt{81}e$  e) None of these  
 Q.13) 82  
 a)  $(2^2 + 48 \div 2 - \sqrt[3]{27}) \times (243)^{\frac{1}{5}} + 7$   
 b)  $44 \times [28 \times 32 \div (28 \times 16)] - \frac{216}{6^2}$   
 c)  $23 - 17 + 45 + 25 - 6 + 8 - 2 + 5 + 1$   
 d)  $17 + 46 - 8 \div 2 \times \sqrt[3]{8} + \sqrt{169} \times 2e$  e) None of these  
 Q.14) 432.76  
 a)  $102.70 + 178.56 + 132.74 + 86.48 = x + 25.78 + 12.32 + 29.62$   
 b)  $451.14 + 202.12 + 324.93 + x = 255.75 + 351.42 + 170.86 + 432.85 + 200.07$   
 c)  $125.35 + 136.42 + 96.45 + 42.36 + 32.18$   
 d)  $63.86 + 320.15 - 32.56 + 112.73 - 31.32$   
 e) None of these  
 Q.15)  $(\sqrt{5} - 2)^2 - \sqrt{9} = -\sqrt{20} + ? - \sqrt{49}$   
 a)  $13 - \sqrt{5}$                               b)  $13 - 3\sqrt{2}$                               c)  $13 - 2\sqrt{5}$   
 d)  $\sqrt{13} - 2\sqrt{3}$                               e) None of these  
 Q.16)  $(3 \times 4)^3 \div (9 \times 16)^2 \times (64 \times 27)^2 \times 12^2 = 12^?$   
 a) 4                                      b) 9                                      c) 6  
 d) 7                                      e) 11  
 Q.17)  $\left(\frac{2}{5}\% \text{ of } 6500\right) \times \left(1\frac{1}{3} \text{ of } 84\right) + 2841 = ? + 2014$   
 a) 3793                              b) 3649                              c) 3749  
 d) 3639                              e) 3739  
 Q.18)  $7^2 \times \sqrt{196} + 389.28 + 2902.43 = ? + 421.42$   
 a) 4109.30                              b) 3556.29                              c) 3290.22  
 d) 3109.29                              e) 3212.38  
 Q.19)  $12 \times 13 + 219 \div 3 + \sqrt{841} - 12\% \text{ of } 560 = ?$   
 a) 178.5                              b) 119.4                              c) 190.8  
 d) 178.9                              e) 180.9  
 Q.20)  $5.6 \div 0.7 + 20\% \text{ of } 420 + 2.5 \times 2.4 = ?$

- a) 86                              b) 90                              c) 84  
 d) 98                              e) 96  
 Q.21)  $\left(\frac{80.25}{0.03}\right) + \left(\frac{79.2}{0.9}\right) + \left(\frac{581.25}{0.75}\right) = 1989 + ?$   
 a) 1560                              b) 1544                              c) 2645  
 d) 3163                              e) 1549  
 Q.22)  $50\% \text{ of } 1200 + 30\% \text{ of } 480 + 49\% \text{ of } \frac{5}{7} \text{ of } 1400 = ?$   
 a) 1241                              b) 1416                              c) 1412  
 d) 1234                              e) 1254  
 Q.23)  $\frac{120}{100} \times \frac{630}{72} \times \frac{8}{54} \times (?) = 11200$   
 a) 7200                              b) 6400                              c) 8100  
 d) 6300                              e) 7500  
 Q.24)  $15\frac{1}{3} + \frac{60\% \text{ of } 400}{6} - 5\frac{1}{18} = (?) + \frac{5}{18}$   
 a) 54                                      b) 55                                      c) 50  
 d) 67                                      e) 60  
 Q.25)  $20\% \text{ of } 500 + 60\% \text{ of } 240 + 30\% \text{ of } 360 = ?$   
 a) 288                                      b) 256                                      c) 352  
 d) 289                                      e) 320  
 Q.26)  $(343)^{\frac{1}{3}} \times (49)^{-2} \times (\sqrt{49})^{-3} \times (2401)^{-\frac{1}{4}} = 7^?$   
 a) -9                                      b) -7                                      c) -8  
 d) -6                                      e) -10  
 Q.27)  $\frac{2}{3} \times \frac{5}{7} \times \frac{9}{11} \times (?) = 90$   
 a) 121                                      b) 221                                      c) 251  
 d) 231                                      e) 211  
 Q.28)  $\frac{\sqrt{6.25} \times \sqrt{49} \times 63}{\sqrt{1296} \times 12 \times 7^2} \times 216 = ?$   
 a) 10.25                                      b) 10.75                                      c) 11.25  
 d) 12.50                                      e) 11.75  
 Q.29)  $\sqrt{6 + \sqrt{2 + \sqrt{43 + \sqrt{31 + \sqrt{19 + \sqrt{36}}}}}} = ?$   
 a) 6    b) 3    c) 9  
 d) 2    e) 4  
 Q.30)  $44\% \text{ of } 850 + 60\% \text{ of } 1025 = ? + 35\% \text{ of } 1880$   
 a) 331                                      b) 421                                      c) 298  
 d) 357                                      e) 341  
 Q.31)  $? = 15 + 26 + 19 \times 75 - 2185 \div 23 + 178$   
 a) 1498                                      b) 1599                                      c) 1627  
 d) 1549                                      e) 1613  
 Q.32)  $\frac{120 \times 16 - 9 \times 30}{130 \times 7 + 5 \times 38} = ?$   
 a) 2.8                                      b) 1.5                                      c) 1.9  
 d) 2.1                                      e) 1.2  
 Q.33)  $\left(\frac{9}{5}\right) + \left(\frac{4}{3}\right) \times \left(\frac{2}{3}\right) \times 2.5 = ?$   
 a) 4    b) 8    c) 10  
 d) 15    e) 6  
 Q.34)  $? = 2\frac{1}{5} + 3\frac{2}{10} - 4\frac{3}{5} + 2\frac{2}{3}$   
 a)  $2\frac{5}{14}$                                       b)  $3\frac{7}{15}$                                       c)  $3\frac{9}{14}$   
 d)  $2\frac{4}{15}$                                       e) None of these  
**D.35-36) In each of the following question, a number is given followed by five options (a), (b), (c), (d), and (e). Each option consists of x, find out the x value and give the answer in which the given number not equal to the value of x.**  
 Q.35) 250  
 a)  $50\% \text{ of } \frac{1}{8} \text{ of } \frac{1}{0.4} \text{ of } 1600 - (x) = \frac{750}{1.5} - (15^2 + 5^2)$   
 b)  $(25)^{3+\frac{1}{2}} \times (125)^{-3+\frac{1}{3}} \times 50\% \text{ of } 2^{10} = (x)$   
 c)  $-25.0505 + 250.5005 + (2 \times 12.52525) - 0.5005 = (x)$   
 d)  $\frac{2}{25} \times \frac{10^{8+5-2}}{10^{2.4} \times (3.125 + 1.875)} \times \frac{1}{2} = \frac{1}{x}$   
 e)  $11.111 + 111.1111 + 98.99 + 26.7869 = (x)$   
 Q.36) 30  
 a)  $1.321 + 12.5618 - 6.1250 - 10.9 + 32.1322 = (x)$

- b)  $((15625)^{\frac{3}{2}-\frac{1}{3}} \div (78125)^{\frac{1}{7}-1}) \times 5 \times 6 = x$   
 c)  $30 \times \frac{1}{3} \times (0.123 + 1.652 + 0.0027 + 0.2223 + 1) = x$   
 d)  $(0.236 \times 5) \times 2 + 0.083 + 26 = (x)$   
 e) Both (a) and (b)
- Q.37)  $\sqrt{\frac{(26)^2}{4}} \times (?) = (15^2 + 10^2)$   
 a) 25                      b) 24                      c) 39  
 d) 34                      e) 30
- Q.38) 30% of 2540 + (?)% of 15000 = (170.25 × 8)  
 a) 12                      b) 10                      c) 4  
 d) 6                      e) 8
- Q.39) 2434+4324+3423-434+42-434=(?)  
 a) 7235                      b) 5560                      c) 5235  
 d) 8955                      e) 9355
- Q.40) 3.213+231.23-64.324+42.354 = (?) + 0.473  
 a) 260                      b) 212                      c) 124  
 d) 224                      e) 230
- Q.41)  $5\frac{1}{2} + 11\frac{1}{3} + 8\frac{3}{5} - 1\frac{2}{3} = (?)$   
 a) 21                      b)  $21\frac{23}{29}$                       c)  $22\frac{29}{30}$   
 d)  $23\frac{23}{30}$                       e) None of these
- Q.42)  $4 \times 8 + 3 \times 2 \times 5 + 2 + 3 = (?)^2 + 3$   
 a) 10                      b) 12                      c) 9  
 d) 8                      e) 6
- Q.43)  $\frac{323}{17} + \frac{667}{23} + (?) = 7^2$   
 a) 10                      b) 16                      c) 9  
 d) 4                      e) 1
- Q.44) (64% of 1300) ÷ 8 - 4 = (?)<sup>2</sup>  
 a) 14                      b) 12                      c) 10  
 d) 9                      e) 8
- Q.45) 486 + 254 - 360 + (?) = 7<sup>3</sup> + 40  
 a) 5                      b) 7                      c) 3  
 d) 4                      e) 2
- Q.46)  $[(5 \div 2) \times 8]^2 \div 4^2 = (?) \times 2.5$   
 a) 10                      b) 12                      c) 13  
 d) 16                      e) 20
- Q.47) 11x + 25 × 340 + 24% of 300 = 9001  
 a) 42                      b) 39                      c) 45  
 d) 54                      e) 48
- Q.48) 45% of 3500 + 40% of 2400 = x<sup>2</sup> + 35  
 a) 51                      b) 52                      c) 53  
 d) 55                      e) 50
- Q.49)  $\sqrt{4761} + \sqrt[3]{9261} - \sqrt{7569} = x^2 - 1$   
 a) 3                      b) 4                      c) 5  
 d) 2                      e) 6
- Q.50) 15% of 2560 + 34 × 48 = 8x  
 a) 272                      b) 324                      c) 252  
 d) 221                      e) 232
- Q.51) 272.72 + 34.34 + 5.252 + 4737.3 + 0.388 = x  
 a) 5049                      b) 5048                      c) 5051  
 d) 5050                      e) 5052
- Q.52) 11% of 2400 +  $\frac{684}{19} + \sqrt{625} = x\%$  of 25  
 a) 1300                      b) 1500                      c) 2400  
 d) 2600                      e) None of these
- Q.53) 450 + 750 + 200 + 40% of 3000 = 13x  
 a) 300                      b) 400                      c) 500  
 d) 200                      e) 350
- Q.54) 428 + 237 + 339 + 197 +  $\frac{4500}{36} = x + 789$   
 a) 537                      b) 598                      c) 542  
 d) 582                      e) 524
- Q.55) 65% of 1800 - 45% of 2400 = x + 80  
 a) 20                      b) 30                      c) 10  
 d) 25                      e) None of these
- Q.56) 1200+1400+1600 + 2500 + 2300 = x + ( $\sqrt{1521}$ ) × 100  
 a) 4900                      b) 5100                      c) 5400  
 d) 5700                      e) 6100

- Q.57)  $\frac{24}{27} \div \frac{4}{9} \times 15 + 189.5 = ? + 2\frac{1}{2} \div \frac{5}{4}$   
 a) 221.5                      b) 198.4                      c) 222.7  
 d) 217.5                      e) 238.8
- Q.58) 23% of 678 + 15% of  $\sqrt{1024 \times 225} = ? + 2.94$   
 a) 18                      b) 16                      c) 5  
 d) 15                      e) 21
- Q.59) 38329+34287-2112-322+412=?+2311  
 a) 62183                      b) 78382                      c) 68901  
 d) 72398                      e) 68283
- Q.60)  $57 \div 3 \times 16 + 2\frac{4}{5}\%$  of 6500 = ?  
 a) 530                      b) 445                      c) 486  
 d) 587                      e) 409
- Q.61)  $2\frac{6}{7} \times 3\frac{2}{11} \times 2\frac{1}{5} = ?$   
 a) 35                      b) 20                      c) 24  
 d) 42                      e) 20
- Q.62)  $\frac{27}{16} \times \frac{24}{81} \times \frac{20}{9} \times \frac{15}{6} \div \frac{5}{36} = ?$   
 a) 27                      b) 20                      c) 16  
 d) 32                      e) 18
- Q.63) 54% of 950 + 98% of 900 - 65% of 640 + 34% of 650 = ?  
 a) 1200                      b) 1150                      c) 2130  
 d) 3200                      e) 2950
- Q.64)  $\sqrt[3]{2304} \times \sqrt[3]{729} + 651 - 1005 = ?$   
 a) 67                      b) 89                      c) 78  
 d) 87                      e) 96
- Q.65)  $13^2 - 12^2 - 5^2 + 14^2 - 230 = ?$   
 a) -13                      b) 28                      c) -34  
 d) 34                      e) 28
- Q.66)  $\frac{(\sqrt{1024} + \sqrt{256} \times 12)}{4} = ?$   
 a) 9                      b) 16                      c) 4  
 d) 6                      e) 12
- Q.67) 231.04+302.76-262.44=x+71.02  
 a) 200.34                      b) 281.45                      c) 321.01  
 d) 342.41                      e) 197.53
- Q.68) 81 × 96 ÷ 12 = x + 59.29  
 a) 541.67                      b) 648.00                      c) 588.71  
 d) 488.88                      e) 707.29
- Q.69)  $953.68 + \frac{x}{100} \times 5718 = 2028$   
 a) 100.08                      b) 18.80                      c) 142.11  
 d) 130.49                      e) 163.33
- Q.70) 999.99 × 99.9 × 9 = ?  
 a) 899091.009                      b) 989091.009  
 c) 998901.090                      d) 901998.900                      e) 899901.009
- Q.71)  $6(\frac{5}{6} - \frac{1}{4} + \frac{21}{5}) = ?$   
 a)  $10\frac{57}{60}$                       b)  $20\frac{47}{60}$                       c)  $11\frac{47}{60}$   
 d)  $10\frac{47}{60}$                       e)  $10\frac{47}{40}$
- Q.72) 450 + 798 + 27 = x/10  
 a) 12750                      b) 12350                      c) 18950  
 d) 13450                      e) 17250
- Q.73) 5643 + 13% of 200 = x - 890  
 a) 6449                      b) 6559                      c) 7449  
 d) 7500                      e) 6500
- Q.74) 45 × 20 + 360/15 = x \* 3  
 a) 308                      b) 488                      c) 368  
 d) 408                      e) 324
- Q.75) 67.5 + 89.5 + 45.5 + 95.5 = x/10  
 a) 2900                      b) 2870                      c) 2880  
 d) 3180                      e) 2980
- Q.76)  $\frac{4}{3} + \frac{3}{9} + \frac{5}{27} = \frac{x}{27}$   
 a) 48                      b) 51                      c) 34  
 d) 50                      e) None of these
- Q.77) 35% of 300 + 45% of 400 = x + 30  
 a) 245                      b) 255                      c) 260  
 d) 250                      e) 210
- Q.78) 47.5 × 3 + 25% of 350 = x  
 a) 240                      b) 230                      c) 270

- d) 290                      e) None of these
- Q.79) 400+498+689 = x + 739  
 a) 838                      b) 948                      c) 858  
 d) 868                      e) 848
- Q.80) 890 + 560 - 540 + 1082 = x + 272  
 a) 1870                      b) 1720                      c) 1470  
 d) 1560                      e) 1640
- Q.81) 45% of 300 + 25% 500 = x + 130  
 a) 260                      b) 250                      c) 130  
 d) 120                      e) 140
- Q.82) 789.6 + 10.4 + 41 = x<sup>2</sup>  
 a) Both 29 and -29  
 b) 29                      c) 841  
 d) 831                      e) None of these
- Q.83) 4233+8957+9843 = x + 8537 + 10% of 1280  
 a) 14368                      b) 15348                      c) 12358  
 d) 12138                      e) 13248
- Q.84) 48% of 500 + 250% of 100 = x - 123  
 a) 367                      b) 613                      c) 713  
 d) 723                      e) 739
- Q.85)  $\frac{918}{3} + \frac{1236}{6} + \frac{448}{4} + \frac{117}{13} = x$   
 a) 733                      b) 634                      c) 646  
 d) 633                      e) 621
- Q.86) 938 + 90 × 25 + 148/4 = 1894 + x  
 a) 1335                      b) 1115                      c) 1675  
 d) 1331                      e) 1125
- Q.87)  $(\frac{34}{7} + \frac{17}{14}) \times 28 = \frac{x}{10}$   
 a) 1600                      b) 1900                      c) 1700  
 d) 1650                      e) None of these
- Q.88) 450 + 789 + 67% 300 = x  
 a) 1540                      b) 1230                      c) 1440  
 d) 1680                      e) 1120
- Q.89) 78 × 300 + 100 × 24 = x + 75 × 200  
 a) 6040                      b) 5040                      c) 10800  
 d) 12080                      e) 11800
- Q.90) 7845 + 9053 + 1099 +  $\sqrt{529} = x - 20$   
 a) 18040                      b) 17000                      c) 19000  
 d) 21000                      e) 15000
- Q.91) 765 + 784.5 + 450.5 = x + 450  
 a) 1650                      b) 1500                      c) 1550  
 d) 1700                      e) 1800
- Q.92) 400 + 5050 + 670 +  $\sqrt{729} = x - 13$   
 a) 5160                      b) 6150                      c) 6260  
 d) 6160                      e) 6170
- Q.93)  $\sqrt{576} + \sqrt[3]{1278} = x^2$   
 a) 5                      b) 6                      c) -6  
 d) 36                      e) Either b or c
- Q.94) 78 × 15 + 140 × 20 +  $\frac{480}{12} = x$   
 a) 4120                      b) 3230                      c) 4010  
 d) 4020                      e) 3990
- Q.95) 34 × 50 + 25 × 150 + 100 = x + 800  
 a) 4350                      b) 4750                      c) 4550  
 d) 4250                      e) None of these
- Q.96) 8398 + 1092 + 594 + 400 = x  
 a) 12848                      b) 10484                      c) 11484  
 d) 9484                      e) 12128
- Q.97) 100 + 400 + 500 + 900 +  $\sqrt[3]{3375} + x = 4000$   
 a) 2185                      b) 2385                      c) 2475  
 d) 2085                      e) 2175
- Q.98) 9090 × 2 + 125 × 100 + 450 + x = 45000  
 a) 18730                      b) 18370                      c) 17830  
 d) 13870                      e) 12380
- Q.99) 895.44 + 789.56 + 9839 = x  
 a) 12434                      b) 11524                      c) 13244  
 d) 12354                      e) 13450
- Q.100) 456 + 950 + 790 + 68.5 = x  
 a) 2265.5                      b) 2275.5                      c) 2274.5  
 d) 2254.5                      e) 2264.5

- Q.101)  $60 \times 20 + 40 \times 30 + 40 \times 15 = x$   
 a) 2000      b) 4000      c) 2500  
 d) 3500      e) 3000
- Q.102)  $7485 + 9400 + 1500 = x + 13500$   
 a) 5775      b) 4885      c) 4995  
 d) 4355      e) 4915
- Q.103)  $56\% \text{ of } 200 + 39\% \text{ of } 300 = x - 45\% \text{ of } 400$   
 a) 509      b) 529      c) 429  
 d) 409      e) 419
- Q.104)  $500\% \text{ of } 200 + 50\% \text{ of } 200 + 10\% \text{ of } 200 = x$   
 a) 1210      b) 1020      c) 1220  
 d) 1120      e) 1230
- Q.105)  $80\% \text{ of } 800 + 64\% \text{ of } 300 + 40\% \text{ of } 1250 = x$   
 a) 1223      b) 1225      c) 1330  
 d) 1332      e) 1335
- Q.106)  $680 + 500 + 450 = x + 750$   
 a) 770      b) 850      c) 880  
 d) 890      e) 780
- Q.107)  $\sqrt{361}\% \text{ of } 200 + \sqrt[3]{3375}\% \text{ of } 1000 = x - 20\% \text{ of } 500$   
 a) 278      b) 288      c) 298  
 d) 308      e) 268
- Q.108)  $8495 + 9005 + 4500 = x + 3400$   
 a) 9300      b) 10300      c) 17800  
 d) 18600      e) 19200
- Q.109)  $89 \times 20 + 75 \times 4 + 400 = x$   
 a) 2580      b) 2470      c) 2360  
 d) 2560      e) 2480
- Q.110)  $890 + 6790 + 9005 + 1000 = x$   
 a) 17685      b) 16895      c) 14565  
 d) 18965      e) 17865
- Q.111)  $78 \times 30 + 40\% \text{ of } 3500 + 50 \times 50 = x$   
 a) 5350      b) 6530      c) 8900  
 d) 6140      e) 6240
- Q.112)  $75\% \text{ of } 200 + 39\% \text{ of } 500 + 40\% \text{ of } 300 = x$   
 a) 475      b) 375      c) 425  
 d) 465      e) 445
- Q.113)  $80\% \text{ of } 480 + 52\% \text{ of } 500 = x + 35\% \text{ of } 500$   
 a) 459      b) 449      c) 479  
 d) 399      e) 469
- Q.114)  $8956 + 8948 + 9304 = x + 14500$   
 a) 12708      b) 13608      c) 11508  
 d) 12408      e) 11108
- Q.115)  $\frac{\sqrt{1089}}{11} + \frac{\sqrt{2304}}{16} + \frac{\sqrt[3]{729}}{3} = 3^x$   
 a) 9      b) 3      c) 2  
 d) 1      e) 0
- Q.116)  $8900 + 6890 + 6500 + \sqrt{14400} = x$   
 a) 23410      b) 23120      c) 21340  
 d) 22310      e) 22410
- Q.117)  $75\% \text{ of } 2500 + 35\% \text{ of } 7000 + 255\% \text{ of } 2000 = x$   
 a) 9355      b) 9325      c) 9265  
 d) 9465      e) 9425
- Q.118)  $800 \times 25 + 1600 + 15\% \text{ of } 400 = x$   
 a) 22660      b) 21660      c) 22560  
 d) 21560      e) 23540
- Q.119)  $47^2 + 28^2 + 11^3 = x$   
 a) 4335      b) 4435      c) 4235  
 d) 4324      e) 4500
- Q.120)  $6700 + 40\% \text{ of } 6800 + 45 \times 20 = x$   
 a) 7872      b) 10320      c) 11430  
 d) 10120      e) 7782
- Q.121)  $\frac{54 \times 39 \times 49 \times 79}{9 \times 13 \times 98} = 79 \times x$   
 a) 49      b) 54      c) 79

- d) 9      e) 98
- Q.122)  $4500 - 678 + 8900 - 1578 = x + 3420$   
 a) 8834      b) 7734      c) 7474  
 d) 7724      e) 7234
- Q.123)  $56\% \text{ of } 2000 + 27\% \text{ of } 3000 + 45 \times 60 = x$   
 a) 4740      b) 4340      c) 4640  
 d) 4580      e) 4630
- Q.124)  $789 + 908 - 875.5 + 465 = x + 779.5$   
 a) 407      b) 509      c) 527  
 d) 577      e) 507
- Q.125)  $\frac{323}{19} \times \frac{221}{13} \times \frac{272}{16} \times \frac{238}{14} = 17^x$   
 a) 17      b) 3      c)  $17^4$   
 d) 4      e) 1
- Q.126)  $66.66 + 666.6 + 6.06 + 606.6 + 0.60 = x$   
 a) 1356.52      b) 1246.52      c) 1256.52  
 d) 1346.52      e) 1256.58
- Q.127)  $9800 + 9093 + 8909 + 9580 = 15\% \text{ of } 60000 + x$   
 a) 38382      b) 28384      c) 28942  
 d) 29832      e) 28382
- Q.128)  $6500 + 1500 + 5000 + 2350 = x + 1000$   
 a) 13450      b) 14350      c) 12350  
 d) 12450      e) None of these
- Q.129)  $48\% \text{ of } 600 + 65\% \text{ of } 900 - 55 \times 6 = x$   
 a) 563      b) 753      c) 663  
 d) 543      e) 533
- Q.130)  $650 + 755.5 + \sqrt{3481} - 545.5 = x + 450$   
 a) 479      b) 449      c) 459  
 d) 469      e) 359
- Q.131)  $\frac{4500}{67} \times \frac{134}{900} \times \frac{357}{17} = 3x$   
 a) 210      b) 3      c) 63  
 d) 70      e) 330
- Q.132)  $455.5 + 758 + 905.5 - 45.4 = x + 68.6$   
 a) 2017      b) 2010      c) 2003  
 d) 2001      e) 2005
- Q.133)  $25\% \text{ of } 4000 + 85 \times 2 + 4000 = x$   
 a) 5170      b) 5270      c) 5370  
 d) 5470      e) 5560
- Q.134)  $\frac{34(\frac{5}{2} + 1.5)}{17(\frac{3}{4} + 2.25)} = x$   
 a) 262      b) 289      c) 272  
 d) 269      e) 294
- Q.135)  $58\% \text{ of } 2000 + 36\% \text{ of } 3000 + 78\% \text{ of } 4000 = x$   
 a) 5470      b) 5360      c) 5570  
 d) 5230      e) 5260
- Q.136)  $897 + 908 + 458 + 4983 = x + 3049$   
 a) 4197      b) 4287      c) 4377  
 d) 4187      e) 4097
- Q.137)  $30\% \text{ of } 6800 + 28\% \text{ of } 7000 + \frac{496}{16} = x + 45\% \text{ of } 8000$   
 a) 531      b) 431      c) 441  
 d) 521      e) 511
- Q.138)  $4598 + 938 + 9304.5 = 4500.5 + x$   
 a) 10340      b) 1124      c) 12330  
 d) 10240      e) 12030
- Q.139)  $65 \times 30 + 150 \times 20 + 39 \times 40 = x + 30$   
 a) 6470      b) 6360      c) 6580  
 d) 6480      e) 6260
- Q.140)  $9384 + 9340 + 8230 + x = 45\% \text{ of } 65000$   
 a) 2396      b) 2496      c) 2296  
 d) 2096      e) 2196
- Q.141)  $40\% \text{ of } 6450 + 55\% \text{ of } 7500 + 65\% \text{ of } 2400 = x$   
 a) 8365      b) 8465      c) 8265  
 d) 8345      e) 8450
- Q.142)  $76\% \text{ of } 3000 + 85\% \text{ of } 4000 - 900 = x$   
 a) 4790      b) 5780      c) 4770

- d) 5770      e) 4780
- Q.143)  $7838 - 9384 + 9238 - 9458 = x - 2498$   
 a) 842      b) 948      c) 742  
 d) 732      e) 752
- Q.144)  $45 \times 72 - 89 \times 20 - \sqrt{9801} = x$   
 a) 1471      b) 1371      c) 1281  
 d) 1361      e) 1461
- Q.145)  $88 \times 70 + 99 \times 80 = x + 45\% \text{ of } 10000$   
 a) 8590      b) 8870      c) 9580  
 d) 9670      e) 9360
- Q.146)  $40^3 + 45^2 - 30^3 = x + 39\% \text{ of } 2000$   
 a) 37345      b) 38345      c) 37845  
 d) 38245      e) None of these
- Q.147)  $8934 - 9834 + 9348 - 9054 = x - 7873$   
 a) 7267      b) 7497      c) 7347  
 d) 7487      e) 7357
- Q.148)  $15\% \text{ of } 780 + 25\% \text{ of } 980 = x - 35\% \text{ of } 4300$   
 a) 1777      b) 1877      c) 1857  
 d) 1837      e) 1867
- Q.149)  $890 \times 15 - 780 \times 25 + 6788 = x$   
 a) 538      b) 638      c) 528  
 d) 548      e) 648
- Q.150)  $9300 + 2980 + 3892 + 9380 = x + 97^2$   
 a) 17143      b) 16243      c) 15143  
 d) 15773      e) 16143
- Q.151)  $3\frac{6}{7} + 4\frac{3}{2} - 6\frac{4}{3} = x$   
 a)  $2\frac{1}{42}$       b)  $1\frac{1}{42}$       c)  $1\frac{2}{42}$   
 d)  $2\frac{2}{42}$       e)  $1\frac{3}{42}$
- Q.152)  $1\frac{3}{2} + 4\frac{5}{4} - 2\frac{5}{3} = x$   
 a)  $2\frac{1}{12}$       b)  $3\frac{1}{12}$       c)  $4\frac{3}{12}$   
 d)  $4\frac{1}{12}$       e) None of these
- Q.153)  $75\% \text{ of } 4500 + 65\% \text{ of } 7500 - \frac{420}{0.3} = x$   
 a) 6750      b) 7850      c) 7750  
 d) 6850      e) None of these
- Q.154)  $8938 + \frac{340}{0.017} - 4500 = x + \frac{680}{0.17}$   
 a) 21338      b) 2043      c) 25348  
 d) 23458      e) 19438
- Q.155)  $9834 + 92^2 + 4500 = x + 101^2$   
 a) 13497      b) 14397      c) 12597  
 d) 12497      e) 12347
- Q.156)  $\frac{5! \times 7!}{6!} + 4560 + 3400 = x + 45^2$   
 a) 7665      b) 6775      c) 5775  
 d) 5875      e) 7275
- Q.157)  $9239 + 3409 + 9842 + 9734 = x + 23980$   
 a) 8948      b) 8334      c) 8224  
 d) 8244      e) 8324
- Q.158)  $4500 + 5550 + 5000 = x + 3400$   
 a) 12550      b) 13550      c) 11650  
 d) 12350      e) 13250
- Q.159)  $15\% \text{ of } 1000 + 25 \times 200 + \frac{4500}{9} = x$   
 a) 5750      b) 5550      c) 5250  
 d) 5950      e) 5650
- Q.160)  $4\frac{2}{3} + 2\frac{2}{9} - 5\frac{12}{27} = x$   
 a)  $1\frac{1}{27}$       b)  $1\frac{4}{9}$       c)  $1\frac{2}{27}$   
 d)  $\frac{2}{9}$       e)  $1\frac{3}{27}$
- Q.161)  $8\frac{4}{5} + 2\frac{4}{2} - 9\frac{12}{10} = x$   
 a) 2.6      b) 0.6      c) 1.6  
 d) 2.4      e) None of these
- Q.162)  $5680 + 3490 + 3049 = x + 6500$   
 a) 5629      b) 5319      c) 5719  
 d) 4379      e) 5219
- Q.163)  $95\% \text{ of } 10000 - 32\% \text{ of } 30000 + 35 \times 20 = x$   
 a) 500      b) 400      c) 300  
 d) 600      e) 700

- Q.164)  $\frac{9100}{70} + \frac{980}{\sqrt{2401}} + \frac{\sqrt{625}}{5} = x$   
 a) 145                      b) 155                      c) 175  
 d) 165                      e) 150
- Q.165) 30% of 5000+ 40% of 6000+ 10% of 7500 = x  
 a) 5650                      b) 4650                      c) 4560  
 d) 5550                      e) 6560
- Q.166)  $12^2 + 24^2 + 3^2 = 9^x$   
 a) 729                      b) 2                      c) 9  
 d) 3                      e) None of these
- Q.167)  $67 \times 22 + \frac{6700}{25} - 75\% \text{ of } 1000 = x$   
 a) 1092                      b) 892                      c) 992  
 d) 1024                      e) 924
- Q.168)  $6400 - 9090 + 3500 = x - 3480$   
 a) 4390                      b) 4290                      c) 4490  
 d) 4340                      e) 4440
- Q.169)  $\sqrt{1225} + \frac{\sqrt{2304}}{\sqrt{576}} + 20\% \text{ of } 350 = x$   
 a) 97                      b) 107                      c) 104  
 d) 94                      e) 114
- Q.170)  $9000 + 68\% \text{ of } 2000 + \frac{7500}{15} = x$   
 a) 10860                      b) 11760                      c) 10660  
 d) 12680                      e) None of these
- Q.171)  $3500 + 4500 + 6800 - 15000 = x - 3000$   
 a) 2600                      b) 3800                      c) 3200  
 d) 2800                      e) 3000
- Q.172) 20% of  $\frac{1}{5!}$  of 25% of 10! = ?  
 a) 1512                      b) 1482                      c) 1962  
 d) 1872                      e) 1562
- Q.173)  $\sqrt{599 + \sqrt{651 + \sqrt{589 + 30 + \sqrt{36}}}} = ?$   
 a) 24                      b) 18                      c) 20  
 d) 25                      e) 19
- Q.174) 55% of 7820 - ?% of 6250 = 585 + 60% of 1960  
 a) 50                      b) 10                      c) 20  
 d) 30                      e) 40
- Q.175)  $(203 \div 7) \times (119 \div 7) - (133 \div 7) \times (91 \div 7) = 3 \times ?$   
 a) 92                      b) 82                      c) 72  
 d) 52                      e) 62
- Q.176)  $(0.64 \div 0.8) + 19.2 + (2.7 \div 0.03) = 11 \times ?$   
 a) 8                      b) 9                      c) 20  
 d) 10                      e) 11
- Q.177)  $(161 \div 23)^3 + (203 \div 7)^2 - (892 \div 4) = (?)^2$   
 a) 20                      b) 26                      c) 33  
 d) 31                      e) 32
- Q.178)  $\frac{1}{9} \times \left[ 1\frac{2}{7} - \left( \frac{3}{7} + \frac{2}{7} \right) - \frac{1}{7} \right] = ?$   
 a) 8/21                      b) 5/21                      c) 4/21  
 d) 2/21                      e) 1/21
- Q.179)  $962 \times 2\frac{1}{5} + 5\frac{1}{5} \div 8\frac{2}{3} = ?$   
 a) 2118                      b) 2119                      c) 2117  
 d) 2120                      e) 2121
- Q.180)  $\frac{\frac{36}{6} - \frac{4}{12} + \frac{144}{6} - \frac{81}{9}}{\frac{12}{12} + \frac{9}{9}} \times (18 \div 5) = ?$   
 a) -1                      b) 0                      c) 2  
 d) 1                      e) 3
- Q.181)  $\frac{5}{6} \div \frac{6}{7} \times ? - \frac{8}{9} \div \frac{1}{5} + \frac{3}{4} \times 3\frac{1}{3} = 2\frac{7}{9}$   
 a) 8                      b) 4                      c) 5  
 d) 7                      e) 6
- Q.182)  $\sqrt{13^2 \times 12 \div 5 + (5)^3 + 45.4} = (?)^{\frac{1}{2}}$   
 a) 576                      b) 625                      c) 729  
 d) 529                      e) 824
- Q.183)  $\frac{5}{20} \div \frac{5}{14} \text{ of } \left( 2\frac{4}{20} + 2\frac{3}{10} \right) + \frac{1}{10} \div 1\frac{2}{10} - \frac{2}{10} - \frac{2}{60} = ?$   
 a) 4                      b) 3                      c) 5  
 d) 6                      e) 7

- Q.184)  $(1.96)^4 \div (2744 \div 1000)^3 \times (0.14 \times 10)^3 = (1.4)^?$   
 a) -1                      b) 0                      c) 1  
 d) 2                      e) -2
- Q.185)  $\frac{20}{24} \text{ of } 576 \div 60 + (343 \times 2) \div 14 - 49 = ?$   
 a) 9                      b) 8                      c) 7  
 d) 6                      e) 10
- Q.186)  $2 + (54 \div 3) + 8(7 - 4) + 15 = \sqrt[3]{216} + ?$   
 a) 55                      b) 54                      c) 53  
 d) 56                      e) 57
- Q.187)  $\sqrt{576} \times 25 + 19 \times (4)2 - 609 \div 29 = ?$   
 a) 720                      b) 750                      c) 740  
 d) 731                      e) 700
- Q.188)  $32 \times \left\{ \left( \frac{4}{5} \right)^2 \times \left( \frac{5}{7} \right)^2 \times \left( \frac{7}{8} \right)^2 \right\} = ?$   
 a) 5                      b) 6                      c) 7  
 d) 8                      e) 9
- Q.189) 50% of  $\{186 \div 3 \times 30 \div 6 \times 60 \div 12 + (34 \times 64)\} = ?$   
 a) 1750                      b) 1754                      c) 1863  
 d) 1850                      e) 1650
- Q.190)  $4\frac{1}{9} \times 4\frac{1}{2} \div 20\frac{23}{16} \times 1\frac{36}{111} \times 1\frac{3}{4} \times x = 16$   
 a) 8                      b) 9                      c) 10  
 d) 11                      e) 12
- Q.191)  $1\frac{7}{8} + 2\frac{5}{4} + 3\frac{1}{8} - 5\frac{1}{4} = \frac{3}{8} \times x^3$   
 a) 3                      b) 2                      c) 4  
 d) 5                      e) 6
- Q.192)  $\frac{5}{11} \text{ of } \frac{2}{17} \text{ of } 3\frac{6}{15} \text{ of } 1\frac{5}{17} \text{ of } x = 1960$   
 a) 8550                      b) 8440                      c) 8330  
 d) 8660                      e) 8770
- Q.193)  $\left( \frac{3}{5} + \frac{2}{7} \right) + \left( \frac{3}{9} + \frac{2}{5} \right) = 5\frac{2}{3} \times \frac{x}{7}$   
 a) 5                      b) 4                      c) 3  
 d) 2                      e) 6
- Q.194)  $2\frac{2}{7} \times 2\frac{3}{6} \times 1\frac{4}{5} \div 12\frac{9}{35} \times 3\frac{2}{3} = \frac{5}{13} \times ?$   
 a) 8                      b) 9                      c) 7  
 d) 6                      e) 5
- Q.195)  $\frac{(82-62)^2}{2^3} + \frac{5}{7} \text{ of } \frac{x}{125} = 60$   
 a) 1650                      b) 1750                      c) 1850  
 d) 1900                      e) 1800
- Q.196)  $2 - \frac{23}{25} \div \frac{115}{125} + \frac{138}{150} = ? - \frac{2}{23}$   
 a) -1                      b) 0                      c) 2  
 d) 3                      e) 1
- Q.197)  $x = 20\% \text{ of } 400 + 35\% \text{ of } 540 + 40\% \text{ of } 1600 - 20\% \text{ of } 200$   
 a) 869                      b) 839                      c) 891  
 d) 849                      e) None of these
- Q.198)  $24^x = \frac{((3 \times \sqrt{64})^4)^6 \times ((6 \times \sqrt{16})^2)^4}{(\sqrt{576})^8}$   
 a) 26                      b) 34                      c) 24  
 d) 28                      e) 22
- Q.199)  $x = 2\frac{3}{15} + 4\frac{2}{5} + 6\frac{3}{4} + 7\frac{3}{20}$   
 a) 14.5                      b) 3                      c) 12.5  
 d) 20.5                      e) 25
- Q.200)  $x = (4^2 + 64 \div 4 - \sqrt[3]{64}) \times (1024)^{\frac{1}{5}}$   
 a) 36                      b) 64                      c) 112  
 d) 4                      e) 24
- Q.201)  $0.7^x = 0.7^{-8} \times 0.7^{-3} \times (0.07 \times 10)^{-2} \times 0.49^{11} \times 0.343^3$   
 a) 18                      b) 81                      c) 27  
 d) 49                      e) 9
- Q.202) 50% of 400 + 20% of 150 =  $\frac{5}{4} ? - 40\% \text{ of } 100 - 80\% \text{ of } 600$   
 a) 800                      b) 600                      c) 900  
 d) 950                      e) 650
- Q.203)  $x = \sqrt{784} \times \sqrt{16} \text{ of } 30\% \text{ of } 50 + 306 \text{ of } 20\% \text{ of } 325 \div \sqrt{81}$   
 a) 3480                      b) 3780                      c) 3152

- d) 3960                      e) 3890
- Q.204)  $x^2 = 25\% \text{ of } \frac{1}{9} \text{ of } 324 - 8 \div 2 \times \sqrt[3]{27} + \sqrt{196} \times 2$   
 a) 9                      b) 8                      c) 6  
 d) 5                      e) 7
- Q.205)  $\sqrt{930 + \sqrt{931 + \sqrt{850 + \sqrt{2450 + \sqrt{2500}}}}} = x$   
 a) 34                      b) 35                      c) 31  
 d) 25                      e) None of these
- Q.206)  $x = 25\% \text{ of } 244 + 32 \times [25 \times 44 \div 55] - 343 - 7^2$   
 a) 346                      b) 309                      c) 246  
 d) 248                      e) 348
- Q.207)  $(128 \div 8) \times (240 \div (6 \times 20 \div 5)) + 44 \times \frac{13}{1456} \times 112 = 2x$   
 a) 302                      b) 202                      c) 102  
 d) 404                      e) None of these
- Q.208)  $x = \frac{446}{28} \times \frac{224}{35} \times \frac{245}{16} \div 1561 + 45\% \text{ of } 360$   
 a) 163                      b) 172                      c) 164  
 d) 148                      e) None of these
- Q.209)  $\frac{4^2 \times 6^2}{2^3} + \frac{5^4 \times 2^6}{100} + \frac{(6^2 + 4^3)}{10} = x - 110$   
 a) 572                      b) 592                      c) 582  
 d) 528                      e) None of these
- Q.210)  $x^3 = (675) \div (9 \times 15) + \sqrt{484} + (1058 \div 46 + 98)$   
 a) 27                      b) 81                      c) 9  
 d) 5                      e) None of these
- Q.211) 120% of 950 + 75% of 120 = 75% of 240 + 10x  
 a) 161                      b) 163                      c) 158  
 d) 159                      e) 105
- Q.212)  $(7 \times 3)^2 \times (\sqrt{7})^4 \div (7)^3 - 6 = (5)^2 + x$   
 a) 32                      b) 20                      c) 19  
 d) 18                      e) 21
- Q.213)  $x = 40\% \text{ of } 1200 + \frac{7}{5} \text{ of } 40 - \frac{3}{8} \text{ of } 72 + 60\% \text{ of } 625$   
 a) 650                      b) 884                      c) 710  
 d) 670                      e) None of these
- Q.214)  $x = \frac{(18)^2 - (4)^3 + 10^2}{(3)^2 - (2)^2} + (196 \div 7 \times 38 \div 19)$   
 a) 64                      b) 74                      c) 128  
 d) 78                      e) 80
- Q.215) 10% of 50x =  $\left( \frac{190}{5} \right) \div \left( \frac{360}{60} \right) \times 240$   
 a) 304                      b) 344                      c) 302  
 d) 298                      e) None of these
- Q.216)  $(30\% \text{ of } 740) + x + (15\% \text{ of } 280) = 140\% \text{ of } 340$   
 a) 335                      b) 187                      c) 235  
 d) 212                      e) None of these
- Q.217)  $\frac{x}{8} = \frac{32}{4} \text{ of } \sqrt[3]{256} + (15\% \text{ of } 380)$   
 a) 1649                      b) 1480                      c) 8123  
 d) 363                      e) None of these
- Q.218)  $5\frac{1}{3} + \frac{25\% \text{ of } 160}{9} - \frac{7}{9} = x - 15\% \text{ of } 120$   
 a) 18                      b) 36                      c) 32  
 d) 27                      e) None of these.
- Q.219)  $x\% \text{ of } 25 = 12\% \text{ of } 550 + 40\% \text{ of } 80$   
 a) 422                      b) 346                      c) 392  
 d) 490                      e) None of these
- Q.220)  $\sqrt{3550 + \sqrt{2455 + \sqrt{2025}}} = x$   
 a) 60                      b) 70                      c) 80  
 d) 50                      e) None of these
- Q.221) 45% of 400 + 35% of 440 + 30% of 9000 +  $\frac{4}{5} \text{ of } 550 = x$   
 a) 58150                      b) 5770                      c) 5620  
 d) 5750                      e) 3474

- Q.222)  $3\frac{2}{12}$  of  $\frac{2}{16}$  of  $\frac{3}{15}$  of  $\frac{4}{19}$  of 1860 =?  
 a) 31                      b) 32                      c) 33  
 d) 34                      e) 35
- Q.223)  $2\frac{8}{9} + 4\frac{5}{6} + 5\frac{3}{4} - 9\frac{5}{12} = \frac{1}{9}$  of x  
 a) 35                      b) 36.5                      c) 34.5  
 d) 33.5                      e) None of these
- Q.224)  $740 \div (10\{7 \times 3 + 2(75 - 4 \times (13 \times 12 \div 6))\}) = 2x$   
 a) 1                      b) 0                      c) -1  
 d) 2                      e) -2
- Q.225)  $\sqrt{0.5 + \sqrt{0.25 + \sqrt{3.82 + \sqrt{0.0324}}}} = ?$   
 a) 2                      b) 3                      c) 4  
 d) 5                      e)  $\sqrt{2}$
- Q.226)  $\sqrt{3\frac{5}{25} + \sqrt{2\frac{6}{9} - \sqrt{(2 + \frac{7}{9})}} = (?)^2$   
 a) 5.6                      b) 4.2                      c) 7.2  
 d) 6.4                      e) None of these
- Q.227)  $(4\sqrt{3} \times 3\sqrt{12}) \times (2197 \div 169) \times (1\frac{1}{6}) \times \frac{1}{7} = ?$   
 a) 140                      b) 136                      c) 156  
 d) 175                      e) 196
- Q.228)  $\sqrt{\frac{(15+24 \times 0.5)}{\sqrt{10.8+?}}} = 3$   
 a) 1                      b) 1.5                      c) 2  
 d) 1.2                      e) 2.4
- Q.229)  $\frac{3}{7}$  of 329 +  $\frac{4}{11}$  of 2530 = x<sup>2</sup> + 37  
 a) 16                      b) 32                      c) 18  
 d) 36                      e) None of these
- Q.230)  $\sqrt{(2 + \frac{1}{144})} \div \sqrt{(1 + \frac{49}{576})} \times \frac{27}{34} = ? \div 25$   
 a) 9                      b) 18                      c) 27  
 d) 81                      e) None of these
- Q.231)  $[(5\sqrt{7} + \sqrt{7}) \times (4\sqrt{7} + 8\sqrt{7})] - (19)^2 = ?$   
 a) 143                      b) 154                      c) 166  
 d) 128                      e) 165
- Q.232)  $\frac{2\frac{1}{3} \times \frac{3}{2} \times \frac{12}{9}}{4\frac{5}{7} \times \frac{1}{7} \times (\frac{3}{2} + \frac{2}{2})} = \frac{1}{x}$   
 a) 90                      b) 87                      c) 91  
 d) 92                      e) 93
- Q.233)  $12 - [9\frac{1}{2} + \{7 - (6 - 1\frac{1}{2} + 5)\}] = x$   
 a) 7                      b) 6                      c) 5  
 d) 8                      e) 9
- Q.234)  $\frac{21.5}{5} + \frac{21}{6} - \frac{13.5}{15} = \left[\frac{?}{4}\right] + \frac{9}{10}$   
 a) 12564                      b) 12865                      c) 14664  
 d) 13824                      e) None of these
- Q.235)  $\frac{\frac{3}{2} \times \frac{1}{2} \times \frac{3}{2}}{\frac{3}{2} \times \frac{1}{2} \times \frac{3}{2}} \div \frac{1}{8} = ?$   
 a) 2                      b) 16                      c) 24  
 d) 32                      e) 8
- Q.236)  $10\frac{1}{2} + [8\frac{1}{2} + \{6 - (7 - (6 - 4))\}]$   
 a) 10                      b) 20                      c) 30  
 d) 40                      e) 35
- Q.237)  $\frac{4 \times 4 \times 3 \times 3}{\frac{4}{9} \times \frac{3}{9} \times \frac{3}{9}} = ?$   
 a) 7/9                      b) 8/9                      c) 5/9  
 d) 4/9                      e) 2/9
- Q.238)  $7\frac{1}{15} + \frac{91}{20} + \frac{85}{12} - \frac{261}{30} = ?$   
 a) 8                      b) 9                      c) 6  
 d) 10                      e) None of these
- Q.239)  $29^2 + 59^2 - 7^2 = 7^3 + 19^2 + 246 + 2^3$   
 a) 58                      b) 85                      c) 89  
 d) 105                      e) None of these
- Q.240) 25% of 4/5 of 50% of 720 + 4/5 of 6/7 of 350 =?  
 a) 354                      b) 312                      c) 289  
 d) 225                      e) 221

- Q.241) 80% of 1320 + 60% of 1960 - 2% of 1000 = ?% of 8400  
 a) 25.8                      b) 23.6                      c) 26.33  
 d) 27.8                      e) 29.2
- Q.242)  $13 \times 15 - 579 \div 3 + ? = 32^2$   
 a) 575                      b) 634                      c) 765  
 d) 876                      e) None of these
- Q.243)  $\frac{1}{2}$  of 20% of  $\frac{4}{5}$  of 3600 +  $\frac{1}{4}$  of 65700 =?  
 a) 16713                      b) 1967                      c) 39645  
 d) 25445                      e) 34225
- Q.244)  $\sqrt{95 + 26} + \frac{1}{3}$  of  $\frac{1}{5}$  of 360 =?  
 a) 23                      b) 35                      c) 38  
 d) 43                      e) 54
- Q.245) 40% of 350 + 30% of 720 + 20% of 640 = (?)<sup>2</sup>  
 a) 20                      b) 10                      c) 22  
 d) 25                      e) 18
- Q.246)  $\sqrt{0.64} + \frac{1}{3}$  of 2.4 +  $\frac{1}{5}$  of 2 = ?  
 a) 3                      b) 0                      c) 1  
 d) 2                      e) 2.8
- Q.247)  $4\frac{1}{2} + \frac{31}{3} + \frac{51}{4} - \frac{21}{3} - \frac{21}{4} - \frac{11}{2} = \frac{?}{12}$   
 a) 113                      b) 114                      c) 118  
 d) 116                      e) 117
- Q.248)  $3.9 \times 1.5 + 25\%$  of 940 +  $2.4 \times 1.2 = ?$   
 a) 278.86                      b) 243.7                      c) 262.73  
 d) 268.12                      e) 262.45
- Q.249)  $(\frac{80.25}{0.03}) + (\frac{79.2}{0.9}) + (\frac{581.25}{0.75}) = 1989 + ?$   
 a) 1560                      b) 1544                      c) 2645  
 d) 3163                      e) 1549
- Q.250) 25% of 500 + 30% of 240 + 35% of  $\frac{5}{7}$  of 860 =?  
 a) 241                      b) 416                      c) 412  
 d) 242                      e) 254

**SIMPLIFICATION**

1. b, 2. c, 3. a, 4. d, 5. a, 6. d, 7. b, 8. a, 9. c, 10. a, 11. e, 12. c, 13. d, 14. d, 15. c, 16. d, 17. e, 18. b, 19. c, 20. d, 21. e, 22. d, 23. a, 24. c, 25. c, 26. a, 27. d, 28. c, 29. b, 30. a, 31. d, 32. b, 33. c, 34. b, 35. e, 36. d, 37. a, 38. c, 39. e, 40. b, 41. d, 42. d, 43. e, 44. c, 45. c, 46. a, 47. b, 48. e, 49. d, 50. c, 51. d, 52. a, 53. d, 54. a, 55. c, 56. b, 57. d, 58. d, 59. e, 60. c, 61. b, 62. b, 63. a, 64. c, 65. c, 66. d, 67. a, 68. c, 69. b, 70. a, 71. d, 72. a, 73. b, 74. a, 75. e, 76. d, 77. b, 78. b, 79. e, 80. b, 81. c, 82. a, 83. a, 84. b, 85. d, 86. d, 87. c, 88. c, 89. c, 90. a, 91. c, 92. d, 93. e, 94. c, 95. b, 96. b, 97. d, 98. d, 99. b, 100. e, 101. e, 102. b, 103. d, 104. d, 105. d, 106. c, 107. b, 108. d, 109. e, 110. a, 111. e, 112. d, 113. e, 114. a, 115. c, 116. e, 117. e, 118. b, 119. d, 120. b, 121. d, 122. d, 123. e, 124. e, 125. d, 126. d, 127. e, 128. b, 129. d, 130. d, 131. d, 132. e, 133. a, 134. c, 135. b, 136. a, 137. b, 138. a, 139. d, 140. c, 141. c, 142. e, 143. d, 144. d, 145. c, 146. d, 147. a, 148. e, 149. b, 150. e, 151. a, 152. d, 153. d, 154. b, 155. c, 156. b, 157. d, 158. c, 159. e, 160. b, 161. a, 162. c, 163. d, 164. b, 165. b, 166. d, 167. c, 168. b, 169. b, 170. a, 171. d, 172. a, 173. d, 174. a, 175. b, 176. d, 177. d, 178. e, 179. c, 180. d, 181. e, 182. a, 183. b, 184. d, 185. b, 186. c, 187. d, 188. d, 189. c, 190. a, 191. b, 192. c, 193. d, 194. a, 195. b, 196. e, 197. a, 198. c, 199. d, 200. c, 201. a, 202. b, 203. e, 204. d, 205. c, 206. b, 207. c, 208. a, 209. b, 210. d, 211. e, 212. a, 213. b, 214. c, 215. a, 216. d, 217. b, 218. d, 219. c, 220. a, 221. e, 222. a, 223. b, 224. c, 225. e, 226. b, 227. c, 228. d, 229. b, 230. c, 231. a, 232. b, 233. c, 234. d, 235. e, 236. b, 237. a,

238. d, 239. a, 240. b, 241. c, 242. e, 243. a, 244. b, 245. c, 246. d, 247. c, 248. b, 249. e, 250. c

**BANKING AWARENESS**

1. a, 2. b, 3. c, 4. e, 5. e, 6. a, 7. a, 8. a, 9. a, 10. b, 11. e, 12. a, 13. d, 14. b, 15. a, 16. c, 17. d, 18. a, 19. b, 20. c, 21. b, 22. a, 23. c, 24. a, 25. a, 26. c, 27. a, 28. b, 29. c, 30. a, 31. a, 32. c, 33. d, 34. a, 35. c, 36. c, 37. c, 38. a, 39. d, 40. d, 41. d, 42. a, 43. d, 44. c, 45. d, 46. b, 47. c, 48. a, 49. a, 50. a, 51. a, 52. c, 53. b, 54. a, 55. b, 56. a, 57. a, 58. c, 59. a, 60. d, 61. a, 62. a, 63. a, 64. b, 65. a, 66. b, 67. b, 68. a, 69. d, 70. a, 71. a, 72. a, 73. b, 74. d, 75. a, 76. b, 77. a, 78. b, 79. a, 80. a, 81. b, 82. b, 83. c, 84. a, 85. a, 86. c, 87. b, 88. b, 89. a, 90. a, 91. b, 92. b, 93. b, 94. a, 95. a, 96. a, 97. a, 98. c, 99. a, 100. b, 101. b, 102. b, 103. e, 104. d, 105. a, 106. a, 107. b, 108. a, 109. c, 110. a, 111. b, 112. b, 113. a, 114. b, 115. a, 116. b, 117. a, 118. a, 119. b, 120. a, 121. b, 122. a, 123. a, 124. a, 125. b, 126. b, 127. a, 128. c, 129. a, 130. a, 131. a, 132. a, 133. b, 134. d, 135. c, 136. c, 137. c, 138. a, 139. e, 140. b, 141. b, 142. d, 143. a, 144. a, 145. d, 146. c, 147. c, 148. e, 149. b, 150. c, 151. a, 152. b, 153. d, 154. b, 155. a, 156. d, 157. a, 158. d, 159. c, 160. b, 161. c, 162. c, 163. c, 164. b, 165. c, 166. c, 167. c, 168. d, 169. b, 170. b, 171. c, 172. c, 173. c, 174. e, 175. d, 176. c, 177. c, 178. b, 179. d, 180. c, 181. c, 182. e, 183. c, 184. d, 185. d, 186. a, 187. e, 188. c, 189. a, 190. b, 191. b, 192. c, 193. c, 194. b, 195. b, 196. c, 197. b, 198. a, 199. b, 200. b

**CURRENT AFFAIRS QUIZ**

1. e, 2. b, 3. d, 4. c, 5. d, 6. c, 7. b, 8. d, 9. d, 10. c, 11. b, 12. d, 13. c, 14. b, 15. d, 16. b, 17. e, 18. b, 19. d, 20. c, 21. b, 22. a, 23. d, 24. b, 25. b, 26. c, 27. b, 28. c, 29. b, 30. b, 31. d, 32. b, 33. d, 34. d, 35. c, 36. d, 37. d, 38. c, 39. c, 40. a, 41. b, 42. c, 43. d, 44. d, 45. e, 46. e, 47. b, 48. c, 49. b, 50. c, 51. c, 52. c, 53. d, 54. d, 55. a, 56. e, 57. b, 58. e, 59. c, 60. a, 61. c, 62. b, 63. c, 64. c, 65. d, 66. d, 67. a, 68. c, 69. c, 70. c, 71. c, 72. c, 73. d, 74. a, 75. b, 76. e, 77. c, 78. c, 79. b, 80. a, 81. a, 82. d, 83. b, 84. d, 85. e, 86. e, 87. d, 88. e, 89. b, 90. d, 91. b, 92. c, 93. b, 94. d, 95. a, 96. d, 97. a, 98. b, 99. b, 100. b, 101. c, 102. b, 103. a, 104. d, 105. e, 106. b, 107. c, 108. c, 109. d, 110. c, 111. c, 112. d, 113. d, 114. b, 115. a, 116. b, 117. c, 118. c, 119. c, 120. c, 121. d, 122. a, 123. e, 124. a, 125. c, 126. a, 127. b, 128. c, 129. c, 130. b, 131. c, 132. d, 133. b, 134. b, 135. b, 136. b, 137. c, 138. c, 139. b, 140. b, 141. c, 142. a, 143. d, 144. a, 145. e, 146. a, 147. b, 148. a, 149. e, 150. c, 151. c, 152. b, 153. c, 154. c, 155. e, 156. c, 157. b, 158. d, 159. c, 160. e, 161. b, 162. d, 163. c, 164. e, 165. c, 166. b, 167. a, 168. b, 169. a, 170. d, 171. c, 172. b, 173. e, 174. d, 175. d, 176. a, 177. b, 178. e, 179. e, 180. b, 181. c, 182. e, 183. a, 184. b, 185. c, 186. c, 187. a, 188. a, 189. b, 190. d, 191. d, 192. b, 193. e, 194. e, 195. b, 196. e, 197. c, 198. c, 199. d, 200. d, 201. d, 202. e, 203. b, 204. e, 205. b, 206. e, 207. e, 208. c, 209. b, 210. c, 211. c, 212. d, 213. b, 214. c, 215. e, 216. d, 217. c, 218. b, 219. e, 220. e