

## **English Quiz New Pattern**

1. The Reserve Bank of India has asked banks to submit financial statements for the first half (H1) of the fiscal year by November 30 with regard to the Indian Accounting Standards (Ind-AS). \_\_\_\_\_ "The RBI is expecting a rough, first-cut reporting from banks with regard to pro forma Ind-AS financial statements for the half year by November 30," Sudarshan Sen, Executive Director of RBI, said at a seminar at New Delhi.

A) The RBI director said capacity building, both in terms of human and IT resources, is the need of the hour for banks to follow Ind-AS convergence with International Financial Reporting Standards from April 2018.

B) "But this is again a huge challenge, especially in public sector banks. There are processes involved in upgrading software and hardware. It takes time. There are approvals required and there are budgets to be made. It is a big challenge as to how they would be able to meet the timelines given by us," Sen said.

C) It will help the Reserve Bank of India (RBI) to ascertain the difficulties faced by the banks as part of its transition to International Financial Reporting Standards from April 2018, a top RBI official said at an industry lobby's event here on October 7.

D) "Banks will have to put in very robust systems in place and make efforts and expenses to meet the requirements in this regard," he added.

E) He said that the RBI will have to review various regulations and bring them in tune with the Ind AS.

Answer-3

2. The \_\_\_\_\_ of the Indian central bank's maiden monetary policy committee (MPC) meeting, released on Tuesday, showed that broad concerns over economic growth and relief from the pullback in inflation \_\_\_\_\_ the bank's recent rate cut decision.

A) details, lead

B) minutes, examined

C) information, relegated

D) minutes, spurred

E) employing, reached

Answer-4

3. Private sector lender Kotak Mahindra Bank has started an 'Innovation Lab' in Bengaluru to tap into the best technology that impacts its operations, and is open to investing in start-ups, a senior company official has said. "We started an 'Innovation Lab' recently which is right now a dedicated space from where we are partnering with start-ups in the fintech space to test concepts and launch them into commercial products," Kotak Bank's chief digital officer Deepak Sharma told PTI.

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- A) "We are open to investments in other start-ups as well but do not have a dedicated fund now," he said.
- B) The fourth largest private sector bank has put together a seven-member core team which is working with an equal number of start-ups in the artificial intelligence, analytics, biometric or iris scanning and machine learning space.
- C) Domestic lenders, especially those in the private sector, have been increasing their engagement with the fledgling fintech start-up community to tap into the technologies of the future which will help them stay relevant.
- D) Suresh Prabhu has said in Rajya Sabha that the Rail Budget should be merged with the general budget.
- E) A report in ToI quoting Finance Ministry sources claimed that Arun Jaitley has given his nod for the merger of the Union Rail Budget with the Union Budget from next year.

**Answer-2**

4. National Award winning lyricist Na Muthukumar died in Chennai on Sunday due to jaundice, a source said. \_\_\_\_\_ "He passed away at his residence. He was suffering from high fever and succumbed to jaundice," the source close told IANS.

- A) Can't believe this. Na Muthukumar is no more... He's written more than 200 songs in my films. A huge loss. May god give strength to his family," Prakash tweeted.
- B) Prakash added that his musical career started with Muthukumar's song Veyilodu Vilayadi from the National Award winning Tamil film Veyyil.
- C) Two of his songs Aanandha Yazhai Meetugiraai (from Thanga Meengal) and Azhage Azhage (from Saivam) fetched him National Awards.
- D) He was 41.
- E) Some of his other popular songs include Suttum Vizhi, Devathaiyai Kandaen, Mun Andhi and Venillave.

**Answer-4**

5. In July 2015, a quantum-computing lab jointly established by Chinese Academy of Science and Chinese Internet giant Alibaba opened in Shanghai. The lab is expected

to produce a general-purpose quantum computer prototype with 50 to 100 quantum bits by 2030. \_\_\_\_\_.

- A) Such powerful computing ability is also viewed as a threat in that it could make everything on a conventional computer hackable.
- B) China will complete and put into operation the world's first secure quantum communication backbone network, the Beijing-Shanghai backbone network, later this year, Pan Jianwei, academician of Chinese Academy of Science and chief scientist of quantum communication satellite project said.
- C) The 2,000-kilometer backbone network will be used in the fields of finance, electronics and government affairs.
- D) The satellite and the ground-based network will ensure the secure passage of information, Pan said.
- E) Pan reckoned that quantum communication will enter everyday life in about 10 years, securing online banking and payments.

**Answer-1**

6. Jelagat Sumgong became the first Kenyan to win the women's Olympics marathon on Sunday, delivering her country's first gold of the Rio de Janeiro Games.

\_\_\_\_\_ World champion Mare Dibaba of Ethiopia took the bronze.

- A) Sumgong completed the course in 2 hours, 24 minutes, 4 seconds ahead of Kenyan-born Eunice Kirwa, who now runs for Bahrain.
- B) Sumgong, 31, bided her time throughout the race, staying with the leading pack and not moving ahead until the final kilometres.
- C) Belarusian Volha Mazuronak, 27, shook up the pack halfway through, taking the lead and briefly pulling ahead of the lead group.
- D) The move pushed the pace, stringing out what had been a lead pack of more than two dozen runners, causing some to drop back.
- E) It was the first in a series of attacks by the first-time Olympian, who was ultimately unable to sustain the pace and was dropped by the leaders in the closing stages before finishing fifth.

Correct answer: A

Directions: In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound).

7. Haryana chief minister Manohar Lal Khattar on Monday hoisted the national flag in Sirsa town and announced projects worth Rs 2,000 crore to make the water of the Yamuna river available to the state. \_\_\_\_\_ He

said already Rs 1,657 crore has been allocated for the implementation of 'Swaran Jayanti' schemes in this fiscal.

A) "We are open to investments in other start-ups as well but do not have a dedicated fund now," he said.

B) On the Sutlej-Yamuna Link (SYL) canal row between Haryana and Punjab, he said the state was committed to complete the canal and to ensure that Haryana gets its legitimate share of water from the Ravi and Beas rivers.

C) A colourful cultural programme was organized by school students here. Similar Independence Day functions were also organized in all district headquarters.

D) Khattar said to utilize the surplus water of the Yamuna during the monsoon, his government is preparing five projects with an outlay of Rs 2,000 crore to make available 5,000 cusecs of water to the people of the state.

E) The government plans to establish at least one centre of excellence for fruits and vegetables in each district, while seven such centres have already been established, he said.

Correct answer: D

8. On the occasion of the 70th Independence Day, Maharashtra launched the country's first comprehensive 'Crime Criminal Tracking Network System' through 42 cyber labs inaugurated simultaneously here on Monday. Chief Minister Devendra Fadnavis, while launching the CCTNS, announced that the whole of Mumbai would be under closed-circuit television monitoring by October, while similar projects are underway in other major cities like Pune and Nagpur. Under the CCTNS, the state government will raise a special cyber police force of around 1,000 policemen well trained to handle the growing incidents of cyber crimes, he added.

A) Chief Minister Devendra Fadnavis, while launching the CCTNS, announced that the whole of Mumbai would be under closed-circuit television monitoring by October, while similar projects are underway in other major cities like Pune and Nagpur

B) The services of the cyber labs, linked by secure high-speed fibre optic cable network, will be available to address security concerns of private organisations and banks among others, Fadnavis added.

C) The Centre for Development of Advanced Computing (CDAC), Pune, was instrumental in completing the work on setting up the 42 cyber labs across the state in just three weeks, said Inspector General of Police Brijesh Singh, IT expert and Cyber and Crimes against Women Cell in the Mantralaya.

D) Director General of Police Satish Mathur said as the country gets linked through information technology, hackers attempt to break it.

E) He said law and order situations are created on social media networking sites which would henceforth be tackled effectively through the cyber labs.

Correct answer: A

9. The Madhya Pradesh government will soon give its employees salary and allowances as recommended by the 7th Pay Commission and also confirm daily wagers in service,

Chief Minister Shivraj Singh Chouhan announced on Monday.\_\_\_\_\_. He said the daily wagers confirmed in service would be suitably adjusted in various departments according to their qualifications.

- A) "We are open to investments in other start-ups as well but do not have a dedicated fund now," he said.
- B) This panel will work for job creation in the state
- C) Chouhan said that an 'employment cabinet' would be formed with an aim to provide more and better job opportunities to the youths in the state.
- D) Speaking after unfurling the tricolour on the Independence Day at the Motilal Nehru Stadium in the state capital, the Chief Minister also announced an increase in the social security pensions in the state
- E) The Chief Minister said the state's development rate was 10 per cent while agriculture was growing at the rate of 20 per cent per annum.

Correct answer: D

10. RBI has questioned the decision of a 21-bank consortium led by UCO Bank to extend a staggering Rs 5,262-crore loan to Kolkata-based rice trading firm REI Agro which was found to be involved in fraudulent activities.\_\_\_\_\_. The clarifications were sought in the light of RBI's master circular on fraud, sources said, adding that there seems to be violation of its directions on fraud.

- A) CBI too in their enquiry found that the REI Agro was involved in fraudulent activities.
- B) As per the RBI master circular on frauds, banks are required to put in place a framework for loan frauds directing early detection and necessary corrective action by introducing Early Warning Signals (EWS) and Red Flagged Accounts (RFA) for loan of Rs 50 core or more
- C) As many as 21 banks had extended loan of Rs 5,262 crore to REI Agro Ltd, a basmati rice trading firm, and the RBI has sought a detailed clarification from these banks after the fraud was detected, sources said
- D) There is also provision of incentive for prompt reporting, staff accountability exercise within six months.
- E) There also has to be a nodal officer for filing all complaints and penal measures for fraudulent borrowers

Correct answer: C

1. Throwing more light on the GSLV Mark III, Kiran Kumar said the agency was gearing up for its launch later this year so that four-tonne satellites can be put up on the orbit. GSLV-Mark II had the capacity to launch 2.25 tons of satellites.

- a) Moreover
- b) Moving forward

c) As

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

**answer-3**

2. It was observed that there are declining trends in the prices of pulses in recent weeks. Prices some of the other commodities are stable.

- a) Reaching another milestone
- b) Where as
- c) However

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only b and c
- E) None of the above

**Answer-D**

3. The representatives of BRICS central banks exchanged views on global norm setting, policy coordination and crisis management, keeping in view the increasingly important role of BRICS countries in the global decision making process. The event ended with the Finance Minister providing his valuable views on how BRICS countries can cooperate with one another for Sustainable Development.

- a) Finally
- b) Moving forward
- c) Where as

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

**Answer-1**

4. For the first time in a decade, Air India has reported an operating profit of Rs 105 crore in the last fiscal aided by lower fuel costs and rise in passenger numbers. The state-owned airline, which is working on ways to improve its financials, had an operating loss of Rs 2,636 crore in 2014-15.

- a) As of now
- b) Contrastingly
- c) But

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) Only a and c

**Answer-2**

5. BSE is planning to invest Rs 500 crore for setting up the international exchange, which will offer a variety of international products. The international exchange would initially start off with derivatives products.

- a) As
- b) Amazingly
- c) However

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

**Answer-3**

. FixNix, a Software as a service (SaaS) GRC (Governance, Risk & Compliance) company launched FixNix University, a non-academic initiative to create talent pool to build security products by enabling the differently privileged cross sections of society.

\_\_\_\_\_The primary focus of the initiative is to offer security and product building focused curriculum to the students from smaller towns and villages.

- A) The company is working in the Indian Banking, Financial Services and Insurance (BFSI) market to offer new banking GRC, Analytics products and RBI hosted compliance product.
- B) The company is also partnering with Institute for Development & Research in Banking Technology (IDRBT) and Indian Financial Technology & Allied Services (IFTAS) to help the cooperative and rural banks with RBI regulations, policies, security with its small and medium business GRC solutions.
- C) It is working with global banks like UBS, Societe Generale and regulators such as the regulatory authority of Government of Singapore to enable the global banking segment with futuristic products in Risk Analytics to predict future risk, Risk chat bot for enabling smoother workflows.
- D) The company has recently announced their movement into a 55- seater office in Chennai post their pre-series A of \$500,000.
- E) The concept is inspired from the Zoho's tech school initiative Zoho University, said FixNix Executive Chairman P A Subrahmanyam, a consulting professor at Stanford University.

**Answer-4**

. \_\_\_\_\_India ranks lower than countries such as Bhutan, Sri Lanka and Bangladesh in fixed broadband subscriptions per 100 inhabitants in ESCAP countries in 2015, according to the report 'State of ICT in Asia and the Pacific 2016: Uncovering the Widening Broadband Divide' released. Hong Kong, New Zealand, Japan, Macao, Australia and Singapore topped the list of 53 countries covered in the report.

- A) India ranks a low 39th in terms of fixed broadband adoption among Asia Pacific countries, with just 1.3 per cent of its citizens subscribing to such a service in 2015, according to a study by the United Nations Economic and Social Commission for Asia



and the Pacific (ESCAP).

B) This is followed by Europe (21.9 per cent) and North America (14.1 per cent).

C) The report pointed out that this was a dramatic increase from 2005 when subscriptions in the ESCAP region merely constituted 38.1% of the global total fixed broadband subscriptions, followed by Europe (28.6 per cent) and North America (26.5 per cent).

D) However, the subscriptions per 100 inhabitants in the ESCAP region is behind Latin America and the Caribbean, and far lower than Europe and North America.

E) Fixed broadband penetration in Asia and the Pacific is even below the world's average of 11.2 subscriptions per 100 inhabitants in 2015, it said.

#### **Answer-1**

This beginning is an imperative to make the densely populated villages along the banks of the Ganga Swachh in true sense, to make our rivers pollution free, and to maintain the ecological balance in this area. For all-round development of the nation, it is critically important that our health is sound, our mothers and sisters live with safety and dignity, and our environment is clean, safe and attuned to community-wide health.

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A) Becoming Open Defecation Free – ODF – is the first step in this direction. Keeping the river Ganga clean and pure is our collective responsibility.

B) Ms. Uma Bharti explained the concept of Namami Ganga and appealed to all the Pradhans to clean up Ganga ji.

C) She mentioned that besides ODF, solid and liquid waste management was also important and villages must be made swachh in a comprehensive sense.

D) The Minister, Drinking Water and Sanitation, mentioned that Swachh Bharat has to be achieved by the Centre and the States working hand in hand.

E) He also underlined the importance of freedom from open defecation in making the villages clean and brought out the convergence between Swachh Bharat and Namami Ganga

#### **Answer-1**

. Hindi scholar and writer Sunita Jain was today awarded the prestigious 25th Vyas Samman 2015 for her poetry collection "Kshama".\_\_\_\_\_. The award instituted by the K K Birla Foundation carries a cash prize of Rs 2.50 lakh.

A) Tripathi commended the author for portraying through poetry the fine emotions between poet Tulsidas and his wife Ratnavalli.

B) "The author has managed to aptly convey the sentiment of forgiveness between Tulsidas and his wife using very fine language," he said.

C) Eminent litterateur Vishwanath Prasad Tiwari who presided over the selection committee for the award said Jain's work aptly brought out the emotions of forgiveness and repentance.

D) The author who was awarded the Padma Shri in 2004 writes in both English and Hindi and has over 100 books to her credit.

E) west Bengal Governor K N Tripathi conferred the award on the scholar

#### **Answer-5**

Secretary-General Ban Ki-moon says in a message on World Humanitarian Day that a record 130 million people depend on assistance to survive, a staggering number that would comprise the tenth most populous nation on earth. At an event in the UN General Assembly on Friday night to mark the day “Arab Idol” winner Mohammed Assaf, Actress Natalie Dormer of “Game of Thrones” fame, “The Voice” winner Alisan Porter and former “Hamilton” star Leslie Odom Jr. joined hundreds of diplomats and guests to support stepped up global efforts to alleviate global suffering. \_\_\_\_\_

A) Secretary-General Ban Ki-moon says in a message on World Humanitarian Day that a record 130 million people depend on assistance to survive, a staggering number that would comprise the tenth most populous nation on earth.

B) The General Assembly established World Humanitarian Day in 2008 to honor humanitarian aid workers who have been killed or injured in the course of their work.

C) Last year, Eliason said, 109 aid workers were killed, 110 were wounded and 68 were kidnapped, most in Afghanistan, Somalia, South Sudan, Syria and Yemen.

D) UN humanitarian chief Stephen O'Brien said “in crises around the world, from Syria to South Sudan, people are forced to make impossible choices risking violence for food or risking drowning in search of a safe haven choices that most of us can barely imagine.

E) He urged people around the world “to show solidarity, use their voice and demand that world leaders take action.”

#### **Answer-2**

) Kuwait's ruler dissolved parliament by royal decree on Sunday over unspecified security concerns as low oil prices squeeze government coffers, setting the stage for early elections in the tiny, oil-rich country.

B) Parliaments typically don't serve out their full terms in the stalwart US ally, but lawmakers elected in Kuwait's last election in 2013 largely sided with the government as they served in the wake of Arab Spring protests.

C) But the rise of the Islamic State group and the drop in global oil prices has caused growing concerns in this major OPEC member.

D) The Cabinet was expected to resign, as those sitting on the 12-member board also likely will be contesting their parliamentary seats.

E) Kuwait's state-run television station and its news agency announced the parliament

dissolving this afternoon, just a few hours after government officials held an emergency meeting.

Answer-3

- A) China has launched two men into orbit in a project designed to develop its ability to explore space.
- B) An earlier Tiangong - or "Heavenly Palace" - space station was decommissioned earlier this year after docking with three rockets.
- C) The astronauts took off from the Jiuquan Satellite Launch Centre in northern China at 23:30 GMT on Sunday.
- D) The plan is for them to dock with and then spend 30 days on board the Tiangong 2 space station testing its ability to support life.
- E) This and previous launches are seen as pointers to possible crewed missions to the Moon or Mars.

**B) Answer2**

- A) The BRICS countries at the Summit in Goa on Sunday agreed to set up a rating agency for emerging markets.
- B) The new agency will be aimed at challenging western dominance in the world of credit rating agencies.
- C) Batting for a new credit rating agency backed by BRICS group, New Development Bank (NDB) President K V Kamath had on Saturday said methodologies of the big three global agencies - S&P Global Ratings, Fitch Ratings and Moody's Investors Service - are constraining growth in emerging nations.
- D) "We have agreed to put in place the BRICS rating agency," Prime Minister Narendra Modi said at the BRICS summit.
- E) The five BRICS countries - Brazil, Russia, India, China and South Africa - represent nearly half the world's population and a quarter of its economy, at a combined \$16.6 trillion.

**Answer-3**

- A) Air India, which is operationally profitable now, is looking to re-jig debt worth Rs 10,000 crore under the scheme for sustainable restructuring of bad assets floated by the Reserve Bank of India.
- B) To further strengthen the ability of lenders to tackle stressed assets and provide an avenue for reworking the financial structure of entities facing genuine problems, the central bank has introduced the Scheme for Sustainable Structuring of Stressed Assets (S4A).
- C) In case the proposal gets a green signal, it would be first time that a public sector undertaking avails the scheme.
- D) Introduced in June this year, the 'S4A' also came against the backdrop of rising concerns over non-performing assets (NPAs) in the banking system.

E) Sources told PTI that Air India is actively looking at the possibility of availing 'S4A' to rejig debt to the tune of at least Rs 10,000 crore. A) Air India, which is operationally profitable now, is looking to rejig debt worth Rs 10,000 crore under the scheme for sustainable restructuring of bad assets floated by the Reserve Bank of India.

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E) Sources told PTI that Air India is actively looking at the possibility of availing 'S4A' to rejig debt to the tune of at least Rs 10,000 crore.

### Answer-3

1. India, today took another major step in the fight against tax evasion, "round tripping" and "base erosion/profit shifting". \_\_\_\_\_ This step follows the recent amendment of the Double Taxation Avoidance Agreement with Mauritius.

A) As in the case of Mauritius, the treaty with Cyprus had provided for residence-based taxation of capital gains.

B) With the revision of the treaty now approved by the Cabinet, capital gains will be taxed in India for entities resident in Cyprus, subject to double tax relief.

C) In other words, India will have the right to tax capital gains arising in India.

D) The provisions in the earlier treaty for residence-based taxation were leading to distortion of financial and real investment flows by artificial diversion of various investments from their true countries of origin, for the sake of avoiding tax.

E) The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has given its approval for signing of an Agreement and the Protocol between the India and Cyprus for the Avoidance of Double Taxation and the Prevention of Fiscal Evasion with respect to Taxes on Income.

### Answer-5

2. The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has given its

approval for introduction of the "Surrogacy (Regulation) Bill, 2016".

\_\_\_\_\_The legislation will ensure effective regulation of surrogacy, prohibit commercial surrogacy and allow ethical surrogacy to the needy infertile couples.

A) The Bill will regulate surrogacy in India by establishing National Surrogacy Board at the central level and State Surrogacy Boards and Appropriate Authorities in the State and Union Territories.

B) India has emerged as a surrogacy hub for couples from different countries and there have been reported incidents concerning unethical practices, exploitation of surrogate mothers, abandonment of children born out of surrogacy and rackets of intermediaries importing human embryos and gametes.

C) Widespread condemnation of commercial surrogacy prevalent in India has also been regularly published in different print-and electronic media since last few years highlighting the need to prohibit commercial surrogacy and allow ethical altruistic surrogacy.

D) The 228th report of the Law Commission of India has also recommended for prohibiting commercial surrogacy and allowing ethical altruistic surrogacy to the needy Indian citizens by enacting a suitable legislation.

E) No permanent structure is proposed to be created in the Draft Bill. Neither there are proposals for creating new posts.

#### **Answer-1**

3. The Cabinet Committee on Economic Affairs, chaired by the Prime Minister Shri Narendra Modi, has given its approval for development of 1120 kms of National Highways in the States of Karnataka, Odisha, Bihar, Rajasthan and West Bengal. The work for development to two lane standards are under Phase-I of the National Highways Interconnectivity Improvement Project (NHIIP) with World Bank assistance. \_\_\_\_\_

A) The proposal was initially approved for Rs.5,193 crore.

B) The cost has increased due to higher bid prices, and increase in cost of land acquisition, resettlement and rehabilitation and other pre-construction activities.

C) The projects are already taken up for implementation and 429 kms has been completed.

D) The civil works are expected to be completed by July, 2019 and maintenance

works are expected to be completed by July, 2024.

E) The revised estimated cost is Rs. 6,461 crore including cost of land acquisition, resettlement and rehabilitation and other pre-construction activities

**Answer-5**

4. Odisha government on Tuesday approved a new policy with a target of making the state home to at least 1,000 start-ups over the next five years. The Odisha Start-up Policy (OSP), 2016, will be unveiled by Chief Minister Naveen Patnaik at an investors meet in Bengaluru next month. \_\_\_\_\_

A) OSP envisages Odisha being among the top three start-up hubs in the country by 2020 through strategic partnerships, conducive ecosystem, investments and policy intervention.

B) "The policy will be implemented within five years and comprises of three i.e. - Institutions, Industry and Incubation," Chief Secretary A P Padhi told reporters here.

C) The implementation of the policy would be monitored by a Start-up Council headed by the Chief Secretary and a Review Committee headed by Principal Secretary MSME, he said.

D) The policy envisages usher in an innovative start-up ecosystem through creation of world class incubation centres, funding and supporting incentives structure at par with other states.

E) He said a Start-up Capital Infrastructure Fund (up to Rs 25 crore) would be provided by the state government to the Department of MSME through budgetary provision.

**Answer-1**

5. Around 1,200 suspects whose accounts were frozen by SBP were listed in category 'A' of the Anti-Terrorism Act, 1997, a term used for terrorists put on exceptional risk or high risk, the paper reported. Azhar has been included in the list's top suspects whose accounts were frozen by the SBP, said officials of the Ministry of Interior and SBP.

a) Further

b) Following which

c) As

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

**Answer-4**

6. The government had approached the Election Commission to help mitigate the difficulties faced by service voters while exercising their franchise. The technical team of the Election Commission has developed a system whereby a blank postal ballot could be electronically transmitted to the voter.

- a) To which
- b) Therefore
- c) Thus

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only b and c
- E) All

**Answer-5**

7. Chhattisgarh's loans to the fund-starved agriculture sector have surpassed the target set for the current kharif marketing season. The state government had set a target to disburse short-term farm loans of Rs 2,800 crore in the kharif marketing season of 2016.

- a) Earlier
- b) However

c) As of now

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

B)

**Answer-1**

8. The government earlier this year approved changes in the FDI regime. The reforms included allowing 100 per cent inflow in civil aviation and food processing sectors while easing norms in defence and pharmaceuticals.

- a) Where in
- b) Not only that
- c) But

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) Only a and c

**Answer-1**

9. Main purpose of this carnival is to promote a sense of inclusiveness amongst the tribals. The carnival will showcase and promote various facets of tribal culture on a large scale.

- a) Hence
- b) However



c) Notably

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only a
- C) Only c
- D) Only a and b
- E) None of the above

**ANSWER-1**

10.

- A) The government has received over Rs 32,400 crore in upfront payments for telecom spectrum that was sold in the recently-held auction with five operators, including Bharti Airtel and newcomer Reliance Jio, paying Rs 19,981 crore on Thursday.
- B) The Department of Telecom (DoT) had set the deadline of October 20 for depositing the upfront payments for spectrum bought by operators in the auction that ended on October 6.
- C) Vodafone and Tata Teleservices had made payments of Rs 10,139 crore and Rs 2,309 crore, respectively, on Wednesday.
- D) "Total upfront payment received by the government for spectrum auction this year stands at over Rs 32,400 crore, higher than the upfront payment it received last year," a source in the DoT said.
- E) Five more operators, including Airtel and Reliance Jio, today deposited a total of 19,981 crore with the telecom department (DoT) on Thursday, taking total payments to Rs 32,400 crore so far.

**Answer-3**

11.

- A) Seeking to calm worried customers following feared security breach of over 32 lakh debit cards of various banks, Finance Ministry today said they constitute only a small number of the total such cards which are "completely safe", with no need for panic.
- B) "Only about 0.5 per cent of total debit card details were compromised while remaining 99.5 cards are completely safe and bank customers should not panic," Department of Financial Services Additional Secretary G C Murmu told PTI.

C) A Canara Bank message to a customer said: "In view of security reasons...Please change the ATM pin immediately. In case not adhered to, we will be blocking the existing card on 21-OCT-2016."

D) There are around 60 crore debit cards operational in India, of which 19 crore are indigenously developed RuPay cards while the rest are Visa and Master Card enabled.

E) Since the data compromise has taken place from specific machine and specific time period, so it is just a limited issue and banks have asked their affected customers to replace their card or change PIN, he said, adding that other cards are not affected at all.

Answer-3

12.

A) The merger of State Bank of India (SBI) with its associate banks will bring down new recruitment by around a fifth next year.

B) SBI is calculating the numbers likely to be become surplus with the merger.

C) Since 2015-16, there has been no recruitment in the associate banks.

D) It has already announced there won't be any job cuts on account of the merger.

E) "There will be an impact on recruitment next year. It could be in the range of 20-25 per cent. Already, associate banks have stopped filling vacancies. The day we decided on a merger, we knew not to opt for new recruitment in the associate banks. We won't drastically cut down on hirings; there is a need to infuse fresh blood," said an official.

**Answer-3**

13.

A) Reserve Bank of India (RBI) has eased norms for foreign investment in start-ups.

B) RBI said that these amendments have been made to further liberalise and rationalise the investment regime for FVCIs and to give a fillip to foreign investment in the start-ups.

C) The banking regulator said that any Foreign Venture Capital Investors (FVCI) which is registered under the Securities and Exchange Board of India (Sebi) Regulations can invest in equity or equity linked instrument or debt instrument issued by an Indian 'start-up' irrespective of the sector in which the start-up is engaged.

D) They will not require any approval from RBI.

E) Here, a start-up will mean an entity (private limited company or a registered partnership firm or a limited liability partnership) incorporated or registered in India not prior to five years, with an annual turnover not exceeding Rs 25 crore in any preceding financial year.

Answer-2

14. The impact of China's economic \_\_\_\_\_ on India will be largely dependent on how the country \_\_\_\_\_ on policy reforms.

- A) delays, ceases
- B) retards, halts
- C) stalls, stops
- D) slowdown, proceeds
- E) process, waits

**Answer—4**

15. Many of the deals that have happened this year have been \_\_\_\_\_ by an increase in sales and restructuring of stressed assets as highly \_\_\_\_\_ firms tried to reduce debt.

- A) impelled, devalued
- B) driven, leveraged
- C) motivated, demoted
- D) obsessed, promoted
- E) steered, degraded

**Answer-2**

16. If China is going to \_\_\_\_\_ its domestic demand, it would also mean that it would be exporting less and certainly its export \_\_\_\_\_ will be slowed down.

- A) reorganise, enlargement
- B) rejuvenate, boost
- C) reorient, growth
- D) destroy, production
- E) raze, failure

**Answer-3**

17. High street brand H&M is set to \_\_\_\_\_ the Conscious Exclusive collection in \_\_\_\_\_ with the Musee des Arts Decoratifs, located in Paris.

- A) hold, concert
- B) fire, working
- C) discharge, association
- D) keep, collusion
- E) launch, collaboration

**Answer-5**

18. Radical innovation is the key to reducing emissions \_\_\_\_\_ the medium and long term, but it will not stop climate change from \_\_\_\_\_ worse in the meantime.

- A) over, getting
- B) in, gaining
- C) for, making
- D) failed, doing
- E) upto, so

**Answer-1**

1. National Payments Corporation of India (NPCI) has rolled out Unified Payments Interface (UPI), a mobile payment solution which has the potential to revolutionise the payment system in the country. UPI does not require a specific bank account unlike existing players which offer the product to only those who have an account with them, thus significantly increasing the pool of customers UPI could tap into, compared to banks which have a limited universe of customers.

- 
- A) According to a World Bank report, only 53 per cent of the Indian population or 636 million people have bank accounts, while close over 1,000 million have mobile phone
  - B) National Payments Corporation of India said the UPI app will be available in next two to three working days for the customers to download and start using
  - C) Andhra Bank, Axis Bank, Bank of Maharashtra, Canara Bank, DCB Bank, Federal Bank, ICICI Bank, Oriental Bank of Commerce, Karnataka Bank, UCO Bank, Union Bank of India, United Bank of India, Punjab National Bank are some of the banks that have joined the UPI platform.
  - D) Infosys co-founder Nandan Nilekani has been an adviser to NPCI on the UPI project.

E) Reserve Bank of India Governor Raghuram Rajan in April this year had soft-launched the new payment mechanism and it has been on a pilot run since then.

**Answer-2**

2. RBI has said it would seek legal changes to enable banks to pledge corporate bonds as collateral when borrowing funds from its overnight repo window.

\_\_\_\_\_ Besides, the RBI said it would allow entities exposed to foreign currency risk to hedge up to \$30 million.

A) It will also allow banks to issue rupee-denominated perpetual debt instruments overseas, which would qualify for inclusion as additional Tier 1 and Tier 2 capital.

B) The report follows a list of proposed changes released by Securities and Exchange Board of India (SEBI) last week.

C) India-Pakistan ties touched a low after a raging controversy emerged after Rajnath Singh's two-day visit to Pakistan earlier this month.

D) India had strongly objected to Pakistan's "restrictive approach" in denying visas to Indian journalists to cover the Saarc Home/Interior Ministers' conference.

E) As part of a series of steps to deepen fixed income and currency markets, the Reserve Bank of India (RBI) also said it would amend its regulations shortly to allow foreign investors to transact in corporate bonds directly.

**Answer-5**

3. Instead of the finance minister Mr Arun Jaitley, Mr Shaktikanta Das is attending the two-day Saarc (South Asian Association for Regional Cooperation) meet of Finance Ministers at Islamabad.\_\_\_\_\_. Apart from Jaitley, Bangladesh Finance Minister Abdul Maal Abdul Muhith is also missing from the Saarc meet, Pakistan's Daily Times reported.

A) The two-day FMs meet is being held at Islamabad from 25th of August

B) India-Pakistan ties touched a low after a raging controversy emerged after Rajnath Singh's two-day visit to Pakistan earlier this month.

C) India had strongly objected to Pakistan's "restrictive approach" in denying visas to Indian journalists to cover the Saarc Home/Interior Ministers' conference.

D) It is of great significance to JNPT and will give a boost to the country's economy

E) This evacuation corridor would help in supporting the EXIM trade besides providing economic opportunity to the local and region.

**Answer-1**

4. \_\_\_\_\_ IOC will be the second state-owned oil company after Hindustan Petroleum Corp Ltd (HPCL) to consider issuing bonus shares following a government directive. HPCL board had last month approved issuing two bonus shares of Rs 10 each for every existing one.

A) IOC is India's largest commercial enterprise, with a sales turnover of Rs 3,99,601 crore (USD 61 billion) and profits of Rs 10,399 crore (USD 1.58 billion) for the year 2015-16.

B) It is ranked 161st among the world's largest corporates (and first among Indian companies) in the prestigious Fortune 'Global 500' listing for the year 2016.

C) The government owns 58.28 per cent stake in IOC, which controls nearly half of India's fuel market, 35 per cent national oil refining capacity and 71 per cent of downstream sector pipelines.

D) IOC owns and operates 11 of India's 23 refineries with a combined refining capacity of 80.7 million tonnes per annum as well as a pipeline network spanning about 11,750-km

E) The board of IOC will meet on August 29, "to consider issue of Bonus Shares," the company said in a regulatory filing.

**Answer-5**

5. \_\_\_\_\_. Select members of the public will be able to hail a free ride through their smartphones in taxis operated by nuTonomy, an autonomous vehicle software startup. While multiple companies, including Google and Volvo, have been testing self-driving cars on public roads for several years, nuTonomy says it will be the first to offer rides to the public.

A) The world's first self-driving taxis will be picking up passengers in Singapore starting 25th of August

B) Earlier this year, the company was the first to win approval from Singapore's government to test self-driving cars in one-north. NuTonomy announced a research partnership with Singapore's Land Transport Authority earlier this month.

C) Singapore is ideal because it has good weather, great infrastructure and drivers who tend to obey traffic rules, Iagnemma says.

D) Auto supplier Delphi Corp., which is also working on autonomous vehicle software, was recently selected to test autonomous vehicles on the island and plans to start next year.

E) The technology is supposed to reduce the number of Taxi's from 9,00,000 to 3,00,000 in Singapore.

**Answer-1**

6. Under the Basel-III norms, AT-1 bonds come with loss absorbency features, meaning that in case of stress, banks can write off such investments or convert them into common equity if approved by the RBI (Reserve Bank of India). AT-1 bonds qualify as core or equity capital.

- a) Following which
- b) As
- c) Apparently

Pick out the option which when used to start a sentence combines both the above sentences in one.

Only a

B) Only b

C) Only c

D) Only a and b

E) None of the above

Answer-3

7. Leading bourse NSE on Tuesday cautioned investors against falling prey to stock tips circulated through SMSes and social media platforms like WhatsApp. In a notice, the exchange also asked brokers to advise their clients not to blindly follow unfounded rumours and tips and invest in securities only after conducting appropriate analysis of respective companies.

- a) To which
- b) Further
- c) Thus

Pick out the option which when used to start a sentence combines both the above sentences in one.

A)Only a

B) Only b

C) Only c

D) Only b and c

E) All

Answer-2

8. He is at present Special Director in the ED. He got third extension in August this year to hold the additional charge of the post of ED chief for six months.

- a) But earlier
- b) As
- c) As of no

Pick out the option which when used to start a sentence combines both the above sentences in one.

A)Only a

B) Only b

C) Only c

- D) Only a and b
- E) None of the above

Answer-4

9. Haryana will be the first state to give the benefit of 7th Central Pay Commission (CPC) to its employees with effect from January 1, 2016, Chief Minister Manohar Lal Khattar said today. The Chief Minister said that the state government has decided in principle to grant the benefit of revised pay package to its employees.

- a) Where in
- b) Not only
- c) Also

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) Only a and c

Answer-3

10. The Gambia has become the latest African nation to announce its withdrawal from the International Criminal Court, accusing the war crimes tribunal of "persecuting" Africans. The shock move announced late yesterday was condemned by rights groups as a "drastic blow" for victims of serious crimes across the world.

- a) Hence
- b) Also
- c) Consequently

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

Answer-3

11. ODD one OUT

- A) India's foreign exchange reserves declined by \$1.506 billion to \$366.139 billion in the week to October 14, due to fall in foreign currency assets, the Reserve Bank said today.
- B) In the previous week, the reserves had decreased by \$4.343 billion to \$367.646 billion.
- C) It had touched a life-time high of \$371.99 billion in the week to September 30, 2016.
- D) FCAs, expressed in US dollar terms, include the effect of appreciation/depreciation of



non-US currencies such as the euro, pound and the yen held in the reserves.

E) Foreign currency assets (FCAs), a major component of the overall reserves, dipped by \$1.486 billion to \$340.908 billion.

Answer-4

12. ODD one OUT

A) After 12-year hiatus, government is set to revive strategic sale of state-owned companies with the Cabinet likely to consider shortly the outright sale of stake in over a dozen PSUs including the profit making ones.

B) "The strategic sale will come up before the Cabinet very shortly," a top source said.

C) PSUs identified for strategic sale reportedly include profit-making Bharat Earth Movers and Certification Engineers International as well as loss-making Scooters India.

D) NITI Aayog has prepared a list of public sector units where the government can sell its majority stake to private companies in order to bring in greater efficiency and professionalism in functioning.

E) Based on its suggestions, the Department of Investment and Public Asset Management (DIPAM) has finalised a model of strategic disinvestment.

Answer-3

13. ODD one OUT

A) The Centre, in collaboration with State governments, plans to introduce a 'One India' concept, the biggest and the most comprehensive 'ease of doing business' initiative so far.

B) Under the 'one-form-one-portal' model, aimed at attracting huge investments, the processes will be simplified to an extent where investors will need to fill only a single e-form for investing and doing business anywhere in India.

C) "(In this regard), we have just begun talks with the states, and will soon hold discussions with the private sector and users of government services," the official added.

D) Currently, firms are mandated to complete multiple forms at the Central and state-levels, and it gets more complicated as each state has different requirements and regulations.

E) "We are working on what could be the world's best single window clearance mechanism with an in-built information wizard that will help investors with the application processes," a senior official said.

Answer-3

14. ODD one OUT

A) Aiming to provide a fresh boost to the Centre's Jan Aushadhi (Public Medicine) Scheme, the Ministry of Chemicals and Fertilizers is making efforts to rope in Members of Parliament (MPs) for opening new stores in their constituencies.

B) This move comes close on the heels of the Department of Pharmaceuticals (DoP) initiating talks with various state governments regarding the matter.

C) The scheme, launched in 2008 under the United Progressive Alliance (UPA)

government, has not achieved its desired results so far.

D) "Minister (Ananth Kumar) has written to all MPs, asking them to lend a helping hand by ensuring that one or two Jan Aushadhi stores are opened in their constituencies," said a source close to the Minister of State for Surface Transport and Petroleum and Chemicals, Mansukh Lal Mandaviya.

E) While introducing the budget this year, Finance Minister Arun Jaitley had announced that the government would open 3000 stores by the year-end- an ambitious target given that there are only 500 open stores at present.

Answer-4

15. ODD one OUT

A) In his first visit to Vadodara from where he had contested Lok Sabha polls in 2014 after he became Prime Minister, Narendra Modi on Saturday inaugurated a new integrated airport terminal, country's second green airport terminal, and also attended a social welfare camp to hand out assistive devices and aids to around 8000 specially abled persons. "I am happy that after the NDA government came to power, two airports in the country have become fully green," Mr. Modi said while opening the new terminal which has been built at the cost of Rs 160 crore and has been designed by Delhi based Creative Group to be fully compliant to the green building norms.

B) "I am happy that after the NDA government came to power, two airports in the country have become fully green," Mr. Modi said while opening the new terminal which has been built at the cost of Rs 160 crore and has been designed by Delhi based Creative Group to be fully compliant to the green building norms.

C) "Distributing equipment is a very small part of the programme. The larger aspect is our duty to care for our Divyang sisters and brothers," Mr Modi said .

D) Mr Modi lauded his government's new policy to promote regional air connectivity which will bring smaller towns and places on air route while blaming the previous governments of "lacking in vision to push and develop aviation sector in the country."

E) After opening the new terminal, Mr Modi headed to attend a camp to distribute assistive devices to around 8000 specially abled persons as part of the government's scheme for the welfare of persons with disabilities.

Answer-3

1. Durand Cup is a prestigious football tournament conducted in the country. It was instituted in 1888 at Shimla by Sir Henry Mortimer Durand.

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The Defence Services have been associated in organizing Durand Football Tournament right from its inception

A) It is the oldest tournament in Asia and third oldest in the world after Football Association Cup of England and Scotland Football Association Cup.

B) 128th Edition of Durand Football Tournament is scheduled from 28 Aug to 11 Sep 2016. Eight teams from Indian League of All India Football Federation and four Services

teams will participate in the current edition.

C) A total of 33 matches will be played at Ambedkar Stadium and Harbaksh Stadium. The tournament will be conducted in league format.

D) This edition will see a splendid mix of football talent from all over the country.

E) The Opening Ceremony and Inaugural match is scheduled from 1700 hrs on 28 Aug.

2. Private sector lender Axis Bank which is in the process of setting up an innovation lab in Bengaluru, has tied up with cloud services provider Amazon Web Services to support the startups getting incubated at the lab. \_\_\_\_\_ In June this year, Axis Bank had announced its plans to set up the innovation lab in the IT city with an aim of working towards innovating and introducing disruptive technologies in the banking and financial sector.

A) Under the partnership, AWS would provide the required technology as well as access to mentorship to the startups that will be part of the accelerator programme at Thought Factory, the bank's innovation lab.

B) Other than Amazon, the Bank has also tied up with OCBC bank, Singapore.

C) "They have a similar programme called Open Vault. We will look at how startups can share idea and information. We have also a tie up with IIT Mumbai," said Amit Sethi, president and chief information officer of Axis Bank.

D) The bank is looking to have more tie-ups for their incubation center in future to make it a fintech startup hub.

E) Bengaluru is slowly emerging as the Fintech startup hub and banks and financial institutions are increasingly starting incubators and accelerators to encourage innovation in the space.

3. Sajjan Jindal controlled JSW Group with interests in steel, energy, infrastructure and cement has committed an investment of Rs 50,000 crore in Odisha on a 10 million tonne mega steel project. "JSW Steel will set up a 10 million tonne (mt) steel plant in Odisha at an estimated investment of Rs 50,000 crore. In the first phase, the company will set up a 4 mt steel mill. Later, the capacity would be ramped up to 10 mt," JSW Group Chairperson Sajjan Jindal said after his meeting with Odisha Chief Minister Naveen Patnaik at the Global Investors' meet in Bengaluru. Jindal declined to comment on the location of the proposed steel mill, hinting it may come up at a place close to Paradip.

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A) JSW Steel had initially expressed his intention to set up a steel plant in Odisha in July 2013 at a location close to a port to get easy access to sourcing raw materials and exporting finished steel products.

B) Sajjan Jindal who then met the state chief minister had announced an initial investment of Rs 15,000 crore.

C) He had labelled Odisha the best state for steel investments with its raw material availability, manpower and also strong support from the government.

D) JSW Steel is the flagship company of the \$11 billion JSW Group with an installed steel making capacity of 18 million tonne per annum.

E) Talks are on with the state government to firm up the detailed contours of the project, he said.

4. While Bangladesh is among the top five countries at risk of disaster, India ranks 77th on the World Risk Index, marginally better positioned than Pakistan which is placed 72. The index is part of the World Risk Report 2016 released on Thursday by the United Nations University Institute for Environment and Human Security (UNU-EHS) and Bundnis Entwicklung Hilft in cooperation with the University of Stuttgart in Germany.

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A) The index assessed the risk of disaster in 171 countries through the combined analysis of natural hazards and societal vulnerabilities.

B) "When it comes to aid measures following extreme natural events, the challenges mostly lie in the 'last mile' of the logistics chain: organising transportation despite destroyed streets or bridges and ensuring fair distribution when there is a shortage of (for example) water, food, and shelter," explained Peter Mucke, Project Manager of the World Risk Report and Managing Director of Bundnis Entwicklung Hilft.

C) Crumbling transport routes, unreliable electricity grids, and dilapidated buildings not only hinder humanitarian aid from overseas, but also delay crucial aid for those affected in the event of a disaster, Mucke noted.

D) "The international community must invest more in the establishment and development of critical infrastructure even before disasters occur," Matthias Garschagen, Scientific Director for the report and Lead Scientist at United Nations University Institute for Environment and Human Security, observed.

E) "Sufficient, high-quality infrastructure, which is well-managed institutionally, can not only prevent the often catastrophic consequences of natural hazards such as flooding or storms, but it can also play a crucial role in the distribution of humanitarian aid supplies in the event of a disaster. Critical infrastructure can thus reduce the risk of natural hazards for populations and absorb economic losses," Garschagen said.

5. Deputy Prime Minister of Singapore Tharman Shanmugaratnam on Friday called upon Prime Minister Narendra Modi during his visit to India. Shanmugaratnam has been invited to New Delhi to address top policy-makers on "Fulfilling India's Potential in the Global Economy" during the inauguration of NITI Aayog's maiden annual lecture on Transforming India.

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A) The annual lecture series on Transforming India was proposed by Prime Minister Modi to bring in international personalities to share their experiences and ideas on India.

B) Earlier, in November 2015, Prime Minister Modi visited Singapore and signed nine bilateral documents in areas of defence, maritime security, cyber security, narcotics trafficking, urban planning, civil aviation, and culture to further strengthen the ties between the two nations.

C) Prime Minister Modi will on Friday inaugurate the event which will be attended by nearly 1,400 delegates, including Union Ministers, Chief Ministers and senior officers.

D) Prime Minister Modi had visited Singapore earlier in 2015 to attend the State Funeral

of Lee Kuan Yew on 29 March.

E) His participation in the funeral along with the declaration of the funeral day as a day of mourning in India was deeply appreciated by the Singapore Government.

6.The Goods and Services Network(GSTN) has signed a Memorandum of Understanding (MoU) with Director General of Foreign Trade (DGFT) for sharing of foreign exchange realisation and Import Export code data, a move that is expected to strengthen processing of export transactions of taxpayers under GST, increase transparency and reduce human interface. The Memorandum of Understanding was signed by Shri Ajay K Bhalla, Director General of Foreign Trade and Shri Prakash Kumar, CEO, GSTN in New Delhi on 27.10.16.

a) Following which

b) As

c) Apparently

Pick out the option which when used to start a sentence combines both the above sentences in one.

A) Only a

B) Only b

C) Only c

D) Only a and b

E) None of the above

7.Chinese Communist Party chief Xi Jinping’s ascension to the highest title in the party hierarchy formalises his position as its pre-eminent figure, analysts said, making him the country’s most powerful leader in a generation and inviting comparisons with Mao Zedong. The ruling party’s declaration that Mr. Xi is the “core” of its leadership saw some observers argue it heralded the beginnings of a personality cult, smacking of the adulation that once surrounded Communist China’s founding father, who ruled for three decades.

a) To which

b) Further

c) Thus

Pick out the option which when used to start a sentence combines both the above sentences in one.

A) Only a

B) Only b

C) Only c

D) Only b and c

E) All

8.A UN General Assembly committee voted to launch negotiations on a new treaty banning nuclear weapons despite fierce opposition from the world's nuclear powers. A resolution presented by Austria, Ireland, Mexico, Nigeria, South Africa and Brazil was adopted by a vote of 123 to 38, with 16 abstentions, following weeks of lobbying by the nuclear powers for 'no' votes.

- a) But earlier
- b) As
- c) As of now

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

9. Sharad Kumar, a 1979-batch Haryana cadre IPS officer, was appointed chief of the NIA on July 30, 2015. The government decided to retain NIA chief Sharad Kumar for another year, with the appointments committee of the cabinet clearing his reappointment till October 31 next year.

- a) Apparently
- b) Not only
- c) Also

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) Only a and c

10. A stroke is a brain attack. It happens when the blood supply to part of the brain is cut off.

- a) And
- b) Which
- c) Consequently

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

11. ODD ONE OUT

- A) Andhra Bank has announced the opening of Sovereign Gold Bond Scheme 2016-17 series-III as notified by Government of India for public subscription from Monday.
- B) The scheme will be open till November 2, 2016 at all its 2,853 branches across the country, the bank said.
- C) The bonds will be restricted for sale to resident Indian entities including individuals,

HUFs, Trusts, Universities and charitable institutions.

D) RBI has notified a rate of interest of 2.5 per cent per annum on the initial investment based on nominal value.

E) The tenor of the bonds is 8 years with provision of premature cancellation after 5 years.

#### 12. ODD ONE OUT

A) Finance Ministry has called a meeting of senior management of banks on Monday to discuss the bad loans issue in specific sectors, including steel.

B) The meeting would focus on non-performing assets (NPAs) in sectors like steel, power, and infrastructure, sources said.

C) Senior officials from the steel, power and road transport ministries would also be present there.

D) These three sectors account for the bulk of gross NPAs which surged to 9.32 per cent (Rs 4.76 lakh crore) in 2015-16.

E) The meeting would be attended by CEO and Executive Directors of various public sector banks, sources said.

#### 13. ODD ONE OUT

A) Reports suggest that the Life Insurance Corporation of India (LIC) is planning to take over a portion of the Rs 50, 000 crore debt of Air India and convert it into low interest loans.

B) Most of the banks to which AI owes money are public banks saddled with astronomical Non Performing Assets (NPAs).

C) This according to reports is being done to reduce the interest burden on AI's debt pile and make it profitable in the next decade.

D) LIC's plan to convert Air India's 10% interest loans to 7% loans would come as a breather for India's national airline which has been battling losses and mismanagement.

E) But a closer look at the financial information of Air India reveals that involving LIC would not only amount to juggling money within the government, but could also hit public banks hard.

#### 14. ODD ONE OUT

A) Telecom regulator Trai has held that operators would be liable for any non-compliance to rules by third party vendors like websites and apps for issues related to bill payment and recharges.

B) In its guidelines, Trai said that as third party entities like websites and applications are non-licensed entities and are appointed by telecom service providers, operators are responsible for ensuring compliance of regulatory norms.

C) "Since Channel Partner(s) and sub Channel Partner(s) are non-licensed entities and appointed by telecom service providers (TSPs) based on mutually agreed terms and conditions, all responsibilities for ensuring compliance of terms and conditions of the license agreement and other regulatory guidelines shall remain with the TSP," Trai said.

D) The Telecom Regulatory Authority of India (Trai) said that the agreement between operators and sub-channel partner should incorporate clauses on subscriber relations,

attending subscriber grievances, recharge process and tariff updation apart from other technical requirements.

E) At present there are many mobile applications and websites like Freecharge, Mobikwik, Oxigen that facilitate mobile recharge and bill payment facilities as channel partner of telecom companies.

#### 15. ODD ONE OUT

A) An integrated facility will be commissioned by the Reliance Anil Dhirubhai Ambani Group and its French partner Dassault in Nagpur in the next few months for the execution of offset contracts of the just-concluded deal for 36 French fighters.

B) A significant part of the whopping Rs. 30,000 crore offsets would be executed through the joint venture, Dassault Reliance Aerospace.

C) According to industry sources, the new facility will come up in the Reliance Special Economic Zone (SEZ) in Nagpur, and it would be fully operational within the next 12 months.

D) Four French companies which have a major stake in the Rafale deal — Dassault Aviation, Thales, Safran and MBDA — will execute offsets worth about Rs. 30,000 crore as per their share.

E) The Dassault-Reliance JV will only execute a part of the offsets because some of the investments have to be done in DRDO for technology development.

Answers:

1:A 2: A 3: E 4: A 5: B

6: C 7: B 8: C 9: A 10: D

11: D 12:C 13: B 14: D 15: E

1. Tata Sons on Saturday appointed Bain Capital Managing Director Amit Chandra as a non-executive director on its board with immediate effect.

\_\_\_\_\_ Prior to joining Bain Capital, Mr Chandra spent most of his professional career at DSP Merrill Lynch and retired as its board member and managing director in 2007.

A) He is also founder and board member of Ashoka University.

B) Earlier this year, he was named in the Forbes "Asia's Heroes of Philanthropy" List.

C) With Mr Chandra's appointment, the Tata Sons board now has nine directors, including Venu Srinivasan and Ajay Piramal who were appointed non-executive directors on August 25.

D) The other Tata Sons board members include Cyrus P Mistry (Chairman), Ishaat Hussain, Vijay Singh, Nitin Nohria, Ronen Sen and Farida Khambhata.



E) Mr Chandra joined Bain Capital as Managing Director in early 2008 and is part of the firm's leadership team in Asia.

**Answer-5**

2. Fortis Healthcare and US-based emotional wellness startup wayForward have for the first time in India launched an app-based wellness programme to manage stress and related ailments, at an event here on Saturday.

\_\_\_\_\_The 'wayForward health app' uses techniques of cognitive behaviour therapy (CBT) and mindfulness to help solve problems caused by stress, anxiety and other emotional or mental health issues in the comfort of their own homes without the fear of stigma.

A) The health app, which shares its name with the company has a unique proprietary algorithm that overcomes the barrier of limited access to experts.

B) 128th Edition of Durand Football Tournament is scheduled from 28 Aug to 11 Sep 2016. Eight teams from Indian League of All India Football Federation and four Services teams will participate in the current edition.

C) A total of 33 matches will be played at Ambedkar Stadium and Harbaksh Stadium. The tournament will be conducted in league format.

D) This edition will see a splendid mix of football talent from all over the country.

E) The Opening Ceremony and Inaugural match is scheduled from 1700 hrs on 28 Aug.

**Answer-1**

3. \_\_\_\_\_"There could be some concern for financing large infrastructure projects particularly greenfield projects. New framework from the RBI suggests that from April 2019, for any entities with borrowing of Rs10, 000 crore from the banking industry, banks can only finance 50 per cent of the additional financing requirements. The rest (of requirements) has to be raised from either equity or market borrowing," said State Bank of India's managing director (Compliance & Risk) P K Gupta. In a discussion with the RBI on Friday, bankers suggested that India's apex bank should look at it, he said on the sidelines of a Banking Summit organised by Indian Chamber of Commerce and Industry.

- A) "According to the new regulations, for large exposures of above Rs 25,000 crore, banks will only finance 50 per cent of the additional financing requirements in 2017-18," Gupta said. The rest may be raised from the capital market or equity. The new regulations also suggest, to bring down the limit to Rs 15,000 crore in 2018-19.
- B) There could be some concern about financing large infrastructure projects as the Reserve Bank of India's (RBI's) new framework, related to 'large exposures', proposes to reduce bank exposure to large corporate entities.
- C) The objective of the RBI is that banking sector's exposure to large borrowers should come down and corporate entities should go to markets to raise more funds so that there will be better price discovery in the market, he added.
- D) A total of 33 matches will be played at Ambedkar Stadium and Harbaksh Stadium. The tournament will be conducted in league format.
- E) This edition will see a splendid mix of football talent from all over the country.

#### **Answer-2**

4. Gujarat government is planning to set up India's first textile university at Surat with an investment of about Rs 800 crore - Rs 900 crore.\_\_\_\_\_ . The state government will fund about Rs 800-900 crore for the university, which is expected to get operational in the next one and a half years.

- A) The textile industry will support the government in the endeavour
- B) Purpose of the university will be to create a complete eco system for the textile industry in Gujarat and India. It will guide the government in policy making for the industry.
- C) Chatterjee said: "Our aim is not to just fulfill academic requirements of textile industry. This will serve in a many ways like support in R&D, policy making skill manpower training and all. For that we will tie up with various centres of excellence and other national and international institutes as per the requirements."
- D) The university will build on over 250 acre land in Surat and it is expected to get operational in the next one and a half years.
- E) "Construction work for the university will start in early phase of next year and it will be operational in one and a half years," said Chatterjee.

#### **Answer-1**

5. India's largest online marketplace IndiaMART and A P J Abdul Kalam Technical University (AKTU) has announced signing of a Memorandum of Understanding (MoU) to promote skill development and equal employment opportunities to the affiliated colleges of the University. \_\_\_\_\_ More than four lakh students will be benefited from this MoU as IndiaMART will provide industry trainings and job opportunities to the students of various under-graduate and post-graduate courses like B.Tech, M.Tech, MBA, MCA which are affiliated to the University.

A) A one of its kind association, the university is collaborating with a corporate to provide employment opportunities to its cluster of colleges by organizing pool-campus placement drives.

B) "In the past four years, IndiaMART has hired over 700 professionals from AKTU. These professionals have shown immense talent in various roles like product management, technology and sales. We are excited about this association," said Founder and Chief Executive Officer of IndiaMART, Dinesh Agarwal.

C) "We will also provide relevant training to the students, especially in the Digital space. I believe that industry should reach out to the educational institutions to fill the skill gap by providing them with a holistic and job-centric learning environment. Our efforts will be directed towards boosting employability and industry-readiness of these students by preparing them for the hiring needs of corporates," added Dinesh Agarwal.

D) "This is a path-breaking association for AKTU as we will be able to provide equal employment opportunities to our affiliated colleges. The students will gain a lot from the expertise of IndiaMART in the digital space and the industry training that they will offer," said Vice Chancellor of AKTU, Vinay Kumar Pathak.

E) IndiaMART seeks to hire management and technology graduates from the University.

#### **Answer-1**

6. Crown Prince of Abu Dhabi Sheikh Mohamed bin Zayed Al Nahyan will be the Chief Guest at the Republic Day parade next year. This was announced by External Affairs Spokesman Vikas Swarup here on Sunday.

a) Meanwhile

b) However

c) Along with

Pick out the option which when used to start a sentence combines both the above sentences in one.

A) Only a

B) Only b

C) Only c

D) Only a and c

E) None of the above

**Answer-5**

8.U.K. Prime Minister Theresa May pledged on Sunday that Britain would trigger the formal process for leaving the European Union before the end of March 2017, putting to rest weeks of speculation on the timing of the move. While the prime minister had long hinted that she would start the process early next year, many observers had speculated that she would hold off until the French presidential elections, due to conclude in May.

a) Mean

b) Even

c) Along

Pick out the option which when used to start a sentence combines both the above sentences in one.

A) Only a

B) Only b

C) Only c

D) Only a and c

E) None of the above

**Answer-1**

9.The government has managed to rake in Rs 21,000 crore through stake sales and buybacks in April-September this year, the highest-ever first half disinvestment revenue for any year by a good margin, thus, raising expectations for the rest of 2016-17. Of this, Rs 16,500 is said to have come from buybacks initiated by five

public-sector undertakings (PSUs), while the rest has come from five PSU stake sales through the offer-for-sale (OFS) route, Business Standard has learnt.

- a) Further
- b) Not just
- c) Out

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and c
- E) None of the above

**Answer-3**

10. In addition to the 827 known killings over the past decade around the world, journalists are kidnapped, arbitrarily detained, tortured, intimidated, and harassed on and offline. Women face the added threat of gender-based violence and sexual harassment.

- a) Where in
- b) Apparently
- c) Also

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and c
- E) None of the above

**Answer-4**

11. ODD ONE OUT

A) Authorities in Pakistan have frozen bank accounts with more than Rs 400 million of over 5,100 terror suspects, including JeM chief Masood Azhar who is under "protective custody"

after the terror attack on the Pathankot air base, officials said.

B) "Following a request of the Ministry of Interior, we have frozen accounts of all top suspected terrorists, including Masood Azhar, son of Allah Bux," said a senior official of the State Bank of Pakistan (SBP) who is part of a team monitoring the progress pertaining to this matter.

C) Azhar has been included in the list's top suspects whose accounts were frozen by the SBP, said officials of the Ministry of Interior and SBP.

D) The interior ministry sent three different lists of thousands of suspects, including kingpins of some proscribed organisations, The News quoted the official as saying.

E) Around 1,200 suspects whose accounts were frozen by SBP were listed in category 'A' of the Anti-Terrorism Act, 1997, a term used for terrorists put on exceptional risk or high risk, the paper reported

Answer-3

12.

A) The government has issued a notification amending rule 23 of the Conduct of Elections Rules, 1961, enabling service voters, including armed forces personnel, to cast their vote in elections through e-postal ballot.

B) Through this move, the government has accepted a long-pending demand which will save valuable time.

C) This would mean that service voters, including personnel from armed forces, can now download the blank post ballot sent to them electronically, mark their preference and post the filled-up ballot back to their respective returning officers.

D) This would mean that service voters, including personnel from armed forces, can now download the blank post ballot sent to them electronically, mark their preference and post the filled-up ballot back to their respective returning officers.

E) This would cut short the delay experienced in the present system of two-way transmission of ballot paper by the postal services, a government notification said, adding that two-way electronic transmission has not been recommended by the Election Commission for security and secrecy reasons.

Answer-2

13.

A) Chhattisgarh's loans to the fund-starved agriculture sector have surpassed the target set for the current kharif marketing season.

B) The Chhattisgarh government has been providing interest-free short-term loans in cash and in material to farmers since 2014.

C) The state government had set a target to disburse short-term farm loans of Rs 2,800 crore in the kharif marketing season of 2016.

D) The state government had set a target to disburse short-term farm loans of Rs 2,800 crore in the kharif marketing season of 2016.

E) In all, as many as 938,320 farmers have taken loans this season.

Answer-2

14.

- A) The government earlier this year approved changes in the FDI regime. The reforms included allowing 100 per cent inflow in civil aviation and food processing sectors while easing norms in defence and pharmaceuticals.
- B) It also permitted 100 per cent FDI under the automatic route in several wings of the broadcasting carriage services, which include teleports, direct-to-home, cable networks, mobile TV and headend-in-the sky broadcasting service.
- C) "We are aware that business climate had not been the best possible earlier, but now there is tremendous stress and thrust on improving it," Abhishek said.
- D) "In the last two years, the government has tried to create a very business-friendly climate. Ease of doing business is a very critical part of Make in India." He further said
- E) He gave an assurance that efforts to constantly improve the business climate and infrastructure will continue and the results will be visible.

Answer-5

15.

- A) Main purpose of this carnival is to promote a sense of inclusiveness amongst the tribals.
- B) The carnival will showcase and promote various facets of tribal culture on a large scale.
- C) The underlying idea is to preserve and promote various facets of the tribal life relating to culture, tradition, customs and their skills and to expose it to the general public with a view to utilizing the potential for overall holistic development of the Scheduled Tribes.
- D) The underlying idea is to preserve and promote various facets of the tribal life relating to culture, tradition, customs and their skills and to expose it to the general public with a view to utilizing the potential for overall holistic development of the Scheduled Tribes.
- E) Activities like displaying documents on traditional socio-culture aspects, exhibition of art/artifacts, cultural performances, demonstration of skills like sports, paintings, traditional healing practices etc. will be part of the four day event.

Answer-4

1. Jammu and Kashmir Chief Minister Mehbooba Mufti launched the central government's UJALA scheme in the state with the distribution of LED bulbs among people.\_\_\_\_\_. Under this scheme consumer can buy five LED bulbs at the rate of Rs 20 each by showing monthly electricity bills or ID cards.

- A) The government was working on a "comprehensive roadmap to augment the generation, transmission and distribution systems" to ensure quality power supply to the consumers, adding it was with this augmented power sector, that the state's economy could be "revitalised" with because of its cascading effect on all sectors.
- B) Government acknowledges the great savings that the scheme shall bring to the electricity bills of the consumers and has made sincere efforts to ensure that the people of Jammu and Kashmir have access to this national scheme.
- C) She urged the consumers to come forward and purchase the LED bulbs "so that their monthly electricity bills are reduced and they contribute positively towards energy

conservation".

D) The scheme will be implemented in the state by Jammu and Kashmir Power Development Department in collaboration with Energy Efficiency Services Limited (EESL).

E) The National LED programme was launched by Prime Minister Narendra Modi in January 2015

#### Answer-5

2. \_\_\_\_\_ Ahmednagar-based Gagare will receive the Sportsman of the year award and the Satara-based Lalita, the Sportswoman of the year award, said a media release from SJAM. The awards presentation is to be held here on September 3 in which former India fast bowler Zaheer Khan would be chief guest and present the trophies and certificates.

A) He is also founder and board member of a cricketing academy.

B) Maharashtra's sixth Chess GM Shardul Gagare, and steeplechase specialist Lalita Babar, who finished a creditable 10th in the Rio Olympics, have been chosen for the Sports Journalists Association of Mumbai's (SJAM) Golden Jubilee Annual Awards 2016.

C) Mumbai won the Ranji Trophy for the 41st time, defeating Saurashtra in the final.

D) Mumbai and India middle-order batsman Ajinkya Rahane has been chosen for the International Cricketer of the Year award, Rohit Sharma for a special award for making the highest ODI score at Kolkata in 2014 while Shardul Thakur and Shreyas Iyer would share the Ranji Trophy Cricketer of the year award

E) Mumbai Cricket Association has been chosen for the team of the year award.

#### Answer-2

3. With India getting only two medals in the Rio Olympics, Prime Minister Narendra Modi on Friday announced the decision to set up a task force to prepare a comprehensive action plan for effective participation in the next three Olympics.

According to the announcement made by Modi at the meeting of the council of ministers here, the task force comprising experts will be set up in the next few days. "The Task Force will be set up to prepare a comprehensive action plan for effective participation of Indian sports persons in the next three Olympic games 2020, 2024 and 2028," PMO stated. \_\_\_\_\_.

A) The decision to set up the task force comes against the backdrop of India's dismal performance in Rio, as the country won only one silver and one bronze even after sending its biggest contingent of 118 athletes.

B) The decision to set up the task force comes against the backdrop of India's dismal



performance in Rio, as the country won only one silver and one bronze even after sending its biggest contingent of 118 athletes.

C) India finished 67th in the medal tally.

D) The next Olympic Games will be held in Tokyo in 2020

E) Mr Chandra joined Bain Capital as Managing Director in early 2008 and is part of the firm's leadership team in Asia.

#### Answer-4

4. Himachal Pradesh Health Minister Kaul Singh Thakur launched a mobile app for availing immediate and easy access to ambulances in the state.

\_\_\_\_\_ "The app will make the access to the National Ambulance Service (NAS) much faster and does not require sharing of information such as name and location. Himachal has become the first state in India to launch any such app," claimed Singh.

A) "With this, the number of 108 ambulances which was just 50 in 2010 has increased to 199 and there is one ambulance for every 34,000 population and considering the tough topography of the state, this service has proved a boon for the people in the state," said Singh.

B) The app named '108 HP' can be downloaded on any smartphone.

C) The Health Minister said the state government was spending Rs 1 lakh per day on the ambulance services and till now 7.50 lakh emergency cases had been facilitated.

D) Besides, 102 Janani Express providing free services to pregnant women from home to hospital and back home after delivery was being provided and so far 82,000 women had benefited, he added.

E) During the programme, Singh also distributed cheques of Rs 5 lakh each to the families of deceased in the 108 National Ambulance Service accidents.

#### Answer-2

5. The U.S. Postal Service will commemorate the joyous Hindu festival of Diwali with a Forever stamp. \_\_\_\_\_ The stamp design is a photograph featuring a traditional diya oil lamp beautifully lit, sitting on a sparkling gold background.

A) Diwali is a shortened version of the Sanskrit word Deepavali, which roughly translates as "a necklace of lights."

B) During Diwali, the flickering oil-wick diyas sprinkle the homes of observers around the world.

C) Oct 5 will be the first-day-of-issue dedication ceremony will take place at the Consulate General of India, New York.

D) Also known as Deepavali, Diwali celebrates the triumph of good over evil. Spanning five days each autumn, it is considered by some to be the start of the new year.

E) On the Hindu calendar, Diwali falls on the eve of, or on, the new moon that occurs between mid-October and mid-November.

**Answer-3**

6.The central bank governor said Aoun's election and the formation of a government would boost confidence in the economy and attract foreign aid. Lebanon is hosting some 1.5 million refugees from the war in neighboring Syria.

a) To which

b) Consequently

c) Apparently

Pick out the option which when used to start a sentence combines both the above sentences in one.

A) Only a

B) Only b

C) Only c

D) Only b and c

E) All

**Answer-3**

7.Banks can raise funds through perpetual debt instruments (PDI) qualifying for inclusion as additional tier 1 capital and debt capital instruments qualifying for inclusion as tier II capital by way of rupee-denominated bonds overseas, it said. They could also raise through long-term rupee denominated bonds overseas for financing infrastructure and affordable housing, it said.

a) Not just that

b) As much as

c) Evidently

Pick out the option which when used to start a sentence combines both the above sentences in one.

A) Only a

B) Only b

C) Only a and c

- D) Only a and b
- E) Only c and b

**Answer-1**

8. Once among the top five most attractive brands in India, the venerable house of Tatas has fallen off that perch this year, according to a study of the country's most attractive brands released today. The annual study, which comes out every October-November, has ranked Tata at seventh position, a drop of three spots from last year when it was ranked fourth.

- a) Where as
- b) Where in
- c) However

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) Only a and c

**Answer-2**

9. With Kerala and Tamil Nadu, the two states resisting its implementations for different reasons, now agreeing to implement it from 1 November, all 36 states and Union territories have been brought under it. This would entail an expenditure of Rs 1.4 lakh crore annually — more than the 2016-17 budgeted food subsidy of about Rs 1.35 lakh crore.

- a) However
- b) Now
- c) Consequently

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) None of the above

**Answer-1**

10. In addition to the 827 known killings over the past decade around the world, journalists are kidnapped, arbitrarily detained, tortured, intimidated, and harassed on and offline. Women face the added threat of gender-based violence and sexual harassment.

- a) Where in
- b) Apparently
- c) Also

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and c
- E) None of the above

**Answer-4**

11. ODD ONE OUT

- A) State Bank of India (SBI) on Tuesday said it has raised Rs 2,500 crore from bonds to fund business expansion.
- B) The bank has issued and allotted 25,000 AT1 Basel III-compliant bonds, SBI said in a regulatory filing on stock exchanges.
- C) "It is in nature of debentures of face value Rs 10 lakh each at par through private placement bearing a coupon rate of 8.39 per cent per annum payable annually with a call option after 5 years," it said.
- D) AT-1 bonds qualify as core or equity capital.
- E) Under the Basel-III norms, AT-1 bonds come with loss absorbency features, meaning that in case of stress, banks can write off such investments or convert them into common equity if approved by the RBI (Reserve Bank of India).

Answer-4

12.

- A) Leading bourse NSE on Tuesday cautioned investors against falling prey to stock tips circulated through SMSes and social media platforms like WhatsApp.
- B) "In recent past, exchange has come across SMS tips being circulated whereby as a festive bonanza, various stocks are being recommended with higher price targets leading to heightened trading activities in such stocks," NSE said.
- C) In a notice, the exchange also asked brokers to advise their clients not to blindly follow unfounded rumours and tips and invest in securities only after conducting appropriate analysis of respective companies.
- D) NSE advised its members to "exercise greater caution with respect to tips/rumours circulated via various mediums such as analyst websites, social networks, SMS, WhatsApp, blogs etc, while dealing in the securities listed on the exchange on behalf of their clients".
- E) It has also asked members and investors to inform the exchange about any systemic wrongdoing, potential frauds or unethical behaviour they come across.

Answer-2

13.

- A) Senior IPS officer Karnal Singh was on Wednesday appointed chief of Enforcement Directorate, the agency entrusted with probing money laundering cases.
- B) The Appointments Committee of Cabinet has approved the appointment of Singh as Director, Enforcement Directorate (ED) till August 31, 2017, i.e. the date of his superannuation, an order issued by Department of Personnel and Training said.
- C) The post had fallen vacant after the government had in August last year curtailed the tenure of Rajan S Katoch, the previous Director of ED.
- D) Singh, a 1984 batch IPS officer of Union territories cadre, is holding the additional charge of ED chief since August last year. He is at present Special Director in the ED.
- E) He got third extension in August this year to hold the additional charge of the post of ED chief for six months.

Answer-3

14.

- A) Haryana will be the first state to give the benefit of 7th Central Pay Commission (CPC) to its employees with effect from January 1, 2016, Chief Minister Manohar Lal Khattar said today.
- B) The Chief Minister said that the state government has decided in principle to grant the benefit of revised pay package to its employees broadly on the pattern of the pay package extended by the Central Government to its employees based on the recommendations of the 7th CPC from next pay, said an official spokesman.
- C) Earlier, the state cabinet considered and approved the report of the committee for implementation of recommendations of 7th Central Pay Commission (CPC).
- D) The Chief Minister said that the contractual employees like Anganwadi workers and Data Entry Operators and those engaged under the outsourcing policy would also be benefitted in the same proportion in which other employees would get the benefit of the

CPC.

E) The Chief Minister said that the state departments would submit their proposals in this regard within a week.

Answer-5

15.

A) The Gambia has become the latest African nation to announce its withdrawal from the International Criminal Court, accusing the war crimes tribunal of "persecuting" Africans.

B) The shock move announced late yesterday was condemned by rights groups as a "drastic blow" for victims of serious crimes across the world.

C) Banjul's decision follows similar action by South Africa and Burundi this month that have shaken the only permanent international war crimes court.

D) Gambian Information Minister Sheriff Bojang charged that the ICC had been used "for the persecution of Africans and especially their leaders" while ignoring crimes committed by the West.

E) "Not a single Western war criminal has been indicted," he said on state television, naming former British prime minister Tony Blair as one who should have faced prosecution in the court.

Answer-5

1. The President of India, Shri Pranab Mukherjee awarded the prestigious Tenzing Norgay National Adventure Award to Shri Harbhajan Singh, IG, Indo-Tibetan Border Police (ITBP), in recognition of his life time contribution in the field of mountaineering. Shri Harbhajan Singh is 12th Himveer of the ITBP to be awarded with this respected adventure honour. \_\_\_\_\_

A) He also led 16 Indian and International level expeditions and has climbed and unfurled National Flag on different mountain peaks, to become one of the accomplished mountaineer of the Country.

B) Shri Singh participated in 3 successful Mt. Everest Expeditions of ITBP

C) Shri Singh has earlier been awarded Padma Shri for his spectacular achievements in the field of mountaineering.

D) He has also been awarded with President Police Medal for Distinguished Service and President Police Medal for Meritorious Service.

E) Indian Mountaineering Foundation (IMF) has conferred him permanent membership for his remarkable contribution in the field of Mountaineering and adventure sports.

Answer-2

2. Ratan Tata, Nandan Nilekani and Vijay Kelkar have come together to set up a technology-enabled microfinance entity, Avanti Finance, which will focus on delivering

affordable and timely credit to under-served and un-served segments in India.

\_\_\_\_\_ Avanti Finance will apply for registration to the Reserve Bank of India in the coming days and will establish operations before the end of the financial year, it added.

A) "Avanti will be a platform to impact the poor through credit at individual and community levels to create a lasting improvement in their livelihoods and standard of living, ushering prosperity," Tata Trusts Chairman Ratan Tata said.

B) Tata and Nilekani are bringing in their investments from their respective philanthropic capital, and any gains will be reinvested in philanthropic causes, Tata Trusts said in a statement.

C) The initiative aims to leverage on the social sector presence of Tata Trusts and other like minded partners and the rapidly evolving India Stack (Jan Dhan-Aadhar-Mobile), UPI and payments bank ecosystem.

D) Infosys co-founder Nandan Nilekani said his participation in Avanti is more driven by social motivation rather than anything else - with a view to serve the underserved and unserved and make the Tata Trusts and other likeminded partners philanthropy more effective.

E) The scheme will be implemented in the state by Jammu and Kashmir Power Development Department in collaboration with Energy Efficiency Services Limited (EESL).

Answer-2

3. India and the US on Monday signed a historical agreement on sharing logistics, with both Defence Minister Manohar Parrikar and US Defense Secretary Ashton Carter clarifying that it will not involve in setting up of military bases.

\_\_\_\_\_ The two sides also discussed India's "Major Defence Partner" designation, which was announced during Prime Minister Narendra Modi's visit to Washington in June, and the Defence Technology and Trade Initiative (DTTI) between the two countries.

A) It added that the US has agreed to elevate defence trade and technology sharing with India to a level commensurate with its closest allies and partners.

B) Carter also welcomed India's membership in the Missile Technology Control Regime (MTCR) and reaffirmed US support for India's membership in the Nuclear Suppliers Group (NSG).

C) The two sides also discussed cooperation on capabilities to augment India's capacity for maritime domain awareness (MDA).

D) The Logistics Exchange Memorandum of Agreement (LEMOA) was "in principal" agreed on during Carter's visit to India in April.

E) Carter and Parrikar announced their agreement to further consultations in this area, including through the next Maritime Security Dialogue, which will be held later this year.

Answer-4

4. Russia's Besik Kudukhov has found guilty of using banned substances, and stripped of his silver medal in the 60kg freestyle category at the 2012 Games.

\_\_\_\_\_The Russian, who beat Yogeshwar and went on to finish runner-up, died in an accident in 2013.

A) As a result, Yogeshwar's bronze medal will now be upgraded to silver.

B) The Wrestling Federation of India admitted to having been informed about the decision but was waiting for a written confirmation from the International Olympic Committee before making an official statement.

C) With this, Yogeshwar will join Sushil Kumar as the second Indian wrestler, and only the fifth Indian ever, to win an individual silver medal at the Olympics.

D) USA's Coleman Scott will now be the sole bronze medallist.

E) The World Anti Doping Agency has been getting several samples from both the Beijing (2008) and the London (2012) Olympics retested in recent times, and many medallists have been stripped of their medals after being found guilty.

Answer-1

5. May while announcing the UK offer of two new visa services to improve business travel for Indians to the UK said that under the Registered Traveller Scheme, business travellers will get expedited clearance at the UK border and that India will become the "first visa country" under the scheme. Under the second programme, she said the Indian government will become the first government in the world to be invited to nominate business executives to the 'Great Club', a bespoke visa and immigration service.

a) Where in

b) Where as

c) Whether

Pick out the option which when used to start a sentence combines both the above sentences in one.

A) Only a

B) Only b

C) Only c

D) Only a and c

E) None of the above

Answer-2

6. The Ministry is keen about integrating VCF into project feasibility assessment for systematic and large scale adoption of capturing a part of potential increase in the value of land and other properties resulting from the proposed investment. The Ministry has identified ten ways of VCF out of which only a couple are being currently used for project financing by some States.

a) Where in

b) Consequently

c) Surprisingly

Pick out the option which when used to start a sentence combines both the above



sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only b and c
- E) All

Answer-1

7. For the first time, physicists have observed a strange molecule called the butterfly Rydberg molecule — a weak pairing of highly excitable atoms that was first predicted back in 2002. The find not only confirms a 14-year-old prediction — it also confirms the existence of a whole new type of atomic bond.

- a) With this
- b) Now
- c) However

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only a and c
- D) Only a and b
- E) Only c and b

Answer-4

8. Axis Bank has announced the launch of 'Axis Bank Buzz Credit Card' in partnership with Flipkart. The Buzz credit card is a contactless payment solution that offers multiple benefits to enhance customers' online shopping experience, while they enjoy the best discounts and offers.

- a) Where in
- b) further
- c) However

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and b
- E) Only a and c

Answer-1

9. Nearly 500 farmers from tobacco growing countries were detained by the Noida police for protesting outside the conference venue, which is hosting over 1,500 delegates from 180 countries in the world's biggest convention on tobacco control policy. Tobacco use

kills around 6 million people a year globally, with nearly a million deaths in India alone.

- a) Apparently
- b) Consequently
- c) shockingly

Pick out the option which when used to start a sentence combines both the above sentences in one.

- A) Only a
- B) Only b
- C) Only c
- D) Only a and c
- E) None of the above

Answer-4

10. ODD ONE OUT

A) The 12th edition of the Indo-US Economic Summit will get underway here from September 14, to be inaugurated by Union Urban Development Minister Venkaiah Naidu, the organisers Indo-American Chamber of Commerce (IACC) said in a statement.

B) "As the Indian economy further globalises and expands, the summit will provide a valuable opportunity to assess developments across India-US trade relationship, economy and society," IACC Regional President Lalit Bhasin said.

C) The two-day conference will have a special address by US Ambassador to India Richard Verma, a keynote address on agriculture by Food Processing Minister Harsimrat Kaur Badal, and the valedictory address by Minister of State for Law and IT P.P. Chaudhary, the statement said.

D) "Being organised for the 12th consecutive year, the Indo-US Economic Summit is the one-stop platform for all Indo-US policy, business and trade deliberations," the IACC said.

E) Leaders from business, government and academia "will deliberate on augmenting the existing two-way trade to \$500 billion and will focus on sectors that foster growth," it added.

Answer-2

11. ODD ONE OUT

A) Government will soon make it mandatory to put an overspeeding warning system with beeps or continuous alarms and airbags in all cars, while cameras would be also installed on roads to check errant drivers.

B) "We are going to make audio alerts in vehicles mandatory to check overspeeding and curb accidents," an official told PTI.

C) Once it is through, we will notify it within a fortnight," the official said.

D) Once the vehicle crosses the speed of 80 km, there would be sounds of beeps alerting the driver, and in case the speed crosses 90 km, there would be continuous special beeps so that the driver and co-passengers both are alarmed, the official said.

E) "The Road Transport and Highways Ministry has approved it and the file has gone for vetting to the Legal Department.

Answer-3

12. ODD ONE OUT

A) Chinese space agency is all set to launch its second spacelab Tiangong-2 next week.

B) "The completion of the transfer signals that the space lab Tiangong-2 mission has entered its launching stage," it said.

C) Tiangong-2 will be launched into space between September 15 and 20, the office of China's manned space program said.

D) The space lab was transferred with its carrier rocket to the launch pad at Jiuquan Satellite Launch Centre on Friday, Xinhua news agency said, quoting a statement from the office.

E) It took 90 minutes to complete the transfer from the assembling centre to the launch pad.

Answer-2

13. ODD ONE OUT

A) "The two sides explored the site of the exercise and the related infrastructures," the report quoted the Chinese Defence Ministry spokesperson as saying.

B) China and Russia will hold joint naval exercises in the South China Sea (SCS), sending a calibrated message to the United States and its allies that Beijing has a powerful partner in waters riven by rival territorial claims.

C) The show of strength will be showcased during the eight-day Navy drill in the South China Sea off southern China's Guangdong Province.

D) Analysts, however, say that the exercises are being held in a non-disputed area, and are therefore unlikely to stir up fresh tensions significantly.

E) An earlier news report run by Russia's Tass news agency said that last month, Russia and China held consultations in the Guangdong Province over holding the exercise.

Answer-1

14. ODD ONE OUT

A) Eyeing an "aspirational India", Snapdeal has invested Rs 200 crore in rebranding activities and also unveiled a new logo as the e-commerce major focuses on wooing the next 100 million potential online shoppers.

B) These companies are also ramping up logistics to ensure timely delivery of packages even at peak demand.

C) "There are 50-60 million online buyers in India currently and for e-commerce to become larger, the next 300-400 million people coming online would be very important... Things like discounts, fast shipping, functional benefits are already there, but going ahead, e-commerce brands will have to stand for something of a higher order," Snapdeal Co-founder and Chief Executive Officer Kunal Bahl told PTI.

D) With this new positioning, Snapdeal is focussing on the next phase of growth,

engaging with the next 100 million online shoppers, he added.

E) The re-positioning by the company comes ahead of the festive season. Snapdeal, like competitors Flipkart and Amazon, is lining up offers to woo customers to shop on its platform.

Answers: 2

**ALL THE VERY BEST !**