



E-MAGAZINE

APRIL 2023



A Message From Guidely To All Serious Bank Aspirants

Hai all,

Our Guidely platform has been doing a great job for the past eight years in supporting the banking aspirants. In this beautiful journey, we have been providing quality mock test packages, bundle PDF courses, and various other study materials at affordable prices. This journey will continue for the upcoming years to uplift all the banking aspirants.

Lakhs of students come into this competition with a passion to become bankers. In this battle, a majority of people have been starving for success for a long period of time. They have been facing failures for many years. Due to continuous failures, many are thinking of quitting this competition.

In reality, success will not come to you overnight. You must handle your failures in a calm and composed manner. More importantly, you have to learn more from your failures. Only after a fine-tuned practice and a perfect preparation for the long term can you attain success. In this period, you have to be motivated, work hard, and use smart strategies to find progress in your success journey.

For that, Guidely will provide you with an enormous amount of quality study materials. You can rely on Guidely for standard mock test packages, bundle PDFs, and other materials at affordable price ranges. The only thing you have to do is follow us and work hard with a hundred percent hope. Guidely will end your journey with fruitful success. So, don't feel bad for your failures. Guidely will show you the best ways to crack the upcoming bank exams.

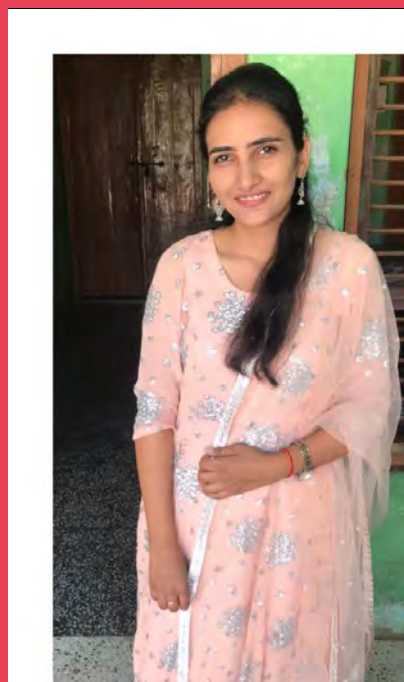
- Team Guidely

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SUCCESS STORY

Name : Parul
Email ID : parulkadian20@gmail.com
DOB : 31-01-1999
State : Haryana
Edu Qualification : B.Com honors & M.Com
Final Selection : RRB Clerk Haryana



1 What is your special strategy that you followed to crack the bank exam?

I do everything with a timer where i set the target and try my best to complete within time & if not i check different method which i can use to do that on that.

2 What would you advise the banking aspirant to prepare seriously for bank exams?

Don't panic if u not do well in mocks or in exams but try that whether u are better than ur yesterday performance or not then u get what u want. your competition is with ur yesterday performance whether u learn form it or not

3 What is the contribution of Guidely to your success?

Guidely paid as well as live mocks, and meenakshi ma'am & rohit sir free mains classes help me in clearing every pre and miss all mains marginally except rrb clerk and ibps po (miss final selection)

4 What is your real feeling after achieving your dream bank job?

This is the start of new journey and have to achieve more in my career but for now i m financially independent that what i want and try my best in future exams also to achieve another milestone.

5 To whom will you dedicate your success?

I dedicate my success to my family and teachers who support me when i feel demotivated by my failure but they encourage me everytime just one push that's why i able to achieve this and also 31 rank in it also in my state and thank you guidely for affordable mocks and free classes which helps a lot because of which i don't have to think much in preparation resources.

BOOSTER DOSE

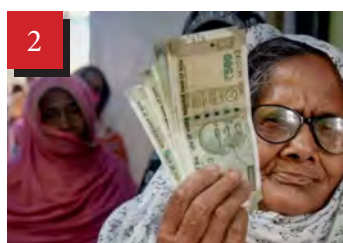
APRIL 2023



1 On April 1st, 2023, Utkal Divas or Odisha Foundation Day is celebrated all over the state of Odisha, India. It is a national day observed annually on April 1st every year.



5 The United Nations Economic and Social Council (ECOSOC) has elected India as member to the UN Statistical Commission, the Commission on Narcotic Drugs, and the UN HIV/AIDS Program Coordinating Board (UNAIDS).



2 The Centre stated that the Mahila Samman Savings Certificate Scheme has been announced in the Budget with a deposit facility up to two lakh rupees in the name of women or girls for a tenure of two years at a fixed interest of 7.5 per cent.



6 On the occasion of Hanuman Jayanti Union Home Minister Amit Shah unveiled a 54-foot tall statue of Lord Hanuman at Sarangpur temple in Botad district of Gujarat.



3 India has become the first country in the world to estimate the Tuberculosis (TB) burden in-country and launch its own mathematical system to estimate the disease burden.



7 Bengaluru will soon have India's first post office constructed using 3D printing technology. The project at Cambridge Layout in Ulsoor is being implemented by Larsen & Toubro, which has experience in constructing 3D-printed buildings.



4 World Health Day 2023 is observed all over the world on 7th April. The main theme of this year is "Health For All". World Health Day was created and first celebrated on 22nd July 1949.



8 The Periyar Tiger Reserve in Kerala is the country's best-maintained tiger reserve, according to the 5th cycle of Management Effectiveness Evaluation (MEE) carried out by the Centre. It was declared a Tiger Reserve in 1978.



9

International Day for Mine Awareness 2023 is observed on April 4th. In 2023 the United Nations Mine Action Service will promote

the International Day for Mine Awareness and Assistance in Mine Action under the theme “Safe Ground, Safe Steps, Safe Home”.



10

The National Capital Region Transport Corporation (NCR TC) has announced that the country’s first semi-high-speed regional rail

services will be named ‘RAPIDX’.



11

The United States (US) Georgia Assembly has passed a resolution condemning Hinduphobia, making it the first American state

to take such a legislative measure.



12

The World Bank has approved a USD 363 million loan to provide a clean drinking water supply to 2 million rural households in Karnataka

through a piped water connection in their homes under “Karnataka Sustainable Rural Water Supply Program” (KSRWSP).



13

Finland becomes the 31st member of the North Atlantic Treaty Organisation (NATO), in a historic strategic shift provoked by Moscow’s

war on Ukraine, which doubles the US-led alliance’s border with Russia.



14

Kashi (Varanasi) has been declared the first tourism and cultural capital of the Shanghai Cooperation

Organisation (SCO). The declaration was made

by a meeting of the SCO heads of Tourism Administrations held in Varanasi, Uttar Pradesh (UP).



15

The Telangana Cool Roof Policy 2023-2028 aims to reduce the heat island impact and heat stress in Telangana. Telangana has set target

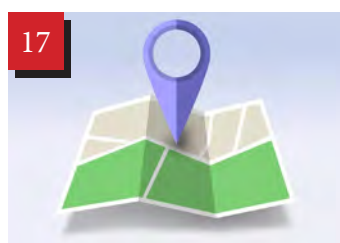
to cover an area of 7.5 square kilometers, including 5 sq km in Hyderabad, Telangana in the first year (2023).



16

India hosted the first meeting of the Governing Board of BIMSTEC Energy Centre (BEC) in Bengaluru, Karnataka. India made

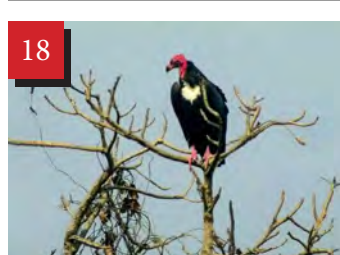
a presentation on establishing the BIMSTEC Energy Centre (BEC) in India in the premises of the Central Power Research Institute (CPRI), Bengaluru.



17

According to the data from Geographical Indication (GI) Registry, Kerala has topped the list of states in India with the most number of

products securing the GI tag in the financial year 2022-23.



18

Uttar Pradesh’s (UP) Jatayu Conservation and Breeding Centre (JCBC) in Maharajganj district, the world’s first conservation and

breeding centre built and designed exclusively for the conservation of Asian king vulture, is ready to be inaugurated by UP Chief Minister (CM) Shri Yogi Adityanath.



19

Bihar’s West Champaran’s ‘Mircha’ rice has been awarded the Geographical Indication (GI) tag. The shape and

appearance of this rice resemble black pepper, hence it is called Mircha or Marcha rice.



20 The Government of Himachal Pradesh (HP) has launched a project named Sanjeevani to empower the livelihood of small

dairy farmers and livestock owners. The project will help in improving the lives of farmers by providing them with convenient and quality care for livestock at their doorsteps.



21 The Yaoshang festival is celebrated every year on the full moon of Lamta month (February-March) of the Meitei lunar calendar. The festival is

celebrated by the Meitei who are predominantly Hindu and it is celebrated at the same time as Holi.



22 Walmart-owned fintech company PhonePe has launched a new consumer-facing application, Pincode, which will be integrated

into India's Open Network for Digital Commerce (ONDC) framework.



23 Karur Vysya Bank Ltd. (KVB) has entered into a pact with SBI Life Insurance to market the latter's insurance schemes through its

branches.



24 India's largest lender, the State Bank of India (SBI), has once again extended the SBI "WECARE" Senior Citizens' Term Deposit

programme. After repeated revisions, the scheme has now been extended till 30 June 2023.



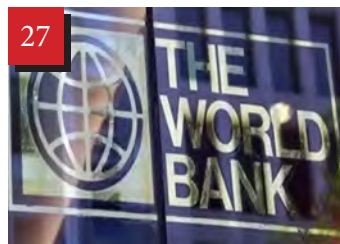
25 World Homeopathy Day 2023 is celebrated every year on the 10th of April to spread knowledge of homeopathy medicine in public

health. The World Homeopathy Day 2023 theme is "One Health, One Family". Dr. Christian Samuel Hahnemann father and founder of homeopathy were born on 10th April in 1755.



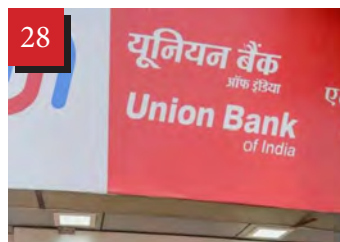
26 India's first listed power sector infrastructure investment trust, India Grid Trust has commissioned its first battery energy storage

system (BESS) project coupled with its solar panels at the Dhule substation in Maharashtra.



27 The World Bank's (WB) Board of Executive Directors approved a USD 100 million loan from the International Bank for Reconstruction and

Development (IBRD) to help Odisha strengthen its early forecasting systems for improved disaster response.



28 Union Bank of India (UBI) becomes the first bank in the country to open a Special Rupee Vostro Account (SRVA) through

its corresponding bank in Malaysia i.e. India International Bank of Malaysia (IIBM).



29 The World Bank has lowered its forecast for India's economic growth in the current fiscal year that started on April 1 to 6.3% from

6.6%.



30 United Nations has projected India's economic growth to 6 per cent in 2023 from 6.6 per cent in 2022.

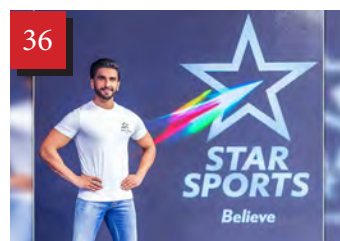


35 ICICI Bank has introduced an easy EMI facility for UPI payments made by scanning QR code. Customers eligible for PayLater, the Bank's 'buy now, pay later' service can avail of the EMI facility in an instant, easy and seamless manner.

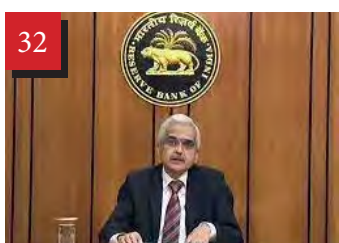


31 The Insurance Regulatory and Development Authority of India (IRDAI) announced that Life Insurance Corporation of

India (LIC), General Insurance Corporation of India Limited (GIC Re), and New India Assurance Co are still considered Domestic Systemically Important Insurers (D-SIIs) for the financial year 2022-23.



36 Star Sports, India's Home of Sports, announced Bollywood superstar and sports aficionado Ranveer Singh as its brand ambassador.



32 The Reserve Bank of India (RBI) has planned to launch a secured web-based centralized portal named 'PRAVAAH'

(Platform for Regulatory Application, Validation And Authorisation) to simplify and streamline application processes.



37 United Arab Emirates (UAE) President Mr Sheikh Mohammed bin Zayed Al Nahyan known by his initials MBZ, has appointed his eldest son Mr Sheikh Khalid bin Mohamed as the crown prince of Abu Dhabi, the oil-rich capital of the Gulf state.



33 The Unified Payments Interface (UPI) has emerged as the second most preferred method of repaying digital loans, coming at 27%, only after

e-NACH or electronic National Automated Clearing House which was the preferred route for 36% of the borrowers.

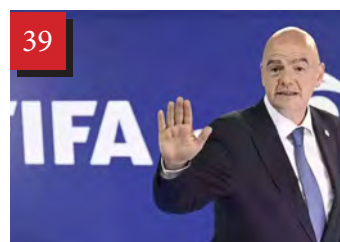


38 An Indian-origin software and robotics engineer Mr Amit Kshatriya has been appointed as the first head of the American space agency, National Aeronautics and Space Administration's (NASA's) newly-established Moon to Mars Programme.



34 Uttarakhand has become India's first state to launch the "Resham Keet Bima" scheme to protect its sericulturists. In the first

phase of this pilot project, 200 sericulturists from 5 blocks of 4 districts.



39 Gianni Infantino was re-elected as the president of Fédération internationale de football association (FIFA) until 2027 at the 73rd Congress of the body in the Rwandan capital Kigali



40

Sudha Shivakumar has been appointed as the 40th National President of Federation of Indian Chambers of Commerce and Industry

(FICCI) Ladies Organization (FLO).



45

Volodymyr Zelensky has been awarded Poland's highest Order of the White Eagle award. He has received the award for his service

to security, resilience and the defence of human rights.



41

India has been elected to the United Nations (UN) Statistical Commission for a four-year term starting from 1st January 2024.



46

Bharat Biotech has won the 'Best Production /Process Development' award as part of the Vaccine Industry Excellence (ViE)

awards at the World Vaccine Congress 2023.



42

Ne p a l e s e wicketkeeper-batsman Aasif Sheikh has been declared the winner of the 2022 Christopher Martin-

Jenkins Spirit of Cricket Award. The Award is presented every year by the Marylebone Cricket Club (MCC), UK in conjunction with the BBC.



47

Kumar Mangalam Birla, chairman of Aditya Birla Group, won the prestigious 'Business Leader of the Decade' award at the All India

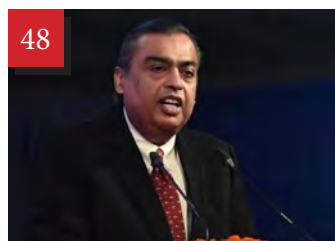
Management Association's (AIMA) 13th Managing India Awards ceremony.



43

J&K's Aaliya Mir gets Wildlife Conservation Award. She is J&K's only female wildlife rescuer. She has rescued Asiatic black bears, Himalayan brown bears, birds,

leopards and other mammals.



48

According to the Hurun Global Rich List released Reliance Industries (RIL) Chairman and Asia's richest man Mukesh Ambani

became the only Indian to feature in the list of top 10 billionaires across the world.



44

The Indian-American statistician C. Iyer Radhakrishna Rao has been awarded the 2023 International Prize in

Statistics, which is statistics' equivalent of the Nobel Prize.



49

According to City Index, India is home to the fifth-highest number of female billionaires in the world. The United States has

the highest number of female billionaires in the world followed by China.



50

Tripura became the best-performing state among North Eastern States in implementing e-Procurement.



55

The Indian Air Force (IAF) and the US Air Force (USAF) are set to conduct the Cope India exercise from April 10 to 21, 2023 at the Kalaikunda

airbase in West Bengal.



51

Godrej Agrovet has signed a Memorandum of Understanding (MoU) with the state government on the



56

The Prime Minister has launched an app called 'Call Before u Dig'. To help prevent uncoordinated digging that results in damage to

underground utility assets like optical fibre cables, costing the government thousands of crores every year.



52

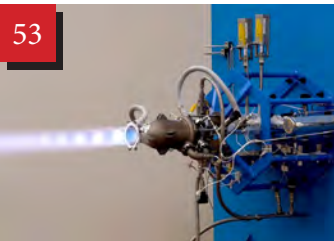
The Indian Space Research Organisation (ISRO) has released images of Earth captured by the Earth Observation Satellite



57

National Dairy Research Institute (ICAR-NDRI) has become the first institute in the country to produce a cloned calf of cattle. The

newborn cloned female calf of the cow has been named "Ganga", which weighs 32kg and is growing well.



53

The private space vehicle company Skyroot Aerospace has test-fired its 3D-printed Dhawan II engine for a duration of 200 seconds



58

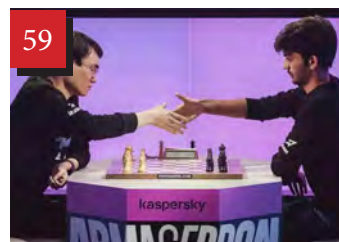
Germany's World Cup-winning midfielder Mesut Ozil announced his retirement from football at the age of 34.

in Telangana.



54

The Unique Identification Authority of India (UIDAI) signed a memorandum of understanding (MoU) with the Indian Institute



59

Indian Grandmaster D Gukesh stunned former world rapid champion Nodirbek Abdusattorov of Uzbekistan in the final to win the World

Chess Armageddon Asia & Oceania event.

of Technology, Bombay (IIT-Bombay), to develop a touchless biometric capture system for easier use, anytime and anywhere.



60

Veteran Malayalam novelist, short story writer & two-time Kerala Sahitya Akademi Award winner Sarah Thomas passed away at the age

of 88 in Thiruvananthapuram, Kerala.



61

Former Chief Electoral Officer (CEO) of Tamil Nadu (TN) Naresh Gupta passed away at the age of 72 in Chennai, TN. Naresh hailed from

Lucknow in Uttar Pradesh (UP).



62

World Hemophilia Day is celebrated on April 17th every year. The theme of World Hemophilia Day is "Access for All: Prevention

of Bleeds as the global standard of Care". World Hemophilia Day was first started in 1989 by the World Federation of Hemophilia



63

The Ministry of Railways has started using Harmonised System of Nomenclature (HSN) codes for the classification of commodities in freight

transportation. It is a six-digit identification code.



64

Ghana has become the first country in the world to receive regulatory approval to market the malaria vaccine R21/Matrix-M

developed by the University of Oxford in the United Kingdom (UK).



65

Syria has become the largest 'narco-state' in the world. The production and export of Captagon, which is also known as the

"poor man's coke," has become a crucial source of

economic sustenance for Syria.



66

Nepal has become a founding member of the International Big Cats Alliance initiated by India (IBCA), an initiative by the Government of

India (GoI).



67

City Union Bank Limited (CUB) has launched India's first voice biometric authentication for logging into its mobile

banking app.



68

Chennai Metro Rail Ltd in association with the State Bank of India (SBI) (banking partner) launched the Singara Chennai Card (NCCM -

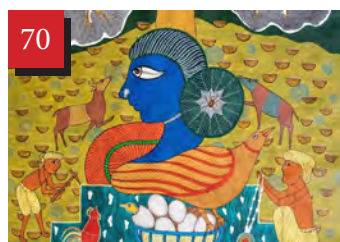
National Common Mobility Card).



69

AU Small Finance Bank (AU SFB) has become the first commercial bank in India to integrate with the Bharat Bill Payment

System (BBPS), to launch bill payment services through video banking.



70

The famed Gond painting of Madhya Pradesh has received the prestigious Geographical Indication (GI) tag. Madhya

Pradesh's popular Sharbati wheat, also called The Golden Grain, has bagged the Geographical Indication (GI) tag.



71 Suhelwa Wildlife Sanctuary of Uttar Pradesh has for the first time recorded photographic proof of tigers. The sanctuary,

located in Shravasti, Balrampur and Gonda districts of UP.



76 Kerala becomes the first Indian state to adopt a Water Budget to tackle summer water shortage. The Centre for Water Resource Development Management and the state water agency worked together to create the budget.



72 Union Home Minister Shri Amit Shah urged people to visit Kibithoo –“India’s first village” in Arunachal Pradesh to enjoy its natural beauty

and take inspiration from its history. It lies on the right bank of the Lohit River.



77 India has signed an MoU with the World Food Programme for sending 10,000 metric tonnes of wheat to the people of Afghanistan.



73 Union Minister Nitin Gadkari inspected Zojila Tunnel, Asia’s longest tunnel which will establish all-weather connectivity between

the Union Territories (UT) of Ladakh and Jammu and Kashmir (J&K).



78 Turkish President Mr Recep Tayyip Erdogan unveiled Türkiye’s largest warship and the world’s first unmanned combat aerial vehicle

(UCAV) carrier, TCG Anadolu, has been delivered to the country’s navy.



74 Telangana Chief Minister (CM) Shri K Chandrasekhar Rao unveiled the 125-ft tall bronze statue of BR Ambedkar in Hyderabad,

to mark the 132nd birth anniversary of the architect of the Indian Constitution.



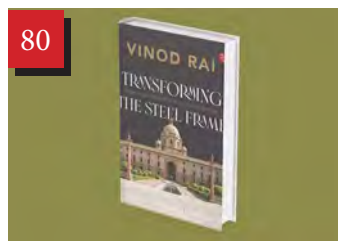
79 The Economist Intelligence Unit (EIU) has released the latest Business Environment Rankings (BER), India’s rank has improved from 52nd

to 46th position.



75 The Northeastern state of India, Assam’s Bihu dance (traditional folk dance of Assam) made it to the Guinness World Records with a

performance by 11,304 dancers and 2,548 drummers at the Sarusajai Stadium in Guwahati, Assam.



80 Vinod Rai is the author of the book titled ‘Transforming the Steel Frame: Promise and Paradox of Civil Service Reform. This book was

published by Rupa Publication.



81 New Zealand's Kim Cotton becomes the first woman on-field umpire in full-member men's international cricket.



87 Mongolia's first oil refinery, built and funded with Indian assistance, will be completed by 2025. It is being developed by Megha Engineering and Infrastructures Limited, a Hyderabad-based company.



82 Legendary Indian cricketers MS Dhoni, Yuvraj Singh, Mithali Raj, Suresh Raina and Jhulan Goswami have received the Honorary Life Membership of the Marylebone Cricket Club (MCC).



88 In a significant boost to reproductive rights, Japan's Health Ministry has approved the country's first abortion pill-Mefeego pill pack. This pill was manufactured by British pharmaceutical Linepharma.



83 Suryakumar won the honour of Wisden Almanack's leading T20I cricketer while Harmanpreet Kaur became the first Indian woman to win the Wisden Almanack's Cricketer of the Year award.



89 The European Parliament has approved the world's first set of comprehensive rules to bring largely unregulated cryptocurrency markets under the ambit of regulation by government authorities.



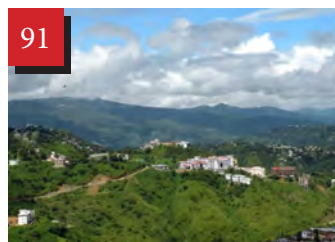
84 Ireland's top rally driver Craig Breen has passed away at the age of 33 in an accident, due to a crash while driving his Hyundai i20 N Rally1 rally car in a testing session for the 2023 Croatia Rally.



90 Australia is set to host the third in-person Quad Leadership Summit in Sydney. This will be the first time that Australia will host the summit.



85 India and Canada have agreed to make defence an important pillar of the bilateral relationship. Both countries have agreed to work on taking the defence relationship to the next level.



91 According to research conducted by Rajesh K Pillania, a professor of strategy at the Management Development Institute in Gurugram, Mizoram has been declared the happiest state in India.



86 Every year April 22nd is celebrated as Earth Day for the past fifty-four years it has been celebrated by billions of people around the globe.

The Earth Day 2023 theme is "Invest in our planet".



92 Uttar Pradesh (UP) will become the first state which will have 100% electric vehicles in government departments.



98 The Reserve Bank of Zimbabwe (RBZ) planned to introduce a gold-backed digital currency as legal tender in Zimbabwe.



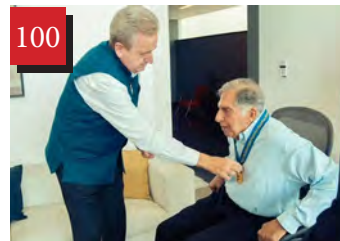
93 Himachal Pradesh (HP) has become the first Indian state to develop a DNA database for unidentified bodies.



99 Stationery manufacturer Luxor Writing Instruments Private Limited has appointed cricketer Virat Kohli as its new brand ambassador.



94 World Malaria Day is observed on April 25 all over the world. That effort is echoed in this year's theme: "Time to deliver zero malaria: invest, innovate, implement."



100 Tata Sons' Chairman Emeritus Ratan Tata has been conferred with Australia's highest civilian honour, the country's High Commissioner to India Barry O'Farrell announced.



95 The Election Commission has for the first time introduced the Vote from Home option in Karnataka Assembly.



96 Prime Minister Shri Narendra Modi laid the foundation stone for India's first third-generation Digital Science Park being developed by the Kerala government.



97 Canara Bank, in collaboration with Reserve Bank Innovation Hub (RBIH), has launched the "Digitalised Submission of Form 15G/15H" as one of the customer friendly services adding to our pursuit of "Customer Delight".

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E-MAGAZINE

APRIL 2023



IMPORTANT DAYS



Odisha Foundation Day 2023: April 1

On April 1st, 2023, Utkal Diwas or Odisha Foundation Day is celebrated all over the state of Odisha, India. It is a national day observed annually on April 1st every year.

It is celebrated on April 1 every year to remember the formation of the Odisha state after a struggle to be recognized as an independent state. Odisha used to form a major portion of the ancient Kalinga. The region witnessed the epic "Kalinga War" led by King Ashoka who invaded and conquered the region in 260 BC. In the year 1912, Orissa and Bihar were formed and on 1 April 1936, Odisha was formed.



National Maritime Day 2023: April 5

Every year, National Maritime Day in India is celebrated on the 5th of April.

It is a day celebrated to show gratitude to the men who spend many months in the sea, carrying out the bulk of India's trade and commerce at a global level.

"MARPOL at 50 – Our commitment goes on" is the



World Autism Awareness Day 2023: April 2

On April 2nd of this current year World Autism Awareness Day 2023 is observed all over the world. The theme of World Autism Awareness Day 2023 is **Transformation: Toward a Neuro-Inclusive World for All**". In 2007, created by the **United Nations General Assembly, World Autism Awareness Day lands on April 2 every year.**



International Day for Mine Awareness 2023: April 4

International Day for Mine Awareness 2023 is observed all over the world on **April 4th**. In 2023 the United Nations Mine Action Service will promote the International Day for Mine Awareness and Assistance in Mine Action under the **theme "Safe Ground, Safe Steps, Safe Home"**". The United Nations' International Day for Mine Awareness and Assistance in Mine Action is celebrated on the 4th of April every year.



World Health Day 2023: April 7

World Health Day 2023 is observed all over the world on **7th April**.

The World Health Organization's physical, emotional, and mental well-being is promoted and celebrated all over the world to this day. The main theme of this year is **"Health For All"**. **World Health Day was created and first celebrated on 22nd July 1949.**

Later the date was changed to **7th April** and the WHO encourage the students to participate.



World Homeopathy Day 2023- April 10

World Homeopathy Day 2023 is celebrated on the 10th of April every year.

The day is celebrated to spread knowledge of homeopathy medicine in public health.

The World Homeopathy Day 2023 theme is “**One Health, One Family**”. **Dr. Christian Samuel Hahnemann father and founder of homeopathy were born on 10th April in 1755.**



**APRIL 11
NATIONAL SAFE
MOTHERHOOD
DAY**

National Safe Motherhood Day 2023: April 11

National Safe Motherhood Day is celebrated on the 11th of April every year.

In India significance the importance of care in pregnancy, and skilled care during childbirth and the first few weeks after birth. The theme of the National Safe Motherhood Day 2023 is “**Remain at home amid coronavirus, protect mother and infant from coronavirus**”. The National Safe Motherhood Day was **first proposed by (WRAI) White Ribbon Alliance.**



Jallianwala Bagh Massacre 2023: April 13

Every year April 13th is observed as **Jallianwala Bagh Massacre.**

Jallianwalla also called as Massacre of Amritsar incident on April 13, 1919, in which British troops fired on a large crowd of unarmed Indians in an open space known as the Jallianwala Bagh Massacre in the Punjab region of India. The people gathered at Jallianwala Bagh to protest against the arrest of the two nationalist leaders Satya Pal and **Dr. Saifuddin Kitchlew on 13th April 1919.**



World Hemophilia Day 2023: April 17

World Hemophilia Day is celebrated on **April 17th** every year. The theme of **World Hemophilia Day is “Access for All: Prevention of Bleeds as the global standard of care”.** **World Hemophilia Day was first started in 1989 by the World Federation of Hemophilia**



World Heritage Day 2023: April 18

Every year April 18th is celebrated as **World Heritage Day or International day for monuments and sites.**

The International Council on Monuments and Sites 1982 suggested that April 18 should be celebrated as World Heritage Day.

United Nations Educational, Scientific and Cultural organization in its 22nd general conference in 1983 approved the date.



National Civil Service Day 2023: April 21

Every year April 21st is celebrated as **National Civil Service Day.**

The **first such function was held in Vigyan Bhawan, New Delhi on 21st April 2006.** In 1947 on 21st April Sardar Vallabh Bhai Patel, Home minister of independent India addressed the Probationary Officers at all Indian Administrative Service Training School at Metcalfe House in New Delhi. Sardar Vallabh Bhai Patel delivered a powerful speech and empowered the civil servants to adopt the role of national service leaving behind the experience.



Earth Day 2023: April 22

Every year April 22nd is celebrated as Earth Day for the past fifty-four years it has been celebrated by billions of people around the globe. The Earth Day 2023 theme is “Invest in our planet”. Earth Day was first celebrated in 1969.



World Malaria Day 2022: April 25

World Malaria Day is observed on April 25 all over the world. That effort is echoed in this year’s theme: “Time to deliver zero malaria: invest, innovate, implement.”

World Malaria Day which was first held in 2008 developed from Africa Malaria Day, an event that had been observed since 2001 by African governments.



World Book and Copyright Day: April 23

Every year World Book and Copyright Day is celebrated on April 23 and it is also known as World Book Day. The theme for World Book Day 2023 is “Indigenous Languages”. In 1995 this date was finalised by the United Nations, Educational, Scientific and Cultural Organizations general conference, held in pairs, to pay tribute and honour authors and books worldwide.



World Intellectual Property Day 2023: April 26

Every year April 26 is celebrated as World Intellectual Property Day to learn about the role that intellectual property rights play in encouraging innovation and creativity.

The theme of World Intellectual Property Day is “Women and IP: Accelerating Innovation and Creativity”. World Intellectual Property Day was launched in the year 2000 by the World Intellectual Property organisation.



National Panchayati Raj Day: April 24

In India, 24th April is designated as National Panchayati Raj Day. The day is held to remember the passing of the 73rd Amendment to the Constitution on June 17, 1992, and on April 24, 1993, the law went into force. Prime Minister Manmohan Singh designated the first National Panchayati Raj Day on April 24, 2010.



World Veterinary Day 2023: April 29

World Veterinary Day 2023 is celebrated on 29th April every year all over the world. The theme of World Veterinary Day for 2023 is ‘Promoting Diversity, Equity, and Inclusiveness in the Veterinary Profession’. Professor John Gamgee from the Veterinary College of Edinburgh first established the World Veterinary Congress in 1863.

NATIONAL



New small savings scheme for women, Mahila Samman Savings Certificate, launched

The Centre said the Mahila Samman Savings Certificate Scheme has been announced in the Budget with a deposit facility up to two lakh rupees in the name of women or girls for a tenure of two years at a fixed interest of 7.5 per cent.

This will offer deposit facility up to Rs.2 lakh in the name of women or girls for a tenor of 2 years at fixed interest rate of 7.5 per cent with partial withdrawal option.

Limit - The maximum deposit amount for the Mahila Samman Savings Certificate is **Rs 2 lakh**

Tenor and interest rate - The scheme has a two-year term i.e., up to March 2025 and a 7.5 percent annual interest rate, with the option of partial withdrawal.

Small savings scheme taxation - This is a government-backed small-savings plan.

Generally, Section 80C tax benefits are available for small savings plans



AAI gives a target to airports to achieve 100% use of Green Energy by 2024

The Airport Authority of India (AAI) has given the target to most of the airports to achieve 100 percent use of Green Energy by 2024 and Net Zero by 2030.

Currently Mumbai, Cochin and 25 other AAI Airports are using 100 per cent Green Energy. Cochin Airport is the first green airport in the world, fully powered by solar

energy. The 25 airports include Puducherry, Kanpur (Civil), Hubballi, Belagavi, Mysore, Tezu, Kangra, Shimla, Kullu, Jammu, Srinagar, Leh, Imphal, Pakyong, Pantnagar, Dehradun, Dimapur, Jalgaon, Kohlapur, Pune, Aurangabad, Gondia, Akola, Sholapur and Juhu.



India's first ropeway transport in Varanasi: Modi sets project in motion

Prime Minister Narendra Modi gifted India's first public transport ropeway to his parliamentary constituency Varanasi. Narendra Modi, along with the ropeway laid the foundation stone for nine projects worth Rs 1592.49

crore while he also inaugurated 20 other projects of Rs 189.41 crore. The ropeway will run from Cantonment Railway Station (Varanasi Junction) to Godaulia Square. The scheme is worth Rs 644.49 crore.



PAN-Aadhaar linking deadline extended till June 30

The Central Board of Direct Taxes (CBDT) has extended the last date to link Permanent Account Number (PAN) with Aadhaar to June 30, 2023. In a press release released on March 28, 2023, CBDT said, "In order to provide some more time to the taxpayers, the date for linking PAN and Aadhaar has been extended to 30th June 2023, whereby persons can intimate their Aadhaar to the prescribed authority for Aadhaar-PAN linking without facing repercussions." CBDT has extended the deadline to link PAN with Aadhaar for the fifth time. "Notification to this effect is being issued separately," it further added.



Education Ministry shortlists 9,000 schools for PM SHRI scheme

Education Ministry selected 9000 schools for Pradhan Mantri Schools for Rising India (PM SHRI) scheme. **9,000 schools from across India have been shortlisted** for the Pradhan Mantri Schools for Rising India



India becomes the first country to develop its own system for estimating TB cases

India has become the first country in the world to estimate the Tuberculosis (TB) burden in-country and launch its own mathematical system to estimate the disease burden. The TB model was drawn up by using data from several sources, including the Nikshay portal of private sector drug sales, the sub-national certification

system where the TB-free status of various States is estimated and ranked.

Delhi has the highest burden of all forms of TB and pulmonary TB – **at 747 per 100,000 and 534 per 100,000 respectively**. Gujarat has the lowest burden of all forms of TB **at 137 per 100,000** while Kerala is the lowest in pulmonary TB **at 151 per 100,000**.



New India Literacy Programme was launched to cover a target of 5.00 crore non-literates in the age group of 15 years and above

The Government has launched a new Centrally Sponsored Scheme namely, "New India Literacy Programme" (NILP) for implementation during five years from the FYs 2022-23 to 2026-27 with a financial outlay of Rs.1037.90 crore out of which Rs.700.00 crore is Central share and Rs.337.90 crore is State share. The scheme aims to

cover a target of 5.00 crore non-literates in the age group of 15 years and above.

The teaching-learning material and resources have been made available on the DIKSHA platform of NCERT and can be accessed through mobile apps.

All non-literate above 15 years of age can avail the benefits of the scheme.

(PM SHRI) programme. These schools have been selected from 2.5 lakh government schools, including Kendriya Vidyalayas and Navodaya Vidyalayas.



PFRDA raises ombudsman age limit to 70 years from 65 years

Prime Minister inaugurates the Global Millets (Shree Anna) Conference at IARI Campus, PUSA New Delhi. A commemorative stamp and commemorative coin were unveiled in this 2-day conference. A compendium of Indian millet (Shri Anna) start-ups and a book of millet (Shri Anna) standards were also digitally launched. The Indian Institute of Millets Research of ICAR was declared as a Global Centre of Excellence. Global Millets Conference is a symbol of India's responsibilities towards the global good. Shree Anna is becoming a medium of holistic development in India and is linked with village as well as the poor.



Bandipur completes 50 years as Project Tiger Reserve

Bandipur Tiger Reserve recently completed 50 years as a Project Tiger Reserve. It was established in the 1930s as a wildlife sanctuary, which became a tiger reserve in 1973 under Project tiger. It is situated in two



National Gallery of Modern Art to organize Spring Fiesta 2023 to celebrate 69 years of museum

The National Gallery of Modern Art organised "Spring Fiesta" to celebrate its foundation day. The National Gallery of Modern Art (NGMA) in New Delhi is the premier institution of modern art in the country. The idea of a national art gallery

was first mooted in 1949. Vice President Dr. S. Radhakrishnan formally inaugurated the NGMA in the presence of Prime Minister Jawaharlal Nehru and artists and art lovers in New Delhi on March 29, 1954.



India elected as a member of the UN Statistical Commission Narcotic Drugs

The United Nations Economic and Social Council (ECOSOC) has elected India as member to the UN Statistical Commission, the Commission on Narcotic Drugs, and the UN HIV/AIDS Program Coordinating Board (UNAIDS). All three are important subsidiary bodies of the Economic and Social Council of the United Nations. The Drug Prevention Commission monitors the implementation of international drug control

treaties. India has been elected to the highest statistical body of the United Nations for a term of 4 years, which will start from 1 January 2024. India was last elected a member of this commission in 2004. India won a landslide victory in the concluded United Nations Statistical Commission election by securing 46 out of 53 votes, leaving behind rivals South Korea (23), China (19) and the UAE (15).

contiguous districts (Mysore and Chamarajangar) of Karnataka and located at the tri-junction area of the States of Karnataka, Tamil Nadu and Kerala.



MUDRA scheme: 40.82 crore loans amounting to ₹23.2-lakh-crore sanctioned in last 8 years

The Ministry of Finance said that around 41 crore loans amounting to ₹23.2-lakh-crore were sanctioned under the Pradhan Mantri MUDRA Yojana (PMMY) in the last eight years of the existence of the scheme. The PMMY was launched on April 08, 2015. Since the launch of the scheme, as of March 24, 2023, about ₹23.2-lakh-crore has been sanctioned in 40.82 crore loan accounts.

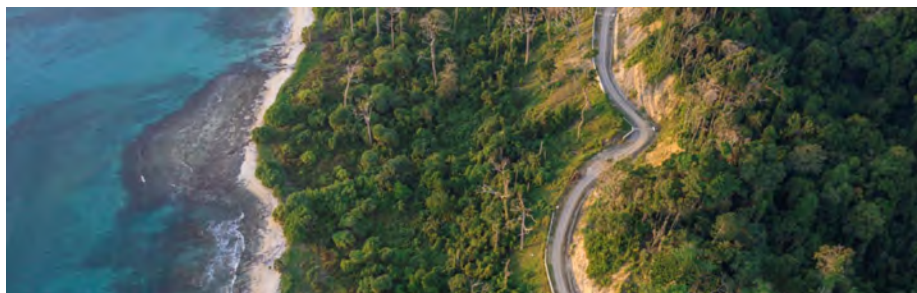
About 68 per cent of accounts under the scheme belong to women entrepreneurs and 51 per cent of accounts belong to entrepreneurs of SC/ST and OBC categories.

These are Shishu (loans up to ₹50,000), Kishore (loans above ₹50,000 and up to ₹5 lakh), and Tarun (loans above ₹5 lakh and up to ₹10 lakh).



Kerala State Electricity Board to receive Rs 919 cr German loan for Green Energy Corridor project

The Cabinet gave its nod for linking an agreement with the German development bank, KfW, for securing a loan for the Green Energy Corridor (GEC) project being implemented by



NGT constitutes a high-powered committee to revisit the environmental nod granted to the Great Nicobar Island project

The eastern bench of the National Green Tribunal (NGT) has ordered a stay on the ₹72,000 crore Great Nicobar Island project and constituted a committee to revisit the environmental clearance granted by the Ministry of Environment, Forest and Climate Change (MoEF&CC). A High-Powered Committee (HPC) headed by the Secretary, MoEF&CC has been asked to submit its proceedings

within two months.

The Great Nicobar Island (GNI) is a mega project to be implemented at the southern end of the Andaman and Nicobar islands. The project includes an international container transshipment terminal, an international airport, township development, and a 450 MVA gas and solar-based power plant over an extent of 16,610 hectares in the island.

India's first post office constructed using 3D printing technology: Bangalore

Bengaluru will soon have India's first post office constructed using 3D printing technology. The project at Cambridge Layout in Ulsoor is being implemented by Larsen & Toubro, which has experience in constructing 3D-printed buildings.

The first 3D-printed post office will be located at the Cambridge Layout in Halasuru, Bengaluru. The



1,100 sqft building is expected to cost 30-40 per cent less than conventional buildings because of the technological intervention. The post office is being built at a cost of Rs 23 lakh. The department has also engaged a technical expert from IIT-Madras to monitor the building construction.

the Kerala State Electricity Board (KSEB). The tripartite agreement will be signed by the State government, KSEB and KfW.

The Central government and KfW had signed an agreement on November 11, 2022 for the

₹1,457-crore Kerala GEC project. To take the loan proposal forward, an agreement needs to be signed by the State government and the KSEB with the German bank.



Periyar Tiger Reserve tops management effectiveness evaluation process

The Periyar Tiger Reserve in Kerala is the country's best-maintained tiger reserve, according to the 5th cycle of Management Effectiveness Evaluation (MEE) carried out by the Centre. It was declared a Tiger Reserve in 1978. It gets its name from the River Periyar, which has its origin deep inside the reserve. While Periyar reserve has obtained an MEE score of 94.3%, it is followed closely by the Satpura Tiger Reserve in Madhya Pradesh, Bandipur in Karnataka and Nagarhole in Karnataka.

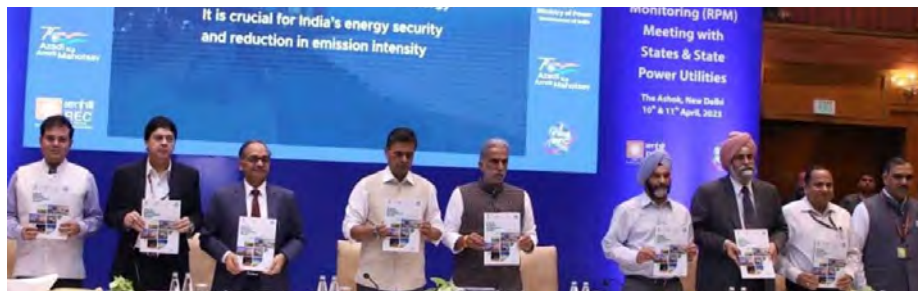
In the 5th cycle, there are 12 Tiger Reserves that scored 90% and above; therefore, a new category of 'Excellent' has been added.



India's tiger population in 2022 is 3,167, PM calls it 'matter of pride'

PM Modi released the latest census data of the tigers in the country at Mysuru, Karnataka. According to data, in the year 2022, the number of tigers in the country was 3167. The number of tigers has increased by 200 in the last 4 years.

Earlier in 2018 this number was 2967. The figure of the number of tigers is released only at an interval of every four years.



5 States Front-runners in State Energy Efficiency Index 2021-22

Union Minister of Power and New & Renewable Energy, Shri R. K. Singh released the report of State Energy Efficiency Index (SEEI) 2021-22. The SEEI was released during the RPM (Review, Planning and Monitoring) meeting of States and State Utilities in New Delhi. The index developed by the Bureau of Energy Efficiency (BEE), a statutory body under the Ministry of Power, in association with Alliance for an Energy-Efficient Economy (AEEE), assesses, the annual progress of states and UTs in energy efficiency implementation, for FY

2020-21 and 2021-22.

In SEEI 2021-22, 5 states - Andhra Pradesh, Karnataka, Kerala, Rajasthan and Telangana - are in the Front Runner category (>60 points) while 4 states - Assam, Haryana, Maharashtra, and Punjab - are in the Achiever category (50-60 points).

Further, Karnataka, Andhra Pradesh, Assam and Chandigarh are the top-performing states in their respective state groups.

Telangana and Andhra Pradesh showed the most improvement since the last index.

Law Minister Kiren Rijju releases 1st edition of Dogri version of Constitution of India



Union Minister of Law Kiren Rijju has released the Dogri version of the Constitution of India. The first edition of the Constitution in Dogri version was released at

the University of Jammu. Dogri language is mainly spoken in the Jammu region of Jammu and Kashmir. It is the ethnic language of the Dogras. It was included in the 8th schedule of the Indian Constitution in 2003. The Ministry of External Affairs, in association with the Parliamentary Research & Training Institute for Democracies (PRIDE), also conducted a seminar titled "Seven Decades of the Constitution of India" on 28th March 2023.



Finance Secretary-led panel to review NPS for government employees

The Finance Ministry has set up a four-member committee under the chairmanship of Finance Secretary TV Somanathan to suggest measures to improve the pensionary benefits of government employees covered under the National Pension System (NPS).



Prime Minister Narendra Modi inaugurates Northeast's first AIIMS in Guwahati

Prime Minister Narendra Modi will inaugurate the Northeast's first AIIMS in Guwahati. In addition to AIIMS Guwahati, PM will dedicate three other medical colleges to the nation. He will also lay the foundation stone of the Assam Advanced Health Innovation Institute (AAHI).

Seven-day SCO Millets Food Festival begins in Mumbai, chefs from member countries showcase millet cuisines

Union Minister of State for Tourism Shripad Naik inaugurated the Seven-day SCO Millets Food Festival. The Ministry of Tourism, Government



Delhi-Ghaziabad-Meerut regional rail named 'RAPIDX': NCR Transport Corporation

The National Capital Region Transport Corporation (NCR TC) has announced that the country's first semi-high-speed regional rail services will be named 'RAPIDX'.

These services will run on the Regional Rapid Transit System (RRTS) corridors, being implemented to connect key urban nodes across the National Capital Region (NCR).

The name 'RAPID' has already

been adopted and is loved as their own transit system by the citizens across the region, in both Hindi and English languages.

The RAPIDX services on the first RRTS corridor, Delhi-Ghaziabad-Meerut, will serve this 82-km long corridor and will bring down the travel time between Delhi to Meerut significantly. NCRTC is targeting to commission the entire Delhi-Ghaziabad-Meerut corridor for the public by 2025.



Shri Parshottam Rupala launches Animal Pandemic Preparedness Initiatives and World Bank-funded Animal Health System Support for One Health

The "Animal Pandemic Preparedness Initiative (APPI)" will be launched by the Union Minister of Fisheries, Animal Husbandry & Dairying,

Shri Parshottam Rupala. Shri Rupala will also launch the World Bank-funded Animal Health System Support for One Health (AHSSOH) project.

the fourth event being organised by the Ministry of Tourism to celebrate the Presidency





Railways introduce HSN codes to stem losses from commodity transport

In a first-of-its-kind move, the Ministry of Railways has started using Harmonised System of Nomenclature (HSN) codes for the classification of commodities in freight transportation. It is a six-digit identification code.

It is developed by the World Customs Organization (WCO).



DRDO's Centre of Excellence inaugurated at IIT Hyderabad

DRDO Industry Academia Centre of Excellence (DIA-CoE) has been inaugurated at the IIT Hyderabad (IITH). The facility was inaugurated by DRDO Chairman Dr Samir V Kamat at the campus of the IIT-Hyderabad at Sangareddy in Telangana.



PM Modi will inaugurate the first Global Buddhist Summit

PM Modi will inaugurate the first Global Buddhist Summit in New Delhi.



Clean energy transition panel: Ban diesel 4-wheelers in cities with million-plus population by 2027

The Energy Transition Advisory Committee has recommended a ban on diesel four-wheelers from cities with a million-plus population by 2027. The committee suggested that by 2030, no city buses should

be added, which are not electric. The committee suggested the extension of the Faster Adoption and Manufacturing of Electric Vehicles (FAME)-II scheme beyond March 2024.



Manipur: Union Minister launches scheme to promote tribal products from North-East

Tribal Affairs Minister Arjun Munda has launched a new scheme "Marketing and Logistics Development for Promotion of Tribal Products from North-Eastern Region (PTP-

NER)" in Manipur. This scheme will be applicable in Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim.

President inaugurated the five-day National Panchayat Awards Week

President Droupadi Murmu inaugurated the five-day National Panchayat Awards Week. It began with the 'National Conference on Incentivization of Panchayats-cum-Award



Ceremony' in New Delhi. The Theme of the National Panchayat Awards Week Celebrations is "Panchayaton ke Sankalpon ki Siddhi ka Utsav".

The two-day summit will be hosted by the Ministry of Culture in collaboration with the International Buddhist Confederation. "Responses to Contemporary

Challenges: Philosophy to Praxis" is the theme of the Global Buddhist Summit.



'YUVA PORTAL' has been launched by Dr. Jitendra Singh in New Delhi

'YUVA PORTAL' has been launched by Union Minister Dr. Jitendra Singh in New Delhi. The portal will help in connecting and identifying potential young start-ups. From 17-21 April 2023, CSIR-National Physical Laboratory (NPL) is organising the One Week- One Lab program.



FAO has released a report titled- "The Status Of Women In Agrifood Systems"

FAO (Food and Agriculture Organization) has released a report titled- "The Status Of Women In Agrifood Systems" highlighting the importance of Gender Equality in the Agricultural Sector. Women make up a significant proportion of the agricultural workforce, accounting for around 40% of the global agricultural labour force. Closing the gender gap in agrifood systems could increase agricultural productivity by up to 4% in developing countries, which could, in turn, boost global GDP (Gross Domestic Product) by up to 2%.



CJI Chandrachud-led five-judge bench to hear same-sex marriage case

SC set up a five-judge Constitution bench to hear same-sex marriage petitions.

Five-judge Constitution bench led by Chief Justice of India D Y Chandrachud has been

formed to hear petitions seeking legal recognition of same-sex marriage.

Besides the CJI, the bench comprises Justices Sanjay Kishan Kaul, Ravindra Bhat, Hima Kohli and PS Narasimha



West Bengal tops the list of States with the most ponds and reservoirs

The First Census of Water Bodies has been conducted in association with the 6th Minor Irrigation (MI) Census under the Centrally Sponsored Scheme "Irrigation Census". West Bengal has the highest

number of ponds & reservoirs while Andhra Pradesh has the highest number of tanks. Tamil Nadu has the highest number of lakes and Maharashtra is the leading state in the water conservation scheme.



Govt to release new ₹100 commemorative coin for the 100th episode of Mann Ki Baat

New ₹100 commemorative coin will be released by the government for the 100th episode of Mann Ki Baat. The coin will be in the denomination of ₹100. It will be circular, with a diameter of 44 millimetres and

200 serrations. Its weight will be 35-gram. The logo will have an image of a microphone with sound waves and year '2023' written on it.



EAM Jaishankar co-chairs 4th India-CARICOM ministerial meeting with Jamaican counterpart

India's External Affairs Minister Mr Jaishankar co-chaired the 4th India-CARICOM ministerial meeting with his Jamaican counterpart. CARICOM, which stands for Caribbean Community, is the oldest surviving integration movement in the developing world.



NHAI to develop 10,000 km of 'Digital Highways' in India by 2025

Around 10,000 kilometres of Optic Fibre Cables (OFC) infrastructure across India will be developed by the National Highways Authority of India (NHAI) by the fiscal year 2025. The project of implementing the network of 'digital highways' will be handled by State-owned NHAI's special purpose vehicle National Highway Logistics Management Limited (NHLML). Recently, the 246-km Delhi-Dausa-Lalsot section of the Delhi-Mumbai Expressway was inaugurated.

PM praises "Abhilekh patal" a portal with over 1 Crore Pages of Historical Records of the National Archives

The Prime Minister of India praised "Abhilekh Patal", a portal with over 1 Crore Pages of Historical Records of the National Archives. Abhilekh Patal is a full-featured web portal to access the National Archives of India's reference media and its digitized collections through the Internet.



40 Percent Villages Have Achieved ODF+ Status Till Now

The Union Minister for Jal Shakti, Shri Gajendra Singh Shekhawat today lauded the achievement of a fivefold increase in ODF Plus villages in India under the Swachh Bharat Mission - Grameen, Phase - II, in just one year, with more than 40 percent of India's inhabited villages having declared themselves ODF Plus.

Top performing States were Telangana with 100% ODF Plus villages followed by Tamil Nadu with 95.7% ODF plus villages and



Karnataka with 93.7% ODF plus villages. As far as the North East States are concerned, Mizoram has moved from 6% ODF Plus villages in 2022 to 35% villages in 2023.

AIM, NITI Aayog, and UNCDF Team Up to Make India a Global Agri-tech Leader, Expand Innovations to Developing Economies

Atal Innovation Mission (AIM), NITI Aayog, and the United Nations Capital Development Fund (UNCDF) recently launched a whitepaper aimed at making India a global leader in agritech innovation. The whitepaper, meticulously prepared by experts from AIM, NITI Aayog, and UNCDF, offers actionable steps to overcome challenges faced by Agri-



Tech start-ups and facilitate their growth at national and international levels



Shri Bhupender Yadav launches new features in eShram Portal to enhance the utility of the portal

The new features in e-Shram Portal have been launched by Union Minister for Labour, Employment, Environment, Forest and Climate Change **Shri Bhupendra Yadav**. The e-Shram Portal has been updated with new features that will enhance the utility of the portal and ease the registration of unorganised workers. In addition, a new feature has been added on sharing the data of construction workers registered on **e-Shram** with the concerned **Building and Other Construction Workers (BOCW) Welfare Board**.



'India's first village': BRO puts up sign board on entrance of village

India's Border Road Organisation (BRO) put up a signboard saying 'India's first village' in Mana, a village in the north Indian state of Uttarakhand that borders China. The village is on the India-China border in Chamoli District. Mana is situated near Badrinath and devotees going to the Himalayan temple go up to the village for sightseeing.

Union Health Ministry to hold Asia-Pacific leaders' conclave on malaria elimination in New Delhi

The Ministry of Health and Family Welfare, as the precursor of World Malaria Day, has organised the Asia Pacific Leaders' Conference for Malaria Elimination in partnership with the Asia Pacific Leaders' Malaria Alliance (APLMA) in New Delhi. The conference was presided over by **Dr. VK Paul, Member (Health), NITI Aayog**. The purpose of the conference is to reaffirm political commitment



to encourage action to eliminate malaria by 2030.

'City Beauty Competition' portal launched by Housing and Urban Affairs Ministry recently made live

The Ministry of Housing and Urban Affairs launches 'City Beauty Competition' portal. The competition aims to encourage and recognize the transformative efforts made by cities and wards across the country to create beautiful, innovative and inclusive public spaces. In this competition, the country's Urban Local Bodies (ULBs) can participate.



BACK ON POPULAR DEMAND

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INTERNATIONAL



Ghana becomes the first country to approve Oxford's malaria vaccine

Ghana has become the first country in the world to receive regulatory approval to market the malaria vaccine R21/Matrix-M developed by the University of Oxford in the United Kingdom (UK). Ghana's Food and Drugs Authority has granted clearance for the use of R21/Matrix-M vaccine. The vaccine was manufactured by the Serum Institute of India Pvt. Ltd and submitted through the local agent DEK Pharmaceutical Ghana.



Japan, India & France announce common platform for Sri Lanka creditors

Japan, India and France have announced a common platform for dialogue between bilateral creditors to coordinate the debt restructuring of Sri Lanka.

This will help in solving the debt crisis of middle-income economies.



Cyclone Ilsa hits the Western Australia coast

Cyclone Ilsa hit a remote stretch of coast in Western Australia near Port Hedland. The speed of the wind was 218 kilometres per hour-kph (135 miles per hour-mpg) on Bedout Island just off the coast. It is the strongest cyclone to hit the region in the last 14 years.



G7 Ministers' Meeting on Climate, Energy and Environment in Sapporo held in Japan

The 2023 Group of 7 (G7) Ministers' Meeting on Climate, Energy and Environment was held on 15-16 April, 2023 in Sapporo, Japan.

The meeting considered priority issues in the areas of climate, energy, and the environment. Union Environment Minister Shri Bhupender Yadav attended the plenary session of the G7 minister's meeting.



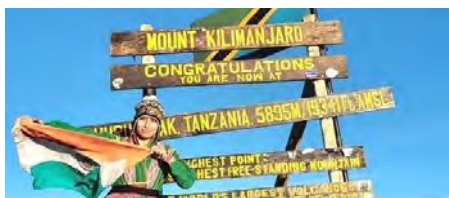
India contributes \$500,000 to the United Nations entity for women's empowerment

India has made a generous contribution of \$500,000 (₹4.09 crores) to the United Nations Entity for Gender Equality and the Empowerment of Women, also known as UN Women. India is currently serving as a member of the Executive Board of the UN Women & Women-led Development is one of the priorities of India's G20 presidency.



Syria becomes world's Largest 'narco-state'

Syria has become the largest 'narco-state' in the world. The production and export of Captagon, which is also known as the "poor man's coke," has become a crucial source of economic sustenance for Syria. "Narco-State" means a nation where a significant portion of the economy is dependent on the illegal trade in narcotic drugs. Captagon is a synthetic stimulant that combines amphetamine and caffeine.



Anjali Sharma conquer Mount Kilimanjaro in Africa, wearing Luanchari

The Union Information and Broadcasting Minister congratulated Anjali Sharma of Kangra district of Himachal Pradesh (HP) for conquering South Africa's Mount Kilimanjaro peak wearing a Gaddi dress (Luanchadi). Lunachari is a traditional dress of Himachal Pradesh. Mount Kilimanjaro located in Tanzania is Africa's tallest mountain and the world's largest free-standing mountain (which means not part of a mountain range).



Finland becomes NATO's 31st member of the military alliance

Finland becomes the 31st member of the North Atlantic Treaty Organisation (NATO), in a historic strategic shift provoked by Moscow's war on Ukraine, which doubles the US-led alliance's border with Russia. The Finnish flag was raised at NATO headquarters in Brussels, Belgium to mark Russia's western neighbour becoming the 31st member of the Western alliance. The accession of Finland coincides with the 74th anniversary of the Washington Treaty which established NATO



India grants \$2 million to African Union Transition Mission in Somalia

India's Permanent Representative to the United Nations Mr Ruchira Kamboj handed over the contribution of USD 2 million to the United Nations Trust Fund in support of the African Union Transition Mission in Somalia (ATMIS). With this, the Government of India (GoI) reiterates New Delhi's commitment to peace and stability in Somalia and the Horn of Africa. Earlier, India had contributed USD 4 million

to the African Union Mission in Somalia (AMISOM). ATMIS was established on 1 April 2022 pursuant to the Security Council resolution 2628 (2022) and African Union Peace and Security Council Communiqué 1068th of 8 March 2022. To support the implementation of the Somali Transitional Plan towards a full handover of security responsibility to the Somali security forces and institutions by the end 2024.



'Kashi' declared first tourism & cultural capital of Shanghai Cooperation Organisation

Kashi (Varanasi) has been declared the first tourism and cultural capital of the Shanghai Cooperation Organisation (SCO). The declaration was made by a meeting of the SCO heads of Tourism Administrations held in Varanasi, Uttar Pradesh (UP). The initiative will garner more

attention by highlighting the spiritualism, mysticism, and learning of Kashi which is also the cradle of Indian civilization. The meeting also adopted the Action Plan for "Year of Tourism Development in the SCO Space in 2023. The next meeting of the SCO Heads of Tourism Administrations will be held in Kazakhstan in 2024.

that was signed on April 04, 1949. Finnish President Sauli Niinisto and the US Secretary of State joined NATO ministers for a joining ceremony.



India holds the 100th G20 meeting under its presidency in Varanasi

India celebrates a key milestone in its Group of Twenty (G20) Presidency with the hosting of its 100th G20 meeting, the Meeting of Agriculture Chief Scientists (MACS) in Varanasi, Uttar Pradesh (UP). This is the largest number of meetings ever hosted by any country as G-20 President so far.



Nepal became a founding member of the International Big Cats Alliance

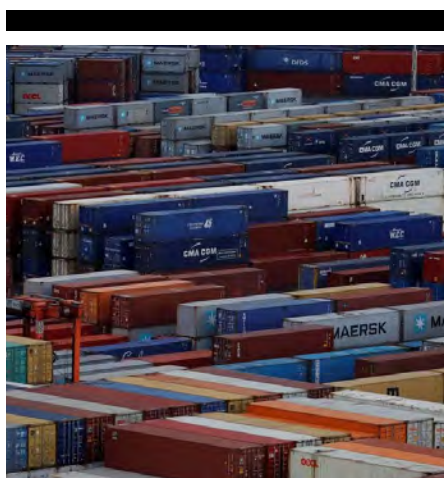
Nepal has become a founding member of the International Big Cats Alliance initiated by India (IBCA), an initiative by the Government of India (GoI).

The IBCA was launched by Prime Minister (PM) of India Shri Narendra Modi on 9th April 2023, at Mysore, Karnataka, to commemorate 50 years of Project Tiger.



India & South Asia could be worst hit if 1.5°C threshold overshoot - IPCC

The Intergovernmental Panel on Climate Change (IPCC) released the final report of the sixth assessment cycle. As per the IPCC report, Climate change is a threat to human well-being and planetary health and there is a rapidly closing window of opportunity to secure a liveable and sustainable future for all.



UK signs deal to join trade pact with 11 Asia and Pacific nations

The United Kingdom (UK) has signed a deal to join a trade pact with 11 Asia and Pacific nations, 3 years after it officially left the European Union (EU). The government's own estimates show being in the bloc will only add 0.08% to the size of the UK's economy. The trade area covers a market of around 500 million people. The deal to join the group



Georgia Becomes First US State To Pass Resolution Condemning Hinduphobia

The United States (US) Georgia Assembly has passed a resolution condemning Hinduphobia, making it the first American state to take such a legislative measure.

Condemning Hinduphobia and anti-Hindu bigotry, the resolution stated that Hinduism is one of the world's largest and oldest religions with over 1.2 billion adherents in over 100 countries. The resolution was introduced by Representatives Lauren McDonald and Todd Jones from Forsyth County in the suburbs of Atlanta, home to one of the largest Hindu and Indian-American diaspora communities in Georgia



Jitgadhi festival is being observed in Butwal

The Jitgadhi festival is being observed in Butwal in the Rupandehi district of Lumbini Province. The festival is celebrated every year to mark the victory over the British government, then East India Company, by the Nepal Army.



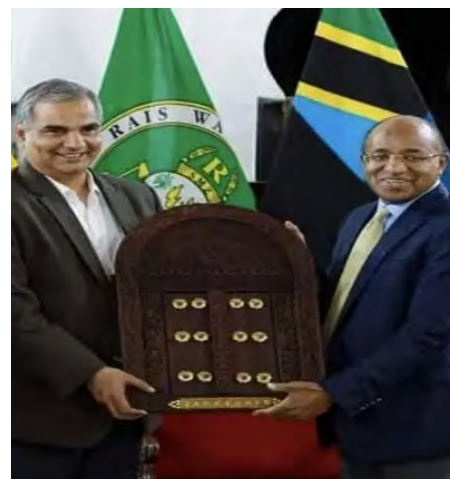
'India-built Mongolia's first oil refinery to be completed by 2025'

Mongolia's first oil refinery, built and funded with Indian assistance, will be completed by 2025. The first stage of Mongol Oil Refinery, built with a \$1.2 billion Indian soft loan, will be completed at the end of 2023. It is being developed by the Megha Engineering and Infrastructures Limited, a Hyderabad-based company.

IIT Madras to set up its first international campus in Tanzania

The Chennai, Tamil Nadu (TN) based Indian Institute of Technology (IIT) Madras is set to establish its first International campus in Zanzibar, Tanzania with plans to start the classes by October 2023. This will be the first IIT to be set up in Africa.

This information was shared by IIT Madras Director V Kamakoti at IIT Madras' 64th Institute Day, on April 20, 2023.



Japan's Health Ministry approves the country's first abortion pill Mefeego

In a significant boost to reproductive rights, Japan's Health Ministry has approved the country's first abortion pill—Mefeego pill pack. The approval came from the Health Ministry's Pharmaceutical Board after it approved the MeFeego Pack abortion pill manufactured by British pharmaceutical Linepharma. The medication consists of two types of pill, and can be used within 9 weeks of pregnancy.

The pill pack contains 2 types of medicines, mifepristone and misoprostol, which have been included by the World Health



Organisation (WHO) in its list of essential medicines, shown to be safe and effective for people who are pregnant.

European Union Parliament Approves MiCA for Crypto Regulation

The European Parliament has approved the world's first set of comprehensive rules to bring largely unregulated cryptocurrency markets under the ambit of regulation by government authorities. The regulation, called the Markets in Crypto Assets (MiCA), will come into force after formal approval by member states.





Australia to host third in-person Quad Summit in Sydney

Australia is set to host the third in-person Quad Leadership Summit on May 24, 2023 in Sydney. This will be the first time that Australia will host the summit. The meeting will be attended by Prime Minister **Shri Narendra Modi**, US President Mr Joe Biden, Prime Minister **Mr Kishida Fumio** of Japan and Australian Prime Minister **Mr Anthony Albanese**.

United Kingdom's first Jagannath Temple to be built in London

An Odisha-born entrepreneur in the United Kingdom (UK), **Biswanath Patnaik**, has pledged about **Rs 250 crores** to a UK-based charitable organisation **Shree Jagannatha Society (SJS) UK**, working on constructing the **UK's first temple** devoted to **Bhagwan Jagannath** in London. The first construction phase is projected to be finished by the end of 2024. The global Indian investor Biswanath Patnaik made



the pledge at the first **Shree Jagannatha Convention** held in London.

WHO launches new PRET initiative to improve pandemic preparedness

The World Health Organization (WHO) has launched a new **Preparedness and Resilience for Emerging Threats (PRET)** initiative to be better prepared for future outbreaks of a similar scale and devastation as the COVID-19 pandemic. To provide "guidance on integrated planning for responding to any respiratory pathogen such as



influenza or coronaviruses".

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In a first, Eravikulam National Park gets a fernarium

Eravikulam National Park (ENP), the natural habitat of Nilgiri tahr in Munnar, has a new attraction a **Fernarium** setup inside the park. This is the **first time** such a fern collection has been established in the hill station.



Yangli festival Celebrated in Assam

Tiwa tribesmen celebrate **Yangli festival** in Karbi Anglong district of Assam. It was last celebrated in **2018**. The festival was organized at Guva in Jagiroad of Assam. The Yangli festival, also known as the Lakshmi Puja of the Tiwa people was organised with the traditional rituals in the Guva region of the state. The festivities had begun on March 29, 2023.



Va Tech Wabag bags ₹4,400-crore order from Chennai Metro Water to build a desalination plant

VA Tech Wabag Ltd, a Chennai, Tamil Nadu (TN)-headquartered water technology focussed on municipal and industrial users, has bagged a design, build, operate (DBO) order from **Chennai Metropolitan Water Supply and Sewerage Board (CMWSSB)** for building a **400**

million litres per day (MLD) seawater reverse osmosis (SWRO) desalination plant at a total cost of about **₹4,400 crore**. The project will be executed by WABAG in a joint venture with Metito Overseas Ltd. Once completed, the project will be the **largest desalination plant in South East Asia**.



Second G20 Sherpa meet under India's G20 Presidency kick off in Kerala

The **Second G20 Sherpas meeting** under India's G20 Presidency is scheduled to take place from **March 30 to April 2, 2023**, in Kumarakom, Kerala. The four-day meeting will be chaired by **India's G20 Sherpa Shri Amitabh Kant**. 120 delegates from G20 member countries, **9 invitee countries**,

and various international and regional organisations are taking part in this meeting. The second Sherpa meeting will work on many important issues of global concern and will cover the work being done under the 13 working groups within the Sherpa Track. In addition, 11 Engagement Groups and 4 Initiatives will provide policy



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Kerala tops India's GI tag list in Financial Year 2022-23

According to the data from Geographical Indication (GI) Registry, Kerala has topped the list of states in India with the most number of products securing the GI tag in the financial year 2022-23. Various products from Kerala have been recognized with the GI tag, including Attappadi Attucombu avara (beans), Attappadi thuvara (red gram), Onattukara elu (sesame), Kanthalloor vattavada veluthulli (garlic), and Kodungallur pottuvellari (snap melon). Karnataka has the highest number of GI tag products followed by Tamil Nadu.



Centre grants GI tag for Ladakh's wood carving

Prime Minister Shri Narendra Modi has lauded the grant of the Geographical Indication (GI) tag for Ladakh wood carving also known as 'Ladakh Shingskos'. A total of 33 products have been given the GOI tag during 2022-23, one of which belongs to Union Territory (UT) of Ladakh.



World's first Asian King Vulture Conservation & Breeding Center to be inaugurated in Uttar Pradesh

Uttar Pradesh's (UP) Jatayu Conservation and Breeding Centre (JCBC) in Maharajganj district, the world's first conservation and breeding centre built and designed exclusively for the conservation of Asian king vulture, is ready to be

inaugurated by UP Chief Minister (CM) Shri Yogi Adityanath. The infrastructure creation started in 2021. The 1st phase of the centre was meant to have complete infrastructure in place. The 2nd phase is about breeding of vultures.

The Punjab government launched the 'CM di Yogshala' programme in Punjab



Mr Arvind Kejriwal and his Punjab counterpart Mr Bhagwant Mann jointly launched the 'CM di Yogshala' programme. To create a mass movement to carve out a healthy and prosperous Punjab. The initiative was initially launched for 4 cities of Punjab : Patiala, Amritsar, Ludhiana, and Phagwara

Aam Aadmi Party (AAP) national convener and Delhi Chief Minister (CM)

'Mircha' rice of Bihar's West Champaran gets GI tag



Bihar's West Champaran's 'Mircha' rice has been awarded the Geographical

Indication (GI) tag. The shape and appearance of this rice resembles black pepper, hence it is called Mircha or Marcha rice. The rice is different because this rice has a unique aroma. This rice is famous for its aroma, palatability and quality for making aromatic chura (rice flakes).



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Banarasi paan receives GI tag

The Banarasi Paan, celebrated in Amitabh Bachchan's iconic song 'Khaike paan banaras wala' received the **Geographical Indication (GI) tag**. The Banarasi Paan is famous for its delicious taste and make which involves several ingredients. Further, **Banarasi Langda Mango**, **Ramnagar Bhanta (Brinjal)**, and **Adamchini Rice** also received the GI tag for the riverine city in the **Bhojpur-Purvanchal region** of India.



Himachal Pradesh to launch 'Project Sanjeevani' to empower dairy farmers

The Government of **Himachal Pradesh (HP)** has launched a project named **Sanjeevani** to **empower the livelihood of small dairy farmers and livestock owners**. The project will help in improving the lives of farmers by providing them convenient and quality care for livestock at their doorsteps. Telemedicine and technology will help in reducing the turnaround time of services. It will also help in controlling the outbreaks of diseases.

The Animal Husbandry Department has signed an agreement with Bharat Financial Inclusion Ltd. (BFIL) in this regard. This collaboration under the National Animal Disease Control Programme-Mobile Veterinary Van (**NADCP-AHD-MVU**) will improve the delivery of livestock care at doorsteps with just a phone call. The **toll-free telephone number** for livestock care will become operational very soon.



IndiaGrid launches first battery energy storage system linked to solar panels in Maharashtra

India's first listed power sector infrastructure investment trust, **India Grid Trust** has commissioned its **first battery energy storage system (BESS)** project coupled with its solar panels at the Dhule substation in **Maharashtra**. The project will

meet the **substation's auxiliary consumption requirement**. The BESS solution, coupled with solar generation, also acts as a prototype for expanding its presence in energy transition opportunities in the sector.



Festivals of Vishu, Rongali Bihu, Naba Barsha, Vaisakhadi, Meshadi, & Puthandu Pirappu being celebrated in different parts of country

Festivals of Vaisakhi, Vishu, Rongali Bihu, Naba Barsha, Vaisakhadi, Meshadi, Naba Barsha and Puthandu Pirappu are being celebrated in different parts of the country. These are the names of the **New Year** festivals in different parts of the country.



Union Minister Shri Amit Shah urges people to visit India's 'first village' Kibithoo in Arunachal Pradesh

Union Home Minister **Shri Amit Shah** urged people to visit Kibithoo –“**India's first village**” in **Arunachal Pradesh** to enjoy its natural beauty and take inspiration from its history. It lies on the right bank of the **Lohit River**.

Madhya Pradesh's Famous Gond Painting Receives Geographical Indication Tag

The famed **Gond painting** of **Madhya Pradesh (MP)** has received the prestigious **Geographical Indication (GI)** tag. Madhya Pradesh's popular **Sharbati wheat**, also called The Golden Grain, has bagged the Geographical Indication (GI) tag. Also, **Morena Gajak** has received the GI tag in the **food ingredient** category.



Tamil Nadu's Cumbum grapes get Geographical Indication tag

The famous **Cumbum Paneer Thratchai** from **Tamil Nadu**, commonly known as **Cumbum grapes** has received the **Geographical Indication (GI)** tag. The **Cumbum valley** in **Tamil Nadu's Western Ghats**, is regarded as the “**Grapes City of South**

India”. The **Authoor betel leaves**, (locally known as **vetrilai**) of **Tamil Nadu** has also bagged **GI** tag. **Tamil Nadu's Malai Poondu, Srivilliputtur Palkova and Palani Panchamirtham** have also been awarded the **GI** tag



Uttar Pradesh's Suhelwa sanctuary records first photographic proof of tigers

Suhelwa Wildlife Sanctuary of **Uttar Pradesh (UP)** has for the **first time** recorded photographic proof of tigers. The sanctuary, located in **Shravasti**,

Balrampur and **Gonda** districts of **UP**, was declared a wildlife sanctuary in **1988**. It is named after **King Soheldev** & it is spread over an area of **452 sq km**.



Andhra Pradesh Govt renamed Bhavanapadu Port in Srikakulam as Mulapeta Greenfield Port

The Andhra Pradesh (AP) government has renamed the proposed Bhavanapadu port in the Srikakulam district as Mulapeta greenfield port at the request of the locals. Chief Minister (CM) Shri YS Jagan Mohan Reddy will lay a foundation stone for this nearly Rs 4,000 crore project on April 19, 2023.



Kerala becomes the first Indian state to adopt a Water Budget to tackle the summer water shortage

The government of Kerala, under Chief Minister Shri Pinarayi Vijayan has adopted a Water Budget, a first-of-its-type initiative in India to tackle water shortage in summer. The Kerala govt proposed a water budget for the first time in 2019. The Centre for Water Resource Development Management and the state water agency worked together to create the budget.

Telangana Chief Minister K Chandrasekhar Rao unveils 125-ft tall statue of BR Ambedkar in Hyderabad

Telangana Chief Minister (CM) Shri K Chandrasekhar Rao unveiled the 125-ft tall bronze statue of BR Ambedkar in Hyderabad, to mark the 132nd birth anniversary of the architect of the Indian Constitution. The statue in Hyderabad is India's tallest statue of Ambedkar.



Himachal Pradesh celebrated its 75th formation day



Himachal Pradesh (HP) celebrated its 75th anniversary of formation on April 15, 2023. Chief Minister Shri Sukhwinder Singh Sukhu is presiding over the State level function being held for the first time in 75 years in Kaza in the tribal district of Lahaul-Spiti. Himachal Pradesh celebrates Statehood Day on 25th January.

Assam's Largest Bihu performance creates Guinness World Record for the largest traditional dance at a single venue



The Northeastern state of India, Assam's Bihu dance (traditional folk dance of Assam) made it to the

Guinness World Records with a performance by 11,304 dancers and 2,548 drummers at the Sarusajai Stadium in Guwahati, Assam.

The Bihu performance set two world records, one for the largest traditional dance, and the second record was for the largest musical instrument group.

The previous record for the largest traditional dance was for 7,700 participants in China set in 2015.



Himachal becomes India's '1st state' to create DNA database of unidentified bodies

Himachal Pradesh (HP) has become the first Indian state to develop a DNA database for **unidentified bodies**. So far, the database holds records of **150 DNA samples** of unidentified bodies. The State forensic science laboratory, Junga was the first lab to acquire this technology and the facility is at par with international standards. Earlier, AIIMS Delhi, in collaboration with the **Indian Council of Medical Research (ICMR)**, had started a pilot project called UMID (unidentified bodies and missing persons' identification and DNA database) and created a database of over **400 unidentified/missing persons**.



Prime Minister Shri Narendra Modi lays foundation stone for India's first digital science park in Kerala

Prime Minister Shri Narendra Modi laid the foundation stone for **India's first third generation Digital Science Park** being developed by the Kerala government.

The Rs 1,515 crore Digital Science Park project will be spread across an area of around 14 acres near Kerala University of Digital Sciences Innovation and Technology.

Mizoram declared the happiest state in India

According to research conducted by Rajesh K Pillania, a professor of strategy at the Management Development Institute in Gurugram, **Mizoram** has been declared the happiest state in India. **"Mizoram's happiness index is based on 6 parameters including family relationships, work-related issues, social issues and philanthropy, religion, COVID-19's effect on happiness, and physical and mental health," India ranked 126th in the**



2023 World Happiness Index and Finland ranked 1st in that index, following Nordic countries, such as Denmark and Iceland.

Uttar Pradesh to become the first state to have 100% electric vehicles in govt departments



Uttar Pradesh (UP) will become the **first state** which will have 100% electric vehi-

cles in government departments. The UP government notified the Uttar Pradesh Electric Vehicle Manufacturing and Mobility Policy 2022 on **14 October 2022** to encourage electric vehicles in the state. Under the policy, an exemption has been provided from tax and registration fees for **3 years** on the purchase of Electric Vehicles.

India's First Mangrove Pitta Bird Census Conducted in Odisha's Bhitarkanika



The first-ever census of Mangrove Pitta Bird was conducted by the **Odisha forest** officials in the **Bhitarkanika wildlife sanctuary**. In the first

census, 179 mangrove pitta birds were sighted. The **objective** of the census is to record the growth pattern of these birds. According to the **International Union for Conservation of Nature (IUCN)**, the species has been assessed and classified as **"Near Threatened"**.

Bhitarkanika National Park is the **2nd largest Mangrove ecosystems** of India.



Meghalaya- Jawaharlal Nehru Stadium Shillong to be the largest multipurpose indoor stadium in Northeast

Meghalaya Chief Minister **Shri Conrad K. Sangma** inspected the ongoing renovation, upgradation and expansion of the **Jawaharlal Nehru Stadium** at Polo in Shillong and it would be the **largest multipurpose indoor stadium** in the northeastern region. It would have a seating capacity of close to 30,000 and would be completed by December, 2023.



Kerala launches 'One Panchayat, One Playground' to revive sports culture

The Kerala government launched the 'One Panchayat, One Playground' project for reviving the sports culture in Kerala by opening quality playgrounds in every panchayat of Kerala. The project was inaugurated by Kerala Chief Minister **Shri Pinarayi Vijayan** at **Kallikkad, Thiruvananthapuram, Kerala**.

Haryana Chief Minister Announces 3 on-line Services to digitally empower beneficiaries

The Haryana Chief Minister (CM) **Shri Manohar Lal Khattar** launched 3 online initiatives-Pro-active Divyang Pension Service, 'Tau se pucho' WhatsApp chatbot and an online room booking facility at PWD (B&R) rest houses. Pro-active Divyang Pension Service will enable automated pension benefits for persons with disabilities (PwDs). 'Tau se pucho' is a bilingual chatbot



integrated with WhatsApp and is designed to give quick responses to queries raised by the citizens.

Rajasthan implements Rajasthan Platform-based Gig Workers (Registration and Welfare) Bill



The Rajasthan government is working to implement the **Rajasthan Platform-based Gig Workers (Registration and**

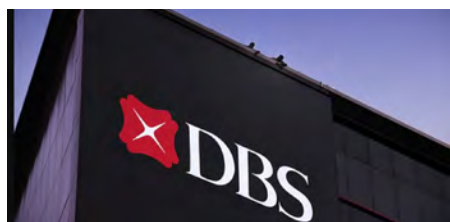
Welfare) Bill, 2023. The bill has stringent provisions against errant aggregators, including barring them from operating in Rajasthan. The draft bill envisages a Rajasthan platform-based **Gig Workers Welfare Board**, which will act as a mothership for over 3,00,000 people employed with various online service providers in the state.

Election Commission introduces Vote from Home option in Karnataka Assembly election



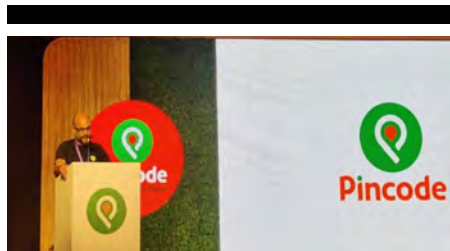
The Election Commission has for the **first time** introduced the **Vote from Home** option in Karnataka Assembly. It is a first of its kind initiative by the Election Commission for those who cannot visit polling booths either due to old age or disability. In Bengaluru, this option has been chosen by around **8900 persons who are above 80**

BANKING & ECONOMY



DBS Bank India Launches 'DigiPortfolio' offers Morningstar-curated investments on risk preference

DBS Bank India has launched an innovative investment solution, 'digiPortfolio', on its digibank platform. DigiPortfolio uses both technology and human expertise to create a set of investment options curated by Morningstar that match the risk preferences of different investors. The platform is an **easy, one-stop solution** for users to invest money with ready-made baskets of mutual funds.



PhonePe Launches E-Commerce Consumer App 'Pincode' On ONDC Platform

Walmart-owned fintech company PhonePe has launched a new consumer-facing application, Pincode, which will be integrated into India's Open Network for Digital Commerce (ONDC) framework.

Karur Vysya Bank ties up with SBI Life to market insurance schemes

Karur Vysya Bank Ltd. (KVB) has entered into a pact with SBI Life Insurance to market the latter's insurance schemes through its branches. KVB is a major player in South India with strong presence in urban, semi-urban and rural locations viz Tamil Nadu (TN), Andhra Pradesh



(AP), Telangana, Karnataka to market its schemes.



SBI Wecare Senior Citizen FD scheme last date extended by 3 months

India's largest lender, the State Bank of India (SBI), has once again extended the SBI "WECARE" Senior Citizens' Term Deposit programme. After repeated revisions, the scheme has now been extended till **30 June 2023**. SBI in association with Senior Citizens introduces a new Deposit Scheme "SBI WECARE" protecting their income by offering **additional interest** on Term Deposits.

The Deposit programme was introduced in **May 2020** with an initial maturity date of **September 2020**.

Eligible - Customers Senior Citizens

Type of Deposit - Domestic Term Deposit

Period of Deposit- Minimum- 5 years & Maximum- 10 years

Payment of Interest - Monthly or yearly interest payments are made on term deposits.

SBI FD latest interest rates - For amounts less than Rs 2 crore, SBI offers interest rates between 3.50% and 7.50% for terms extending from 7 days to 10 years.



RBI rejects all bids for 91-day T-bill for first time in 7 years

The Reserve Bank of India (RBI) rejected all bids received for the **91-day Treasury bill (T-bill)** for the **first time since February 2016**. T-bills are short-term, zero coupon debt instruments issued by the government. T-bills are currently issued in **3 tenors - 91-day, 182-day and 364-day** and pay no interest. Treasury bills are instead issued at a discount and redeemed at the face value at maturity. The RBI had auctioned ₹9,000 crore of the 91-day T-bill, ₹16,000 crore of the 182-day T-bill, and **₹14,000 crore** of the 364-day T-bill.



Public Sector banks recover 14% of written-off loans in last 5 years

Public sector banks (PSBs) could recover only **14%** of the **written-off loans** worth Rs **7.34 lakh crore** in the last 5 years ending March 2022. Of **Rs 7.34 lakh crore** written-off loans, state-owned lenders recovered Rs 1.03 lakh crore. So after recovery, net written-off stood at **Rs 6.31 lakh crore** in the last five years.

World Bank approves USD 100 million to improve disaster response in Odisha

The World Bank's (WB) Board of Executive Directors approved a USD 100 million loan from the **International Bank for Reconstruction and Development (IBRD)** to help **Odisha** strengthen its early forecasting systems for improved disaster response.

The loan will also enhance Odisha's **social protection coverage** for poor and vulnerable households through digital platforms. The **\$100 million** loan from the IBRD uses the **Program-for-Results (PforR)**



financing instrument that links disbursement of funds directly to the achievement of specific program results. The World Bank loan to Odisha has a maturity of 12.5 years with a grace period of 3 years.

India Post Payments Bank launches WhatsApp Banking Services for customers



India Post Payments Bank (IPPB), in collaboration with **Airtel**, has launched **WhatsApp Banking Services** for

IPPB customers in **New Delhi**, enabling them to access banking services on their mobile phone. The IPPB WhatsApp Banking channel will enable IPPB customers to seamlessly connect with the bank on WhatsApp and effortlessly avail a host of banking services, including **doorstep service request**, locating nearest Post Office.

SBI announces donation of ₹48 lakh for tree plantation



The **State Bank of India (SBI)** has announced a donation of **₹48 lakh** for the plantation of **32,000 tree saplings** at

Garden City University, **Bengaluru**, in association with an NGO, That's Eco Foundation, as part of its corporate social responsibility. The project is being implemented under **Miyawaki Technique**. The Memorandum of Understanding (MoU) was signed between SBI, Garden City University, and the Eco Foundation for the project.



World Bank approves USD 363 million loan to improve drinking water supply in Karnataka

The World Bank has approved a USD 363 million loan to Karnataka under “Karnataka Sustainable Rural Water Supply Program” (KSRWSP). To provide clean drinking water supply to 2 million rural households in the state through a piped water connection in their homes.



India’s April-Feb fiscal deficit widens to 83% of FY23 target at Rs 14.54 lakh crore

India’s fiscal deficit for FY23 touched 14.54 trillion rupees in the 11 months through February - nearly 83% of annual estimates. Net tax receipts through February were 17.32 trillion rupees or 83% of the annual estimate and 17% higher than last year, per the data. The country has targeted a budget deficit of 6.4% for the fiscal year ending this month.

India’s current account deficit narrows to 2.2% of GDP in Q3

According to the data released by the Reserve Bank of India (RBI) India’s current account deficit (CAD), which is the difference between the inflow and outflow of foreign exchange, has narrowed to \$18.2 billion or 2.2% of Gross domestic product (GDP) in the October to December quarter (Q3FY23) from 4.4% of the GDP in the quarter ending September. More than half of the narrowing is due to



a reduction in the goods trade deficit, suggesting weakening domestic demand in Asia’s third-largest economy.

Union Bank of India becomes the first Indian bank to open special vostro account for India-Malaysia trade settlement in rupee



Public sector lender Union Bank of India (UBI) becomes the first bank in the country to open a Special Rupee Vostro Account (SRVA) through

its corresponding bank in Malaysia i.e. India International Bank of Malaysia (IIBM).

This means that trade between India and Malaysia can now be settled in the Indian rupee, in addition to the current modes of settlement in other currencies. To facilitate the growth of global trade and to support the interests of the global trading community in Indian Rupee.

Bank of Maharashtra opens its first dedicated branch for startups in Pune



Bank of Maharashtra (BoM), a premier public sector bank in the country, has inaugurated its first dedicated Branch for start-ups at Pune,

Maharashtra.

The dedicated branch will provide all kinds of support to a startup during its growth journey. A S Rajeev, MD & CEO, Bank of Maharashtra and Prashant Girbane, Director General, Maharashtra Chamber of Commerce, Industries and Agriculture (MCCIA) inaugurated the Start-up Branch at FC Road, Yashomangal, Pune City Zonal Office.



World Bank lowers India's FY24 growth forecast to 6.3%

The World Bank has lowered its forecast for India's economic growth in the current fiscal year that started on April 1 to 6.3% from 6.6%. Asia's third-largest economy recorded year-on-year growth of 4.4% in October-December, down from 11.2% a year back and 6.3% in the preceding quarter. The World Bank estimated a 6.9% growth in FY23.



Asian Development Bank cuts India's economic growth to 6.4% in FY24

India's fiscal deficit for FY23 touched 14.54 trillion rupees in the 11 months through February - nearly 83% of annual estimates. Net tax receipts through February were 17.32 trillion rupees or 83% of the annual estimate and 17% higher than last year, per the data. The country has targeted a budget deficit of 6.4% for the fiscal year ending this month.

Asian Development Bank cuts India's economic growth to 6.4% in FY24

The Asian Development Bank (ADB) slashed its India growth forecast for FY24 to 6.4% from 7.2% estimated earlier, citing risks arising from global and domestic factors.

For FY23, ADB pared down its growth forecast to 6.8% from 7% estimated earlier.

The current account deficit is projected to decline to 2.2% of GDP in FY24 and 1.9% in FY25. ADB stated that private consumption



will be the main driver of growth and the large domestic consumption base will mitigate the impact of a global slowdown.

SBI launches its Coffee Table Book – The Banker to Every Indian



The State Bank of India (SBI), the country's largest financial institution, announced the launch of its coffee table

book 'The Banker to Every Indian,' which celebrates 75 years of India's independence and SBI's glorious 200-year history. The book is a tribute to the spirit of India's independence and the Bank's contribution to nation-building.

It showcases ethics, technological advancements, and transformation with the important initiatives undertaken by the Bank.

Aditya Birla Health Insurance signed a bancassurance partnership with UCO Bank

Aditya Birla Health Insurance Co Ltd (ABHICL), a part of Aditya Birla Capital Ltd.'s (ABCL) health insurance joint venture, announced a bancassurance collaboration with public sector lender UCO Bank for the distribution of health insurance products through the bank's branches across India. ABHICL will be able to reach out to more than 40 million custom-



ers of the bank.



IRDAI designates LIC, GIC Re & New India as DSIs for FY 23

The Insurance Regulatory and Development Authority of India (IRDAI) announced that Life Insurance Corporation of India (LIC), General Insurance Corporation of India Limited (GIC Re), and New India Assurance Co are still considered Domestic Systemically Important Insurers (D-SIIs) for the financial year 2022-23.

LIC, GIC Re., and New India continue to be identified as D-SIIs, as in the 2021-22 list of D-SIIs. D-SIIs are perceived as insurers that are "too big or too important to fail".



UPI processes 8.7 billion transactions in March, highest ever since inception

India's homegrown payments system, Unified Payments Interface (UPI), recorded its highest-ever number of transactions at 8.7 billion in March 2023. This was the highest number since the inception of UPI. 8.7 billion transactions amounted to Rs 14.05 trillion. UPI had processed 8 billion transactions for the first time in January, 2023.

Axis Bank introduces 'Digital Dukaan', an enhanced Payments & Business Management solution for merchants

Axis Bank, India's third largest private sector bank, in partnership with Visa announced the launch of an app 'Digital Dukaan', a comprehensive digital offering that will empower merchants to accept payments through various digital modes and also enable them to manage their day-to-day business digitally. The Digital Dukaan' has been specifically designed to address



business requirements such as accepting digital payments, inventory management and billing, among others.

International Monetary Fund Projects India's Gross Domestic Product Growth Forecast To 5.9% For FY24 & 6.3% in FY25



The latest bi-annual World Economic Outlook Report by the International Monetary Fund (IMF) has lowered India's Gross Domestic Product (GDP) forecast for the financial year 2023-24 (FY24) to 5.9% from

6.1% projected earlier. It projects India to grow 6.3% in 2025 fiscal, 50 basis points lower than estimated earlier. Meanwhile, the IMF projects India's retail inflation to ease to 4.9% in FY24 from 6.7% in FY23. It expects consumer price inflation to further soften to 4.4% in FY25. India's current account deficit fell to 2.2% of GDP in FY24 from 2.6% in FY23. Global growth is expected to fall from 3.4% in 2022 to 2.8% in 2023 before recovering partially to 3% in 2024.

Asian Development Bank commits Rs 150 crore to Tata Power Delhi Distribution Ltd

Multilateral funding agency Asian Development Bank (ADB) proposes to subscribe non-convertible debentures worth ₹ 150 crore of Tata Power Delhi Distribution Ltd (TPDDL), to enhance Delhi's power distribution through grid enhancements. Besides, ADB agreed to provide a \$2 million grant to partially finance the purchase and



integration of a pilot battery energy storage system (BESS).



State Bank of India to launch new current accounts & savings accounts in FY24 to attract deposits

The State Bank of India (SBI) is planning to launch new variants of current account (with balances of ₹50,000 and ₹50 lakh) and “Parivar” (family) savings account in FY24 to minimise the gap between deposit growth and credit growth. The new plans come in the wake of deposit growth lagging credit growth over the last few quarters. To increase its customer base and attract more deposits, particularly from retail customers insurance/health check-up / concession in locker rent. With the launch of this account, the bank is expecting that customers will open bank accounts for their family members.



RBI excludes Abu Dhabi Commercial Bank PJSC from Second Schedule

The Reserve Bank of India (RBI) stated that the “Abu Dhabi Commercial Bank PJSC” (ADCB) has been excluded from the Second Schedule to the Reserve Bank of India (RBI) Act, 1934. The **Second Schedule** to the Act lists the banks that are eligible to operate in India and outlines their respective regulatory requirements. ADCB is a leading banking institution in the **United Arab Emirates (UAE)**.

Reserve Bank of India develops online application for Full-Fledged Money Changers & non-bank Authorised Dealers Category-II

The Reserve Bank of India (RBI) has developed a software application, known as ‘APConnect’ for processing applications related to licencing of **Full-Fledged Money Changers (FFMCs)**, non-bank Authorised Dealers (AD) Category-II, authorisation as **Money Transfer Service Scheme (MTSS) Agent**, renewal of existing licences/authorisations, for



seeking approval and submission of various statements/returns.

Reserve Bank of India to launch centralized portal PRAVAAH for licencing, approval applications



The Reserve Bank of India (RBI) has planned to launch a secured web-based centralized portal named ‘PRAVAAH’ (Platform for Regulatory Application, Validation And Authorisation) to simplify and streamline application processes. The portal

will show time limits for deciding on the applications/approvals sought.

The new system will bring greater efficiencies into regulatory processes and facilitate ease of doing business for the regulated entities of RBI. The facility will be extended to all types of applications made to RBI across all functions. Currently, the application and approval processes for the same take place in varied **online and off-line modes**.

South Indian Bank partners with Cholamandalam MS General Insurance

South Indian Bank Limited (SIB) has announced partnership with **Cholamandalam MS General Insurance Company Ltd (Chola MS)** to offer health and general insurance products.

This partnership would enable customers of South Indian Bank to access the diverse range of insurance products offered by Cholamandalam MS General Insurance, thus fulfilling their



need for protection against damage/ loss.



IIFL Finance Secures \$100 million from Export Development Canada & Deutsche Bank

Fairfax-backed, leading Mumbai-based non-banking financial company (NBFC), IIFL Finance Limited (IIFL), has secured **USD 100 million** in long-term funding, jointly, from **Export Development Canada (EDC)** and **Deutsche Bank**. The NBFC secured **USD 50 million** from EDC and **USD 50 million** from Deutsche Bank, respectively.

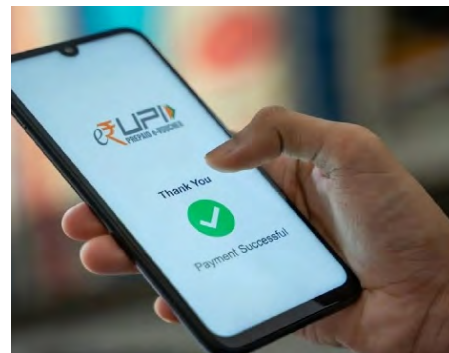


FY23 bank credit growth increased by 15% & highest since FY12 - RBI data

According to the Reserve Bank of India (RBI) data India's Bank credit rose by **15% year-on-year (YoY)** in 2022-23 (FY23), against 9.6% YoY in 2021-22 (FY22). FY23 credit growth is highest since 2011-12, when it was **19.3%**. Bank deposits expanded **9.58% YoY** in FY23, against **8.9% YoY** growth seen in the FY22. The RBI data showed that bank deposit mobilisation lagged behind credit disbursements in FY23. They raised **Rs 15.78 trillion** through deposits in FY23, against **Rs 13.51 trillion** raised in FY22. The credit in absolute terms rose **Rs 17.83 trillion** in FY23, up from **Rs 10.43 trillion** in FY22.

UPI payments emerge as 2nd most popular mode to repay digital loans

The Unified Payments Interface (UPI) has emerged as the second most preferred method of repaying digital loans, coming at **27%**, only after e-NACH or electronic National Automated Clearing House which was the preferred route for **36% of the borrowers**. **Unforeseen medical and monthly expenses** were the top two reasons found for availing of short-term digital credit followed by shopping, home renovation, education, among others, which reflects the need for unsecured and accessible digital credit products.



Bengaluru led among cities for **credit demand** followed by Hyderabad, Pune, Ghaziabad, and Gurugram. West Bengal, Punjab, Gujarat, Assam, and Kerala were the States from where millennials with the highest bureau scores have availed credit.

RBI releases Data on India's International Investment Position for the End of December 2022



The Reserve Bank of India (RBI) has released data on **India's International Investment Position (IIP)** for the end of December 2022. As per data, non-resident net claims on India fell by **US\$ 12.0 billion** between October and December

2022, reaching **US\$ 374.5 billion** at the end of December 2022. As of the end of December 2022, reserve assets accounted for **64.3%** of India's international financial assets. In December 2022, India's international assets covered **70.0%** of its international liabilities, up from **72.5%** the previous year. The proportion of debt liabilities in total external liabilities climbed to **50.2%** at the end of December 2022, up from **49.8%** the previous quarter and **48.4%** the previous year.

Bajaj Finance partners with SBI General Insurance to offer more consumer-centric motor insurance policies



To ensure a hassle-free purchase of motor insurance policies, **SBI**

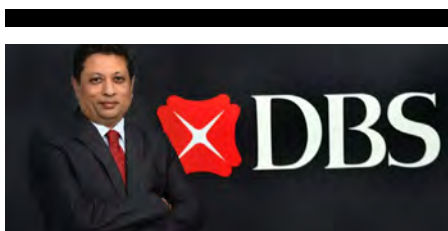
General Insurance has partnered with **Bajaj Finance** to offer one-of-its-kind **car and bike insurance policies**. Vehicle owners can visit the Bajaj Finance portal to buy the SBI General car and bike insurance policies online in just a few steps.



NSE Indices launches India's 1st-ever REITs and InvITs index

NSE Indices Limited, a subsidiary of National Stock Exchange (NSE), has launched India's first ever Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs) called Nifty REITs and InvITs Index.

To track the performance of REITs and InvITs that are publicly listed and traded (listed and traded or not listed but permitted to trade) at the NSE.



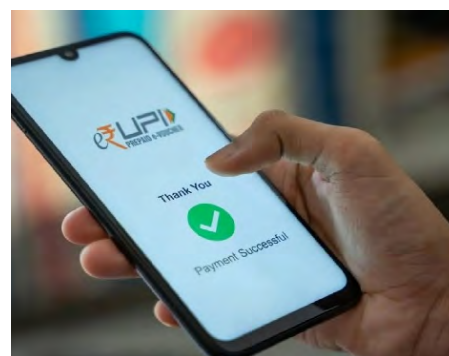
DBS Bank India to launch a proprietary credit card

DBS Bank India Limited, a 100% subsidiary of Singapore headquartered DBS Bank, will by June, 2023 roll out its proprietary credit cards. Currently, DBS Bank India has a co-branded credit card with Bajaj Finserv and a customer base of 2,00,000.

Meanwhile, DBS Bank India has announced a partnership with IndiaFilings, a leading platform for startups and small businesses in India.

Indian Bank Launches New Fixed Deposit Scheme IND Super 400 Days With High Interest to Women

Indian Bank, a public sector bank, launched a new retail term deposit named "IND SUPER 400 DAYS" with 0.05% higher interest rate to women investors & fixed maturity tenor of 400 days in the form of FD/MMD (Fixed Deposits/Money Multiplier Deposits)



Key Features :

Deposit Amount	Minimum - Rs.10000/ Maximum - Less than Rs. 2 Crore (Bulk deposits of Rs.2 crore & above are not eligible)
-Period of Deposit	400 Days
Validity	scheme is valid till April 30, 2023

IND SUPER 400 DAYS -Rate of Interest (% pa) :

	Women	Others
Public	7.15 %	7.10%
Senior Citizens	7.65%	7.60%
Super Senior Citizen (80 yrs and above)	7.90%	7.85%

RBI allows Karnataka Bank to collect direct and indirect taxes

The Reserve Bank of India (RBI) has authorised private sector lender Karnataka Bank to collect direct and indirect taxes on behalf of the Central Board of Direct Taxes (CBDT) and the Central Board of Indirect Taxes and Customs (CBIC).

The authorisation has been given on the recommendation from the Controller General of Accounts (CGA), Ministry of Finance (MoF).





City Union Bank launches Voice Biometric Authentication for mobile banking

City Union Bank Limited (CUB) has launched India's first voice biometric authentication for logging into its mobile banking app. The voice biometric service was developed by Chennai-based deep-tech start-up, **Kaizen Secure Voiz Pvt Ltd**, under the guidance of the 5G use case lab of the **Institute for Development and Research in Banking Technology (IDRBT)**.



Chennai Metro in association with State Bank of India launches Singara Chennai Card

Chennai Metro Rail Ltd in association with the **State Bank of India (SBI)** (banking partner) launched the **Singara Chennai Card (NCMC – National Common Mobility Card)**. The technology for the RuPay NCMC cards has been developed by the **National Payments Corporation of India (NPCI)**.

HDFC Bank signs agreement with Export-Import Bank of Korea for USD 300 million credit line

HDFC Bank has signed a "Master Inter Bank Credit Agreement" with **Export-Import Bank of Korea (KEXIM)** for a USD 300 million line of credit. This agreement will help HDFC Bank raise foreign currency funds which it would extend to Korea-related businesses.



YES Bank becomes the first Indian company with over 50 lakh shareholders

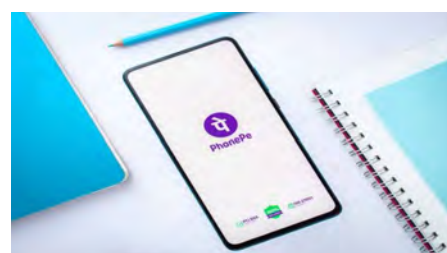
Private sector lender **YES Bank** has become the **first Indian company** to have over **50 lakh shareholders**, according to the shareholding pattern of the bank on March 31, 2023. **Tata Power** is at **number 2** in terms of a maximum number of shareholders, with a total of 38.5 lakh people investing in its



shares & **Reliance Industries** is at number 3 in this list with **33.6 lakh crore shareholders**.

PhonePe gets an additional USD 100 million fund from General Atlantic

Walmart Inc.-owned Indian payments firm **PhonePe** had raised an additional **\$100 million (Rs 820 crore)** from **General Atlantic (GA)** from United States (US) based private equity firm and other investors as part of its **ongoing \$1 billion fundraise** to expand into the lucrative lending space. With



this fresh funding, the Walmart group firm has raised **USD 750 million till date**.

IRB Infrastructure Trust becomes the first private InvIT to get listed on National Stock Exchange

IRB Infrastructure Trust, sponsored by **IRB Infrastructure Developers Ltd** was listed on the **National Stock Exchange (NSE)** becoming the first private InvIT to be listed. The move comes after the Securities and Exchange Board of India



(SEBI) listed guidelines on the listing framework for non-listed infrastructure investment trusts (InvIT).



SBI Reintroduced 400 Days 'Amrit Kalash' Fixed Deposit Scheme With 7.1% Interest

The State Bank of India (SBI) has reintroduced its special fixed deposit scheme, 'Amrit Kalash', for retail customers. This 400 days term deposit offers a rate of 7.1% for the general customer and a **50 basis point (bps) higher (7.6%)** for senior citizens. The scheme is available from April 12, 2023 till June 30, 2023.



IndusInd Bank signs \$100 million loan agreement with JBIC

IndusInd Bank's GIFT City IBU (IFSC Banking Unit) branch has entered into a **\$100 million long-term loan agreement** with the **Japan Bank for International Cooperation (JBIC)** to foster the growth of Japanese construction equipment companies in India. This is the **first of its kind lending** by JBIC through any IFSC Banking unit at GIFT City.

Small Industries Development Bank of India Launches Pilot Scheme 'Mission 50K-EV4E-CO' for Enhanced Financing in Electric Vehicle Space

Small Industries Development Bank of India (SIDBI) has launched a pilot financing scheme Called **Mission 50K-EV4ECO** for better financing terms in the **electric vehicle space (EVS)** and to strengthen the whole ecosystem. To strengthen the EV ecosystem,



including uptake for **two, three and four-wheelers** through direct and indirect lending.

UPI Most Preferred Mode for Digital Payments in India in 2022

As per the **India Digital Payments Annual Report for 2022** released by global payments player Worldline India, the most preferred medium for digital payments was Unified Payments Interface (UPI) in 2022. A total of **8,792 crore digital payments** were undertaken in 2022 worth **₹149.5 lakh crore**.



Toppers of UPI Usage as of 2022 : State Bank of India (SBI) and ICICI Bank were among the **top 5 banks**, both in terms of being a UPI remitter and beneficiary

bank. The other top UPI remitter banks in 2022 were **HDFC Bank, Bank of Baroda (BoB) and Union Bank of India (UBI)**. The top UPI beneficiary banks were **Paytm Payments Bank, YES Bank and Axis Bank**.

AU Small Finance Bank Partnered with Bharat Bill Payment System to launch bill payments via video banking

AU Small Finance Bank (AU SFB), India's largest small finance bank, has become the **first commercial bank in India** to integrate with the **Bharat Bill Payment System (BBPS)**, to launch bill payment services through **video banking**. To



promote digital accessibility and enhance economic capability leading to greater financial inclusion



RBI allows AU Small Finance Bank to deal with foreign exchange

Reserve Bank of India (RBI) has granted AU Small Finance Bank (AU SFB) Licence to act as **Authorised Dealer Category-I (AD-I)** under section 10 of FEMA, 1999 to deal in foreign exchange. Recently, RBI approved the re-appointment of **Sanjay Agarwal** as **managing director and Chief Executive Officer (CEO)** of AU Small Finance Bank for a period of 3 years. Besides, the regulator has also cleared the re-appointment of **Uttam Tibrewal** as the **whole-time director** for a period of 3 years.



AIIB to Open First Overseas Office in Abu Dhabi, United Arab Emirates

The Asian Infrastructure Investment Bank (AIIB) and the United Arab Emirates (UAE) signed a host member **agreement** to officially open in Abu Dhabi the **Bank's first overseas office**, an Interim Operational Hub (the Hub). As of today, AIIB has approved **212 projects** amounting to over **USD 40 billion** in **33 member countries**, which have contributed to economic development and improved the quality of life for communities in beneficiary countries.

IBA sets up 4 member working group on ARCs

The Indian Banks' Association (IBA) has constituted a **4 member working group** on asset reconstruction companies (ARCs).

The 4-member group comprises **Hari Hara Mishra**, CEO of Asset Reconstruction Companies Association **Purshotam Agarwal**, chief investment officer of National Asset Reconstruction Company (NARCL), **Mythili Balasubramanian** Executive



Director of Edelweiss **Tarun Kumar**, director of Encore Asset Reconstruction Company. The group will operate continuously on various issues and take them up with the IBA, the **Reserve Bank of India (RBI)** and the **Union government**.

Indian Bank signs MoU with TN e-Governance agency to offer payment aggregator services

Indian Bank has signed a **Memorandum of Understanding (MoU)** with **Tamil Nadu (TN) e-Governance Agency (TNeGA)**, a state nodal agency under the Information Technology & Digital Services (IT&DS) Department Government of Tamil Nadu, for integrating **Indian Bank Payment Aggregator** for the



e-Governance Applications of various departments in TN.

Bengaluru tops highest digital transactions in 2022

According to a report tabled by **Worldline India**, a payment solutions provider, **Bengaluru (Karnataka)** has topped the list of cities rampantly using digital transactions with a volume of 29 million and a value of **Rs 6,500 crore** of transactions.

Bengaluru was followed by New Delhi, Delhi **19.6 million transactions worth USD 50 billion**, **Mumbai, Maharashtra (18.7 million transactions worth USD 49.5 billion)**, **Pune, Maharashtra (15 million transactions worth**



USD 32.8 billion), **Chennai, Tamil Nadu (TN) (14.3 million transactions worth USD 35.5 billion)** are among the top 5 cities with the highest digital transactions.



Mastercard partners with India's Mixchange to roll out digital invoice discounting for farmers

Mastercard announced its collaboration with Mixchange to offer a digital invoice discounting solution to farmers, farmer producer organisations (FPOs), and agri-Ministry of Micro, Small & Medium Enterprises (MSMEs) through Farm Pass, its cutting-edge agritech platform. The solution is the first of its kind for the agriculture sector & will help lenders in underwriting credit offerings through the Trade Receivables Discounting System (TReDS).



Reserve Bank of Zimbabwe to launch a gold-pegged digital currency

The Reserve Bank of Zimbabwe, or RBZ, plans to introduce a gold-backed digital currency as legal tender in Zimbabwe.

This initiative taken by Zimbabwe will allow the exchange of Zimbabwean dollars with digital gold tokens and secure Zimbabweans against currency volatility

InPrime Finserv Officially Recognized as Non-Banking Financial Company from Reserve Bank of India

InPrime Finserv, a financial services start-up catering to the informal economy, has obtained a Certificate of Registration (COR) from the Reserve Bank of India (RBI) to operate as a Non-Banking Financial Company (NBFC). With this licence, InPrime joins an



exclusive group of startups that have received approval from the RBI to build a lending business.

Union Bank of India Secures 1st Rank in EASE reforms

For the first time, Union Bank of India (UBI), secured 1st rank as per the report on Enhanced Access & Service Excellence (EASE) Reforms Index for Q3 FY 2022-23 published by Indian Banks' Association (IBA). It is currently under its fifth iteration which focuses on Enhanced Digital experience, Data – driven, Integrated and Inclusive Banking. The performance of PSBs is measured on 5 themes under EASE 5.0, in which, Union Bank of India has set the benchmark under the four themes i.e., "Digitally -



enabled customer offerings", 'Big data and analytics', 'Modern Technology Capabilities' and "Employee development and Governance" by securing 1st rank amongst PSBs.

Canara Bank partnered with the Reserve Bank of India innovation hub

Canara Bank, in collaboration with Reserve Bank Innovation Hub (RBIH), has launched the "Digitalised Submission of Form 15G/15H" as one of customer friendly services adding to our pursuit of "Customer Delight". Form 15G (Individual and HUF) and Form 15H (Individual-Senior Citizen) are self-declaration forms that an individual submits to the bank requesting not to deduct TDS on interest income



as their income is below the basic exemption limit. For this, providing Permanent Account Number (PAN) is compulsory.



State Bank of India raises USD 750 million via 5-year bond issuance

India's largest bank **State Bank of India (SBI)** has raised **\$750 million** via a **5-year** bond issuance at a coupon rate of **4.875%**. The bonds are benchmarked against a 5-year US treasury and priced at a spread of **145 basis points (bps)** over the benchmark.

Citigroup, Emirates NBD Capital, HSBC, JP Morgan, MUFG, and Standard Chartered Bank acted as joint global coordinators and joint lead managers for this offering.



UIDAI & NPCI plan to set up an e-KYC aggregator

The **Unique Identification Authority of India (UIDAI)** and the **National Payments Corporation of India (NPCI)** are planning to set up an aggregator platform for **eKYC (electronic know-your-customer)**.

It will enable the registration of entities regulated by the Reserve Bank of India (**RBI**), the **Securities and Exchange Board of India (SEBI)** or any insurance and pension regulators.

HDFC Bank & Axis Bank to acquire a 9.94% stake each in Go Digit's life insurance business

Two of India's largest private lenders, **Axis Bank** and **HDFC Bank**, have signed **definitive agreements** to acquire a **9.94% equity stake** each in the **Go Digit Life**, the life insurance business of insurtech unicorn **Go Digit**, which is set to go public.

In two installments, the formal agreements for **HDFC Bank's** investment in **Go Digit-Life** total **69.90 crore Indian Rupees**



(**INR**). The banks will make an initial subscription of **INR 10.93 Cr** in the first tranche to acquire a stake in the company, with the option to invest the remaining **INR 58.97 Cr** later.

RBI amends norms on remittances to IFSC under the liberalised scheme

The Reserve Bank of India (**RBI**) has aligned the **Liberalised Remittance Scheme (LRS)** for **International Financial Services Centres (IFSCs)** set up under the **International Financial Services Centres Authority Act, 2019**, with that for other foreign jurisdictions. The **Liberalised Remittance Scheme (LRS)** is part of the **Foreign Exchange Management Act (FEMA) 1999** which lays



down the guidelines for outward remittance from India. **LRS** allows Indian residents to freely remit up to **USD \$250,000** per financial year for current or capital account transactions or a combination of both.

Razorpay joins hands with ONDC to offer payment reconciliation service

Razorpay, a fintech payments and banking platform for businesses, will join the **Open Network for Digital Commerce (ONDC)**, a non-profit company set up by the **Department for Promotion of Industry and Internal Trade (DPIIT)** as an alternative for **Internet shopping**. This would make it the first payment gateway



in **India** to launch payment reconciliation services for buyer and seller apps.

Reliance General becomes the first insurer to accept CBDC in partnership with YES Bank

Reliance General Insurance has become the first general insurance company to accept Reserve Bank of India's (RBI's) Central Bank Digital Currency (CBDC) e-Rupee (e₹) for premium payments. Currently, Reliance General Insurance's physical e-rupee QR code is available at select branches for walk-in customers to scan and



pay instantly. Customers who have an active e₹ wallet with any bank can scan Reliance General Insurance's e₹ QR code to make immediate payment.

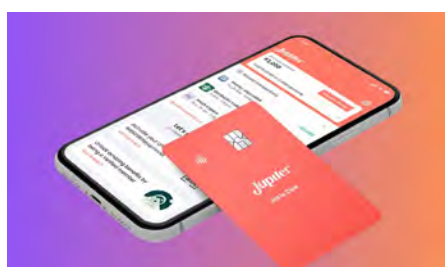
Reserve Bank of India granted NBFC license to Neo banking Jupiter

Neo banking startup Jupiter has secured a non-banking finance company (NBFC) licence from the Reserve Bank of India (RBI), a development that will help it dole out credit from its books.

The NBFC will be housed under Amica Finance, a separate entity.

About Jupiter :

Jupiter is a neobank, a type of digital bank that operates entirely online without any



physical branches.

It was founded in 2019 by Jitendra Gupta, who previously co-founded Citrus Pay, a payment gateway company that was acquired by PayU in 2016.

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RUDRA 3.0
RUDRA VIKRAM DI

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BUSINESS



IFC to invest Rs 600 crore in Mahindra unit at valuation of up to Rs 6,020 crore

Mahindra & Mahindra said World Bank Group arm IFC will invest **Rs 600 crore** in a new unit of the company, which is being incorporated to scale up the last-mile electric mobility business. IFC's first investment in an EV manufacturer in the country and the first in electric **three-wheelers** globally will be in the form of compulsory convertible instruments at a valuation of up to **Rs 6,020 crore**. The Rs 600 crore investment will result in an ownership of between 9.97 per cent to **13.64 per cent** for **IFC in NewCo**.



WPI inflation eases to 29-month low of 1.34% in March

India's annual Wholesale Price Index (WPI)-based inflation declined to a 29-month low of **1.34 per cent** in March 2023 as input prices continued to moderate.

This is the 10th straight month of decline in WPI-based inflation.

The **food index inflation eased to 2.32 per cent in March from 2.76 per cent in February**.

Fiscal deficit touches 82.8% of annual target till February

India's fiscal deficit for FY23 touched **14.53 trillion rupees** in the 11 months through February - nearly 83% of annual estimates. As per government data the numbers are 17% higher than last year. The country has targeted a budget deficit of 6.4% for the fiscal year ending this month. Data released by the Controller General of Accounts added that the fiscal deficit or



gap between the **expenditure and revenue collection between April 2022 and February 2023 stood at ₹14.53 lakh crore**.



Nokia changes iconic logo for the first time in 60 years

Nokia has changed its iconic logo after nearly **60 years** to revamp its brand identity for the first time in the company's history. The new logo is made up of five different shapes making the word **NOKIA**. Nokia redesigned

its logo to avoid being associated with mobile phones, a sector it left almost ten years ago. **CEO Lundmark** said that Nokia is no longer just a smartphone company, but a **"business technology company."**



TDS on interest to be applicable even in death cases if EPF contribution exceeds ₹2.50 lakh

Employees contributing over **₹2.50 lakh** to the Employees Provident Fund (EPF) will be liable to pay tax on interest even in case of death. A higher Tax Deducted at Source (TDS) rate will be applicable for employees who have not linked their EPF

account with PAN. Higher TDS will also be applicable if employees have invalid PAN.

The rules will also apply to General Provident Fund (GPF). However, the threshold will be **₹5 lakh** because there is no contribution from employer.



ArcelorMittal-Nippon Steel India JV signs \$5 billion loan deal with Japanese banks

India's largest bank **State Bank of India (SBI)** has raised \$750 million via a 5-year bond issuance at a coupon rate of 4.875%. The bonds are benchmarked against a 5-year US treasury and priced at a spread of 145 basis points (bps) over the benchmark.

Citigroup, Emirates NBD Capital, HSBC, JP Morgan, MUFG, and Standard Chartered Bank acted as joint global coordinators and joint lead managers for this offering.



Paradip Port handles record annual traffic of 135.36 MMT

Paradip Port has handled a record annual traffic of **135.36 million metric tonnes** in 2022-23 against 116.13 million metric tonnes in the last financial year. **PL Haranadh, Chairman, Paradip Port Authority** has given this information during a press conference in Bhubaneswar. The Pradip port has recorded the highest-ever growth of **19.2 million metric tonnes (16.56 per cent)** of traffic in a single financial year.

India's e-commerce market is projected to grow from \$83 billion in 2022 to \$150 billion in 2026:

India's e-commerce market is projected to grow from \$83 billion in 2022 to \$150 billion in 2026, according to FIS 2023 Global Payments Report. The report added that cash use declined from 71 per cent of POS transaction value in 2019 to just 27 per cent in 2022. The Unified Payments Interface (UPI) has helped e-commerce account-to-account (A2A) payments grow to \$12 billion, which is up 53 per cent between 2021 and 2022, and digital wallets have also



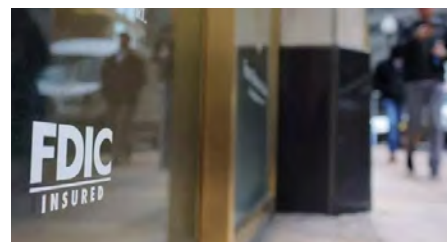
grown from 5 per cent to 35 per cent of POS value.

The **Global Payments Report** also shows that by 2026 A2A transaction value is expected to grow by 195 per cent to \$36 billion.

Women in India own 35% of bank accounts, but only 20% of total deposits

Women own a little over one-third of deposit accounts but only one fifth of the total deposit amount in scheduled commercial banks, a report by the Statistics Ministry showed. It also revealed that only one of four bank employees are women.

The report noted that not even one-fourth of the female population holds managerial position across the organisations. Also, their share in unpaid work is much higher than their male counterparts. This comes to around 35.23 per cent. Similarly,



all the mentioned accounts have over ₹170-lakh crore of deposits, out of which women own around ₹34-lakh crore. The report titled, **'Women and Men in India 2022'** showed that the total number of deposit accounts at the end of **January 2023 was 225.5 crore**, out of which over 79 crore are owned by women.

Indian economy to grow 6% in 2023: UNCTAD

United Nations, India's economic growth is projected to decelerate to 6 per cent in 2023 from 6.6 per cent in 2022.

The **UN Trade and Development Conference (UNCTAD)** in its latest Trade and Development Report Update released **expects global growth in 2023 to drop to 2.1%**, compared to the 2.2% projected in September 2022, assuming



the financial fallout from higher interest rates is contained to the bank runs and bailouts of the first quarter.

The International Monetary Fund (IMF) lowered India's economic growth projection for the current fiscal to **5.9 per cent from 6.1 per cent earlier**.



Solar Energy Corporation of India gets 'Miniratna Category-I' status

Miniratna Category-I Central Public Sector Enterprise (CPSE) status has been accorded to **Solar Energy Corporation of India**. SECI is committed to achieving the target of 500 GW of non-fossil fuel-based capacity by 2030. **Till date, more than 56 GW project capacities have been awarded to SECI.**



Credit guarantee fund scheme for micro and small enterprises

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has upped the coverage ceiling under its **Credit Guarantee Fund Scheme from ₹2 crore to ₹5 crore per borrower** for credit facilities extended by lending institutions to Micro and Small Enterprises (MSEs). CGTMSE is jointly set up by the Ministry of **Micro, Small & Medium Enterprises (MSME), Government of India (GoI)** and **Small Industries Development Bank of India (SIDBI)** to catalyse flow of institutional credit to Micro & Small Enterprises (MSEs).

WTO revises upwards global trade forecast to 1.7% for 2023

As per fresh estimates made by the **WTO Global trade in goods is likely to grow by 1.7 per cent in 2023**, following a 2.7 per cent growth in 2022, hit by the effects of the long-drawn war in Ukraine, high inflation, tighter monetary policy and financial market uncertainty. The revised growth projection is, however, better than the 1 per cent growth estimated earlier by the WTO, as the relaxation of



Covid-19 restrictions in China has improved expectations.

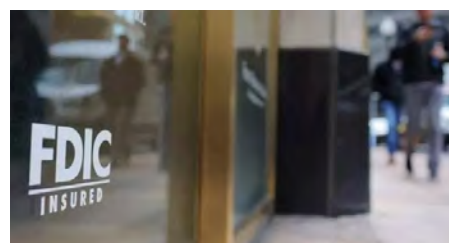
Real global GDP growth at market exchange rates is estimated at 2.4 per cent for 2023 against 2.3 per cent predicted earlier.

Apple BKC to be the first Apple Store in India

Apple has officially announced its first-ever flagship retail store in Mumbai called '**Apple BKC**'.

An official teaser has also surfaced on the Apple India Store website. Apple has revealed the banner of its first retail store in India at Jio World Drive Mall, Mumbai, marking the opening of Apple BKC. The store is inspired by the '**Kaali Peeli**' taxis art popular in Mumbai. The tech giant plans to open the gates of the store later this month.

Apple is expected to open its second store in India in New Delhi



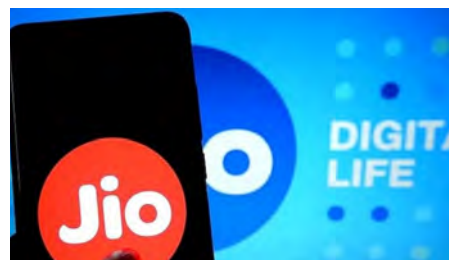
at a later date.

Description Apple Inc. is an American multinational technology company headquartered in **Cupertino, California**. **Timothy Donald Cook** is an American business executive who has been the chief executive officer of **Apple Inc.** since 2011

Reliance, Jio raise \$5 billion in largest syndicated loan in India

Reliance Industries Ltd and its telecom arm Jio Infocomm have raised a total of **USD 5 billion** in back-to-back foreign currency loans, the largest syndicated loan in India's corporate history. Reliance raised **USD 3 billion last week from 55** banks and Reliance Jio Infocomm secured additional credit of USD 2 billion from 18 banks.

The **USD 3 billion financing closed on March 31** and the addition facility of USD 2 billion was



secured. **MLAB refers to Mandated Lead Arranger and Book Runner.** Reliance Industries Ltd's (RIL) last syndicated offshore borrowing was a USD 1.45 billion dual-currency financing completed in 2020.



APPOINTMENTS & RESIGNATIONS



UAE president names son Mr Sheikh Khaled as next crown prince of Abu Dhabi

United Arab Emirates (UAE) President Mr Sheikh Mohammed bin Zayed Al Nahyan known by his initials MBZ, has appointed his eldest son Mr Sheikh Khaled bin Mohamed bin Zayed Al Nahyan is a member of the Abu Dhabi Executive Council and Chairman of both the Abu Dhabi Executive Committee and the Abu Dhabi Executive Office.



EPFO appoints UTI AMC & SBI Mutual Fund as fund managers

Retirement fund manager Employees' Provident Fund Organisation (EPFO) approved appointment of UTI AMC and SBI Mutual Fund as its fund managers for 3 years. Besides, the EPFO also approved a proposal for early redemption of its investment of around ₹ 700 crore in bonds of troubled Dewan Housing Finance Corporation Ltd (DHFL), at its trustees' meeting held in Hyderabad.

SpiceJet Chairman & Managing Director Mr Ajay Singh takes over as ASSOCHAM President

SpiceJet's chairman & managing director Mr Ajay Singh has assumed charge as the president of Associated Chambers of Commerce and Industry of India (ASSOCHAM). He succeeded Renew Power Managing Director (MD) Mr Sumant Sinha after the completion of his tenure as



Chairman of ASSOCHAM on Mar 28, 2023.

Bollywood actor Ranveer Singh named Star Sports Brand Ambassador

Star Sports, India's Home of Sports, announced Bollywood superstar and sports aficionado Ranveer Singh as its brand ambassador.

Ranveer, in his role as 'sutradhaar' for the upcoming season of the "Incredible League", will be involved in creating a stream of immersive and entertaining content which brings alive compelling narratives from the past, present, and future of the league.

Star Sports and Ranveer Singh's



journey as partners starts with the Opening Weekend of Tata IPL 2023 (March 31, 2023 – April 2, 2023), continues through the tournament as heroes emerge and stories develop.

Mr Praveer Sinha reappointed as Tata Power CEO & MD for 4 more years

Tata Power Company Limited (TATA Power) has re-appointed Mr Praveer Sinha as the company's Chief Executive Officer (CEO) and Managing Director for a period of 4 years from May 1, 2023, to April 30, 2027.

His present tenure as a CEO and MD is scheduled to conclude on April 30, 2023.



Based on the recommendation of the Nomination and Remuneration Committee, the Board, at its meeting held on March 30, 2023, approved the re-appointment.



Israel's Ex Envoy To India Mr Ron Malka Appointed Chairman Of Adani Group's Haifa Port

The former Ambassador of Israel to India Mr Ron Malka has been appointed as Executive Chairman of Haifa Port Company (HPC), which is owned by a consortium of Adani Ports and Special Economic Zone Ltd (APSEZ) and Israel's Gadot Group. Mr Ron Malka served as the ambassador of Israel to India and non resident ambassador to Sri Lanka and Bhutan, from 2018 to 2021.



Mr Gianni Infantino re-elected as FIFA president until 2027

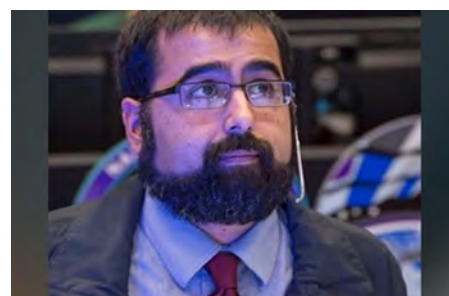
Mr Gianni Infantino was re-elected as the president of Fédération internationale de football association (FIFA) until 2027 at the 73rd Congress of the body in the Rwandan capital Kigali. He has been re-elected as president of FIFA for a 4 year term from 2023 to 2027.

Indian-origin engineer Mr Amit Kshatriya to head NASA's newly-established 'Moon to Mars' programme

An Indian-origin software and robotics engineer Mr Amit Kshatriya has been appointed as first head of American space agency, National Aeronautics and Space Administration's (NASA's) newly-established Moon to Mars Programme.

With this programme, NASA plans to ensure a long-term presence on the Moon to prepare for humanity's next giant leap to the Red Planet.

To carry out the agency's human



exploration activities on the Moon and Mars for the benefit of humanity. In his new role, Mr Kshatriya will be responsible for programme planning and implementation for human missions to the Moon and Mars.

Reserve Bank of India appoints Mr Neeraj Nigam as New Executive Director

The Reserve Bank of India (RBI) has appointed Mr Neeraj Nigam as the new Executive Director (ED). In his new role, Mr Nigam will be responsible for overseeing several departments including Consumer Education and Protection, Financial Inclusion and Development, Legal, and Secretary. Before his promotion to ED, he served as the head of



the Bhopal (Madhya Pradesh) Regional Office for the RBI.

Sudha Shivakumar appointed as 40th National President of FICCI Ladies Organization (FLO)

Sudha Shivakumar has been appointed as the 40th National President of Federation of Indian Chambers of Commerce and Industry (FICCI) Ladies Organization (FLO), a women-led and women-focused business chamber from South East Asia for the term 2023-24. She succeeds Mr Jayanti Dalmia, 39th national president of FICCI FLO (2022-23)

As National President,



Shivakumar's main focus will be on empowering women by creating an enabling environment that promotes entrepreneurship, industry participation and economic growth of women.



K Krithivasan appointed as CEO of Tata Consultancy Services

Tata Consultancy Services (TCS) has appointed **K Krithivasan** as its new **Chief Executive Officer (CEO)** and Managing Director (MD) of the company. He will take over the post with effect from June 01, 2023 for a tenure of 5 years which ends in Feb 2027. He will replace outgoing CEO **Rajesh Gopinathan**, who was appointed in 2017. **Rajesh Gopinathan**, will continue to assist him in a smooth transition till end of September 2023.



NPCI appoints Vishal Anand Kanvaty as chief technology officer

The National Payments Corporation of India (NPCI) has appointed **Vishal Anand Kanvaty** as its **Chief Technology Officer (CTO)**. In his new role, Kanvaty will be taking care of the new-age technology and shall be responsible for the transformational journey of NPCI. Kanvaty joined NPCI in 2017. Prior to this he managed the portfolio of **Chief Market Innovation** as well as Product and Innovations profiles.

Iran appoints UAE ambassador for the first time since 2016

Iran had appointed an **ambassador to the United Arab Emirates (UAE)** for the **first time since 2016**, amid a realignment of relations between Gulf states and Iran. Iran appointed **Reza Ameri** as its ambassador to the UAE. He has served as the **Director General of the Iranian expatriates' office** in the Foreign Ministry. Prior to being appointed to his current



role, Ameri's posts included ambassador Islamic Republic of Iran to Algeria, Sudan and Eritrea.

Ministry of Corporate Affairs appointed Grant Thornton Bharat to Assist in Capacity Building

The **Ministry of Corporate Affairs (MCA)** has appointed **Grant Thornton Bharat LLP**, one of the largest fully integrated Assurance, Tax and Advisory firms in India, to assist in the formulation of an **Annual Capacity Building Plan (ACBP)** as a part of its efforts to build capacity among its cadre/posts and other organisations to make them 'future ready' and to meet the requirements of a vision of '**New India**'. To enhance the delivery system and create a



'**citizen centric, future ready civil service** with the right attitude, skills and knowledge aligned to the vision of New India'.

India was elected to United Nations Statistical Commission for a 4-year term starting in 2024

India has been elected to the **United Nations (UN) Statistical Commission** for a **four-year term** starting from 1st January 2024. India received a resounding **46 out of 53 votes**, ahead of South Korea (23), China (19), and the United Arab Emirates (UAE) (15).

India was elected by secret ballot while **Argentina, Sierra Leone, Slovenia, Ukraine, the United Republic of Tanzania** and the



United States of America were elected by acclamation for a 4-year term of office beginning January 1, 2024.



Karnataka Bank appoints Sekhar Rao as interim CEO

The Reserve Bank of India (RBI) has approved the appointment of **Sekhar Rao** as interim managing director (MD) and chief executive officer (CEO) of **Karnataka Bank**. He has been appointed for a period of **three months** or till the appointment of regular MD and CEO whichever is earlier. He replaced **Mahabaleshwara M S**.



Star Sports signs Rishabh Pant as brand ambassador

The Walt Disney Company-owned **Star Sports** has signed cricketer **Rishabh Pant** as its latest **brand ambassador**. The company also has other cricketers as its 'Believe Ambassadors' like **Hardik Pandya**, **Ravindra Jadeja**, **KL Rahul**, and **Shreyas Iyer**.

ATMA elects Anshuman Singhania as new Chairman and Arnab Banerjee as new Vice-Chairman

Anshuman Singhania, the Managing Director of **JK Tyre & Industries Ltd** has been elected as the new Chairman of **Automotive Tyre Manufacturers' Association (ATMA)**. Apart from this, **Arnab Banerjee**, the Managing Director & CEO of **CEAT Ltd**, has taken over as **Vice-Chairman of ATMA**. ATMA was set up in 1975, registered under The Companies Act, as the representative body of the automotive tyre industry in India.

ATMA members include **Apollo Tyres**, **Bridgestone India**, **Ceat**,



Continental India, **Goodyear India**, **JK Tyre & Industries**, **MRF** and **TVS Tyres**. 8 large tyre companies comprising a mix of Indian and International tyre majors and representing over 90% of production of tyres in India are members of the Association.

RBI approves re-appointment of Sanjay Agarwal as MD&CEO of AU Small Finance Bank

The Reserve Bank of India (RBI) has approved the re-appointment of **Sanjay Agarwal** as **Managing Director (MD) & Chief Executive Officer (CEO)** of Jaipur-headquartered **AU Small Finance Bank** for 3 years with effect from 19 April 2023 till April 18, 2026. The central bank also approved the re-appointment of **Uttam Tibrewal** as **Whole Time Director for 3 years** with effect from 19 April, 2023.



HDFC Bank appoints Kaizad Bharucha as Deputy Managing Director & Bhavesh Zaveri as Executive Director

Reserve Bank of India (RBI) has approved the appointment of **Kaizad Bharucha** as **Deputy Managing Director (MD)** and **Bhavesh Zaveri** as **Executive Director (ED)** of the **HDFC Bank** for **3 years** with effect from April 19, 2023. Prior to his elevation as Deputy MD, Bharucha, who was **Executive Director**, has been with the Bank since 1995.





Rajesh Kumar Singh takes charge as the new DPIIT Secretary

Senior IAS officer **Rajesh Kumar Singh** assumed the charge of secretary in the Department for Promotion of Industry and Internal Trade (DPIIT). Singh has replaced **Anurag Jain**, who was appointed as secretary in the Ministry of Road Transport and Highways. Before DPIIT, Singh was serving as Secretary in the Department of Animal Husbandry and Dairying.



ANMI elects Vijay Mehta as its 28th National President

The Association of National Exchanges Members of India (ANMI), a pan-India industry body representing market intermediaries and stock brokers, has appointed **Vijay Mehta** Chairman of Mefcom Capital Markets Ltd, as its **28th President** for the year 2023-24. He takes over from the outgoing President **Kamlesh Shah**, the ANMI.

Rohit Sharma joins JioCinema as brand ambassador for IPL 2023

JioCinema, owned by billionaire **Mukesh Ambani's Viacom18**, has signed up **Rohit Sharma**, captain of the men's cricket India, as its **brand ambassador**. In Mar 2023, The Walt Disney Company India-owned channel Star Sports has signed Bollywood actor **Ranveer Singh** as its brand ambassador.



HSBC India ropes in Virat Kohli as their brand influencer

HSBC India has roped in Indian cricketer **Virat Kohli** as their **Brand Influencer**.

Virat Kohli will help to amplify HSBC's purpose of 'Opening up a world of opportunity' as it strives to support the ambitions of an aspirational India going global.



Oliver Dowden sworn in as new United Kingdom's deputy prime minister

The British government named **Oliver Dowden** as **deputy prime minister (PM)** replacing **Dominic Raab** who resigned earlier in the day following a report into claims he bullied colleagues. **Dominic Raab's** resignation marks the **3rd dramatic Cabinet departure**



from **Rishi Sunak's** government even though Sunak has been PM for under 6 months.

Mohammad Shahabuddin takes oath as the 22nd President of Bangladesh

Veteran freedom fighter, jurist and politician **Mohammed (Md) Shahabuddin** was sworn in as the **22nd President of Bangladesh** in Dhaka, Bangladesh for a five-year term. He succeeded **Md Abdul Hamid**, longest-serving president in the history of Bangladesh for two consecutive terms. According to the Constitution of



Bangladesh, **No person shall hold office** as President for **more than two terms**, whether or not the terms are consecutive.



AWARDS & HONORS




Aaliya Mir Becomes The First Woman From J&K To Receive Wildlife Conservation Award

J&K's Aaliya Mir gets Wildlife Conservation Award. She is J&K's only female wildlife rescuer. She is best known for her work with snakes. She has rescued Asiatic black bears, Himalayan brown bears, birds, leopards and other mammals. She works as a project manager with Wildlife SOS, a non-governmental organisation. She got the award from LG Manoj Sinha on the International Day of Forests (21 March) event.



Assam NGO wins Children's Champion Award 2023

Students' Welfare Mission, popularly known as Tapoban, has won the Children's Champion Award 2023. Tapoban is working for special needs and autistic children.

The award has been presented by Justice S. Muralidhar, Chief

Maha Metro receives prestigious 'Asia Book of Record' citation`

Having being awarded Guinness World Records and two Asia Book of Records earlier, Maha Metro Nagpur was honoured with the prestigious Asia Book of Records certification for three different categories. The certification and citation was presented by Deputy Chief Minister of Maharashtra Devendra Fadnavis at Metro Bhawan on March 19. The categories for which Nagpur Metro was presented with Asia Book of Records certification are 'Longest Length of Metro Rail



Corridor Construction in Shortest Time', 'First Solar PV System in a Metro Rail Project for Integrated Consumption' and 'Heaviest Single Span Double Decker Steel Bridge Truss over Railway tracks in Urban Area', in Asia.

Nepalese Wicketkeeper-batsman Aasif Sheikh declared winner of 2022 CMJ Spirit of Cricket Award

Nepalese Wicketkeeper-batsman Aasif Sheikh has been declared the winner of the 2022 Christopher Martin-Jenkins Spirit of Cricket Award. The Award is presented every year by the Marylebone Cricket Club (MCC), UK in conjunction with the BBC.

The CMJ Spirit of Cricket Award was created in 2013 by MCC and the BBC in memory of former MCC President and BBC Test Match Special commentator Christopher Martin-Jenkins



(CMJ), who was passionate about promoting the spirit of the game.

He was also awarded the ICC Spirit of Cricket Award for his actions in January of this year.

Justice of the Odisha High Court to Kumud Kalita, founder-President of Tapoban.

Tapoban, established in 2005, has received award in the health and nutrition category award for its efforts to provide quality care to children with special needs.



Zelensky awarded Poland's highest honour

Volodymyr Zelensky has been awarded Poland's highest Order of the White Eagle award. He has received the award for his service to security, resilience and the defense of human rights. Polish President Andrzej Duda presented the award to Volodymyr Zelensky. The Order of the White Eagle is Poland's oldest and highest decoration.



Kumar Mangalam Birla received AIMA's 'Business Leader of the Decade' award

Kumar Mangalam Birla, chairman of Aditya Birla Group, won the prestigious 'Business Leader of the Decade' award at All India Management Association's (AIMA) 13th Managing India Awards ceremony. The annual event to facilitate the titans of the industry, held in New Delhi. Tata Steel Chairman T V Narendran was facilitated with the 'AIMA-JRD Tata Corporate Leadership' award.

Indian-American mathematician C R Rao awarded math 'Nobel Prize'

The Indian-American statistician Calyampudi Radhakrishna Rao has been awarded the 2023 International Prize in Statistics, which is statistics' equivalent of the Nobel Prize. It was established in 2016 and is awarded once every two years to an individual or team "for major achievements using statistics to advance science, technology and human welfare. Rao's groundbreaking paper, 'Information and accuracy attainable in the estimation of statistical parameters', was



published in 1945 in the Bulletin of the Calcutta Mathematical Society, a journal that is otherwise not well known to the statistics community.

Bharat Biotech wins award at World Vaccine Congress

Bharat Biotech has won the 'Best Production /Process Development' award as part of the Vaccine Industry Excellence (ViE) awards at the World Vaccine Congress 2023.

The Congress was held during April 3-6 in Washington, USA.

Hyderabad-based Bharat Biotech was the only Indian company in the list of ViE awards in various categories, including best clinical trial company, best clinical trial network, best



central/speciality laboratory award, best contract research organisation, best production/process development award, among others. Bharat Biotech is the world's first producer of intranasal Covid-19 vaccine, iNcovacc.

Indian-American CEO Raj Subramaniam presented with Pravasi Bharatiya Samman

Raj Subramaniam, the Indian-American CEO of global transportation giant FedEx, has been presented with the prestigious Pravasi Bharatiya Samman, the highest civilian award given by India to persons of Indian origin and Indian diaspora.





Dalai Lama gets 1959 Ramon Magsaysay Award in person after 64 years

The 1959 Ramon Magsaysay Award was presented to Tibetan spiritual leader the Dalai Lama after 64 years. The Ramon Magsaysay Award, often called the “Nobel Prize of Asia”, is an annual award. The prize was established in April 1957 by the trustees of the Rockefeller Brothers Fund based in New York City with the concurrence of the Philippine government.



Ratan Tata Awarded Australia’s Highest Civilian Honour

Tata Sons’ Chairman Emeritus Ratan Tata has been conferred with Australia’s highest civilian honour, the country’s High Commissioner to India Barry O’Farrell announced. The Order of Australia (AO) award was presented for the industrialist’s efforts in strengthening the India-Australia bilateral relations.

Wing Commander Deepika Misra becomes 1st woman IAF officer to get Gallantry Award

Wing Commander Deepika Mishra made history by becoming the first female officer in the Indian Air Force to be honoured with a gallantry award. In 2022, Deepika was among the awardees announced for the Vayu Seva Medal for Gallantry on Independence Day.



PM GatiShakti’s national master plan wins award for Excellence in public administration

PM Gati Shakti’s national master plan initiative received the award for excellence in public administration. This award is conferred for excellence in public administration for the effective implementation of priority programmes.



This initiative of the Ministry of Commerce and Industry has received the award in the innovation category.

Angela Merkel received the highest order of Merit of Germany

Former German chancellor Angela Merkel received the highest order of Merit of Germany. She has been honoured with this award for her achievements in office, despite growing criticism of her decisions on Russia and her energy policy. President Frank-Walter Steinmeier handed her the Grand Cross award. Former chancellors Konrad Adenauer and Helmut Kohl have received this award twice.



Germany. It is given for special achievements in political, economic, cultural, intellectual or honorary fields. It was created by the first President of Germany Theodor Heuss in 1951.



Tata Steel Honoured With Sustainability Champion Status For 6th Consecutive Time By World Steel Association

Tata Steel has been recognised as 2023 Steel Sustainability Champion by the World Steel Association. The Sustainability Champions were announced at the worldsteel Special General Meeting of the Board of Members held in Vienna, Austria.

T.V. Narendran, CEO & Managing Director, Tata Steel.

Karnataka bags national award for Fasal Bima Yojana

Karnataka has bagged the national award for the best implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY), a crop subsidy insurance scheme, for the year 2022-23. This scheme is being managed by the Department of Agriculture, Cooperation and Farmers' Welfare, under the Ministry of Agriculture, along with empanelled general insurance companies. PMFBY is being implemented in Karnataka, through its own portal



'Samrakshane', designed and developed by the state through National Informatics Centre (NIC).

Gates named after Sachin Tendulkar, Brian Lara unveiled at Sydney Cricket Ground

The Sydney Cricket Ground (SCG) used legendary Indian cricketer Sachin Tendulkar's 50th birthday celebrations to unveil gates at the iconic Australia venue that are named after the India legend and fellow cricketing great Brian Lara from West Indies. All visiting players will now take the



field through the newly-named Lara-Tendulkar Gates, with the duo bestowed with the honour to coincide with Mr. Tendulkar's 50th birthday.

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Indian-American Neeli Bendapudi to be conferred with this year's Immigrant Achievement Award

Neeli Bendapudi, the Indian American president of Penn State University, will receive this year's prestigious Immigrant Achievement Award for her contributions



to higher education in the US. Bendapudi was appointed the 19th President of Penn State University in 2022.

RANKING & REPORTS



India falls six spots in Passport Index 2023; UAE ranks number one

Slipping six ranks from last year, the Indian passport has registered the largest global fall in the Passport Index 2023 – ranking at the 144th position this year, with a mobility score of 70. Several nations, like Serbia, have been under pressure to introduce visa requirements for Indian nationals.

This year, the United Arab Emirates (UAE) has the highest mobility score of 181, and ranks number one. It was followed by Sweden, Germany, Finland, Luxembourg, Spain, France, Italy, the Netherlands, and Austria, with a joint mobility score of 174.



Tripura becomes best performing northeast state in e-procurement, receives award

Tripura became the best-performing state among North Eastern States in implementing e-Procurement. Tripura received this award at a National Workshop on e-Procurement. A National Workshop on e-Procurement was organized by the Ministry of Finance and the Ministry

Mukesh Ambani is the only Indian in Hurun Global Rich list's top 10

According to the Hurun Global Rich List released Reliance Industries (RIL) Chairman and Asia's richest man Mukesh Ambani became the only Indian to feature in the list of top 10 billionaires across the world. Despite a 20 per cent dip in wealth, the RIL boss occupied ninth rank globally with a net worth of \$82 billion. The billionaire has also retained the wealthiest Asian title for the third consecutive year. Ambani ranked first, followed by Gautam Adani with a net worth of \$53 billion among Indian billionaires.



Cyrus Poonawalla stood third with a net worth of \$28 billion. Shiv Nadar and their family is fourth with \$27 billion and Lakshmi Mittal is fifth with \$20 billion. The richest new entrant from India, Rekha Rakesh Jhunjhunwala & family, tops the list of top 16 new Indian entrants in 2023 M3M Hurun Global Rich List.

IIT Delhi enters the list of top 50 institutions for engineering in QS Rankings 2023

The Indian Institute of Technology-Delhi has entered the list of top 50 institutions for engineering in the QS World University Rankings by Subject 2023. With a ranking of 48, it is up by seven places from last year. As many as 44 programmes offered by Indian higher education institutions in different disciplines have figured in the top 100 globally.

Last year, 35 Indian programmes made it to the top 100. The Delhi University is the Indian varsity with maximum entries



(27) followed by Indian Institute of Technology (IIT), Bombay, (25) and IIT-Kharagpur (23). The thirteen edition of the QS World University Rankings by Subject has ranked 66 Indian universities, cumulatively achieving 355 entries, a 18.7 per cent increase compared to last year (299).

of Electronic and Information Technology.

The Tripura government has been recognized for their work in various departments in the last 5 years. The Tripura government has received this award for

completing the work within a specified time under the Power Department's Saubhagya Yojana. Tripura also gets the title of the best performer in agriculture, and panchayat self-employment.



Andhra Pradesh's Jagan Mohan Reddy most wealthiest CM in India

Twenty-nine of the 30 incumbent Chief Ministers are crorepatists with Andhra Pradesh's Jagan Mohan Reddy having the highest assets totalling ₹510 crore, according to poll affidavits analysed by the Association for Democratic Reforms (ADR). West Bengal Chief Minister Mamata Banerjee has the lowest total assets of about ₹15 lakh, the ADR said.

non-bailable offences with over five years of imprisonment, the report said.

The top three Chief Ministers in terms of assets are Andhra Pradesh's Jagan Mohan Reddy (over ₹510 crores), Arunachal Pradesh's Pema Khandu (over ₹163 crores), and Odisha's Naveen Patnaik (over ₹63 crores), according to the ADR. **The three CMs with the lowest declared assets are** — West Bengal's Mamata Banerjee (over ₹15 lakhs), Kerala's Pinarayi Vijayan (over ₹1 crore) and Haryana's Manohar Lal (over ₹1 crore).

India Is Home To The Fifth Highest Number Of Female Billionaires In The World

India is home to the fifth highest number of female billionaires in the world.

According to City Index, the United States has the highest number of female billionaires in the world with 92 in total, double that of China in second place with 46. While the US might be home to some of the highest

Mumbai among 19 cities with the best public transport in the world, and it's the only one from India

Mumbai, Maharashtra's capital has featured in the list of top twenty cities with best public transport in the world. The city's Suburban Railways, which was the first passenger railway to be built by the British East India Company, forms the backbone of public transport for a population of 12.5 million.

The list that has been released by Time Out, the publisher of global city guides.

Maharashtra's capital city Mumbai featured in the nineteenth rank on the list.



The world's best cities for public transit –

1. Berlin, Germany,
2. Prague, Czech Republic
3. Tokyo, Japan
4. Copenhagen, Denmark
5. Stockholm, Sweden.

MRF emerges as 'second strongest tyre brand in the world'

MRF Limited has emerged as the second strongest tyre brand in the world according to the latest report by Brand Finance on the **Most Valuable and Strongest Tyre Brands in the world**. MRF has scored 83.2 out of 100 in brand strength and was awarded a **AAA- brand rating**. French company Michelin has been rated both the most valuable and strongest tyre brand.

There are two Indian tyre companies in the **Top 15 list of**



most valuable – MRF Tyres and Apollo Tyres.

MRF Tyres, ranked 13th, sees its brand value grow 3% to \$0.3 billion and has seen a sizeable jump of 15 ranks in the latest industry ranking list.

At No. 15 is Apollo Tyres with a brand value of \$0.6 billion.



Meyers takes the top spot with a wealth of **\$81.49 billion**.

New York-based socialite Julia Koch (\$59.65bn) and Walmart inheritor Alice Walton (\$60.16bn) are almost tied in third and second places, respectively.



Aaditya Thackeray selected for World Economic Forum's Young Global Leaders Class 2023

The World Economic Forum (WEF) inducted Shiv Sena (UBT) leader Aaditya Thackeray and national vice president of BJP youth wing Madhukeshwar Desai to the list of world's most promising public figures under the age of 40.

Tanvi Ratna, Founder and CEO, Policy 4.0. Research Foundation Aakrit Vaish, Co-Founder and CEO, Jio Haptik Technologies Limited Sudarshan Venu, Managing Director, TVS Motor Company Limited



Delhi airport emerges as the world's 9th busiest airport in 2022

According to Airports Council International (ACI) list, Delhi Airport with more than 5.94 crore passenger traffic has become the ninth busiest airport in the world in 2022. Hartsfield-Jackson Atlanta International Airport has topped the list with 93.7 million passengers. Dallas Fort Worth Airport and Chicago O'Hare

Mumbai ranks among the world's tree-rich cities in 2022, the second time in a row

India's commercial capital Mumbai has been included in the World Tree City 2022 list, for the second consecutive year. The Arbor Day Foundation Chief Executive Dan Lambe has awarded the TCW certificate signed by Hiroto Mitsugi to the BMC authorities.

The United Nations Food & Agriculture Organisation (FAO) and ADF conduct the TCW programme and in the past 50 years, the ADF has planted more



than 35 crore trees worldwide, with a target of 50 crore more trees by 2027.

Shah Rukh Khan tops TIME 100 Reader Poll, defeats Lionel Messi, Prince Harry

Shah Rukh Khan the man that gave Bollywood its biggest hit "Pathaan" since the industry seemed to have been suffering in box office collections in the post-covid era, has now ranked highest in TIME 100 Reader Poll. Shah Rukh Khan, 57, topped the list of most influential people around the world, for TIME magazine's 100th edition of the list.

Shah Rukh Khan received 4 percent of the 1.2 million votes cast by readers in the 2023 TIME100 poll. In second place are the Iranian women who are protesting for their rights. They garnered 3% of the votes. The woman also won the magazine's 2022 Person of the Year reader poll. In third place, with 2% of the votes, were the



healthcare workers who've been at the frontlines of the pandemic since 2020.

Further, Prince Harry and Meghan Markle took the fourth spot, with each of them getting 1.9% of the votes. Harry made headlines around the world earlier this year after he released his memoir Spare. The 2023 TIME100 list will be released on 13 April.

In 2022, Gautam Adani, Karuna Nundy, Khurram Parvez were the only Indians who featured on the list.

Airport are in the second and third positions respectively. Dubai Airport is in the fifth spot with 66.1 million passenger traffic. Delhi's Indira Gandhi International Airport (IGIA) is the only airport in the top 10 list from South and South East Asia. Delhi Airport was ranked 13th in 2021 and 17th in 2019.



India ranks 5th in countries with most AI investments

India is ranked 5th in the list of countries with the most AI investment as per Stanford University's annual AI Index report. The total amount of investments in AI startups in India was \$3.24 billion in 2022. The US, China, UK and Israel are placed ahead of India.



Russia becomes the fourth largest import source for India in FY23

Russia has moved up 16 ranks to become the fourth largest import source for India in FY 2022-23, with a 369.4 percent increase (year-on-year) to \$46.33 billion, comprising primarily crude and petroleum products, while its share in India's imports expanded to 6.5 per cent from 1.6 per cent in the previous fiscal. The top destinations for Indian exports in FY 2022-23 included the US with exports valued at \$78.31 billion, the UAE at \$31.33 billion, the Netherlands at \$20.90 billion, China at \$15.32 billion, Singapore at \$11.95 billion, Bangladesh at \$11.67 billion and the UK at \$11.46 billion.

Ladakh, Mayurbhanj Among TIME Magazine's 50 Greatest Places In The World 2023

Mayurbhanj district of Odisha has been listed by TIME Magazine among the 50 extraordinary destinations to explore in its list of the World's Greatest Places of 2023. Apart from Mayurbhanj, Ladakh is the second destination from India to be included in the coveted magazine.



The only place on earth to spot the exceedingly rare black tiger is open to visitors again. The Magazine also refers to the

other destinations of Odisha including the state capital Bhubaneswar.

UP bags 3rd position in providing tap water connections in country, beats Rajasthan

Uttar Pradesh superseded Rajasthan and became the third state of the country in terms of a number of connections tap water connections under 'Har Ghar Nal Yojana'. Top 5 states providing tap connection include Bihar (1,59,10,093 connections), Maharashtra (1,09,98,678 connections), UP (97,11,717



connections), Gujarat (91,18,449 connections) and Tamil Nadu (79,62,581 connections).

India improves its ranking by 6 spots in global biz environment rankings

India's rank improved by six spots in the global Business Environment Rankings. The Economist Intelligence Unit (EIU) has released the latest Business Environment Rankings (BER), India's rank has improved from 52nd to 46th position. According to the EIU's latest business environment Rankings, Singapore, Canada and Denmark will be the three



countries with the best business environment over the next five years. The United States and Switzerland are in the fourth and fifth spot respectively.



Tata Steel Honoured With Sustainability Champion Status For 6th Consecutive Time By World Steel Association

New York City topped a new list of the world's wealthiest cities in 2023, with Japan's Tokyo and Silicon Valley's Bay Area claiming the second and third spots.

Mumbai featured at #21 while Delhi, Bengaluru, Kolkata and Hyderabad too found a mention. The World's Wealthiest Cities Report 2023 covered 97 cities across the world, using data from wealth intelligence firm, New World Wealth. **Mumbai 21st, Delhi 36th, Bengaluru 60th, Kolkata 63rd and Hyderabad 65th.**



India retains third spot as a unicorn hub: Hurun report

India has retained its 3rd spot as the country with the highest number of unicorns worldwide after the US and China. With 68 new unicorns, India lags behind the US and China, which have 666 and 316 unicorns, respectively. According to the report, **BYJU's is the top-most unicorn in India, with a valuation of \$22 billion**, followed by Swiggy and Dream11, valued at \$8 billion each.

World of Statistics releases ranking of the world's "most criminal countries"

World of Statistics has shared the ranking of the world's "most criminal countries". On the list, **Venezuela has been ranked top**, followed by Papua New Guinea (2), Afghanistan (3), South Africa (4), Honduras (5), Trinidad (6), Guyana (7), Syria (8), Somalia (9) and Jamaica (10), respectively. India stood at 77 spots while the US and UK were ahead of India in the criminal ranking country.



The USA was at 55th number and the UK at 65th rank, according to the World of Statistics.

US became India's largest trading partner in FY23

The US became India's largest trading partner in FY23.

Bilateral trade between both countries has increased by **7.65% to \$128.55 billion in 2022-23** as against **\$119.5 billion in 2021-22** as per provisional data of the commerce ministry. Exports to the US increased by **2.81% to \$78.31 billion in 2022-23**.

During 2022-23, the UAE was India's third largest trading



partner with **\$76.16 billion**. UAE was followed by Saudi Arabia (\$52.72 billion) and Singapore (USD 35.55 billion). India is the world's 3rd largest consumer market.

Bengaluru tops highest digital transactions in 2022

Bengaluru with 29 million transactions worth USD 65 billion emerged on top in digital payment transactions. New Delhi with 19.6 million transactions worth USD 50 billion and Mumbai with 18.7 million transactions worth USD 49.5 billion are in second and third spots. **Pune and Chennai are**



also among the top 5 in digital payment transactions in 2022



India is third largest military spender after US and China

As per Stockholm International Peace Research Institute (SIPRI) global report India is the third largest military spender after the United States and China, with the expenditure going up by 0.9 per cent from 2020 to \$76.6 billion.

India's military spending of \$76.6 billion ranked third highest in the world. The five largest spenders in 2021 -- United States, China, India, the United Kingdom and Russia -- together account for 62 per cent of the expenditure, pointed out the report.

The US and China alone spent 52 per cent.



Tamil Nadu is the top borrower among States in the current fiscal

For the third year in a row, Tamil Nadu has topped the list of States with highest market borrowings. According to RBI data, Tamil Nadu's gross market borrowings through State Development Loans (SDLs) stood at ₹68,000 crore during April-February FY23. It was followed by Andhra Pradesh and Maharashtra with ₹51,860 crore and ₹50,000 crore in gross market borrowings, respectively.

India to overtake China as world's most populous country by mid-2023: U.N.

India will overtake China as the world's most populous nation by the middle of this year.

According to the United Nations Population Fund's World Population Report, India's population is estimated to be 1.4286 billion by mid-year of 2023, compared to 1.4257 billion for China. The United States will be in third place with an estimated population of 340 million by the end of June. United Nations



Population Fund (UNFPA) is a trust fund under the jurisdiction of the United Nations Development Programme (UNDP).

India climbs 6 places on the World Bank index to 38 among 139 countries

India has improved its ranking in the World Bank's Logistic Performance Index 2023 by 6 places, owing to significant investments in both soft and hard infrastructure as well as technology, which has led to an improvement in the country's port performance. Singapore and Finland are the most efficient and highest-ranked LPI countries.



India's ranking: According to the report, India's rank in the index of 139 countries has risen to 38 from 44 in 2018.

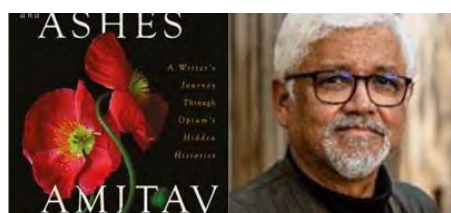
TCS tops LinkedIn's 2023 Top Companies India list showcasing best places to work

Tata Consultancy Services has emerged as the top company in a list, which showcases the best places to work and grow careers, for 2023. TCS is followed by Amazon (2) and Morgan Stanley (3) in the '2023 Top Companies India' list prepared by LinkedIn. The 2023 Top Companies India list is based on LinkedIn's data to rank companies on 8 pillars that have been shown to lead to career progression, including



ability to advance, skills growth, company stability, external opportunity, company affinity, gender diversity, educational background and employee presence in the country.

BOOKs & Author



Amitav Ghosh authored a book titled 'Smoke and Ashes'

Amitav Ghosh authored a book titled 'Smoke and Ashes', which will be released on 15 July 2023. This book explains how India became the world's largest producer of opium between the 18th and 19th centuries. It has been published by HarperCollins.



FM releases veteran former banker Vaghul's book 'Reflections'

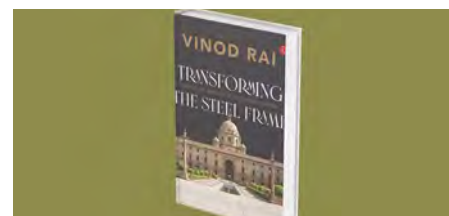
Union Minister of Finance and Corporate Affairs Smt. Nirmala Sitharaman launched 'Reflections', a book authored by former ICICI Bank chairman Shri Narayanan Vaghul, in Mumbai. The book vividly describes Shri Vaghul's experiences spanning decades in India's financial landscape.

English translation of Nepali novel 'Phoolange' release on April

Penguin Random House India (PRHI) announced, the English version of Nepali novel "Phoolange" released on April 17. "Fruits of the Barren Tree," written by Darjeeling-based writer Lekhnath Chhetri, is about the

Vinod Rai authored a book titled 'Transforming the Steel Frame: Promise and Paradox of Civil Service Reform'

Vinod Rai is the author of the book titled 'Transforming the Steel Frame: Promise and Paradox of Civil Service Reform'. This book was published by Rupa Publication.



The new book 'Gandhi: Siasat aur Sampradayikata' written by Piyush Babel

The new book 'Gandhi: Siasat aur Sampradayikata' written by journalist, and writer Piyush Babel is available in Hindi. The book is published by New Delhi-based Genuine



Publications & Media Private Limited.

Ghulam Nabi Azad's memoirs were released on April 5

Ghulam Nabi Azad's autobiography "Azaad" was released on April 5 in New Delhi.

'Azaad' published by Rupa Publications India will be a candid autobiography about the life and career of one of the most powerful leaders of India and the world as well.

In "Azaad," he will provide description of his interactions with the Gandhi Parivar, which

includes former Prime Ministers Rajiv and Indira Gandhi, Sanjay, Maneka, Sonia Gandhi, and her children Rahul



and Priyanka. Ghulam Nabi Azad is an Indian politician who served as the Leader of the Opposition in the Rajya Sabha between 2014 and 2021.



MOU AGREEMENT



Godrej Agrovet signs MoU with the State Government of Andhra Pradesh

Godrej Agrovet has signed a Memorandum of Understanding (MoU) with the state government on the sidelines of the Andhra Pradesh Global Investors Summit (APGIS) 2023. As a part of the MoU, Godrej Agrovet's oil palm business will be making an estimated investment of Rs 100 crore to set up a manufacturing facility for edible oil refinery and solvent extraction plant. The company already has 45,000 hectare area of oil palm plantation area in Andhra Pradesh (AP). The proposed new plant will have a projected refining capacity of 400 tonnes per day and will be set up in Seethanagaram, Eluru District in AP. This is company's first downstream project for value-added products in oil and fats.

Indian Immunologicals signs MoU with ICAR-CIFA for commercial development of fish vaccine

Indian Immunologicals Limited (IIL) entered into a partnership with the Central Institute of Freshwater Aquaculture (CIFA), Bhubaneswar, an Indian Council of Agricultural Research (ICAR) Institute for the commercial development of vaccines against

NTPC Renewable Energy Signs Term Sheet With Greenko ZeroC To Supply Round The Clock RE Power Of 1300 MW Capacity For Its Green Ammonia Plant

NTPC Renewable Energy Ltd, a wholly owned subsidiary of NTPC Green Energy Limited, has signed Term Sheet with Greenko ZeroC Pvt Ltd (A Greenko Group Company) to supply 1300 MW Round the Clock RE Power for powering Greenko's upcoming Green Ammonia Plant at Kakinada, India.

The agreement between the two



companies is one of the world's single largest contract for supply of round-the-clock renewable supply for an industrial client.

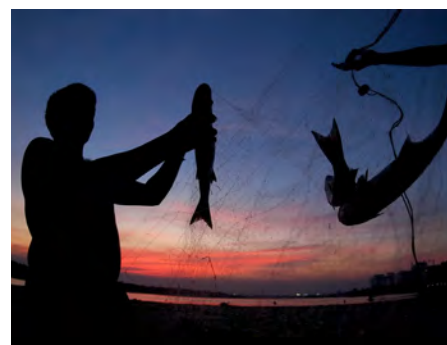
Vedanta's Hindustan Zinc Limited Signs MoU with RCA to Set up Anil Agarwal

Vedanta's Hindustan Zinc Limited (HZL) signed a memorandum of understanding (MoU) with the Rajasthan Cricket Association (RCA) for the development of world's 3rd largest cricket stadium in the village Chonp in Jaipur.

Vedanta's HZL will spend INR 300 crore on the stadium, one of the largest corporate investments in India's sports infrastructure.



The stadium will be named "Anil Agarwal International Cricket Stadium, Jaipur". The stadium facilities will be spread across 100 acres and have a seating capacity of more than 75,000.



more than 65 per cent of India's fish is through Inland Fisheries and Aquaculture.



Credai, Indian Green Building Council to erect 4,000 projects by 2030

The Confederation of Real Estate Developers Association of India (Credai) has partnered with the Indian Green Building Council (IGBC) to build over 1,000 certified green projects across India in the next two years, and 4,000 projects by 2030. This initiative aligns with India's vision of reaching net-zero by 2070.



NHA enables FASTag-based payments at Tiger reserve

National Highways Authority of India (NHA) incorporated company Indian Highways Management Company Limited (IHMCL) signed an MoU with the Nagarjunasagar-Srisailem Tiger Reserve to carry out Electronic Tolling.

India signs MoU with World Food Programme for sending wheat to Afghanistan

India has signed an MoU with the World Food Programme for sending 10,000 metric tonnes of wheat to the people of Afghanistan. The officials of the Ministry of External Affairs and the United Nations WFP signed an MoU in Mumbai.

Namami Gange Signs Agreement With 49 Universities To Inspire Youth Towards Water Conservation & River Rejuvenation

The National Mission for Clean Ganga has signed an agreement with 49 universities. The agreement has been signed to inspire youth toward water conservation and river rejuvenation. The aim of the MoU is to bring students at the forefront of the mass movement



for creating a sustainable ecosystem of rivers.

Credai, Indian Green Building Council to erect 4,000 projects by 2030

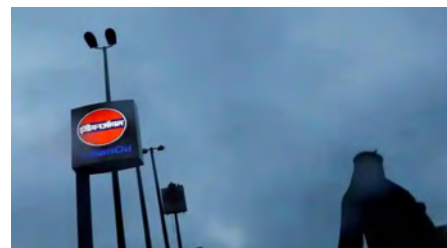
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Indian Oil & US-based LanzaJet to set up India's first green aviation fuel firm

Indian Oil Corporation is planning to set up a joint venture with US-based clean energy technology company LanzaJet Inc and multiple domestic airlines for the production of sustainable aviation fuel (SAF). Through the proposed venture, a plant will be set up to make SAF with alcohol-



to-jet technology at IOCL's Panipat refinery in Haryana at a cost of Rs 3,000 crore.





ENVIRONMENT

New species of Moray eel discovered off Cuddalore coast named after Tamil Nadu

A Moray Eel fish of the Genus *Gymnothorax* has been discovered by the Indian Council of Agriculture Research (ICAR) from the Cuddalore coast, Tamil Nadu.

The fish has been named after Tamil Nadu as - "Gymnothorax Tamilnaduensis" with a common name as "Tamil Nadu brown moray eel".

P Kodeeswaran and G Kantharajan, marine researchers from ICAR's National Bureau of Fish Genetic Resources (NBFGR), conducted an exploration survey along the coast in the Parangipettai and Mudasalodai fish landing centres in the Cuddalore district.



India's first cloned Gir calf 'Ganga' produced at NDRI

In another major achievement in the animal science field after getting success in buffalo cloning, the National Dairy Research Institute (ICAR-NDRI) has become the first institute in the country to produce a cloned calf of cattle. Scientists of the institute have produced a female cloned calf from the somatic

NTPC and Chempolis India to collaborate on Feasibility Study for setting up Bamboo-based Bio-Refinery at Bongaigaon

NTPC Ltd, the largest power-generating utility in India, and Chempolis India, a Fortum group associate company and a Finnish bio-refining technology provider, have signed a Memorandum of Understanding (MoU) to explore the feasibility of setting up a bamboo-based bio-refinery



in Assam's Bongaigaon. The bio-coal produced by the bio-refinery shall partly replace coal in the power plant, effectively converting 5 percent of the generation of the power plant to green.

IIT Roorkee signs pact with Taiwanese centre for developing tech solutions for earthquakes, floods

Indian Institute of Technology Roorkee (IIT Roorkee) and the National Science and Technology Centre for Disaster Reduction (NCDR), Taiwan have signed an agreement with an aim to develop technology solutions to natural hazards, including earthquakes, landslides, floods, debris flow, and compound disasters.

The researchers aim to co-establish an early warning sensor



network equipped with P-Alert sensors at selected locations in Uttarakhand.

India's first Earthquake Early Warning System (EEWS), namely Uttarakhand Earthquake Early Warning System (UEEWS), is established at the IIT Roorkee.

India, Thailand to explore mutual recognition pacts for nursing, accountancy, medical tourism

India and Thailand have agreed to explore mutual recognition/ cooperation arrangements (MRAs) in nursing, accounting, audio-visual and medical tourism, in a meeting of the India Thailand Joint Trade Committee (JTC) in New Delhi.

Thailand is India's important trading partner in the 10-member

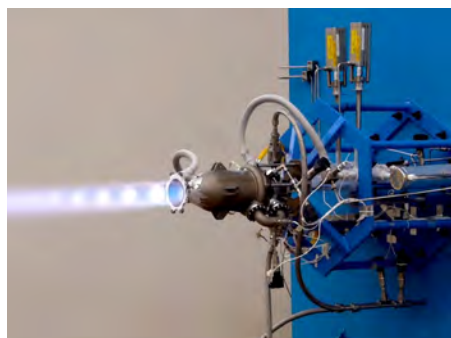


ASEAN with total trade of \$16.89 billion in 2022-23. It accounts for 13.6 per cent of India's total trade with the ASEAN.

cell of the tail of the indigenous Gir cow breed, which is a native tract in Gujarat and is popular for its docile nature, disease-resistance, heat-tolerance and high milk producing qualities.

The newborn cloned female calf of the cow has been named "Ganga", which weighs 32kg and is growing well. The scientists used three animals for producing this calf of a cow.

SCIENCE & TECHNOLOGY



Skyroot Aerospace Successfully Test Fired 3D-Printed Cryogenic Engine – Dhawan-II

The private space vehicle company **Skyroot Aerospace** has test-fired its 3D-printed **Dhawan II engine** for a duration of **200 seconds** in **Telangana**. The test was conducted at Solar Industries propulsion test facility in **Nagpur, Maharashtra** using Skyroot's indigenously developed mobile cryogenic engine test pad.

ISRO releases images of Earth captured by its EOS-06 satellite

The Indian Space Research Organisation (ISRO) has released images of Earth captured by the **Earth Observation satellite (EOS-06) satellite**. The images are a mosaic generated by the ISRO's **National Remote Sensing Centre (NRSC)**.

NRSC/ISRO has generated a global **False Colour Composite (FCC)** mosaic from the images captured by the **Ocean Colour Monitor (OCM)** payload on board



EOS-06.

Mosaic with 1 km spatial resolution is generated by combining 2939 individual images, after processing **300 GB data** to show the Earth as seen during February 1 and 15.

Amazon to launch first of 3,000 internet satellites to space in 2024

Amazon.com plans to launch its **first internet satellites** to space in the first half of 2024 as it prepares to vie with **Elon Musk's SpaceX** and others to provide broadband internet globally. Amazon's satellite internet unit, **Project Kuiper**, will begin mass-



producing the satellites later 2023.

ISRO successfully conducts landing experiment of the Reusable Launch Vehicle

The Indian Space Research Organisation (ISRO) successfully carried out the landing experiment of the **Reusable Launch Vehicle-Technology Demonstrator (RLV-TD)** programme at the Aeronautical Test Range in **Challakere, Karnataka**. The RLV took off by a **Chinook Helicopter** of the Indian Air Force

(IAF) as an underslung load and flew to a height of 4.5 km (above Mean sea level MSL).

ISRO conducted the first experimental mission of its **Reusable Launch Vehicle - Technology Demonstrator (RLV-TD)** on **May 23, 2016**, from **Satish Dhawan Space Centre, Sriharikota**.





Drone start-up Garuda Aerospace becomes first to receive agri drone subsidy

Chennai-based drone startup Garuda Aerospace Private Limited has become the first company to receive the government's agri-drone subsidy for the agricultural drones. This subsidy is part of the Indian government's efforts to promote the use of agricultural drones. Garuda Kisan Drones were given to 8 farmers under the Agri-drone subsidy at an event held in Pune, Maharashtra. This subsidy is just one of many initiatives launched by the Union government to support the development of India's drone industry. This will benefit farmers not only by making their jobs easier and more efficient, but it will also help to increase agricultural productivity and reduce food waste.



Türkiye launches its largest warship and the world's first drone carrier - TCG Anadolu

Turkish President Mr Recep Tayyip Erdogan unveiled Türkiye's largest warship and the world's first unmanned combat aerial vehicle (UCAV) carrier, TCG Anadolu, has been delivered to the country's navy.

NASA Names 4 Astronauts to Next Moon Mission - Artemis II lunar Mission

The National Aeronautics and Space Administration (NASA) and the Canadian Space Agency (CSA) announced the 4 astronauts crew for the Artemis II mission which includes 3 American nationals and 1 Canadian astronaut. Artemis II mission is a mission to explore more areas of the moon. The 10-day Artemis II mission will test the agency's powerful Space Launch System rocket as well as the life-support systems aboard the Orion spacecraft.

Artemis II is expected to reach a



point more than 230,000 miles (370,000 km) away from the Earth. It will be launched from the Kennedy Space Center in Florida using the SLS rocket. Artemis I mission was successfully completed in December 2022.

Kenya Space Agency to launch its first operational Satellite

The Kenya Space Agency (KSA) is set to launch its first operational Earth observation satellite "Taifa-1" or "Nation-1" in Swahili, on April 10, 2023. The launch is in partnership with SpaceX & the satellite will be on board its Falcon 9 rocket from Vandenberg Base in California



in the United States of America (USA).

Unique Identification Authority of India- IIT Bombay join hands to develop a touchless biometric capture system

The Unique Identification Authority of India (UIDAI) signed a memorandum of understanding (MoU) with the Indian Institute of Technology, Bombay (IIT-Bombay), to develop a touchless biometric capture system for easier use, anytime and anywhere.

Under the MoU, UIDAI and IIT Bombay will carry out joint research to build a mobile capture system for fingerprints along with a liveness model integrated with



the capture system. The NCETIS is a joint initiative by IIT Bombay and the Ministry of Electronics and Information Technology (MeitY), under its flagship Digital India Programme.



Kenya successfully launches its first operational satellite Taifa-1 into space onboard SpaceX Falcon-9 rocket

Kenya successfully launched its first operational earth observation satellite, 'Taifa-1 satellite,' into orbit. The launch took place on a SpaceX rocket Falcon-9 from the Vandenberg Base in California, United States (US). Egypt was the first African country to send a satellite into space in 1998.



In 2018, Kenya launched its first experimental nanosatellite from the International Space Station (ISS).

European Space Agency set to launch Jupiter Icy Moons Explorer

The European Space Agency (ESA) is all set to launch the Jupiter Icy Moons Explorer, or Juice, mission from its spaceport in French Guiana on an Ariane 5 launcher. ESA's Juice mission will make detailed observations of gas giant Jupiter and its 3 large ocean-bearing moons - Ganymede, Callisto and Europa.



North Korea Tests Second Underwater Drone 'Haeil-2'

To show off its strength against the United States of America (USA) and South Korea's giant military exercise, North Korea tested its second nuclear-capable underwater attack drone "Haeil-2" test. The "Haeil-2" test was carried out in Kajin Port, Kumya Country, South Hamgyong Province.



China launches Fengyun-3G, first satellite dedicated to monitoring heavy rainfalls

China successfully launched Fengyun-3G into space, its first

IIT Indore in collaboration with NASA-Caltech develops low-cost cameras for multispectral imaging of flame

The Indian Institute of Technology (IIT) Indore in collaboration with NASA-Caltech from the United States (US) and Sweden's University of Gothenburg has developed a low-cost camera setup, which can provide multispectral imaging of 4 chemical species in a flame using a single DSLR camera. The low-cost DSLR camera device named "CL-Flam" has been developed after 3 years' research.



Solar Industries to supply UAV 'Nagastra' to Indian Army

Solar Industries India Limited, Nagpur, Maharashtra had bagged an order to supply the 400 unmanned aerial vehicle (UAV) 'Nagastra'-I to the Indian Army, beating competitors from Israel and Poland. A model of 'Nagastra -I' loitering munition was recently displayed in the

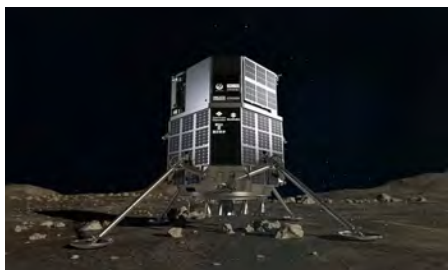


Army Commanders conference held in New Delhi.

satellite dedicated to measuring precipitation, especially heavy rainfalls during catastrophic weather in global regions of low- and mid-latitude, which could provide a powerful tool for monitoring and forecasting of global meteorological disasters.

It was launched by China's Long March 4B rocket from the Jiuquan Satellite Launch Center in Northwest China's Gansu Province.

It is one of only three such satellites in the world.



Japanese Startup Ispace Prepares for World's First Private Lunar Landing

Japanese start-up, ispace inc, is preparing to land its **Hakuto-R Mission 1 (M1) spacecraft** on the moon in what would be the **world's first lunar landing** by a private company if it succeeds. The M1 lander is set to touch down after taking off from **Cape Canaveral, Florida**, on a SpaceX rocket in December.



Hyundai plans to develop moon-exploration mobility 'Rover'

Hyundai Motor will develop a moon-exploration mobility "Rover" as it seeks to morph into a future mobility solutions provider. In **July, 2022** Hyundai Motor signed a **memorandum of understanding (MoU)** with the country's **6 aviation research institutes**, including the Korea Aerospace Research Institute and the Korea Automotive Technology Institute, for the project

Biofire Launches World's First Smart Gun with Fingerprint Unlock

Biofire Technologies, a Colorado-based company, has launched the **world's**

ISRO's PSLV-C55 successfully places 2 Singapore satellites into orbit

The Indian Space Research Organisation's (ISRO) successfully launched the **Polar Satellite Launch Vehicle C55 (PSLV-C55)** mission carrying **2 Singaporean satellites** **TeLEOS-2** and **Lumelite-4** from **Satish Dhawan Space Center** at Sriharikota in Andhra Pradesh (AP) into a low-earth orbit. It is the 57th flight of PSLV, and the 16th mission of the PSLV Core Alone configuration (PSLV-CA) variant. **TeLEOS-2** is a synthetic aperture radar satellite developed under a partnership between Defence



Science and Technology Agency (DSTA), representing the Government of Singapore and ST Engineering. The co-passenger satellite is **Lumelite-4**, co-developed by the Institute for **Infocomm Research and Satellite Technology and Research Centre** of the **National University of Singapore**.

SpaceX Starship, world's biggest rocket, explodes during first flight test

SpaceX's **Starship** **Spacecraft** created history, as the most powerful & **biggest rocket ever built** lifted off on its first test flight. It was blasted off from **Starbase**, the SpaceX spaceport in **Boca Chica, Texas**. The US space agency **National Aeronautics and Space Administration (NASA)**



has picked Starship to **ferry astronauts** to the Moon in late 2025 for the first time since the Apollo programme ended in 1972.

IIT Madras Scientists develop an 'Easy-to-use Screening Device for reliable assessment of Blood Vessel Health

Researchers at the **Indian Institute of Technology-Madras (IIT-M)** developed a device called '**ARTSENS**' to assess the **health and age of blood vessels** and thereby provide **early screening for cardiovascular diseases**. The research was led by **Dr. Jayaraj Joseph**, Assistant



Professor, Department of Electrical Engineering, IIT Madras.



biometric firearm on the market.

ACQUISITIONS & MERGERS



Hindujas Get In-Principal Approval To Raise Stake In IndusInd Bank

Hinduja Group, Promoters of India's IndusInd Bank have received in-principal approval from the country's central bank Reserve Bank of India (RBI) to increase their stake in IndusInd Bank. The promoters have filled out a form to increase the stake and the due diligence process takes about 90-180 days as per the Reserve Bank of India (RBI) norms.



Godrej Consumer Products Limited acquires Raymond's FMCG business for Rs 2,825 crore

Godrej Consumer Products Limited (GCPL) will acquire the FMCG business of Raymond Consumer Care Limited (RCCL) for ₹2,825 crore. GCPL is expanding its play in the consumer & earlier, it had acquired Bblunt.

LIC increases stake in BATA India Ltd

Life Insurance Corporation (LIC) has increased its shareholding in BATA India.

LIC's shareholding has jumped from 57,48,071 to 64,36,692 Equity Shares increasing its shareholding from 4.472% to 5.008% of the paid-up capital. The holding in the LIC crossed 5% and the acquisition of shares



were done during the period from Jan 2022 to Mar 2023 at an average cost of INR 1569.33.

Adani Ports & APSEZ acquires Karaikal Port for Rs 1,485 Cr

The National Company Law Tribunal has approved the acquisition of Karaikal Port (KPPL) by the Adani Ports and Special Economic Zone (APSEZ), the largest transport utility in India. Earlier, APSEZ was declared as the successful resolution applicant under the Corporate Insolvency Resolution Process



(CIRP) of KPPL. The amount considered for the acquisition is ₹1,485 crore (\$181.2 million).

CCI approves the acquisition of the certain shareholding of BTS Investment & Bodhi Tree Systems VCC by NBC Universal Media

The Competition Commission of India (CCI) approves the acquisition of certain shareholding of BTS Investment 1 Pte. Ltd. (BTS Investment) & Bodhi Tree Systems VCC (BTS VCC) (Targets) by NBC Universal Media, LLC (NBC Universal) (Acquirer) a wholly-owned subsidiary of Comcast



Corporation under Section 31(1) of the Competition Act, 2002.



10th Edition of Indian – Sri Lanka bilateral maritime exercise SLINEX-2023

The 10th Edition of Indian Navy(IN)- Sri Lanka Navy(SLN) bilateral maritime exercise SLINEX-2023 is scheduled at Colombo, Sri Lanka from 03 - 08 April 2023. The exercise is being conducted in **two phases**: the Harbour Phase from 03-05 April 2023, Colombo, Sri Lanka followed by a **Sea Phase** from 06-08 April 2023, Colombo.



Indian Navy conducts offshore security exercise 'Prashthan'

Indian Navy conducted the offshore biannual security exercise 'Prashthan' in the offshore development area (ODA) off **Mumbai, Maharashtra**. The current exercise was conducted on the **Greatdrill Chaaya platform about 30 nm** South West of Mumbai harbour. To validate measures and procedures to address contingencies that may occur in oil production platforms.

India & U.S. air exercise 'Cope India' begins

The Indian Air Force (IAF) and the US Air Force (USAF) are set to conduct the **Cope India exercise** from April 10 to 21, 2023 at the Kalaikunda airbase in West Bengal.

The Japanese Air Self Defence Force (JASDF) participated in Cope India as an observer for the first time in **December 2018** based on the Agreement of Defence Ministerial Meeting on August 20, 2018.

The IAF is set to field its frontline



fighters **SU-30MKI**, Rafale and the indigenous Light Combat Aircraft along with force multipliers, while the U.S. Air Force is expected to bring in **F-15 fighter jets**. The last edition of the exercise was held in 2019.

Defence Ministry signs contract with Bharat Electronics Limited for 13 Lynx-U2 Fire Control Systems for Indian Navy worth Rs 1700 cr

The Ministry of Defence (MoD) signed a contract with **Bharat Electronics Limited (BEL), Bangalore, Karnataka** for procurement of **13 Lynx-U2 Fire Control Systems** for Indian Navy at a total cost of over **Rs 1,700 crore** under Buy {Indian - IDMM (Indigenously Designed



Developed and Manufactured}} category.

Andaman & Nicobar Command Conducts Large Scale Joint Military Exercise 'KAVACH'

India's only tri-services **Andaman & Nicobar Command** conducted a joint military exercise '**EX-KAVACH**'. To improve joint warfighting capabilities and operational synergy. The exercise was **previously** conducted from 21-25 Jan 2021 in the **Andaman and**



Nicobar Islands as AMPHEX-21.



Exercise Cope India 23 begins between Indian Air Force & United States Air Force in West Bengal

The first phase of Exercise Cope India-23 (CI23) began at West Bengal's Panagarh Air Force base, also known as Air Force Station Arjan Singh.

The exercise will witness the participation of B1B bombers of the United States Air Force (USAF). F-15 fighter aircraft of the USAF will also join the exercise subsequently.

The Indian Air Force (IAF) element will include the Su-30 MKI, Rafale, Tejas and Jaguar fighter aircraft. Cope India began in 2004 as a fighter training exercise held at Air Station Gwalior, India.



Indian Air Force participated in the multilateral international exercise Orion in France

An Indian Air Force (IAF) contingent will depart for France, to participate in a Multilateral Military exercise, Exercise Orion at Mont-de-Marsan, an Air Force base of the French Air and Space Force (FASF). The exercise will be conducted from 17 April 2023 to 05 May 2023, with the IAF Contingent comprising 4 Rafale, 2 C-17, 2 Il-78 aircraft and 165 air

Anti-Submarine Rocket Developed by DRDO Successfully Test-fired from INS Chennai

The Extended Range Anti Submarine Rocket (ER-ASR) designed by two Pune-based facilities of the Defence Research and Development Organisation (DRDO) was successfully test-fired for the 1st time from Navy's INS Chennai. The ER-ASR was designed and developed by Pune-based Armament Research and Development Establishment (ARDE) and High Energy



Materials Research Laboratory (HEMRL).

The rocket has been designed to replace the existing Russian-origin Rocket Guided Bombs (RGBs). It is designed to intercept submarines at specific depths.

Hindustan Aeronautics Limited's 3rd Light Combat Aircraft production line inaugurated in Maharashtra

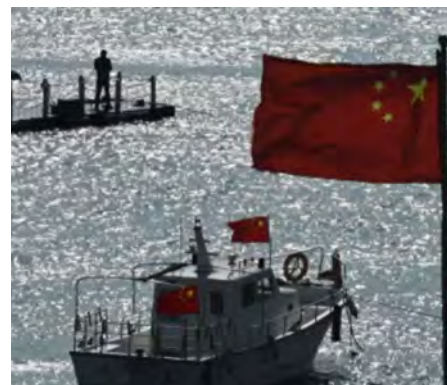
Defence Secretary Shri Giridhar Aramane inaugurated the third production line of the Light Combat Aircraft (LCA) set up by Hindustan Aeronautics Ltd. (HAL) at Nashik in Maharashtra. The new production line will enable the company to enhance production of LCA Tejas (MK1A) from its current capacity of 16 jets to 24 aircraft per year. The HAL



has 2 manufacturing facilities for LCA Tejas in Bengaluru. He also handed over the 100th Sukhoi-30 MKI ROH (Repair and Overhaul) aircraft to the Indian Air Force (IAF).

China Successfully undertakes military drill 'Operation Joint Sword' encircling Taiwan

The Chinese military successfully held three days of military drills dubbed Operation Joint Sword, around Taiwan Island. To rehearse an encirclement of Taiwan. China wants to reunify Taiwan with the motherland and views the democratic, self-ruled Taiwan as part of its territory.



warriors. This would be the first overseas exercise for the IAF's Rafale aircraft.



DRDO & Indian Navy Conducted Successful Trial of BMD Interceptor from Naval Platform

The Defence Research and Development Organisation (DRDO) and Indian Navy (IN) successfully conducted a maiden flight trial of sea-based endo-atmospheric **Ballistic Missile Defence (BMD)** interceptor missiles off the coast of Odisha in the Bay of Bengal. With this test, India has

Indian Air Force to participate in exercise INIOCHOS-23 in Greece

The Indian Air Force (IAF) will be participating in **Exercise INIOCHOS-23**, a multinational air exercise hosted by the Hellenic Air Force. The exercise will be conducted at the Andravida Air Base in Greece.

4 Su-30 MKI and 2 C-17 aircraft will participate in the exercise. Sukhoi Su-30MKI is a **twinjet multirole air superiority fighter** developed by Russia while the C-17 Globemaster III is a **strategic transport aircraft**. Additionally,

entered an **elite club of nations having Naval BMD capability**. Endo-atmospheric interception



the USA with **F-16s and MQ-9s**, Austria with INTEL personnel and Canada with Air Battle Managers will also take part in the exercise. Cyprus with an **AW139 Helicopter**; France with **Rafales**; Italy with **Tornados**; Jordan with **F-16s**; Saudi Arabia with **F-15s**; Slovenia with **PC-9s** will participate in the exercise.

means the missile destroyed the **incoming enemy ballistic missile within the Earth's atmosphere**.

APPS & PORTAL

BharatPe founder Ashneer Grover launches fantasy sports app Crickpe



BharatPe cofounder Ashneer Grover's new venture Third Unicorn Pvt Ltd has launched a fantasy sports app Crickpe – almost a week ahead of Indian Premier League (IPL) tournament. With this Grover has marked his entry into a space crowded by fantasy sports startups such as Dream11, Mobile Premier League, My11Circle, and is backed by marquee investors such as Tiger Global, Sequoia Capital, TPG, Falcon Edge, DST Global. Through Crickpe, a real-money gaming app, users over 18 years of age will be able to create a virtual team of cricket players, and enter paid contests to earn cash prizes based on the players' performance in real games.



'Call Before You Dig' app launched by PM Modi to help prevent uncoordinated digging

The Prime Minister has launched an app called **'Call Before u Dig'**. To help prevent uncoordinated digging that results in damage to underground utility assets like optical fibre cables, costing the government thousands of crores every year.

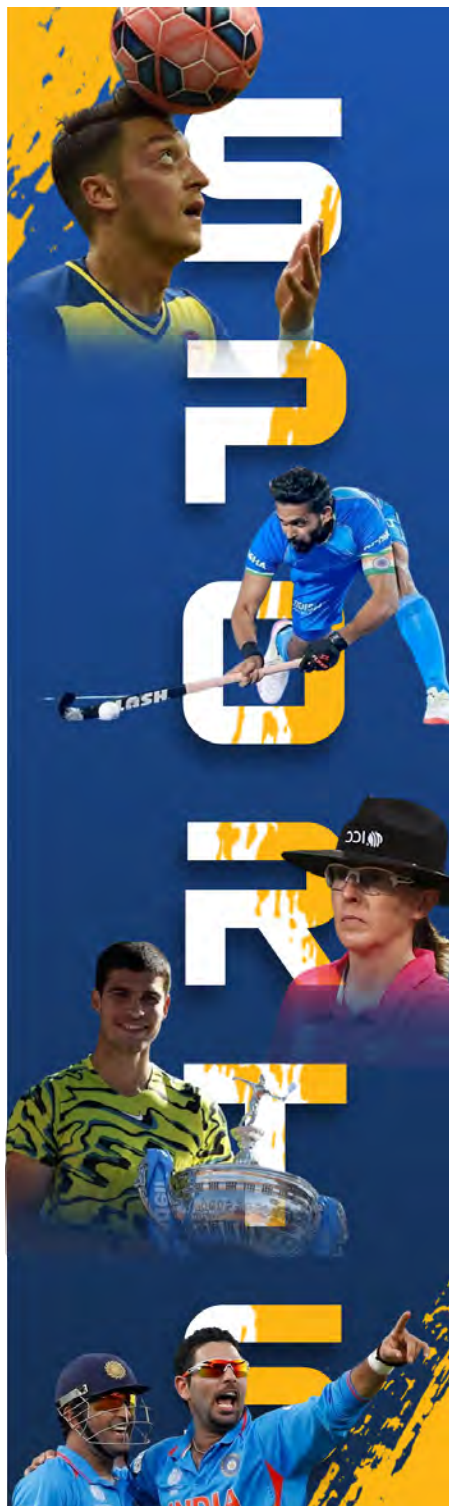
The **'Call Before u Dig'** (CBuD) app aims to facilitate coordination between excavation agencies and underground utility owners to **prevent damage to utilities due to digging**.

With this, it would help to protect underground public infrastructure across the country.

Jack Dorsey introduces Bluesky for Android



The **Bluesky app**, a **Twitter alternative by Jack Dorsey**, has been recently launched for **Android beta**. The app was **first launched in 2019** as a Twitter-backed side platform, but in 2021 it separated from Twitter.



Ex-Germany, Arsenal midfielder Mesut Ozil announces retirement

Germany's World Cup-winning midfielder Mesut Ozil announced his retirement from football at the age of 34. The former Real Madrid and Arsenal player was a key member of Germany's World Cup-winning side in Brazil in 2014. Ozil made 645 appearances for club and country, in which he



scored 14 goals and had 222 assists.

'Ironman' Krishna Prakash becomes first person to swim from Gateway of India to Elephanta Caves

The Krishna Prakash set another record by swimming from the Gateway of India (located on Chhatrapati Shivaji Marg in South Mumbai) to the famous Elephanta Caves (located at the Elephanta Island in Mumbai Harbour). He swam the opposite direction of the famed swimming route from Elephanta Caves to the



Gateway of India, covering 16.20 kilometres in five hours and 26 minutes. This achievement earned Prakash the title of 'Iron Man' and earned him a mention in the World Book of Records.

Chennai to host Street Child Cricket World Cup in September

The city of Chennai has always welcomed the sport of cricket with open arms, and has played the perfect host to several national and international tournaments. Come September, Chennai will witness another cricket tournament, but one with a difference - the Street Child Cricket World Cup 2023. Organised by Street Child United in partnership with Shree Dayaa



Foundation, the tournament will take place at Amir Mahal, the official residence of the Nawab of Arcot from September 20 to 30. This is the second edition of the Street Child Cricket World Cup.

Indian GM Gukesh wins title at World Chess Armageddon Asia & Oceania event

Teenaged Indian Grandmaster D Gukesh stunned former world rapid champion Nodirbek Abdusattorov of Uzbekistan in the final to win the World Chess Armageddon Asia & Oceania event. Both Gukesh and Abdusattorov have earned

a spot at the Armageddon's Grand Finale in September. An Armageddon game is a variant of blitz chess to determine a winner after a series of drawn game. A drawn game in the Armageddon is counted as a win for Black.





Royal Enfield partners with Indian Ice Hockey Women's Team

Royal Enfield has partnered with the Indian women's Ice Hockey team to strengthen its Olympic ambitions. The partnership is an extension of the relationship of Royal Enfield with the Union Territory of Ladakh to develop winter sports in the region.

Royal Enfield along with the Ice Hockey Association of India unveiled the new jersey for Team India. The Indian women's Ice Hockey team is participating in the 2023 IIHF Ice Hockey Women's Asia and Oceania Championship from April 30 to May 7, 2023 in Thailand.



MS Dhoni, Yuvraj Singh among 5 India legends to receive Honorary Life Membership of MCC

Legendary Indian cricketers MS Dhoni, Yuvraj Singh, Mithali Raj, Suresh Raina and Jhulan Goswami have received the Honorary Life Membership of the Marylebone Cricket Club (MCC). Starring in the honoured MCC list, former India skipper Dhoni, legendary all-rounder Yuvraj and ex-India batter Raina have also received life membership of the club.

Sony Sports Network extends its partnership with UEFA

Sony Sports Network, has extended its collaboration with the Union of European Football Associations (UEFA), the governing body of football in Europe.

This gives the broadcaster exclusive media rights for all the **UEFA National Team competitions scheduled between 2022-2028** and will showcase the **UEFA EURO 2024 and 2028**, along with its European Qualifiers and Friendly Matches. The network will televise the 2024 and 2028 European Qualifiers



and the upcoming two editions of the UEFA EURO. Sony Sports Network continues to be the official broadcaster for the UEFA Champions League, UEFA Europa League, UEFA Europa Conference League, Bundesliga, Emirates FA Cup, and more.

Peru removed as host of this year's men's Under-17 World Cup

Peru was pulled out of hosting the men's Under-17 World Cup after FIFA stated that the country is not ready to hold the tournament later this year. The decision comes one week after FIFA took the men's Under-20 World Cup from Indonesia because it did not want to host Israel at its tournament in May.



New Zealand's Kim Cotton becomes first woman on-field umpire in full-member men's T20Is

New Zealand's Kim Cotton becomes the first woman on-field umpire in full-member men's international cricket. Kim Cotton became the first-ever female umpire to stand in a men's international cricket match. Claire Polosak is the first female umpire to stand in a men's international cricket in 2019 between Oman and Namibia.





Chennai litmus test for Asian Games for India men's hockey team

The Men's Hockey Asian Champions Trophy will take place in Chennai from August 3 to 12. India is hosting the event for the first time. It will be the seventh edition of the tournament. Chennai last hosted an international hockey event in 2007.



Alcaraz beats Tsitsipas, wins second straight Barcelona Open title

Spain's Carlos Alcaraz defeated Greece's Stefanos Tsitsipas and won the Barcelona Open title. Alcaraz won his third ATP Tour title of the year and the ninth overall. 2023 Barcelona Open was a men's tennis tournament played in Barcelona, Spain, from 17 to 23 April 2023. It was the 70th edition of the Barcelona Open.

India rose five places to 101 in the latest FIFA rankings

Indian men's football team jumped to the 101st position in the latest ranking released by football's world governing body FIFA. Argentina jumped to top spot, while France are the new number two in the list, Brazil has slipped to the third spot. India earned 8.57 points courtesy of their victories over Myanmar and Kyrgyzstan in the tri-nation tournament to leapfrog five



places. Among 46 Asian nations, India is placed at 19th. Japan is top-ranked among all the Asian nations.

Indian Women wrestlers bag seven medals to finish third at Asian Wrestling Championship

A total of seven medals have been won by Indian women wrestlers at the Asian Wrestling Championships held in Astana, Kazakhstan. These include two silver and five bronze medals. With this, India has secured the third position in the women's team rankings. Japan ranked first and China ranked second in the women's team rankings. The 36th



edition of the Asian Wrestling Championships was held in Astana, Kazakhstan from April 9 to 14, 2023.

Suryakumar Yadav named Wisden's leading T20I cricketer

The Indian duo of Suryakumar Yadav and Harmanpreet Kaur has added another feather to their outstanding crown after bagging the Wisden Almanack's leading cricketer in the World awards. Suryakumar won the honour of Wisden Almanack's leading T20I cricketer while Harmanpreet Kaur became the first Indian woman to win the Cricketer of the Year award. England captain Ben Stokes has been named Wisden's



leading cricketer in the world. Australia batter Beth Mooney was named the world's top women's cricketer

OBITUARY



Lance Reddick, 'The Wire' and 'John Wick' star Passed away

An actor in the popular HBO series *The Wire*, **Lance Reddick**, passed away at the age of 60. Lance Solomon Reddick was born in Baltimore, Maryland, **United States (US)**. He was an **American actor**, and **musician**. He was best known for playing Cedric Daniels in *The Wire* (2002–2008), Phillip Broyles in *Fringe* (2008–2013), and Chief Irvin Irving in *Bosch* (2014–2020). In film, he was best known for starring as Charon in the **John Wick franchise** (2014–2023) and David Gentry in *Angel Has Fallen* (2019) and the Amazon series *Bosch*.



Former Mahindra Group chairman Keshub Mahindra Passed away

Former Mahindra Group chairman and industrialist Anand Mahindra's uncle **Keshub Mahindra** has passed away at the age of 99. In 1987, he was awarded the **Chevalier de l'Ordre National de la Légion d'honneur** by the French government.

Malayalam Novelist and short story writer Sarah Thomas passed away

Veteran Malayalam novelist, short story writer & two-time Kerala Sahitya Akademi Award winner **Sarah Thomas** passed away at the age of 88 in Thiruvananthapuram, Kerala. Sarah Thomas was born in September 1934, Trivandrum, Travancore. British Raj (now in Kerala). Sarah, who has written 17 novels and over 100 short stories. Her debut work '**Jeevitham Enna Nadi**' (The river that is life) was published at the age of 34.



Japanese pop pioneer & Oscar-winning composer Ryuichi Sakamoto Passed away

Oscar-winning Japanese pop pioneer **Ryuichi Sakamoto** has passed away at the age of 71 in Tokyo, Japan. Ryuichi Sakamoto was born on January 17, 1952, in Tokyo, **Japan**. He was a Japanese composer, record producer, and actor who pursued a diverse range of styles as a solo artist and as a member of **Yellow Magic Orchestra (YMO)**.



Former Tamil Nadu Chief Electoral Officer Naresh Gupta passed away

Former Chief Electoral Officer (CEO) of Tamil Nadu (TN) **Naresh Gupta** passed away at the age of 72 in Chennai, TN. Naresh hailed from Lucknow in **Uttar Pradesh (UP)**. He served as the CEO of Tamil Nadu between 1998 and 2000, and 2005 and 2010. He has served in multiple positions, including being the

first collector of **Sivaganga district** in 1985–86, and Home Secretary for the then CM M Karunanidhi in 2001–02.





Ireland's top rally driver Craig Breen passed away

Ireland's top rally driver **Craig Breen** has passed away at the age of 33 in an **accident**, due to a crash while driving his Hyundai i20 N Rally1 rally car in a testing session for the **2023 Croatia Rally**.



Boxing champion & Padma Shri Awardee Kaur Singh passed away

Arjuna Awardee and **Padma Shri** boxing champion **Kaur Singh** passed away at the age of 74 in Haryana's Kurukshetra. In 1982, he received the **Arjuna Award**, India's second-highest sporting honour of India by the **Ministry of Youth Affairs and Sports**.

In 1983, the Government of India (GoI) awarded Singh with the **Padma Shri award**, the fourth-highest civilian award of the Republic of India for outstanding contribution to Indian sports.

Virginia Norwood, satellite imaging systems 'mother', Passed away

Virginia Norwood, an **American aerospace pioneer** who invented the scanner that has been used to map and study the earth from space for over 50 years, has passed away at the age of 86 in Topanga, Calif. She was best known for her contribution to the **Landsat program**, having designed the **Multispectral Scanner** which was first used on **Landsat 1**. The scanner has been



used for more than 50 years for scanning safe landing sites and mapping our planet from space. For this invention, NASA has called her "**the mother of Landsat.**"

Pakistani-Canadian journalist Tarek Fatah passed away

Renowned Pakistan-born Canadian columnist and famous television personality **Tarek Fatah** passed away at the age of 73 in Canada. He **advocated LGBT (Lesbian, gay, bisexual and transgender) rights**. He called himself "**an Indian born in Pakistan**" and "**a Punjabi born into Islam**"



5-Time Punjab Chief Minister Parkash Singh Badal Passed away

Shiromani Akali Dal (SAD) veteran leader and 5-time chief minister (CM) of **Punjab Parkash Singh Badal** passed away at the age of 95 in Mohali, Punjab. He held the **Chief Minister of Punjab for 5 terms from 1970 to 1971**, from 1977 to 1980, from 1997 to 2002, from 2007 to 2012 and from 2012 to 2017. The Government of India (GoI) awarded him the second-highest civilian award, **Padma Vibhushan**, in 2015 however he returned this award to support



the 2020–2021 Indian farmers' protest on 3 December 2020.

Article Related To Most Important News of The Month



Centre raises interest rates on most small saving schemes, except PPF, for June quarter

The government has raised returns on most small savings schemes for the April to June quarter, barring the Public Provident Fund (PPF) whose returns have been static at 7.1% for the last three years.

Returns on the Sukanya Samridhi Account were, however, increased for the first time since April 2020 – from 7.6% to 8% – while the Senior Citizens Savings scheme would now fetch 8.2% instead of 8%.

The Finance Ministry, which notified the new rates also

lifted the return on the National Savings Certificate to 7.7% from 7% and Kisan Vikas Patra to 7.5% from 7.2%. The monthly income account scheme will now deliver 7.4% returns instead of 7.1%.



EPFO marginally raises interest rate on PF deposits to 8.15% for FY23

EPFO has fixed 8.15% interest rate on employees' provident fund deposits for 2022-23.

The decision has been taken by the Employees' Provident Fund Organisation's apex decision making body Central Board of Trustees (CBT).

In March 2022, interest rate on EPF deposits for 2021-22 was lowered to four decade low level of 8.1% from 8.5% in 2020-21.

This was lowest rate since 1977-78. In 1977-78, EPF interest rate stood at 8%.

In March 2020, interest rate on provident fund deposits was lowered to a seven year low of 8.5% for 2019-20.

India elected as a member of the UN Statistical Commission Narcotic Drugs

The United Nations Economic and Social Council (ECOSOC) has elected India as member to the UN Statistical Commission, the Commission on Narcotic Drugs, and the UN HIV/AIDS Program Coordinating Board (UNAIDS). All three are important subsidiary bodies of the Economic and Social Council of the United Nations.

The Drug Prevention Commission monitors the implementation of international drug control treaties.

India has been elected to the highest statistical body of the United Nations for a term of 4 years, which will start from

1 January 2024. India was last elected a member of this commission in 2004. India won a landslide victory in the concluded United Nations Statistical Commission election by securing 46 out of 53 votes, leaving behind rivals South Korea (23), China (19) and the UAE (15).



Finland becomes NATO's 31st member of the military alliance

Finland becomes the **31st member** of the **North Atlantic Treaty Organisation (NATO)**, in a historic strategic shift provoked by Moscow's war on Ukraine, which doubles the US-led alliance's border with Russia. The Finnish flag was raised at NATO headquarters in **Brussels, Belgium** to mark Russia's western neighbour becoming the 31st member of the Western alliance. The accession of Finland coincides with the **74th anniversary** of the Washington

Treaty which established NATO that was signed on **April 04, 1949**. Finnish President **Sauli Niinisto** and the US Secretary of State joined NATO ministers for a joining ceremony.



Reliance General becomes the first insurer to accept CBDC in partnership with YES Bank

Reliance General Insurance has become the **first general insurance company** to accept Reserve Bank of India's (RBI's) **Central Bank Digital Currency (CBDC) e-Rupee (e₹)** for premium payments. Currently, **Reliance General Insurance's physical e-rupee QR code** is available at select branches for walk-in customers to scan and pay instantly. Customers who have an active **e₹ wallet** with any bank can scan Reliance General Insurance's e₹ QR code to make immediate payment.

What is e-rupee :

e-rupee is a **digital token**, equivalent to a banknote, and is legal tender or sovereign currency backed by the RBI. It removes all the issues of handling physical cash and offers the same anonymity as a banknote.

bank. The other top UPI remitter banks in 2022 were **HDFC Bank, Bank of Baroda (BoB) and Union Bank of India (UBI)**. The top UPI beneficiary banks were **Paytm Payments Bank, YES Bank and Axis Bank.**



'Kashi' declared first tourism & cultural capital of Shanghai Cooperation Organisation

Kashi (Varanasi) has been declared the **first tourism and cultural capital** of the **Shanghai Cooperation Organisation (SCO)**. The declaration was made by a meeting of the SCO heads of Tourism Administrations held in Varanasi, Uttar Pradesh (UP). The initiative will garner more attention by highlighting the

spiritualism, mysticism, and learning of Kashi which is also the cradle of Indian civilization. The meeting also adopted the **Action Plan for "Year of Tourism Development"** in the SCO Space in 2023. The **next meeting** of the SCO Heads of Tourism Administrations will be held in **Kazakhstan in 2024.**

UPI Most Preferred Mode for Digital Payments in India in 2022

As per the **India Digital Payments Annual Report for 2022** released by global payments player **Worldline India**, the most preferred medium for digital payments was Unified Payments Interface (UPI) in 2022. A total of 8,792 crore digital

payments were undertaken in 2022 worth **₹149.5 lakh crore.**

Toppers of UPI Usage as of 2022 : **State Bank of India (SBI)** and **ICICI Bank** were among the **top 5 banks**, both in terms of being a **UPI remitter and beneficiary**



Banking Awareness



PAYMENT AND SETTLEMENT SYSTEMS IN INDIA

The National Payments Corporation of India is an umbrella organization for operating retail payments and settlement systems in India. NPCI has rolled out a variety of innovative retail payment products viz., IMPS, RuPay card scheme, UPI, NACH, Aadhaar-enabled Payments System (AePS), Aadhaar Payments Bridge System (APBS), NETC, *99# (USSD based) and BBPS.

UPI (Unified Payment Interface)

Unified Payments Interface (UPI) is an instant payment system developed by the National Payments Corporation of India (NPCI), an RBI regulated entity.

UPI is built over the IMPS infrastructure and allows you to instantly transfer money between any two parties' bank accounts.

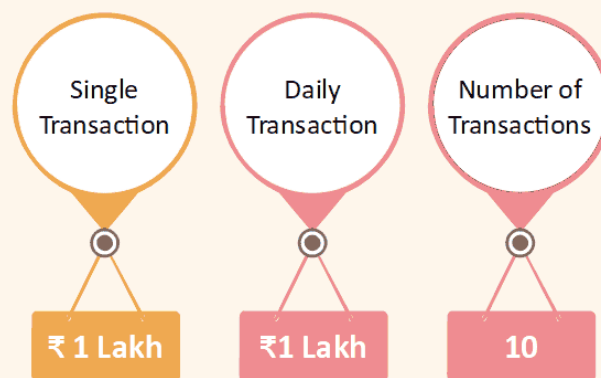
A Virtual Payment Address (VPA) is a unique identifier which you can use to send and receive money on UPI.

Although the transaction limit per UPI transaction is Rs.1 lakh, the upper limit depends on bank-to-bank.

The transaction limit per day for UPI transactions is Rs.1 Lakh.

The maximum number of UPI transactions is limited to 20.

UPI Limits



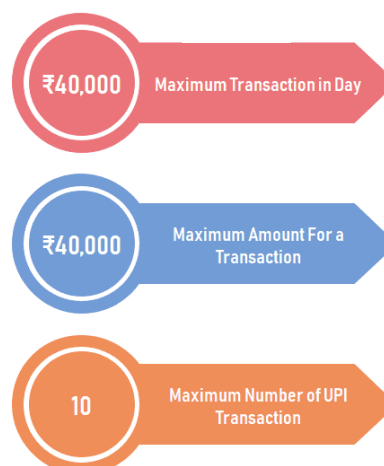
[#UPI Chalega] is a campaign by NPCI to promote the UPI payment system.

NPCI, National Payment Corporation of India is trying to drive up the digital payment system by this campaign. (Google pay and Phone pe are promoting upi effectively)

BHIM (Bharat Interface money)

Bharat Interface for Money (BHIM) is a payments app that facilitates simple and quick transactions using Unified Payments Interface. It allows you to make direct bank payments to any bank account on UPI with the help of UPI ID and PIN. In another case, you can scan a QR code with the BHIM app to transfer money.

The BHIM app was developed by the National Payments Corporation of India (NPCI). It was launched by the Prime Minister of India, Narendra Modi on 30 December 2016 to realize a digitally empowered society.



- BHIM is a UPI based payment interface which allows real time fund transfer using a single identity like your mobile number or name.
- Currently it is available in 20 languages, i.e., Hindi, English, Tamil, Telugu, Malayalam, Bengali, Odia, Kannada, Punjabi, Assamese, Urdu, Marathi, Gujarati, Haryanvi, Bhojpuri, Konkani, Marwari, Manipuri, Khasi and Mizo.

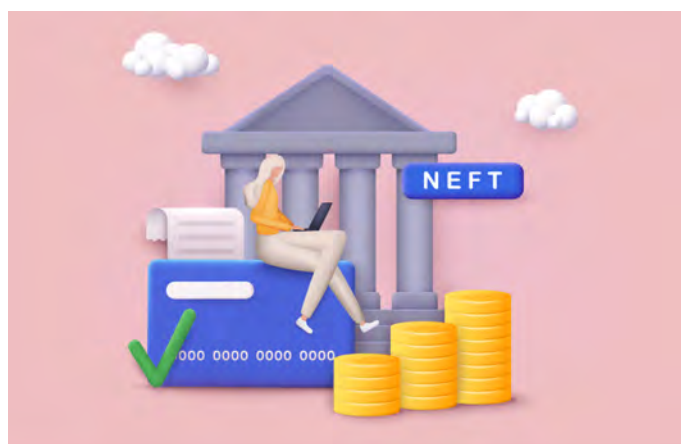
Dial *99# to avail features of BHIM without internet on any mobile phone.

A user can send up to Rs.40,000 per transaction and a maximum of Rs.40,000 per day for one bank account.

- This limit is available per bank account linked on BHIM.
- There is no limit to the amount of money you can receive via BHIM.
- The Unified Payments Interface (UPI) has achieved recognition in Singapore (March 2020), Bhutan (July 2021), and recently with partners in the UAE and Nepal (February, 2022), according to the Ministry of Finance.

NEFT

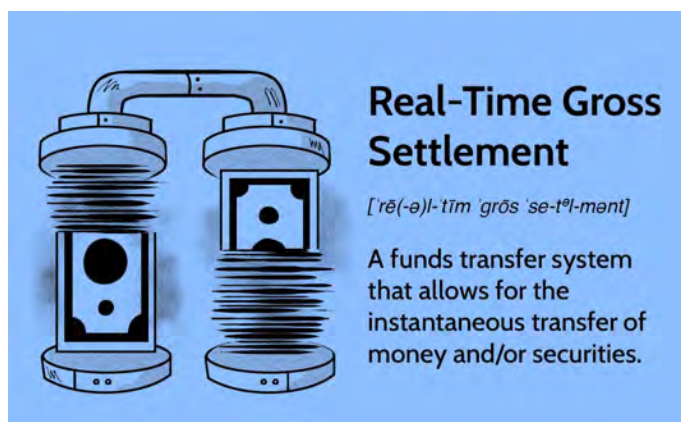
- It is a nation wise payment system facilitating one to one funds transfer.
- No limit for the minimum or maximum amount of transfer. (However, for amounts of Rs.2 Lakh and above, RTGS is used.)
- It works on the system of STP - Straight Through Processing
- With a view to promote digital transactions, the Reserve Bank of India (RBI) has allowed the round-the-clock (24x7) transactions facility under the National Electronic Funds Transfer (NEFT) system to customers on all days including weekends and holidays from December 16,2019



- NEFT Operates on 24x7 basis.
- No Charge for NEFT Transaction as per RBI's latest guidelines

RTGS

- Real-time gross settlement (RTGS) refers to a funds transfer system that allows for the instantaneous transfer of money and/or securities.
- RTGS is the continuous process of settling payments on an individual order basis without netting debits with credits across the books of a central bank
- Real Time Gross Settlement System (RTGS), used for large value transactions, will be made available round-the-clock from December 2020.



- Earlier, RTGS was available for customers in 24/7 basis.
- Minimum Limit- 2 lakh, Maximum Limit- No

IMPS

- ▶ IMPS stands for Immediate Payment Service in Indian banking system terminologies.
- ▶ The major feature of IMPS is that it is available at all times for usage.
- ▶ It transfers funds instantly and is a great banking platform in case of emergencies.
- ▶ The transaction charges of this platform are also very nominal and the transfer limit is also considerable, approximately Rupees 5 lakhs per day.
- ▶ Moreover, IMPS is available on mobile too which makes it super-convenient



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COMPUTER MEMORY

Memory is the best essential element of a computer because computer can't perform simple tasks. The performance of computer mainly based



on memory and CPU. Memory is internal storage media of computer that has several names such as majorly categorized into two types,

1. Main memory/ Primary Memory
2. Secondary Memory

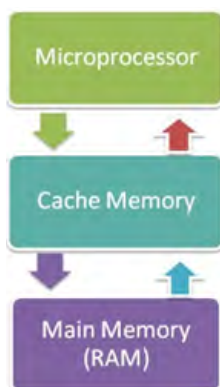
PRIMARY MEMORY

Primary memory is computer memory that a processor or computer accesses first or directly. It allows a processor to access running execution applications and services that are temporarily stored in a specific memory location. Primary memory is also known as primary storage or main memory

1. RAM(Volatile Memory).
2. ROM(Non-Volatile Memory).

RANDOM ACCESS MEMORY (RAM):

It is a volatile memory. It means it does not store data or instructions permanently. It is read/write memory which stores data till the machine is working. When you switch on the computer and perform some task the data and instructions from the hard disk are stored in RAM.



CPU utilizes this data to perform the required tasks. As soon as you shut down the computer the RAM loses all the data.

RAM categorized into following types.

It is a volatile memory. It means it does not store data or instructions permanently. It is read/write memory which stores data till the machine is



working. When you switch on the computer and perform some task the data and instructions from the hard disk are stored in RAM.

CPU utilizes this data to perform the required tasks. As soon as you shut down the computer the RAM loses all the data.

RAM categorized into following types.

1. DRAM- Dynamic memory must be constantly refreshed, or it loses its contents. This type of memory is more economical.
2. SRAM- SRAM is faster and less volatile than DRAM but requires more power and is more expensive. It does not need to be refreshed like a DRAM.
3. SDRAM(Synchronous Dynamic Random-Access Memory) - A type of DRAM that can run at much higher clock speeds.

READ ONLY MEMORY (ROM):

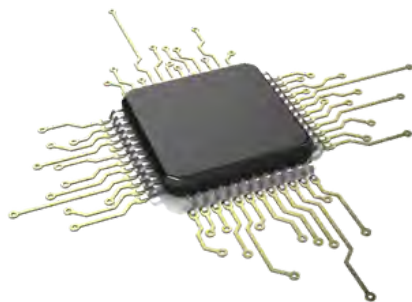
It is a non-volatile memory. It means it does not lose its data or programs that are written on it at the time of manufacture. So it is a permanent memory that contains all important data and instructions needed to perform important tasks like the boot process.



ROM memory has several models such names are following.

1. PROM: Programmable Read Only Memory (PROM) maintains large storage media but can't offer the erase features in ROM. This type of RO maintains PROM chips to write data once and read many. The programs or instructions designed in PROM can't be erased by other programs.
2. EPROM : Erasable Programmable Read Only Memory designed to recover the problems of PROM and ROM. Users can delete the data of EPROM thorough pass on ultraviolet light and it erases chip is reprogrammed.
3. EEPROM: Electrically Erasable Programmable Read Only Memory similar to the EPROM but it uses electrical beam for erase the data of ROM.

Some other memories are...



REGISTER MEMORY:

Register memory is the smallest and fastest memory in a computer. It is located in the CPU in the form of registers. A register temporarily holds frequently used data, instructions and memory address that can be quickly accessed by the CPU.

CACHE MEMORY:

It is small in size but faster than the main memory. The CPU can access it more quickly than the primary memory. It holds the data and programs frequently used by the CPU. So if the CPU finds the required data or instructions in cache memory it doesn't need to access the primary memory (RAM). Thus, it speeds up the system performance.

SEMI-VOLATILE MEMORY:

A third category of memory is "semi-volatile". The term is used to describe a memory which has some limited non-volatile duration after power is removed, but then data is ultimately lost. A typical goal when using a semi-volatile memory is to provide high performance/durability/etc. associated with volatile memories, while providing some benefits of a true non-volatile memory.

VIRTUAL MEMORY:

Virtual memory is a system where all physical memory is controlled by the operating system. When a program needs memory, it requests it from the operating system. The operating system then decides in what physical location to place the program's code and data.

PROTECTED MEMORY:

Protected memory is a system where each program is given an area of memory to use and is not permitted to go outside that range. Use of protected memory greatly enhances both the reliability and security of a computer system.

SECONDARY MEMORY:

The storage devices in the computer or connected to the computer are known as secondary memory of the computer. It is non-volatile in nature so

permanently stores the data even when the computer is turned off. The CPU can't directly access the secondary memory. First the secondary memory data is transferred to primary memory then CPU can access it. Common secondary storage devices are the hard disk and optical disks. The hard disk has enormous storage capacity compared to main memory.

There are three main types of secondary storage in a computer system:

- **Solid state storage devices**(such as USB memory sticks): Solid state storage is also faster than traditional hard disk drives because the data is stored electrically in silicon chips called cells. Within the cells, the binary data is stored by holding an electrical current in a transistor with an on / off mode.
- **Optical storage devices**(such as CD, DVD and Blue-ray discs): Optical devices use a laser to scan the surface of a spinning disc made from metal and plastic. The disc surface is divided into tracks, with each track containing many flat areas and hollows. The flat areas are known as lands and the hollows as pits.
- **Magnetic storage devices**(such as hard disk drives): Magnetic devices such as hard disk drives use magnetic fields to magnetise tiny individual sections of a metal spinning disk. Each tiny section represents one bit. A magnetised section represents a binary '1' and a demagnetized section represents a binary '0'.

HARD DRIVE:

It is a non-removable storage device containing magnetic disks or platters rotating at high speeds. The hard drives store data in segments of concentric circles. It may spin at 5,400 to 15,000 RPM

OPTICAL DISK:

An electronic data storage medium that can be written to and read using a low-powered laser beam.

- **CD-ROM:** "Read Only" (used for distribution of commercial software, for example) Standard storage capacity is 640MB.
- **CD-R (or CD-WORM):** "Write Once, Read Many" times
- **CD-RW:** rewritable multiple times
- **DVD:** similar to CD, but with significantly larger storage capacity (4.7GB)
- **Write once read many (WORM)** describes a data storage device in which information, once written, cannot be modified

FLOPPY DISK:

Floppy disk is composed of a thin, flexible magnetic disk sealed in a square plastic carrier. Floppy disks were widely used to distribute software, transfer files, and create backup copies of data. To read and write data from a floppy disk, a computer system must have a floppy disk drive (FDD).

MAGNETIC TAPE:

Magnetic tape used in recording sound, pictures, or computer data.

FLASH MEMORY:

A kind of memory that retains data in the absence of a power supply.

DIFF.. B/W PRIMARY & SECONDARY MEMORY

Primary memory	Secondary memory
The primary memory is categorized as volatile & nonvolatile memories.	The secondary memory is always a non-volatile memory.
These memories are also called internal memory.	Secondary memory is known as a Backup memory or Additional memory or Auxiliary memory.
Data is directly accessed by the processing unit	Data cannot be accessed directly by the processor. It is first copied from secondary memory to primary memory. Only then CPU can access it.
It holds data or information that is currently being used by the processing unit. Capacity is usually in 16 to 32 GB	It stores a substantial amount of data and information. Capacity is generally from 200GB to terabytes.
Primary memory can be accessed by the data bus.	Secondary memory is accessed by I/O channels.
Primary memory is costlier than secondary memory.	Secondary memory is cheaper than primary memory.

MEMORY UNIT

Memory unit is the amount of data that can be stored in the storage unit. This storage capacity is expressed in terms of Bytes.

Unit	Description
Bit (Binary Digit)	A binary digit is logical 0 and 1 representing a passive or an active state of a component in an electric circuit.
Nibble	A group of 4 bits is called nibble.
Byte	A group of 8 bits is called byte. A byte is the smallest unit, which can represent a data item or a character.
Kilobyte (KB)	1 KB = 1024 Bytes
Megabyte (MB)	1 MB = 1024 KB
GigaByte (GB)	1 GB = 1024 MB
TeraByte (TB)	1 TB = 1024 GB
PetaByte (PB)	1 PB = 1024 TB
Exa Byte	1 EB = 1024 PB
Zetta Byte	1 ZB = 1024 EB
Kilobyte (KB)	1 KB = 1024 Bytes

MCQ'S

1. Where is the temporary copy of the document stored when you are working on it on a computer?

- a) Floppy Disk b) RAM c) ROM
d) Hard Disk e) Cassette

Answer: b

Explanation:

The document is momentarily kept in RAM. It is a component of your computer that it makes use of when it is turned on.

2. Memory is the internal storage media of a computer that has several names such as majorly categorized into _____ types.

- a) Two b) Three c) Four
d) Six e) Eight

Answer: a

Explanation:

Memory is the internal storage media of computer that has several names such as majorly categorized into two types,

1. Primary Memory
2. Secondary Memory.

3. Primary storage is as compared to secondary storage.

- a) Slow and inexpensive
- b) Fast and inexpensive
- c) Fast and expensive
- d) Slow and expensive
- e) Both are Neutral

Answer: c

Explanation:

When compared to secondary storage, primary storage is quicker and more expensive. It is compact and lightweight but also fairly pricey.

4. What is the name of the primary folder on a storage device?

- a) Platform
- b) Root Directory
- c) Interface
- d) Device Driver
- e) Soft Driver

Answer: b

Explanation:

The top-level directory in a file system is known as the root directory or root folder. The term "root" designates the top level of the directory structure, which can be visualized as an upside-down tree. The root directory is the parent directory for all other directories present in a disc.

5. The CPU may directly access the memory locations known as _____ which house the operands or instructions that are currently being processed.

- a) Storage
- b) Cache
- c) Registers
- d) Input
- e) Output

Answer: c

Explanation:

The CPU may directly access the memory locations known as registers, which house the operands or instructions that are currently being processed. The lowest form of integrated data storage in a CPU is a register.

6. When you first turn on a computer, the CPU is preset to execute instructions stored in the _____.

- a) RAM
- b) ROM
- c) Cache
- d) ALU
- e) Flash memory

Answer: b

Explanation:

The CPU starts and fetches instructions into RAM from the BIOS, which is stored in the ROM.

7. Which of the following memory can store the information permanently?

- a) RAM
- b) ROM
- c) Cache
- d) ALU
- e) Flash memory

Answer: b

Explanation:

Information can be permanently stored in ROM (Read Only Memory). Memory can be accessed randomly thanks to RAM. Data entry and exit from the memory are carried out by storage cells.

8. SRAM retains data as long as power is provided to the memory chip and need not be refreshed periodically. What does 'S' represents?

- a) Stagnant
- b) Storage
- c) Simple
- d) Static
- e) None of these

Answer: d

SRAM retains data as long as power is provided to the memory chip and need not be refreshed periodically. SRAM stands for Static Random access memory.

9. The difference between memory and storage is that memory is _____ and storage is _____

- a) Temporary, permanent
- b) Permanent, temporary
- c) Slow, Fast
- d) All the above
- e) Large, Small

Answer: A

Memory temporarily saves the data and Storage is to save the data permanently.

10. Which of the following is a permanent memory?

- a) SRAM
- b) DRAM
- c) ROM
- d) All the above
- e) None

Answer: c

Read-only Memory (ROM) is the permanent memory.



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1

The United Nations Economic and Social Council (ECOSOC) has elected India as a member to the UN Statistical Commission, the Commission on Narcotic Drugs, and the UN HIV/AIDS Program Coordinating Board (UNAIDS). Where is the headquarters of ECOSOC?

- a) Geneva b) New York c) Washington D. C.
d) California e) Rome

Answer: B

The Economic and Social Council (ECOSOC) is one of the six principal organs of the United Nations headquartered in New York, United States.

2

The Periyar Tiger Reserve in Kerala is the country's best-maintained tiger reserve, according to the 5th cycle of Management Effectiveness Evaluation (MEE). When was it declared a tiger reserve?

- a) 1956 b) 1970 c) 1978 d) 1982
e) 1985

Answer: C

The Periyar Tiger Reserve in Kerala is the country's best-maintained tiger reserve, according to the 5th cycle of Management Effectiveness Evaluation (MEE) carried out by the Centre. It was declared a Tiger Reserve in 1978.

3

Finland becomes the 31st member of the North Atlantic Treaty Organisation (NATO). Where is the headquarters of NATO?

- a) Brussels b) Rome c) Geneva
d) Lausanne e) Vienna

Answer: A

NATO Headquarters is the political and administrative centre of the Alliance. It is located at Boulevard Leopold III in Brussels, Belgium.

4

Union Bank of India (UBI) becomes the first bank in the country to open a Special Rupee Vostro Account (SRVA) through its corresponding bank in Malaysia. The Union Bank of India is the _____ largest bank in India after amalgamation.

- a) Second b) Third c) Fourth
d) Fifth e) Seventh

Answer: D

Union Bank of India is the first large public sector bank in the country to have implemented 100% core banking solution.

5

The Unified Payments Interface (UPI) has emerged as the second most preferred method of repaying digital loans. Which is the umbrella organisation for UPI payments?

- a) RBI b) SEBI c) NPCI
d) SIDBI e) NABARD

Answer: C

The National Payments Corporation of India is an umbrella organization for operating retail payments and settlement systems in India. NPCI has rolled out a variety of innovative retail payment products viz., IMPS, RuPay card scheme, UPI, NACH, Aadhaar-enabled Payments System (AePS), Aadhaar Payments Bridge System (APBS), NETC, *99# (USSD based) and BBPS.

6

Gianni Infantino was re-elected as the president of Fédération internationale de football association (FIFA) until 2027. Where is the headquarters of FIFA?

- a) Geneva b) Munich c) Zurich
d) Lausanne e) Rome

Answer: C

The headquarters of the Federation Internationale de Football Association (FIFA) is located in Zurich, Switzerland.

7

Volodymyr Zelensky has been awarded Poland's highest Order of the White Eagle award. What is the capital city and currency of Poland?

- a) Warsaw and Peso
- b) Wellington and Peso
- c) Amman and Zloty
- d) Warsaw and Zloty
- e) Amsterdam and Dollar

Answer: D

Poland's official currency is the Polish zloty and its capital is Warsaw.

8

Syria has become the largest 'narco-state' in the world. What is the capital city of Syria?

- a) Damascus b) Amsterdam c) Amman
- d) Warsaw e) Edinburgh

Answer: A

The capital and largest city of Syria is Damascus.

9

City Union Bank Limited (CUB) has launched India's first voice biometric authentication for logging into its mobile banking app. Where is the headquarters of the City Union Bank?

- a) Karur b) Kumbakonam c) Pune
- d) Mumbai e) Chennai

Answer: B

City Union Bank Limited is an Indian private-sector bank headquartered in Kumbakonam, Tamil Nadu.

10

AU Small Finance Bank (AU SFB) has become the first commercial bank in India to integrate with the Bharat Bill Payment System (BBPS), to launch bill payment services through video banking. Where is the headquarters of AU Small finance bank?

- a) Jaipur b) Chennai c) Delhi
- d) Amritsar e) Mumbai

Answer: A

AU Small Finance Bank (AU SFB) has become the first commercial bank in India to integrate with the Bharat Bill Payment System (BBPS), to launch bill payment services through video banking. AU Small Finance Bank is headquartered in Jaipur, Rajasthan.

11

The famed Gond painting of Madhya Pradesh has received the prestigious Geographical Indication (GI) tag. Which of the following are the folk dance forms of Madhya Pradesh?

- a) Matki b) Jawara c) Khada Nach
- d) Maanch e) All the above

Answer: E

Jawara, Matki, Aada, Khada Nach, Phulpati, Grida Dance, Selalarki, Selabhadoni, Maanch are the folk dance forms of Madhya Pradesh.

12

Suhelwa Wildlife Sanctuary of Uttar Pradesh has for the first time recorded photographic proof of tigers. Which of the following are the other Wildlife sanctuaries in Uttar Pradesh?

- a) Bakhira Wildlife Sanctuary
- b) Kishanpur Wildlife Sanctuary
- c) Hastinapur Wildlife Sanctuary
- d) Nawabganj Bird Sanctuary
- e) All the above

Answer: E

Bakhira Sanctuary, Chandra Prabha Wildlife Sanctuary, Hastinapur Wildlife Sanctuary, Kachhua Sanctuary, Kaimoor Sanctuary, Katarniaghat Wildlife Sanctuary, Kishanpur Wildlife Sanctuary are some of the Wildlife sanctuaries in Uttar Pradesh.

13

The Economist Intelligence Unit (EIU) has released the latest Business Environment Rankings (BER), India's rank has improved from 52nd to 46th position. Where is the headquarters of EIU?

- a) London b) Switzerland c) Italy
- d) France e) United States

Answer: A

EIU is the world leader in global business intelligence & market insights headquartered in London.

14

The Deodhar Trophy also known as the Mastercard Devdhar trophy related with which sport?

- (a) Tennis (b) Golf (c) Cricket (d) Hockey
- (e) Football

Answer: C

The Deodhar Trophy, also known as the Mastercard Devdhar trophy due to sponsorship reasons (also spelled Devdhar Trophy), is a List A cricket domestic cricket tournament of India. It is named after D. B. Deodhar (known as the Grand Old Man of Indian cricket) and is a 50-over knockout competition played on an annual basis among the 3 national level teams - India A, India B and India C.

15

Which among the following terms are used in Badminton?

- (a) Shuttle cock (b) Deuce (c) Trump
(d) Only A and B (e) Only B and C

Answer: D

Shuttle cock, Deuce, Game, Double Fault, Service court, Forehand, Back Hand, Smash, Hit, Drop, Net, Let, Love are some of the terms used in Badminton.

16

Shaheed Bhagat Singh International Airport is named after the legendary freedom fighter Bhagat Singh's birth anniversary. where is the Shaheed S. Bhagat Singh international airport located?

- (a) Chandigarh, Punjab
(b) Guwahati, Assam
(c) Gaya, Bihar
(d) Patna, Bihar
(e) None of these

Answer: A

Shaheed Bhagat Singh International Airport is named after the legendary freedom fighter Bhagat Singh's birth anniversary. The Shaheed S. Bhagat Singh international airport located at Chandigarh, Punjab

17

Melbourne Cricket Ground is a world-famous cricket stadium that is located in which country?

- (a) England (b) Bangladesh (c) New Zealand
(d) South Africa (e) Australia

Answer: E

The Melbourne Cricket Ground is regarded as Australia's premier sporting venue. For over one hundred years, it has played host to many of the country's biggest cricket games.

18

Kazinag National Park is situated in which state/ UT?

- (a) Jammu and Kashmir
(b) Maharastra
(c) Madhya Pradesh
(d) West Bengal
(e) None of these

Answer: E

Kazinag National Park is situated in Jammu and Kashmir

19

Dinar is the currency of which of the following countries?

- (a) Bahrain
(b) Algeria
(c) Iraq
(d) All of the Above
(e) Both A and B

Answer: D

Dinar is the Currency of Iraq, Bahrain and Algeria.

20

Where is the headquarters of the International Energy Agency (IEA)?

- (a) Madrid, Spain
(b) Paris, France
(c) Brussels, Belgium
(d) Montreal, Canada
(e) None of these

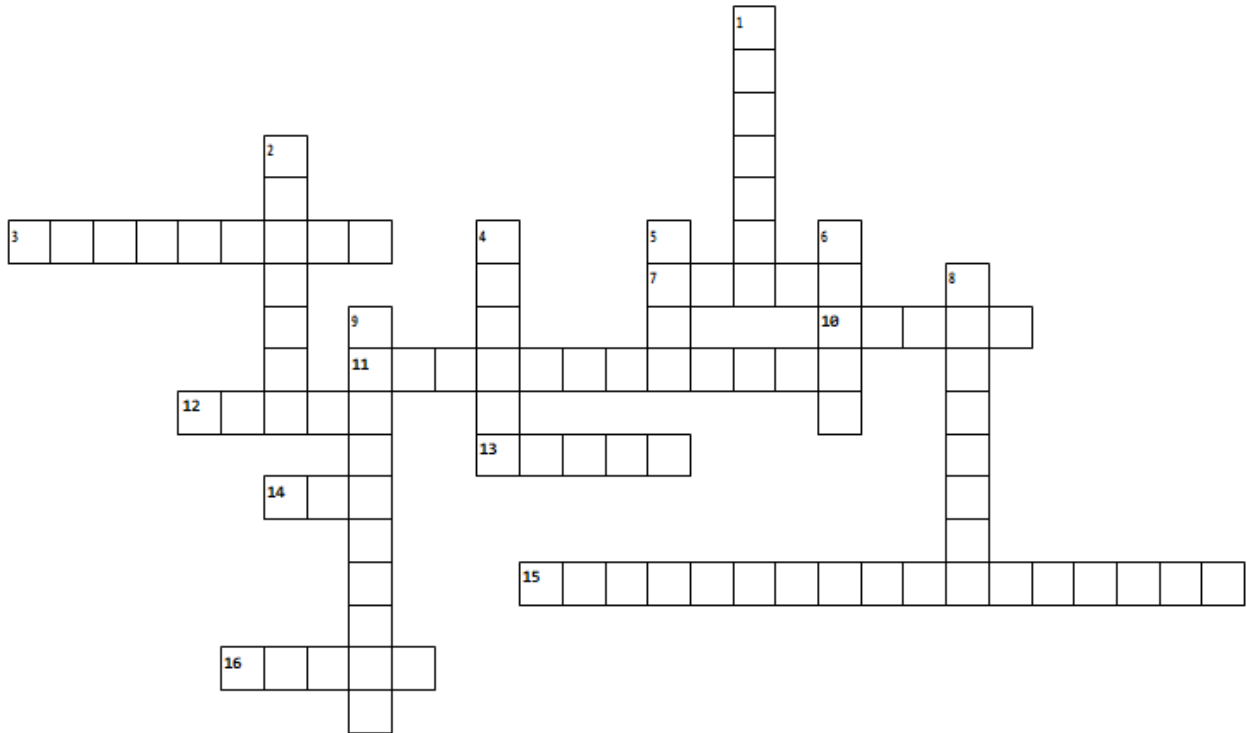
Answer: B

The headquarters of the International Energy Agency (IEA) is located in Paris, France

Current Affairs

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- 3. First bank in the country to open a Special Rupee Vostro Account (SRVA) through its corresponding bank in Malaysia
 - a) State bank
 - b) Union bank
 - c) Indian bank
 - d) ICICI bank
 - e) United bank
- 7. Country elected to the United Nations (UN) Statistical Commission for a four-year term starting from 1st January 2024
 - a) India
 - b) China
 - c) Japan
 - d) Korea
 - e) Nepal
- 10. Which country has become the largest 'narco-state' in the world
 - a) France
 - b) Italy
 - c) Syria
 - d) China
 - e) Japan
- 11. Suhelwa Wildlife Sanctuary of ___ has for the first time recorded photographic proof of tigers
 - a) Madhya Pradesh
 - b) Uttar Pradesh
 - c) Uttarakhand
 - d) Andhra Pradesh
 - e) Maharashtra
- 12. 'Mircha' rice from ___ has been awarded the Geographical Indication (GI) tag
 - a) Assam
 - b) Bihar
 - c) Manipur
 - d) Kerala
 - e) Sikkim
- 13. Bihu dance (traditional folk dance of ___) made it to the Guinness World Records
 - a) Assam
 - b) Bihar
 - c) Manipur
 - d) Kerala
 - e) Sikkim

14. Which country has the highest number of female billionaires in the world
- USA
 - UK
 - UAE
 - India
 - Saudi
15. Poland's highest Order of the White Eagle award
- Narendra Modi
 - Angela Merkel
 - Vladimir Putin
 - Volodymyr Zelensky
 - Justin Trudeau
16. Which country has become a founding member of the International Big Cats Alliance initiated by India (IBCA)?
- Italy
 - China
 - Japan
 - Korea
 - Nepal

Down

1. 31st member of the North Atlantic Treaty Organisation (NATO)
- Sweden
 - Finland
 - Denmark
 - Germany
 - Mongolia
2. Name of the RBI's secured web-based centralized portal
- Sarvaah
 - Pravaah
 - Prasthan
 - Parvaan
 - Dhurvaah
3. Periyar Tiger Reserve location
- Karnataka
 - Assam
 - Gujarat
 - Kerala
 - Manipur
4. Gianni Infantino was re-elected as the president of _____.
- FIFA
 - FIDE
 - UEFA
 - AIIB
 - AIBA
5. First tourism and cultural capital of the Shanghai Cooperation Organisation (SCO)
- Pune
 - Kashi
 - Agra
 - Kochi
 - Patna
6. Which country planned to introduce a gold-backed digital currency as legal tender
- Newzealand
 - Zimbabwe
 - Afghanistan
 - Australia
 - Mongolia
7. Wisden Almanack's leading T20I cricketer for 2023
- Virat kohli
 - Suryakumar
 - Risabh Pant
 - R Ashwin
 - Jadeja

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Reasoning Ability

Directions (1-4): In the given questions, the relationship between different elements is shown in the statements followed by two conclusions. Find the conclusion which is definitely true.

1) Statement:

$W > D \geq C = X < A < Z \leq F$

Conclusions:

I. $Z > C$

II. $X < W$

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

2) Statements:

$L \geq M = N < O, P < Q \geq R = S \geq L$

Conclusions:

I. $Q > M$

II. $Q = M$

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

3) Statements:

$Q \leq R; S < T; P > Q; R > S$

Conclusions:

I. $S = Q$

II. $T \geq P$

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

4) Statement:

$K = L \geq M < N < O \geq P < Q$

Conclusions:

I. $N > K$

II. $O > M$

- a) Only Conclusion I is true
- b) Either Conclusion I or II is true
- c) Both Conclusions I and II are true
- d) Only Conclusion II is true
- e) Neither Conclusion I nor II is true

Directions (5-9): Study the following information carefully and answer the given questions.

Seven parks viz. O, P, Q, R, S, T and U were inaugurated on different days of the same week starting from Monday to Sunday.

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U was inaugurated after Wednesday. T was inaugurated two days after U. Only three parks were inaugurated between T and S. P was inaugurated immediately after S. As many parks inaugurated after P as before R. O was not inaugurated on Monday.

5. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) Park U and park Q
- b) Park S and park R
- c) Park T and park P
- d) Park O and park U
- e) Park R and park T

6. Which of the following park was inaugurated on Friday?

- a) T
- b) S
- c) U
- d) R
- e) P

7. How many parks were inaugurated between O and P?

- a) As many parks inaugurated between T and U
- b) Two

- c) As many parks inaugurated between Q and R
- d) Five
- e) Four

8. Q was inaugurated on which of the following day?

- a) Tuesday
- b) Sunday
- c) Thursday
- d) Monday
- e) Wednesday

9. Which of the following park was inaugurated two days before U?

- a) Park R
- b) Park S
- c) Park Q
- d) Park T
- e) None of these

Direction (10-13): Study the following information carefully and answer the given question:

In a certain code language, 'Relation is about trust' is coded as 'mu ba la ku'

'Built trust too hard' is coded as 'ja su kr ba'

'Hard relation is rare' is coded as 'la cm su ku'

'Too many is secure' is coded as 'za ja pr ku'

(Note: All the given codes are two letter codes only)

10) What does the code 'cm' represents in the given code language?

- a) Relation
- b) Rare
- c) Is
- d) Either 'rare' or 'hard'
- e) Hard

11) What is the code for the phrase 'built is' in the given code language?

- a) ba kr
- b) ku su
- c) mu ja
- d) kr ku
- e) None of these

12) If 'many people' is coded as 'ca pr' then what is the possible code for 'person secure' in the given code language?

- a) za ba
- b) ku ma
- c) pi pr
- d) nu za
- e) Za ja

13) What does the codes 'mu la' represent in the given code language?

- a) Relation Too
- b) Trust is
- c) Relation About
- d) About Hard
- e) None of these

Directions (14-18): Study the following information carefully and answer the given questions.

Ten persons are sitting in two parallel rows containing five persons each in such a way that there is an equal distance between adjacent persons. In Row 1- J, K, L, M and N are seated and all of them are facing north. In Row 2- U, V, W, X and Y are seated and all of them are facing south. Each person in row 1 faces another person in row 2.

J sits third to the left of the one who faces W. Only one person sits between J and K. The one who faces K sits immediate left of X. V sits to the right of X and at least two persons sit between V and Y. M doesn't sit adjacent to the one who faces U. Not more than one person sits to the right of N.

14) Who among the following person faces N?

- a) The one who sits immediate right of X
- b) U
- c) The one who sits immediate right of Y
- d) X
- e) None of the above

15) Who among the following person sits third to the right of J?

- a) K
- b) L
- c) M
- d) N
- e) No one

16) Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) JK
- b) LN
- c) UV
- d) MK
- e) XY

17) If V is related to M and X is related to N in a certain way, then

who among the following person is related to L?

- a) V
- b) X
- c) Y
- d) U
- e) W

18) How many persons sit between Y and the one who faces L?

- a) One
- b) None
- c) Two
- d) Three
- e) None of the above

19) How many such pairs of letters are there in the word "CONCISE" each of which has as many letters between them in the word as in the English alphabetical series (both forward and backward directions)?

- a) One
- b) Two
- c) Three
- d) More than three
- e) None

Direction (20-23): Study the following information carefully and answer the given questions.

W 3 5 @ 8) F 6 * 3 ^ F J * 9 ! S 4 # D 8
7 Y ~ E F 3 4 % D 7 & F 3 A \$ 9 E ^ 2

20) How many such symbols are there in the given series each of which is immediately preceded by a number and immediately followed by a vowel?

- a) Three
- b) Two
- c) One
- d) None
- e) None of these

21) Which of the following element is third to the left of the fourth element from the right end of the given series?

- a) &
- b) F
- c) 3
- d) A
- e) None of these

22) How many numbers are there between the third symbol from the left end and the fifth letter from the right end of the given series?

- a) Two
- b) Five
- c) Three
- d) One
- e) None of these

23) How many such numbers are there in the given series each of which is immediately preceded by a symbol and immediately followed by a letter?

- a) Zero
- b) Three
- c) One
- d) Two
- e) None of these

Direction (24-28): Study the following information carefully and answer the given questions.

Eight persons - D, E, F, G, H, I, J and K are sitting around a square table in such a way that four of them sit in the corners of the table while the other four of them sit in the middle of the sides and all are facing away from the centre.

D sits second to the left of F, who does not sit in the corner of the table. Both I and J are immediate neighbours of F. E sits two places away from I. As many persons sit between D and J as between E and H, when counted from the right of both D and H. G sits immediate left of K, who doesn't sit in the corner of the table.

24. Four of the following five are alike in a certain way as per the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) E
- b) F
- c) J
- d) G
- e) I

25. Who among the following person sits second to the right of the one who sits third to the left of D?

- a) F
- b) K
- c) H
- d) E
- e) None of these

26. Who among the following person sits opposite to H?

- a) The one who sits immediate left of I
- b) J
- c) The one who sits second to the right of D
- d) K
- e) G

27. If all the persons are made to sit in alphabetical order from D in a

clockwise direction, then how many persons remain unchanged in their position (excluding D)?

- a) One
- b) Two
- c) Three
- d) Four
- e) No one

28. If H is related to F and E is related to G in a certain way, then who among the following person is related to J?

- a) H
- b) E
- c) G
- d) F
- e) I

Direction (29–30): Study the following information carefully and answer the given questions:

Point Q is 7m north of point P, which is 4m west of point R. Point S is 6m south of point R. Point T is 8m west of point S. Point P is exactly between point U and point R.

29) What is the shortest distance between point U and point S?

- a) 9m
- b) 7m
- c) 5m

- d) 11m
- e) 10m

30) What is the direction of point Q with respect to the point which is 6m south of point U?

- a) Northeast
- b) Southwest
- c) North
- d) Southeast
- e) Northwest

Directions (31–35): Study the following information carefully and answer the given questions.

Eight persons – B, C, D, E, F, G, H and I are living on different floors of an eight storey building where the lowermost floor is numbered 1 and the topmost floor is numbered 8. No two persons live on the same floor. Only four persons live between D and H, who lives above D. E lives immediately above H. Only two persons live between E and F. As many floors above F as below B. Only one person lives between B and C. I lives above G, who doesn't live on the adjacent floor of C.

31. Who among the following person lives on the eighth floor?

- a) I

- b) The one who lives two floors above C
- c) H
- d) The one who lives immediately above G
- e) B

32. Who among the following person lives between G and C?

I. F

II. B

III. H

- a) Only I and II
- b) Only I and III
- c) Only II
- d) Only III
- e) Only I

33. If all the persons are arranged in alphabetical order from bottom to top, then how many persons remain unchanged in their position?

- a) One
- b) Two
- c) Three
- d) More than three
- e) No one

34. On which of the following floor does I live?

- a) Fourth
- b) Fifth

- c) Second
- d) Eighth
- e) Third

35. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) H
- b) I
- c) B
- d) G
- e) F

Direction (36–38): Study the following information carefully and answer the given questions.

Seven gold bangles - P, Q, R, S, T, U and V are sold at different rates. The rate of only two bangles are less than V. The rate of both P and Q is more than V but less than T. The rate of only one bangle is more than T. The rate of S is more than R but less than U. The rate of at least three bangles are more than Q. The rate of P is Rs.20000.

36. The rate of how many bangles is more than S?

- a) One
- b) Two

- c) Three
- d) More than four
- e) None

37. What is the possible rate of bangle T?

- a) Rs.22000
- b) Either a or c
- c) Rs.20005
- d) Rs.11000
- e) Rs.12000

38. If the sum of the rates of V and R is Rs.25000 and the sum of the rates of P and V is Rs.35000, then what is the rate of bangle R?

- a) Rs.25000
- b) Rs.55000
- c) Rs.22000
- d) Rs.10000
- e) Rs.90000

Directions (39–40): Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding the commonly known facts

39. Statements:

Only a few inboxes are spam.

Only spam is outbox.

Some inboxes are draft.

Conclusions:

- I) Some outboxes can be draft.
- II) No inbox is outbox.
- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either conclusion I or II follows
- d. Neither conclusion I nor II follows
- e. Both conclusions I and II follow

40. Statements:

- All movies are songs.
- All songs are short films.
- Only a few series are short films.

Conclusions:

- I) Some series are not songs.
- II) All short films are songs.
- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either conclusion I or II follows
- d. Neither conclusion I nor II follows
- e. Both conclusions I and II follow

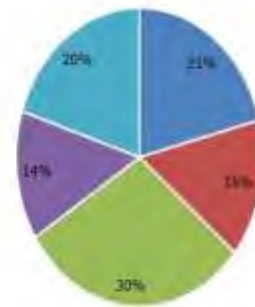
Quantitative Aptitude

Directions (41-45): Study the following information carefully and answer the given questions.

The given below pie chart shows the percentage distribution of the total number of fans (tower and window) manufactured in five different years i.e. 2011, 2012, 2013, 2014 and 2015.

The total number of fans manufactured in 2015 = 1200

% distribution of the total number of fans manufactured



■ 2011 ■ 2012 ■ 2013 ■ 2014 ■ 2015

41) The total number of fans manufactured in 2011 is what percentage of the total number of fans manufactured in 2013 and 2015 together?

- a) 42%
- b) 25%
- c) 36%
- d) 51%
- e) None of these

42) If the number of tower fans manufactured in 2014 is 180 more than that of window fans and the ratio of the number of tower fans sold to unsold in 2014 is 12:5, then find the number of tower fans sold in 2014.

- a) 190
- b) 400
- c) 360
- d) 250
- e) None of these

43) Find the difference between the total number of fans manufactured in 2012 and 2014 together and the total number of fans manufactured in 2015?

- a) 660
- b) 800
- c) 720
- d) 540
- e) None of these

44) If the total number of fans manufactured in 2016 is $\frac{6}{7}$ th of the total number of fans manufactured in 2011 and the number of tower fans manufactured in 2016 is 25% more than that of window fans, then find the number of tower fans manufactured in 2016.

- a) 520
- b) 600
- c) 740
- d) 450
- e) None of these

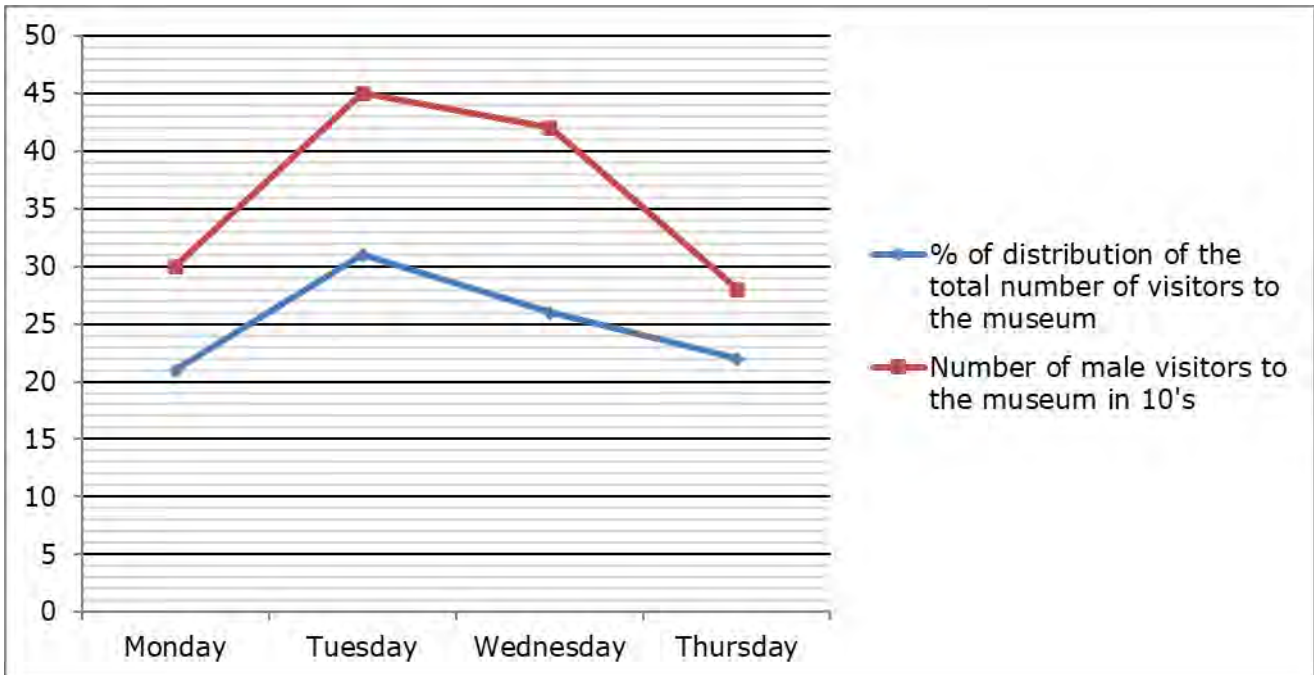
45) If the average number of tower fans manufactured in 2013 and 2015 is 790 and the ratio of the number of tower fans to window fans manufactured in 2015 is 11:9, then find the number of window fans manufactured in 2013.

- a) 690
- b) 900
- c) 880
- d) 750
- e) None of these

Directions (46-50): Read the following information carefully and answer the given questions.

The given below line graph shows the percentage distribution of the total number of visitors (male+female) to museum in four different days namely Monday, Tuesday, Wednesday and Thursday and also number of male visitors (10's) to the museum in these four different days.

Total number of visitors on all days = 3000



46) If the number of male visitors to the museum on Friday is $\frac{5}{6}$ th of the number of male visitors to the museum on Tuesday and the number of female visitors to the museum on Friday is 410, then find the total number of visitors to the museum on Friday?

- a) 785
- b) 800
- c) 725
- d) 750
- e) None of these

47) Out of the total number of visitors to the museum on Tuesday 40% of them are students and out of the total number of male visitors to

the museum on Tuesday 60% of them are students. Find the number of female students who visited the museum on Tuesday?

- a) 105
- b) 110
- c) 98
- d) 102
- e) None of these

48) If the total number of visitors to the museum on the weekend (Saturday + Sunday) is the equal to the total number of visitors to the museum on Wednesday and Thursday together and the total number of male visitors to the museum on the weekend is 840,

then find the total number of female visitors to the museum on the weekend?

- a) 700
- b) 600
- c) 750
- d) 450
- e) None of these

49) Find the ratio of the number of male visitors to the museum on Tuesday to the number of female visitors to the museum on Wednesday?

- a) 8:9
- b) 7:5
- c) 5:4
- d) 4:3
- e) None of these

50) The number of female visitors to the museum on Monday is what percentage of the total number of visitors to the museum on Thursday?

- a) 50%
- b) 45%
- c) 60%
- d) 75%
- e) None of these

Directions (51-52): What value should come in the place of (?) in the following questions?

51) $225\% \text{ of } 20 + \sqrt{(18 * 8)} = ? + \sqrt[3]{125}$

- a) 52
- b) 58
- c) 45
- d) 59
- e) 50

52) $64 \div 8 \div 2 * 14 + 14 * 9 = ?$

- a) 182
- b) 190
- c) 200
- d) 212
- e) 230

53) $?\% \text{ of } 350 + 180 * 5 = 670 * 5$

- a) 630
- b) 680
- c) 720
- d) 700
- e) 650

54) $35^2 + 25^2 - 300 = ? * 5$

- a) 300
- b) 270
- c) 250
- d) 280
- e) 310

55) $184.6 + 126.4 - (12 * 7) = ?$

- a) 250
- b) 240
- c) 227
- d) 210
- e) 200

56) $\sqrt{?} * 35 - 28\% \text{ of } 350 = 15 * 11 +$

$\sqrt{289}$

- a) 64
- b) 36
- c) 49
- d) 100
- e) 81

57) $20 * \sqrt[3]{8} - 15 * \sqrt{16} + 25 * \sqrt{25} = ?$

- a) 120
- b) 125
- c) 90
- d) 105
- e) 110

58) $15\% \text{ of } 200 + ? * 3 = 28\% \text{ of } 300$

- a) 20
- b) 18
- c) 25
- d) 16
- e) 10

59) $\sqrt{324} + \sqrt{484} - \sqrt{1024} = ?^3$

- a) 6
- b) 5
- c) 2

- d) 4
- e) 1

60) $1200 \div 16 * 8 + 1800 \div 30 = ?$

- a) 660
- b) 600
- c) 560
- d) 420
- e) 680

61) Age of A after 5 years is $\frac{3}{4}$ th of the age of B after 5 years and C is 15 years elder than A. Sum of the present ages of B and C is 75 years.

Find the present age of A?

- a) 40 years
- b) 25 years
- c) 20 years
- d) 30 years
- e) None of these

62) The time taken by a train to cross a platform length of 240 m is 7 seconds less than the time taken by the same train to cross a bridge, whose length is 1.5 times the length of the train. Find the length of the bridge, if the speed of the train is 108 km/hr.

- a) 400 m
- b) 250 m
- c) 300 m

- d) 450 m
e) None of these

63) A vessel contains x liters of milk and y liters of water and then 40 liters of milk and 15 liters of water is added, then the ratio of the milk to water becomes 8:5. if y liters of milk is added, then the ratio becomes 7:3. Find the initial quantity of milk?

- a) 80 liters
b) 75 liters
c) 60 liters
d) 120 liters
e) None of these

64) A and B both sold a watch and A and B calculated their profit on cost price and selling price respectively. If the selling price for B is Rs.1800 and the profit% for A and B is 50% and 25% respectively and the profit obtained by A is Rs.50 more than that of B, find the cost price of the watch for A?

- a) Rs.1800
b) Rs.1500
c) Rs.1000
d) Rs.1200
e) None of these

65) Ratio of the time taken by the boat to cover x km in downstream

to the $1.5x$ km in upstream is 2:5. Find the speed of the boat in still water, if the speed of the current is 6 km/hr?

- a) 18 km/hr
b) 24 km/hr
c) 20 km/hr
d) 28 km/hr
e) None of these

66) A invested Rs. x in SI at 40% rate of interest per annum for 6 years and B invested Rs.6000 in CI at R% rate of interest per annum for 3 years and the interest obtained by B is Rs. $(x + 368)$. If the interest obtained by A is Rs.9600, then find the value of R.

- a) 30%
b) 15%
c) 20%
d) 25%
e) None of these

67) Ratio of the length to breadth of the cuboid is 7:10 and height of the cuboid is 15 m and the volume of the cuboid is 4200 m^3 . Find the lateral surface area of the cuboid?

- a) 1020 m^2
b) 1000 m^2
c) 960 m^2

- d) 1080 m²
- e) None of these

68) A and B entered into a partnership with an investment of Rs.4000 and Rs.4500 respectively and invested for x and (x - 4) months. If the ratio of the profit obtained by A to B is 4:3, then find the time of investment of B?

- a) 12 months
- b) 10 months
- c) 8 months
- d) 15 months
- e) None of these

69) Pipe A alone can fill a tank in 16 minutes and Pipe B alone can fill the tank in x minutes and Pipe C alone can fill the tank in x/2 minutes and all three pipes can fill the tank in (80/17) minutes. Find the time taken by Pipe C alone to fill the tank?

- a) 24 minutes
- b) 10 minutes
- c) 20 minutes
- d) 15 minutes
- e) None of these

70) In an election, A got x% of the valid votes and (x + 10)% of the invalid votes and B got the

remaining valid and invalid votes. If the total number of invalid votes is 2000 and the number of invalid votes got by B is 600, then find the value of x?

- a) 40%
- b) 50%
- c) 60%
- d) 45%
- e) None of these

Directions (71-75): Find out the wrong number in the following number series.

71) 3, 9, 17, 33, 65, 129

- a) 3
- b) 9
- c) 17
- d) 65
- e) 129

72) 66, 71, 81, 101, 141, 201

- a) 66
- b) 81
- c) 101
- d) 141
- e) 201

73) 45, 47, 44, 49, 42, 51

- a) 49
- b) 51
- c) 45

- d) 47
e) 44

74) 120, 40, 180, 90, 270, 135

- a) 90
b) 270
c) 40
d) 180
e) 135

75) 51, 52, 61, 86, 122, 216

- a) 51
b) 61
c) 86
d) 122
e) 216

Directions (76–80): The following question contains two equations as I and II. You have to solve both equations and determine the relationship between them and give the answer as,

76)

I) $3x^2 - 14x + 15 = 0$

II) $y^2 - 11y + 30 = 0$

- a) $x > y$
b) $x \geq y$
c) $x = y$ or relationship can't be determined.
d) $x < y$
e) $x \leq y$

77)

I) $x^2 - 5x - 84 = 0$

II) $y^2 + 2y - 63 = 0$

- a) $x > y$
b) $x \geq y$
c) $x = y$ or relationship can't be determined.
d) $x < y$
e) $x \leq y$

78)

I) $5x^2 - 12x + 7 = 0$

II) $y^2 + 11y + 24 = 0$

- a) $x > y$
b) $x \geq y$
c) $x = y$ or relationship can't be determined.
d) $x < y$
e) $x \leq y$

79)

I) $x^2 - 6x - 40 = 0$

II) $y^2 + 12y + 32 = 0$

- a) $x > y$
b) $x \geq y$
c) $x = y$ or relationship can't be determined.
d) $x < y$
e) $x \leq y$

80)

I) $2x^2 + 3x - 14 = 0$

II) $2y^2 - 9y + 10 = 0$

a) $x > y$

b) $x \geq y$

c) $x = y$ or relationship can't be determined.

d) $x < y$

e) $x \leq y$

ANSWER WITH EXPLANATION

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1. Answer: D

$W > D \geq C = X < A < Z \leq F$

I. $Z > C$, True ($Z > A > X = C$)

II. $X < W$, True ($W > D \geq C = X$)

Hence, both conclusions I and II are true

2. Answer: E

$P < Q \geq R = S \geq L \geq M = N < O$

I. $Q > M$, False ($Q \geq R = S \geq L \geq M$)

II. $Q = M$, False ($Q \geq R = S \geq L \geq M$)

So combining I and II together either conclusion I or II is true

3. Answer: A

$P > Q \leq R > S < T$

I. $S = Q$, False ($Q \leq R > S$)

II. $T \geq P$, False ($P > Q \leq R > S < T$)

Hence, Neither conclusion I nor II is true

4. Answer: D

$K = L \geq M < N < O \geq P < Q$

Conclusions:

I. $N > K$: False (As $N > M \leq L = K$)

II. $O > M$: True (As $O > N > M$)

Directions (5-9):

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5. Answer: E (Two parks are inaugurated between both parks, except option E)

6. Answer: D

7. Answer: C

8. Answer: D

9. Answer: B

Days	Parks
Monday	Q
Tuesday	S
Wednesday	P
Thursday	U
Friday	R
Saturday	T
Sunday	O

We have,

- U was inaugurated after Wednesday.
- T was inaugurated two days after U.
- Only three parks were inaugurated between T and S.

From the above conditions, there are two possibilities.

	Case1	Case2
Days	Parks	Parks
Monday		
Tuesday	S	
Wednesday		S

Thursday	U	
Friday		U
Saturday	T	
Sunday		T

Again we have,

- P was inaugurated immediately after S.
- As many parks inaugurated after P as before R.
- O was not inaugurated on Monday.

From the above conditions, Case 2 gets eliminated. Hence, Case 1 shows the final arrangement.

	Case1	Case2
Days	Parks	Parks
Monday	Q	
Tuesday	S	
Wednesday	P	S
Thursday	U	P
Friday	R	U
Saturday	T	
Sunday	O	T

Direction (10-13)

10) Answer: B

11) Answer: D

12) Answer: D

13) Answer: C

Final Arrangement

Word	Coding
Relation	La
Is	Ku
About	Mu
Trust	Ba
Built	Kr
Too	Ja
Hard	Su
Rare	Cm
Many	za/pr
Secure	pr/za

Directions (14-18)

14) Answer: C

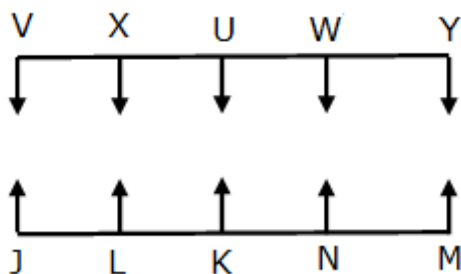
15) Answer: D

16) Answer: E (Two persons sit between X and Y)

17) Answer: E

18) Answer: C

Final arrangement

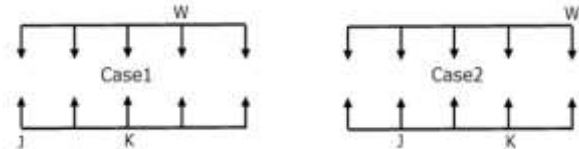


We have,

- J sits third to the left of the one who faces W

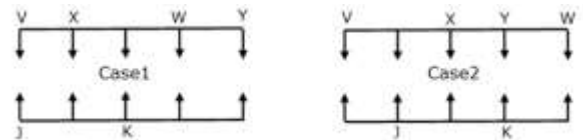
- Only one person sits between J and K

From this condition, there are two possibilities



Again we have,

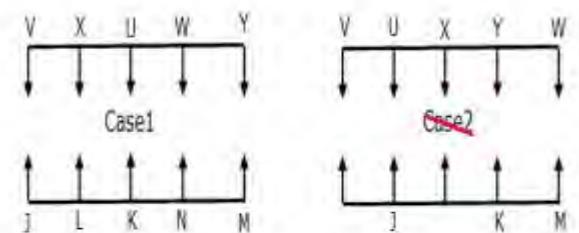
- The one who faces K sits immediate left of X
- V sits to the right of X and at least two persons sit between V and Y



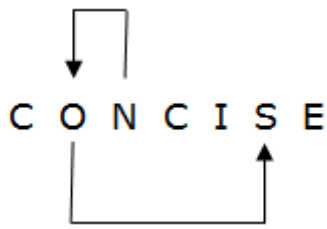
Again we have,

- M doesn't sit adjacent to the one who faces U
- Not more than one person sits to the right of N

From this condition, Case 2 gets eliminated. Case 1 shows the final arrangement.



19. Answer: B



Hence, option **B** is correct

20. Answer: D

W 3 5 @ 8) F 6 * 3 ^ F J * 9 ! S 4 # D 8
7 Y ~ E F 3 4 % D 7 & F 3 A \$ 9 E ^ 2

21. Answer: C

W 3 5 @ 8) F 6 * 3 ^ F J * 9 ! S 4 # D 8
7 Y ~ E F 3 4 % D 7 & F 3 A \$ 9 E ^ 2

22. Answer: B

W 3 5 @ 8) F 6 * 3 ^ F J * 9 ! S 4 # D 8 7
Y ~ E F 3 4 % D 7 & F 3 A \$ 9 E ^ 2

23. Answer: C

W 3 5 @ 8) F 6 * 3 ^ F J * 9 ! S 4 # D 8
7 Y ~ E F 3 4 % D 7 & F 3 A \$ 9 E ^ 2

Directions (24-28)

24. Answer: B (All the persons sit in the corner of the table except option b)

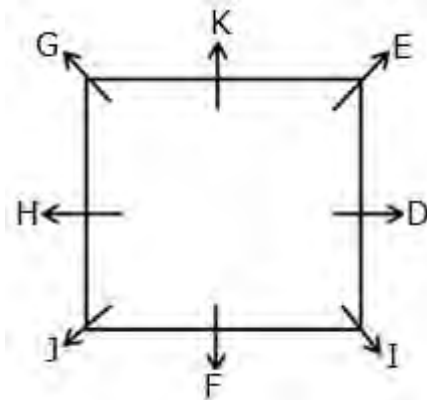
25. Answer: D

26. Answer: A

27. Answer: B (Only F and H)

28. Answer: C

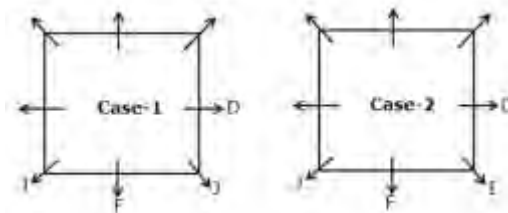
Final arrangement



We have,

- D sits second to the left of F, who does not sit in the corner of the table.
- Both I and J are immediate neighbours of F.

From the above condition, there are two possibilities

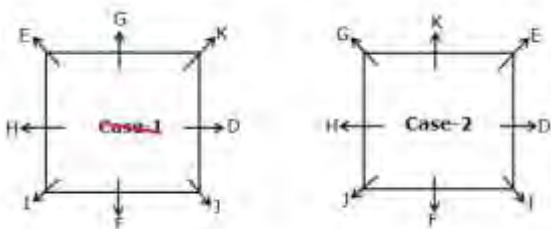


Again we have,

- E sits two places away from I.
- As many persons sit between D and J as between E and H, when counted from the right of both D and H.

- G sits immediate left of K, who doesn't sit in the corner of the table.

So Case-1 gets eliminated, hence case-2 shows the final arrangement

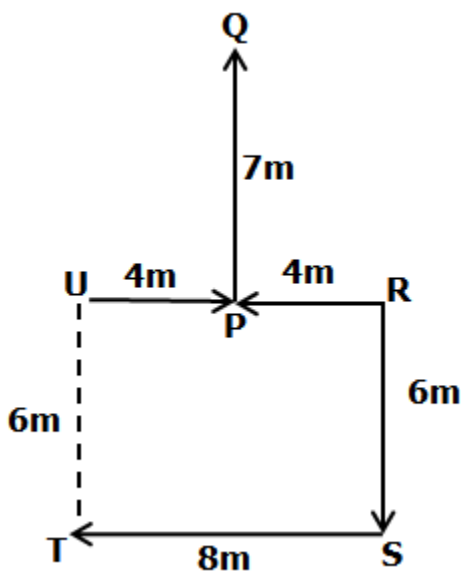


Direction (29-30)

29) Answer: E

30) Answer: A

Final Arrangement



Direction (31-35)

31. Answer: B

32. Answer: A

33. Answer: B (Only F and H)

34. Answer: E

35. Answer: C (All of them live on the odd numbered floors except option c)

Final arrangement:

Floor	Persons
8	E
7	H
6	C
5	F
4	B
3	I
2	D
1	G

We have,

- Only four persons live between D and H, who lives above D.
- E lives immediately above H.

From the above condition, there are two possibilities

	Case-1	Case-2
Floor	Persons	Persons
8		E
7	E	H
6	H	
5		
4		
3		
2		D

1	D	
---	---	--

Again we have,

- Only two persons live between E and F.
- As many floors above F as below B.

	Case-1	Case-2
Floor	Persons	Persons
8		E
7	E	H
6	H	
5	B	F
4	F	B
3		
2		D
1	D	

Again we have,

- Only one person lives between B and C.
- I lives above G, who doesn't live on the adjacent floor of C.

So Case 1 gets eliminated, hence case 2 shows the final arrangement

	Case-1	Case-2
Floor	Persons	Persons
8	I	E
7	E	H
6	H	C
5	B	F
4	F	B

3	C	I
2	G	D
1	D	G

Direction 36-38)

36. Answer: D

37. Answer: B

38. Answer: D

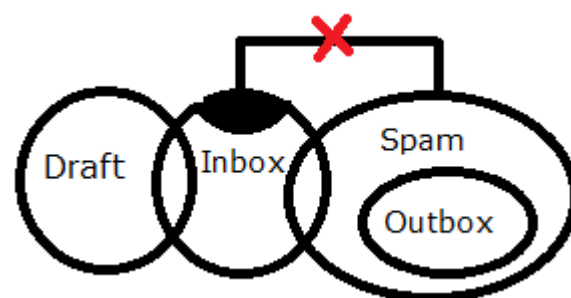
$P+V=35000 \rightarrow V=35000-20000$, Then $V=15000$

$V+R=25000 \rightarrow R=25000-15000$, Then the rate of R is Rs.10000

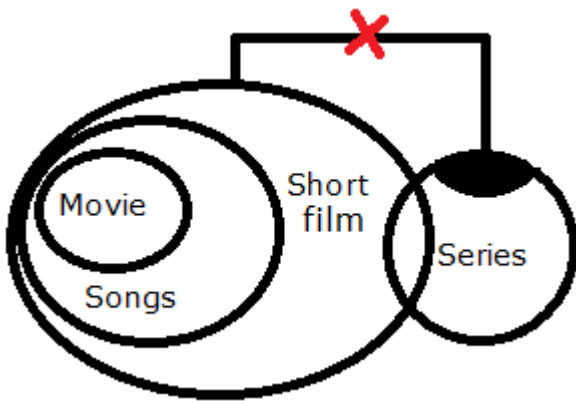
Hence, option d is correct

$U>T>P$ (Rs.20000) $>Q>V>S>R$

39. Answer: B



40. Answer: A



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Directions (41-45):

The total number of fans manufactured in 2015 = 1200

The total number of fans manufactured in all five years together = $1200 * 100/20 = 6000$

The total number of fans manufactured in 2011 = $6000 * 21/100 = 1260$

The total number of fans manufactured in 2012 = $6000 * 15/100 = 900$

The total number of fans manufactured in 2013 = $6000 * 30/100 = 1800$

The total number of fans manufactured in 2014 = $6000 * 14/100 = 840$

Years	The total number of fans manufactured
2011	1260
2012	900
2013	1800
2014	840
2015	1200

41. Answer: A

Required percentage = $21/(20+30) * 100 = 2100/50 = 42\%$

42. Answer: C

The number of tower fans manufactured in 2014 = $(840 + 180)/2 = 510$

The number of tower fans sold in 2014
 $= 510 * 12 / (12 + 5) = 510 * 12 / 17 = 360$

43. Answer: D

The total number of fans
 manufactured in 2012 and 2014
 together = $900 + 840 = 1740$
 Total number of fans manufactured
 in 2015 = 1200
 Required difference = $1740 - 1200 = 540$

44. Answer: B

The total number of fans
 manufactured in 2016 = $1260 * 6 / 7 = 1080$
 The ratio of the number of tower fans
 to window fans manufactured in 2016
 $= 125:100 = 5:4$
 The number of tower fans
 manufactured in 2016 = $1080 * 5 / (5 + 4) = 1080 * 5 / 9 = 600$

45. Answer: C

The total number of tower fans
 manufactured in 2013 and 2015
 together = $790 * 2 = 1580$
 The number of tower fans
 manufactured in 2015 = $1200 * 11 / (11 + 9) = 1200 * 11 / 20 = 660$

The number of tower fans
 manufactured in 2013 = $1580 - 660 = 920$

The number of window fans
 manufactured in 2013 = $1800 - 920 = 880$

Directions (46-50):

Monday:

Total number of visitors to the
 museum = $3000 * 21 / 100 = 630$
 Number of female visitors to the
 museum = $630 - 300 = 330$

Tuesday:

Total number of visitors to the
 museum = $3000 * 31 / 100 = 930$
 Number of female visitors to the
 museum = $930 - 450 = 480$

Wednesday:

Total number of visitors to the
 museum = $3000 * 26 / 100 = 780$
 Number of female visitors to the
 museum = $780 - 420 = 360$

Thursday:

Total number of visitors to the
 museum = $3000 * 22 / 100 = 660$
 Number of female visitors to the
 museum = $660 - 280 = 380$

Days	Total number of visitors to the museum	Number of male visitors to the museum	Number of female visitors to the museum
Monday	630	300	330
Tuesday	930	450	480
Wednesday	780	420	360
Thursday	660	280	380

46. Answer: A

Number of male visitors to the museum on Friday = $450 * \frac{5}{6} = 375$

Total number of visitors to the museum on Friday = $375 + 410 = 785$

47. Answer: D

Total number of students who visited the museum = $930 * \frac{40}{100} = 372$

Number of male students who visited the museum = $450 * \frac{60}{100} = 270$

Number of female students who visited the museum = $372 - 270 = 102$

48. Answer: B

Total number of visitors to the museum on the weekend = $780 + 660 = 1440$

Total number of female visitors to the museum on the weekend = $1440 - 840 = 600$

49. Answer: C

Required ratio = $450:360 = 5:4$

50. Answer: A

Required percentage = $\frac{330}{660} * 100 = 50\%$

51. Answer: A

$$\frac{225}{100} * 20 + \sqrt{(18 * 8)} = ? + \sqrt[3]{125}$$

$$\frac{225}{100} * 20 + \sqrt{144} = ? + 5$$

$$45 + 12 - 5 = ?$$

$$? = 52$$

52. Answer: A

$$64 \div 8 \div 2 * 14 + 14 * 9 = ?$$

$$4 * 14 + 126 = ?$$

$$? = 182$$

53. Answer: D

$$? * \frac{350}{100} + 180 * 5 = 670 * 5$$

$$7 * \frac{?}{2} + 900 = 3350$$

$$7 * \frac{?}{2} = 2450$$

$$? = 350 * 2$$

$$? = 700$$

54. Answer: E

$$35^2 + 25^2 - 300 = ? * 5$$

$$1225 + 625 - 300 = ? * 5$$

$$1550 = ? * 5$$

$$? = 310$$

55. Answer: C

$$184.6 + 126.4 - (12 * 7) = ?$$

$$311 - 84 = ?$$

$$? = 227$$

56. Answer: A

$$\sqrt{? * 35} - 28/100 * 350 = 15 * 11 + \sqrt{289}$$

$$\sqrt{? * 35} - 98 = 165 + 17$$

$$\sqrt{? * 35} = 280$$

$$\sqrt{?} = 8$$

$$? = 64$$

57. Answer: D

$$20 * \sqrt[3]{8} - 15 * \sqrt{16} + 25 * \sqrt{25} = ?$$

$$20 * 2 - 15 * 4 + 25 * 5 = ?$$

$$40 - 60 + 125 = ?$$

$$? = 105$$

58. Answer: B

$$15/100 * 200 + ? * 3 = 28/100 * 300$$

$$30 + ? * 3 = 84$$

$$? = 54/3$$

$$? = 18$$

59. Answer: C

$$\sqrt{324} + \sqrt{484} - \sqrt{1024} = ?^3$$

$$18 + 22 - 32 = ?^3$$

$$?^3 = 8$$

$$? = 2$$

60. Answer: A

$$1200 \div 16 * 8 + 1800 \div 30 = ?$$

$$600 + 60 = ?$$

$$? = 660$$

61. Answer: B

$$A + 5 = 3/4 * (B + 5)$$

$$4A + 20 = 3B + 15$$

$$3B - 4A = 5$$

$$3B = 5 + 4A$$

$$B = (4A + 5)/3$$

$$C = A + 15$$

$$B + C = 75$$

$$(4A + 5)/3 + A + 15 = 75$$

$$(4A + 5)/3 + A = 60$$

$$4A + 5 + 3A = 180$$

$$7A = 175$$

$$A = 25 \text{ years}$$

Therefore, present age of A = 25 years

62. Answer: D

Let the length of the train be x m and the length of the bridge be 1.5x m.

Speed of the train = $108 * 5/18 = 30$ m/s

$$(x + 1.5x)/30 - (x + 240)/30 = 7$$

$$1.5x - 240 = 210$$

$$1.5x = 450$$

$$x = 300 \text{ m}$$

Length of the bridge = $1.5 * 300 = 450$
m

63. Answer: A

According to question,

$$(x + y)/y = 7/3$$

$$3x + 3y = 7y$$

$$3x = 4y$$

$$y = 3x/4 \text{ ---- (1)}$$

$$(x + 40)/(y + 15) = 8/5 \text{ ---- (2)}$$

From (1) and (2),

$$(x + 40)/(3x/4 + 15) = 8/5$$

$$(4x + 160)/(3x + 60) = 8/5$$

$$20x + 800 = 24x + 480$$

$$4x = 320$$

$$x = 80 \text{ liters}$$

Therefore, initial quantity of milk = 80
liters

64. Answer: C

Profit obtained by B = $1800 * 25/100 =$
Rs.450

Profit obtained by A = $450 + 50 =$
Rs.500

So, cost price of the watch for A = 500
 $* 100/50 = \text{Rs.1000}$

65. Answer: B

Let the speed of the boat in still water
be B km/hr

$$(x/(B + 6))/(1.5x/(B - 6)) = 2/5$$

$$x/(B + 6) * (B - 6)/1.5x = 2/5$$

$$1/(1.5B + 9) * (B - 6) = 2/5$$

$$5B - 30 = 3B + 18$$

$$2B = 48$$

$$B = 24 \text{ km/hr}$$

66. Answer: C

According to question,

$$x * 40 * 6/100 = 9600$$

$$x = \text{Rs.4000}$$

Interest obtained by B = $4000 + 368 =$
Rs.4368

$$6000 * (1 + R/100)^3 - 6000 = 4368$$

$$6000 * ((100 + R)/100)^3 = 10368$$

$$((100 + R)/100)^3 = 10368/6000$$

$$((100 + R)/100)^3 = 216/125$$

$$((100 + R)/100)^3 = (6/5)^3$$

$$(100 + R)/100 = 6/5$$

$$500 + 5R = 600$$

$$5R = 100$$

$$R = 20\%$$

67. Answer: A

Let height of the cuboid = 15 m

Length of the cuboid = 7x

Breadth of the cuboid = 10x

$$7x * 10x * 15 = 4200$$

$$x^2 = 4$$

$$x = 2 \text{ m}$$

Length of the cuboid = $7 * 2 = 14 \text{ m}$

Breadth of the cuboid = $10 * 2 = 20 \text{ m}$

Lateral surface area of the cuboid = $2 * 15 * (14 + 20) = 30 * 34 = 1020 \text{ m}^2$

68. Answer: C

According to question,

$$(4000 * x)/(4500 * (x - 4)) = 4/3$$

$$8x/(9x - 36) = 4/3$$

$$24x = 36x - 144$$

$$12x = 144$$

$$x = 12 \text{ months}$$

Time of investment of B = $12 - 4 = 8$ months

69. Answer: B

$$1/16 + 1/x + 2/x = 17/80$$

$$3/x = 17/80 - 1/16$$

$$3/x = (17 - 5)/80$$

$$3/x = 12/80$$

$$x = 20 \text{ minutes}$$

Time taken by Pipe C alone to fill the tank = $20/2 = 10$ minutes

70. Answer: C

According to question,

$$2000 * (100 - x - 10)/100 = 600$$

$$20 * (90 - x) = 600$$

$$90 - x = 30$$

$$x = 60\%$$

71. Answer: A

$$5 * 2 - 1 = 9$$

$$9 * 2 - 1 = 17$$

$$17 * 2 - 1 = 33$$

$$33 * 2 - 1 = 65$$

$$65 * 2 - 1 = 129$$

72. Answer: E

$$66 + 5 = 71$$

$$71 + 10 = 81$$

$$81 + 20 = 101$$

$$101 + 40 = 141$$

$$141 + 80 = \mathbf{221}$$

73. Answer: B

$$45 + 2 = 47$$

$$47 - 3 = 44$$

$$44 + 5 = 49$$

$$49 - 7 = 42$$

$$42 + 11 = \mathbf{53}$$

74. Answer: C

$$120 \div 2 = \mathbf{60}$$

$$60 * 3 = 180$$

$$180 \div 2 = 90$$

$$90 * 3 = 270$$

$$270 \div 2 = 135$$

75. Answer: D

$$51 + 1^2 = 52$$

$$52 + 3^2 = 61$$

$$61 + 5^2 = 86$$

$$86 + 7^2 = \mathbf{135}$$

$$135 + 9^2 = 216$$

76. Answer: D

$$3x^2 - 14x + 15 = 0$$

$$3x^2 - 9x - 5x + 15 = 0$$

$$3x(x - 3) - 5(x - 3) = 0$$

$$x = + 3, + 5/3$$

$$x = + 3, + 1.67$$

$$y^2 - 11y + 30 = 0$$

$$y^2 - 6y - 5y + 30 = 0$$

$$y(y - 6) - 5(y - 6) = 0$$

$$y = + 6, + 5$$

Hence, $x < y$

77. Answer: C

$$x^2 - 5x - 84 = 0$$

$$x^2 - 12x + 7x - 84 = 0$$

$$x(x - 12) + 7(x - 12) = 0$$

$$x = + 12, - 7$$

$$y^2 + 2y - 63 = 0$$

$$y^2 + 9y - 7y - 63 = 0$$

$$y(y + 9) - 7(y + 9) = 0$$

$$y = - 9, + 7$$

Relationship can't be determined

78. Answer: A

$$5x^2 - 12x + 7 = 0$$

$$5x^2 - 5x - 7x + 7 = 0$$

$$5x(x - 1) - 7(x - 1) = 0$$

$$x = + 1, + 7/5$$

$$x = + 1, + 1.4$$

$$y^2 + 11y + 24 = 0$$

$$y^2 + 8y + 3y + 24 = 0$$

$$y(y + 8) + 3(y + 8) = 0$$

$$y = - 8, - 3$$

Hence, $x > y$

79. Answer: B

$$x^2 - 6x - 40 = 0$$

$$x^2 - 10x + 4x - 40 = 0$$

$$x(x - 10) + 4(x - 10) = 0$$

$$x = + 10, - 4$$

$$y^2 + 12y + 32 = 0$$

$$y^2 + 8y + 4y + 32 = 0$$

$$y(y + 8) + 4(y + 8) = 0$$

$$y = - 8, - 4$$

Hence, $x \geq y$

80. Answer: E

$$2x^2 + 3x - 14 = 0$$

$$2x^2 - 4x + 7x - 14 = 0$$

$$2x(x - 2) + 7(x - 2) = 0$$

$$x = + 2, - 7/2$$

$$x = + 2, - 3.5$$

$$2y^2 - 9y + 10 = 0$$

$$2y^2 - 4y - 5y + 10 = 0$$

$$2y(y - 2) - 5(y - 2) = 0$$

$$y = + 2, + 5/2$$

$$y = + 2, + 2.5$$

Hence, $x \leq y$

Zero to Infinity

Importance of Zero to Infinity:

Seating arrangement and Puzzles are the most important topics that need more practice for every **“Banking Aspirant”**. Here, we are providing the content for all topics in a monthly basis for regular practice. It consists of the questions from **“Basics to Hard level”** (Prelims–Mains level), also we add some extra notes in a detailed manner to avoid the confusions (confusing statement) in seating arrangement and puzzles, this will help you to get a crystal clear view of each and every topic. We are providing questions based on the recent exam analysis, so that you can be the **“Expert”** if you are practicing the complete questions provided by us.

Designation puzzle

Confusing Statement In Designation Puzzle:

➤ The designations are given in **decreasing** order means, The persons are designated from higher position to lower position.

Example

Chairman > Managing Director (MD) > Chief Executive Officer (CEO) > Manager > Assistant Manager > Clerk.

Chairman is the seniormost designation and clerk is the juniormost designation.

➤ The designations are given in **increasing** order means, The persons are designated from lower position to higher position.

Example

Clerk < Assistant Manager < Manager < Chief Executive Officer (CEO) < Managing director (MD) < Chairman.

Statement – 1: A is senior to B.

A holds higher designation than B.

The above statement implies the following possible statement:

- A is immediately senior to B or A holds any designation higher than B.

	Case-1	Case-2	Case-3	Case-4	Case-5
Designation	Persons	Persons	Persons	Persons	Persons
Chairman					A
Managing director				A	
Chief Executive Officer			A		
Assistant Manager		A			
Manager	A				
Clerk	B	B	B	B	B

Statement – 2: A is junior to B.

A holds lower designation than B.

The above statement implies the following possible statement:

- A is immediately junior to B or A holds any designation lower than B.

	Case-1	Case-2	Case-3	Case-4	Case-5
Designation	Persons	Persons	Persons	Persons	Persons
Chairman	B	B	B	B	B
Managing director	A				
Chief Executive Officer		A			
Assistant Manager			A		
Manager				A	
Clerk					A

Statement – 3: A is two persons senior to B

The above statement implies the following possible statement:

- Only one person is designated between A and B.

Short Hint: Subtract one from the number of positions according to the respective statements.

- Two persons senior $\rightarrow 2-1=1$ person designated between A and B.
- Three persons senior $\rightarrow 3-1=2$ persons designated between A and B.
- This is similar for the remaining cases.

	Case-1	Case-2	Case-3	Case-4
Designation	Persons	Persons	Persons	Persons
Chairman				A
Managing director			A	
Chief Executive Officer		A		B
Assistant Manager	A		B	
Manager		B		
Clerk	B			

Statement – 4: A is three persons junior to B.

The above statement implies the following possible statement:

- Only two persons are designated between A and B.

Short Hint: Subtract one from the number of positions according to the respective statements.

- Three persons junior $\rightarrow 3-1=2$ persons designated between A and B.
- Two persons junior $\rightarrow 2-1=1$ person designated between A and B.
- This is similar for the remaining cases.

	Case-1	Case-2	Case-3
Designation	Persons	Persons	Persons
Chairman			B
Managing director		B	
Chief Executive Officer	B		
Assistant Manager			A
Manager		A	
Clerk	A		

Statement – 5: Less than three persons are senior to A.

The above statement implies the following possible statements:

- No person is senior to A.
- One/Two persons are senior to A.

	Case-1	Case-2	Case-3
Designation	Persons	Persons	Persons
Chairman			A
Managing director		A	
Chief Executive Officer	A		
Assistant Manager			
Manager			
Clerk			

Statement – 6: A is junior to Assistant Manager.

- **A is not designated as Assistant Manager.**

	Case-1	Case-2
Designation	Persons	Persons
Chairman		
Managing director		
Chief Executive Officer		
Assistant Manager		
Manager	A	
Clerk		A

Statement – 7: A is not junior to Assistant Manager.

- **A is designated as Assistant Manager or A is senior to Assistant Manager.**

	Case-1	Case-2	Case-3	Case-4
Designation	Persons	Persons	Persons	Persons
Chairman				A
Managing director			A	
Chief Executive Officer		A		
Assistant Manager	A			
Manager				
Clerk				

Statement – 7: Not less than three persons but not more than four persons are designated between A and B.

The above statement implies the following possible statement:

- **Four persons are designated between A and B.**

	Case-1	Case-2
Designation	Persons	Persons
Chairman	B	A
Managing director		
Chief Executive Officer		
Assistant Manager		
Manager		
Clerk	A	B

Statement – 8: As many persons senior to A as junior to B.

- Here, the number of persons senior to A is equal to the number of persons junior to B. It can be None/one/two/three/four/five persons senior to A so the same number of persons junior to B.

Short Hint: The number of persons senior to A = the number of persons junior to B.

	Case-1	Case-2	Case-3	Case-4	Case-5	Case-6
Designation	Persons	Persons	Persons	Persons	Persons	Persons
Chairman	B					A
Managing director		B			A	
Chief Executive Officer			B	A		
Assistant Manager			A	B		
Manager		A			B	
Clerk	A					B

Statement – 9:As many persons designated between A and B as designated senior to C.

- Here, the number of persons designated between A and B is equal to the number of persons senior to C. It can be None/one/two/three/four/five persons designated between A and B so the same number of persons senior to C.

Short Hint: The number of persons designated between A and B= the number of persons senior to C.

	Case-1	Case-2	Case-3	Case-4	Case-5	Case-6
Designation	Persons	Persons	Persons	Persons	Persons	Persons
Chairman	B	A			C	C
Managing director			A	B	A	B
Chief Executive Officer			C	C	B	A
Assistant Manager						
Manager	C	C	B	A		
Clerk	A	B				

Statement – 10:As many persons designated between A and C as between C and B.

- Here, the number of persons designated between A and C should be equal to the number of persons designated between C and B. It can be none/one/two/three persons designated between A and C so the same number of persons designated between C and B.

Short Hint:

- I. Persons designated between A and C = Persons designated between C and B.
- II. C must be designated exactly between A and B.

	Case-1	Case-2
Designation	Persons	Persons
Chairman		

Managing director		B
Chief Executive Officer		
Assistant Manager	B	C
Manager	C	
Clerk	A	A

Statement – 11: The number of persons designated between A and B is one less than the number of persons designated between B and C.

Short Hint: Persons designated between A and B = (Persons designated between B and C) – 1

	Case-1	Case-2
Designation	Persons	Persons
Chairman		C
Managing director		
Chief Executive Officer	C	
Assistant Manager		B
Manager	B	
Clerk	A	A

Note: This is similar for the number of persons designated between A and B is two/three less than the number of persons designated between B and C.

Persons designated between A and B = (Persons designated between B and C) – 2

Persons designated between A and B = (Persons designated between B and C) – 3

Statement – 12: The number of persons designated between B and C is one more than the number of persons designated between A and B.

Short Hint: Persons designated between B and C = (Persons designated between A and B) + 1

	Case-1	Case-2	Case-3
Designation	Persons	Persons	Persons
Chairman			C
Managing director			A
Chief Executive Officer		C	
Assistant Manager	C		B
Manager	A	B	
Clerk	B	A	

Note: This is similar for **the number of persons designated between B and C is two/three more than the number of persons designated between A and B.**

Persons designated between B and C = (Persons designated between A and B) + 2

Persons designated between B and C = (Persons designated between A and B) + 3

Statement – 13 a: A is immediately senior to B.

	Case-1
Designation	Persons
Chairman	
Managing director	
Chief Executive Officer	
Assistant Manager	
Manager	A
Clerk	B

Statement – 13 b: A is immediately junior to B.

	Case-1
Designation	Persons
Chairman	
Managing director	
Chief Executive Officer	
Assistant Manager	
Manager	B
Clerk	A

Statement – 14: Odd number of persons work with A.

- Along with A even number of persons work in A's designation.
- If four persons are working in A's designation three persons (odd number of persons) work with A.
- If six persons are working in A's designation five persons (odd number of persons) work with A.

	Designations	President	Director	Manager	Ass.Manager
Case-1	Persons			ABCD	
Case-2	Persons			ABCDEF	

Statement – 15: Odd number of persons work in A's designation.

- **It can be One/Three/Five persons works in A's designation.**
- **Along with A even number of persons work in A's designation.**
- If five persons are working in A's designation four persons (even number of persons) work with A.

	Designations	President	Director	Manager	Ass.Manager
Case-1	Persons			ABCDE	
Case-2	Persons			ABCDEFG	

Statement – 16: The number of persons working in each designation is one less than the number of persons working in their immediate junior designation where the President is the seniormost designation and Ass.Manager is the juniormost designation.

Note: President= Director (Immediate junior designation) -1

In case-1, One person is designated as President and two persons are designated as Director and so on.

It may be changed based on the total number of persons.

	Designations	President	Director	Manager	Ass.Manager
Case-1	Persons	A	BC	DEF	GHIJ
Case-2	Persons	AB	CDE	FGHI	JKLMN

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Practice Questions

Set 1 (Prelims)

Directions (1-5): Study the following information carefully and answer the given questions.

Eight persons – A, B, C, D, E, F, G and H are working in the Indian army with different designations such as General, Lieutenant General, Major General, Brigadier, Colonel, Lieutenant Colonel, Major and Captain. The designations are given in decreasing order such that General is the seniormost designation and Captain is the juniormost designation.

B is four persons senior to G and is not the general. Only two persons are designated between B and A, who is two persons junior to H. The number of persons senior to A is one less than the number of persons junior to F. Only three persons are designated between E and D, who is senior to H. C is not immediately junior to D.

1. In which of the following designation does C work?

- a) Lieutenant General
- b) Major general
- c) Lieutenant Colonel
- d) Captain
- e) Major

2. Four of the following five are alike in a certain way based on the given

arrangement and thus form a group. Which one of the following does not belong to the group?

- a) FE
- b) HG
- c) DF
- d) EC
- e) BA

3. If all the persons are designated in alphabetical order from seniormost to juniormost, then how many persons remain unchanged in their designations?

- a) One
- b) Two
- c) Three
- d) Four
- e) None

4. Who among the following person is the Brigadier?

- a) The one who is immediately junior to D
- b) E
- c) A
- d) C
- e) The one who is immediately senior to E

5. Which of the following statement(s) is /are TRUE as per the given arrangement?

- I. H is junior to A

II. Only three persons are designated between C and F

III. G is designated as Major

a) Only I

b) Only I and II

c) Only III

d) Only II

e) Only II and III

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Answer Key with Final Arrangement

Directions (1-5):

1. Answer: D

2. Answer: C (Except option c, two persons are designated between both the persons in each option)

3. Answer: B (Only E and G)

4. Answer: E

5. Answer: C

Final arrangement

Designation	Persons
General	D
Lieutenant General	F
Major General	B
Brigadier	H
Colonel	E
Lieutenant Colonel	A
Major	G
Captain	C

Practice Questions Set 2 (Prelims)

Directions (6-10): Study the following information carefully and answer the given questions.

Eight persons - J, K, L, M, N, O, P and Q are working in a bank with different designations such as MD, CEO, GM, AGM, Manager, AM, PO and Clerk. The designations are given in decreasing order such that MD is the seniormost designation and Clerk is the juniormost designation. Only two persons are designated between J and K, who is not junior to the GM. L is immediately junior to J. M is senior to the Manager and two persons are designated between M and O, who is neither an AGM nor MD. Q is junior to P but not junior to O. The number of persons junior to Q is two less than the number of persons senior to N.

6) Who among the following person is designated as GM?

- a) The one who is three persons senior to M
- b) K
- c) Q
- d) The one who is immediately senior to N

e) L

7) How many persons are senior to J?

- a) As many persons designated between P and M
- b) Five
- c) One
- d) As many persons junior to M
- e) None

8) Which of the following statement(s) is/are TRUE as per the given arrangement?

- I) O is junior to N
 - II) O is immediately senior to L
 - III) Only three persons are designated between O and Q
- a) Only II
 - b) Only III
 - c) Only I and II
 - d) Only II and III
 - e) Only I

9) Which of the following pair is correct?

- a) O – Manager
- b) Q – AGM
- c) K – GM

- d) L – Clerk
- e) J – Manager

- c) GM
- d) Clerk
- e) PO

10) N works in which of the following designation?

- a) CEO
- b) AGM

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Answer Key with Final Arrangement

Directions (6-10)

- 6) Answer: C**
- 7) Answer: D**
- 8) Answer: B**
- 9) Answer: E**
- 10) Answer: D**

Final arrangement

Designations	Persons
MD	P
CEO	K
GM	Q
AGM	M
Manager	J
AM	L
PO	O
Clerk	N

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Practice Questions

Set 3 (Prelims)

Directions (11-15): Study the following information carefully and answer the given questions.

Seven persons – E, F, G, H, I, J and K are working in a bank at different designations such as Managing director (MD), Executive director (ED), Chairman, Branch Manager (BM), Manager, Assistant Manager (AM) and Clerk. The designations are given in decreasing order such that MD is the seniormost designation and Clerk is the juniormost designation. They work in different banks viz. BOI, IOB, SBI, PNB, BOM, Canara and UCO.

The one who works in PNB is senior to the one who is BM. Only two persons are designated between E and the one who works in PNB. As many persons senior to E as junior to the one who works in BOI. G is three persons junior to the one who works in BOI. Only three persons are designated between G and the one who works in IOB. H, who works in neither PNB nor SBI and is immediately junior to I. F is two persons junior to I. The one who is Clerk doesn't work in SBI. The one who works in Canara is two persons junior to F. Neither K nor J works in SBI. Only one person is designated between the one who works in SBI and J, who doesn't work in BOM.

11. Who among the following person works in UCO bank?

- a) The one who is designated as Clerk
- b) F
- c) The one who is two persons junior to H
- d) I
- e) E

12. Which of the following statement(s) is/are true regarding K?

- I. K is designated as Assistant manager.
 - II. Only two persons are senior to K.
 - III. K works in BOI.
 - IV. Only one person is designated between K and G.
- a) Only I and IV
 - b) Only III
 - c) Only I and III
 - d) Only IV
 - e) Only III and IV

13. If all the persons are designated in alphabetical order from Managing Director, then how many persons remain unchanged in their designations?

- a) One
- b) Two
- c) Three
- d) More than three
- e) None

14. If F is related to the one who works in IOB and K is related to the one who works in Canara bank in a certain way, then who among the following person is related to the one who works in BOI?

- a) The one who is designated as Manager
- b) I
- c) E

- d) F
- e) The one who works in UCO

15. What is the designation of the one who works in BOM bank?

- a) Manager
- b) Executive director
- c) Clerk
- d) Assistant Manager
- e) Chairman

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Answer Key with Final Arrangement

Directions (11-15):

- 11. Answer: C**
- 12. Answer: D**
- 13. Answer: A (Only K)**
- 14. Answer: E**
- 15. Answer: C**

Final arrangement

Designation	Persons	Bank
Managing Director (MD)	I	IOB

Executive Director (ED)	H	BOI
Chairman	F	PNB
Branch Manager (BM)	J	UCO
Manager	G	Canara
Assistant Manager (AM)	E	SBI
Clerk	K	BOM

Practice Questions

Set 4 (Prelims)

Directions (16-20): Study the following information carefully and answer the given questions.

Six persons - A, B, C, D, E and F are working in a school at different designations viz., Secretary, Principal, Vice-Principal, HOD, Coordinator and Staff. The designations are given in decreasing order such as secretary is the seniormost designation and staff is the juniormost designation. All of them are of different weights between 40kg to 70kg.

F, who is designated junior to HOD and is two persons junior to the one whose weight is 58 kg. Only two persons are designated between F and E. B is immediately senior to E and his weight is a square value. The sum of the weight of the coordinator and B is 104kg. The one whose weight is 4kg less than the coordinator is immediately senior to A. C is senior to D. The difference between the weight of A and the staff is 5kg. The weight of C is 16kg more than D.

16. What is the sum of the weights of C and E?

- a) 110kg
- b) 120kg
- c) 112kg
- d) 96kg
- e) 100kg

17. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) B
- b) F
- c) E
- d) A
- e) C

18. The weight of who among the following person is the highest?

- a) The one who is designated as Principal
- b) B
- c) The one who is designated as HOD
- d) A
- e) D

19. Who among the following person is senior to A?

- I. C
- II. B
- III. D
- a) Only I
- b) Only II
- c) Only I and III
- d) Only I and II

e) All I, II and III

20. E works in which of the following designation?

- a) Principal
- b) Secretary
- c) Staff
- d) Coordinator
- e) HOD

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Answer Key with Final Arrangement

Directions (16–20)

- 16. Answer: B**
- 17. Answer: D (The weight of other persons are odd numbers except option d)**
- 18. Answer: C**
- 19. Answer: B**
- 20. Answer: A**

Final arrangement:

Designations	Person	Weight
Secretary	B	49
Principal	E	51
Vice-Principal	A	58
HOD	C	69
Coordinator	F	55
Staff	D	53

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Practice Questions

Set 5 (Prelims)

Directions (21-25): Study the following information carefully and answer the given questions.

Seven persons - H, I, J, K, L, M, and N are working in the company at different designations such as Director, CEO, COO, President, Vice President, Manager, Supervisor, and Worker. The designations are given in decreasing order such that Director is the seniormost position and Worker is the juniormost position. One of the positions is left vacant.

N is designated junior to Manager. K holds the immediate senior position of N. I is four positions senior to K. No one is designated between I and M, who is not the COO. J is two persons senior to M. As many persons designated between J and M as between I and H, who is senior to L. At most one person is designated between the vacant position and H.

21. Which of the following position is left vacant?

- a) CEO
- b) Director
- c) COO
- d) President

e) Worker

22. Who among the following person is designated as Supervisor?

- a) J
- b) N
- c) The one who is immediately senior to K
- d) L
- e) The one who is two persons senior to H

23. How many persons are designated between J and H?

- a) One
- b) Two
- c) Three
- d) Four
- e) None

24. In which of the following designation does H work?

- a) CEO
- b) Director
- c) President
- d) Vice President
- e) COO

25. Which of the following statement is TRUE as per the given arrangement?

a) L designated as a worker

b) I is immediately junior to M

c) M is working as the Supervisor

d) The president post is left vacant

e) None is true

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Answer Key with Final Arrangement

Directions (21-25)

21. Answer: C

22. Answer: B

23. Answer: B

24. Answer: D

25. Answer: A

Final arrangement:

Designations	Persons
--------------	---------

Director	J
CEO	I
COO	Vacant
President	M
Vice President	H
Manager	K
Supervisor	N
Worker	L

Practice Questions

Set 6 (Mains)

Direction (26–30): Study the following information carefully and answer the questions given below.

Eight persons A, B, C, D, E, F, G and H are working in different designations in Indian Air Force, but not necessarily in the same order. Their designations are Air chief marshal, Air marshal, Air vice marshal, Air commodore, Group captain, Wing commander, Squadron Leader, Flight lieutenant. The designations are in decreasing order where Air chief marshal is the senior most designated person and Flight lieutenant is the junior most designated person. Each of them likes different brands of shoes viz – Bata, RedTape, Adidas, Nike, Hitz, Lancer, Liberty, Relaxo. All the information is not necessarily in the same order.

Only three persons are designated between G and B, who is junior to Group Captain. B likes Hitz brand. Two persons are designated between the one who likes Hitz and Bata. The number of persons junior to one who likes Bata is one more than the number of persons senior to H. F is two persons junior to H. The number of persons junior to F is the same as the number of persons senior to the one who likes liberty. H doesn't like Bata. Both C and A are

designated neither as Air Commodore nor as Flight Lieutenant. Neither C nor D likes Adidas brand. Two persons are designated between the one who likes Lancer and Redtape, who is immediately junior to the one who likes Relaxo. A is junior to G. The one who likes Relaxo is designated neither as Air marshal nor Air commodore.

26) Who among the following person is designated as Wing commander?

- a. The one who is immediately senior to G
- b. H
- c. The one who is immediately junior to H
- d. F
- e. A

27) What is the designation of E?

- a. Squadron leader
- b. Air commodore
- c. Air marshal
- d. Air chief marshal
- e. Flight Lieutenant

28) How many persons are designated between the one who likes Lancer and C?

- a. Three
- b. None
- c. One

- d. Two
- e. Four

- d. Both A and C
- e. None

29) If all the persons are designated in alphabetical order from Air chief marshal, then who among the following remains unchanged in their position?

- a. C
- b. G
- c. H

30) Which of the following combination is true?

- a. B - Nike
- b. H - Redtape
- c. D- Bata
- d. E - Adidas
- e. A- Relaxo

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Answer Key with Final Arrangement

Direction (26-30)

26) Answer: C

27) Answer: B

28) Answer: A

29) Answer: E

30) Answer: D

Final arrangement

Designations	Persons	Brand
Air chief marshal	C	Nike
Air marshal	G	Liberty

Air vise marshal	A	Bata
Air commodore	E	Adidas
Group captain	H	Lancer
Wing commander	B	Hitz
Squadron Leader	F	Relaxo
Flight Lieutenant	D	Redtape

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Practice Questions

Set 7 (Mains)

Directions (31-35): Study the following information carefully and answer the below questions.

In a multinational organization, eight designations are available viz.- Director, CEO, CFO, AGM, Manager, Assistant Manager (AM), Clerk, and Stenographer. Seven persons – P, Q, R, S, T, U, and V are designated on each post. Only one person is designated on each post. One post is vacant but neither the Director nor the Stenographer post is vacant. Each person belongs to different cities viz.- Pune, Chennai, Delhi, Patna, Varanasi, Jaipur, and Mangalore. All the information is not necessary in the same order.

Note: Designation is in descending order such that Director is the highest designated person whereas the stenographer is the lowest designated person. Any person can be terminated by his higher designated person but not immediately higher.

R is designated as an Assistant Manager. Two persons are designated between R and the one who belongs to Pune. The one who belongs to Jaipur is designated three persons junior to P. P is neither designated as CFO nor Manager. The one who belongs to Varanasi terminates P. Two persons are

designated between S and T, who belong to Chennai and is not designated as Clerk. The one who belongs to Chennai is neither designated as Manager nor CFO. The one who belongs to Patna terminates V. Neither P nor U belongs to Patna. Neither Q nor the one who belongs to Mangalore is designated as CFO. U neither belongs Varanasi nor designated as CFO. R doesn't belong to Mangalore.

31) Who among the following person belongs to Patna?

- a) The one who is Clerk
- b) The one who designated immediately senior to R
- c) U
- d) The one who is designated as AGM
- e) None of these

32) How many persons are senior to the one who belongs to Mangalore?

- a) Three
- b) As many persons designated junior to V
- c) As many persons designated between Q and the one who belongs to Patna
- d) Four
- e) None of these

33) Who among the following person is designated as CEO?

- a) The one who belongs to Varanasi
- b) S
- c) The one who is designated immediately junior to Q
- d) R
- e) None of these

34) Which of the following statement is/are not true?

- a) The one who belongs to Delhi terminates V
- b) S belongs to Patna
- c) The one who belongs to Mangalore terminates Q

- d) U belongs to Pune
- e) Both A and C

35) Who among the following persons can be terminated by the one who belongs to Patna?

I. The one who belongs to Jaipur

II. T

III. The one who belongs to Mangalore

- a) Both I and II
- b) Only III
- c) Both II and III
- d) Only I
- e) None of these

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Answer Key with Final Arrangement

Direction (31–35):

31. Answer: B

32. Answer: C

33. Answer: C

34. Answer: E

35. Answer: A

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Case (2)		
Designation	Name	City
Director	Q	Varanasi
CEO	U	Pune
CFO	---	----
AGM	P	Mangalore
Manager	S	Patna
AM	R	Delhi
Clerk	V	Jaipur
Stenographer	T	Chennai

Practice Questions Set 8 (Mains)

Directions (36–40) Study the following information carefully and answer the below questions.

Nine persons A, B, C, D, E, F, G, H, and I from the same family of three generations. Each person is designated at different positions viz.- Chairman, General Manager (GM), Deputy General Manager (DGM), Additional General Manager (AGM), Manager, Assistant Manager (AM), Probationary Officer (PO), Cashier, and Clerk. The designations are in decreasing order such as Chairman is the seniormost designated person whereas Clerk is the juniormost designated person. Three married couples are in the family and either both or none of the parents are alive.

I is the only son of A's sister. More than five persons are junior I. D is the mother of A, who is married to the one who is three persons senior to E. The number of persons senior to I is one less than the number of persons junior to D. B is the father of G and designated as the deputy general manager. As many persons designated between B and D as junior to E's sister. G is the mother of H, who is not junior to I's father. C is the brother-in-law of E and is the only son-in-law of B. C has no siblings. The gender of E and H is not the same. Both F and E are designated as neither Manager nor assistant manager. C's daughter is designated as neither Manager nor assistant Manager. A is senior to H.

36) How H is related to the one who is designated as Manager?

- a) Nephew
- b) Son-in-law
- c) Granddaughter
- d) Sister
- e) None of these

37) How many persons are designated between F and A's father?

- a) Four
- b) As many persons junior to the one who is cashier
- c) As many persons designated between D and B
- d) Two
- e) None of these

38) Who among the following person is immediately junior to E's sister?

- a) The one who is designated as probationary officer
- b) C
- c) The one who is two persons junior to H

- d) I
- e) None of these

39) Who among the following person is designated between A and H's brother?

- a) E
- b) H
- c) F
- d) G
- e) None of these

40) Which of the following statement is not true?

- a) F is designated as Chairman
- b) Three persons are designated between C and E's brother
- c) G is designated as assistant manager
- d) C is the daughter-in-law of the one who is the deputy general manager
- e) All the above statements are true

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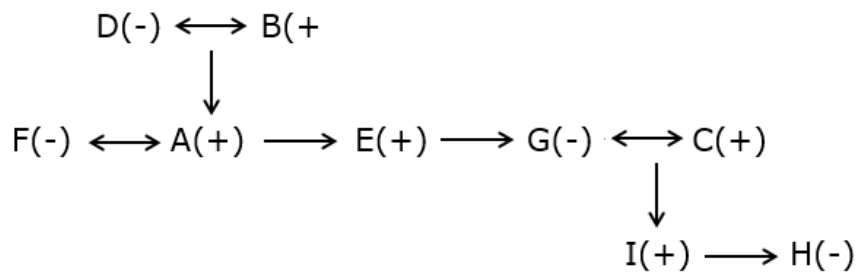
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Directions (36-40):

- 36. Answer: E**
- 37. Answer: B**
- 38. Answer: A**
- 39. Answer: A**
- 40. Answer: D**

Designation	Case (2)
Chairman	F
GM	I
DGM	B
AGM	E
Manager	A
AM	G
PO	D
Cashier	H
Clerk	C



Practice Questions Set 9 (Mains)

Directions (41-44): Study the following information carefully and answer the below questions

21 persons are working in a company in different designations- Chairman, Director, Manager, Assistant manager, Clerk and Peon, where Chairman is the senior most and Peon is the junior most designation.

Note: The number of persons working in each designation is one more than the number of persons working in their immediate higher designation. If A works with B, then both are working in the same designation.

Even number of persons is senior to D. Odd number of persons working in Z's designation. T is senior to Z and is not working with D. The

number of persons senior to T is same as the number of persons working in N's designation. Even number of persons working in T's designation. P, B and K are working in the same designation. The number of persons senior to K is one more than the number of persons working in M's designation. M neither works with Z nor with T. U is immediately senior to A but junior to L and R, who is working senior to Assistant manager. O is senior to R. Odd number of persons working in L's designation. U doesn't work with D. Even number of persons working in I's designation. S works with Q but not with I. F is junior to Q. C, V and Y are working in the same designation. W is Junior to S.

41) U works in which of the following designation?

- A. Peon
- B. Chairman
- C. Clerk
- D. Assistant Manager
- E. Director

42) Who among the following pair of persons work as a Clerk?

- A. MU
- B. DB
- C. YW
- D. AZ
- E. SD

43) If the salary of the manager is Rs. 40000 per head and the difference between the salary of all the managers and the salary of all the Assistant Managers is Rs. 40000, then what is the salary of the Assistant Manager (per head)?

- A. 80000
- B. 20000
- C. 150000
- D. 40000
- E. 30000

44) Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- A. VY
- B. UK
- C. MQ
- D. OT
- E. RC

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Answer Key with Final Arrangement

Directions (41-44):

41. Answer: D

42. Answer: E

43. Answer: B

44. Answer: E (In the given option, pair of persons are working at the same designation, except in option e)

Final arrangement:

Designations	Chairman	Director	Manager	AM	Clerk	Peon
Persons	N	TO	ZRL	BPKU	DMASQ	IFCVYW

**Practice Questions
Set 10 (Mains)**

Direction (45-49): Study the following information carefully and answer the given below.

Eight persons – P, Q, R, S, T, U, V and W are working in three different departments – Purchase, Marketing and Telecom at different posts i.e.

Manager and Clerk. In the Telecom department, only clerk post is available. They all have different ages. The age of the one who is a Manager is an even number whereas the age of the one who is a Clerk is an odd number. None of the

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person's age is more than 70 years. Minimum of one person and a maximum of two persons are working at each post of the given departments.

Note 1: If it is given that the person who is a Manager or clerk works with A or the one whose age is 60 years, then it indicates that both persons work in the same department but not necessarily at the same post.

Note 2: If it is given that the person doesn't work with A or the one whose age is 60, then it indicates both persons don't work in the same department.

P is 42 years old and works along with T. The one whose age is 53 years works along with S, who neither works in the Purchase department nor in the Marketing department. U is 33 years old and doesn't work along with T. R is 26 years old and works along with Q. The age of Q is 26 years younger than the sum of the ages of P and U. The one whose age is 56 years old neither works in the Purchase department nor with Q. The difference between the ages of T and W is 27 years. Both W and V do not work in the same post. The one

whose age is 3 years more than the age of R, doesn't work in the Marketing department. The one who works along with V is 25 years younger than W.

45. Who among the following person works in the Purchase department?

- a) The one who is 33 years old
- b) The one who works along with W
- c) The one who works along with R
- d) V
- e) Both a and c

46. Four of the following five are alike in a certain way as per the given arrangement and hence form a group. Find the one who doesn't belong to that group.

- a) P
- b) R
- c) T
- d) Q
- e) U

47. What is the sum of the ages of the persons who work in the Marketing department?

- a) 127
- b) 89
- c) 108
- d) 131
- e) 121

48. Which of the following statement is/are true with respect to the final arrangement?

- a) The one who is 31 years old works in the Marketing department
- b) T is a Manager in the Purchase department
- c) The sum of the ages of P and V is 85
- d) The difference between the ages of V and U is 20

e) The one whose age is 49 works along with S

49. The age of how many persons is more than S?

- a) One
- b) Two
- c) Three
- d) Four
- e) Five

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Answer Key with Final Arrangement

Direction (45-49):

45. Answer: C

46. Answer: E (All the persons are working in the Purchase department, except option E)

47. Answer: b

48. Answer: D

49. Answer: E

Final arrangement

	Purchase	Marketing	Telecom
Manager	P (42), R (26)	W (56)	-
Clerk	T (29), Q (49)	U (33)	V (53), S (31)

IBPS Clerk Prelims Memory Based Paper (Memory Based Paper held on 03rd September 2022)

Reasoning Ability

Directions (1-5): Study the following information carefully and answer the questions given below.

Certain number of persons are sitting in a linear row and facing north. P sits fourth to the right of V. Only one person sits between P and S. T sits fifth to the left of S. As many persons sit between V and T as between V and K. K is an immediate neighbour of N. G sits second to the left of K. As many persons sit to the left of N as to the right of S, who sits second from one of the extreme ends.

1. Who among the following person sits at the extreme left end of the row?

- a) K
- b) P
- c) S
- d) G
- e) N

2. How many persons sit in the row?

- a) 12
- b) 17

- c) 13
- d) 8
- e) 11

3. How many persons sit between V and G?

- a) One
- b) Two
- c) Three
- d) Four
- e) No one

4. Which of the following statement is true with respect to the final arrangement?

- a) K sits immediate right of S
- b) Only one person sits between N and P
- c) N sits second from the left end
- d) T sits third to the right of V
- e) None is true

5. Who among the following person sits exactly between N and P?

- a) S
- b) G
- c) V
- d) T

e) K

Directions (6-8): Study the following statements and then decide which of the given conclusions logically follow from the given statements disregarding the commonly known facts.

6) Statements:

Few lines are rows.

Only a few rows are parallel.

No horizontal is a line.

Conclusions:

I. All rows are horizontal.

II. Some lines are parallel.

A. Only conclusion I follows

B. Only conclusion II follows

C. Either conclusion I or II follows

D. Neither conclusion I nor II follows

E. Both conclusions I and II follow

7) Statements:

Only a few bonds are agreements.

No condition is bond.

Few agreements are points.

Conclusions:

I. Few points can be bonds.

II. No bond is a point.

A. Only conclusion I follows

B. Only conclusion II follows

C. Either conclusion I or II follows

D. Neither conclusion I nor II follows

E. Both conclusions I and II follow

8) Statements:

Only a few Biscuits are Chips.

Some Chips are Popcorn.

No Popcorn is Cake.

Conclusions:

I. Some Popcorns are Biscuits.

II. Some Chips are not Cake.

A. Only conclusion I follows

B. Either conclusion I or II follows

C. Only conclusion II follows

D. Both conclusions I and II follow

E. Neither conclusion I nor II follows

Directions(9-13): Study the following information carefully and answer the questions given below.

Eight persons- G, H, I, J, K, L, M and N are sitting around a square table in such a way that four of them are sitting at the corners and facing inside the table while four of them are sitting in the middle of the sides and facing outside the table.

Two persons sit between G and L, who doesn't sit in the middle of the sides. K sits immediate left of L. I sits second to the left of K. J sits third to the left of I. The number of persons sitting between I and G is one less

than the number of persons sitting between M and N when counted from the right of both M and G. H is an immediate neighbour of N but doesn't sit adjacent to I.

9) Which among the following pair of persons sit immediate right of each other?

- a) M and I
- b) N and H
- c) K and L
- d) M and G
- e) G and J

10) What is the position of K with respect to J?

- a) Third to the left
- b) Third to the right
- c) Fourth to the left
- d) Fifth to the left
- e) Either B or D

11) How many persons sit between M and K when counted from the right of M?

- a) Five
- b) Three
- c) Four
- d) Two
- e) One

12) Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) G
- b) N
- c) I
- d) M
- e) K

13) Who among the following person sits opposite to the one who sits second to the right of L?

- a) K
- b) N
- c) G
- d) I
- e) H

Directions (14-16): In each question, the relationship between different elements is shown in the statements followed by some conclusions. Find the conclusion which is definitely true.

14) Statement:

$$P > R > Q \geq T = U \leq S < V$$

Conclusions:

I. $R \geq U$

II. $V > T$

- a) Only conclusion I is true

- b) Both conclusions I and II are true
- c) Neither conclusion I nor II is true
- d) Only conclusion II is true
- e) Either conclusion I or II is true

15) Statement:

$$H = I \leq J < K > L \geq M < N$$

Conclusions:

I. $K > H$

II. $L \geq N$

- a) Only conclusion I is true
- b) Both conclusions I and II are true
- c) Neither conclusion I nor II is true
- d) Only conclusion II is true
- e) Either conclusion I or II is true

16. Statement:

$$A \leq B = C < D \geq E < F \leq G$$

Conclusions:

I) $B \geq E$

II) $G > C$

- a) Only conclusion I is true
- b) Both conclusions I and II are true
- c) Neither conclusion I nor II is true
- d) Only conclusion II is true
- e) Either conclusion I or II is true

Direction (17-21): Study the following information carefully and answer the questions given below.

Seven persons A, B, C, D, E, F and G are working in an institution at different designations. The designations are in decreasing order as Vice-chancellor, Director, Dean, HOD, PD, PF and AP where Vice-chancellor is the seniormost designated person and AP is the juniormost designated person.

Only two persons are designated between C and B who is not junior to the dean. A is immediately junior to C. Only two persons are designated between A and D. F is two persons senior to D. E is junior to the PD.

17) Who among the following person is the director?

- a) F
- b) G
- c) B
- d) D
- e) A

18) How many persons are designated between B and A?

- a) Two
- b) Three
- c) Four
- d) One
- e) None

19) Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) F-B
- b) B-D
- c) G-C
- d) A-E
- e) F-D

20) Who among the following person is two persons junior to G?

- a) B
- b) C
- c) E
- d) A
- e) D

21) Which of the following statement is true with respect to the final arrangement?

- a) B is junior to D
- b) Only three persons are designated between G and F
- c) C is two persons senior to E
- d) All are true
- e) None of these

Directions (22-25): consider the string given below which consists of

numbers and answer the questions given below.

1 4 5 6 9 0 3 5 8 7 2 9 6 5 1 9 9 5 2 3 0 6
9 8 3 1 5 7 0 4 3

22. How many such '9's are there in the given series each which is immediately preceded and immediately followed by an even number?

- a) One
- b) Two
- c) Three
- d) More than three
- e) None

23. How many such numbers are there in the given series each of which is immediately preceded and immediately followed by the same number?

- a) One
- b) Two
- c) Three
- d) More than three
- e) None

24. How many such '5's are there in the given series each of which is immediately preceded by an odd number?

- a) One

- b) Two
- c) Three
- d) More than three
- e) None

25. What is the sum of all prime numbers in the first 10 numbers from the left in the given series?

- a) 23
- b) 25
- c) 20
- d) 22
- e) 26

Direction (26–28): Study the following information carefully and answer the questions given below.

L is the daughter of X who is the son-in-law of U. U has only two children. V is the brother-in-law of T who is the father of Z. T is the husband of U and has no siblings. Y is the only sister-in-law of A who is the son-in-law of U. M, who has no siblings and is the grandchild of T.

26) How many females are there in the family?

- a) Four
- b) Six
- c) Five
- d) Two

- e) Cannot be determined

27) Who among the following is the spouse of X?

- a) U
- b) T
- c) Z
- d) Y
- e) None of these

28) How is M related to U?

- a) Son
- b) Daughter
- c) Granddaughter
- d) Grandson
- e) Cannot be determined

29. How many such pairs of letters are there in the word "PAGINATES" each of which has as many letters between them in the word as in the English alphabetical series (both forward and backward directions)?

- a) One
- b) Two
- c) Three
- d) Four
- e) More than four

30. How many meaningful words can be formed from the second,

third, fourth and ninth letters from the left end of the word "NARCOTISE" then which of the following will be the third letter from the left end of the newly formed word? If more than one such word can be formed, your answer is 'X' and if no such word can be formed, your answer is 'Z'.

- a) I
- b) N
- c) Z
- d) X
- e) O

Direction (31-35): Study the following information carefully and answer the questions given below.

Seven persons –L, H, M, O, J, K and N bought the things one after the another, but not necessarily in the same order.

Only two persons bought the things between L and O. Only one person bought between L and K, who bought after L. M bought the things three persons before K. H bought the things immediately before M. Only one person bought between J and N. As many persons bought the things after J as before M.

31. How many persons bought the things between K and M?

- a) One
- b) Two
- c) Three
- d) Four
- e) Five

32. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) LK
- b) HL
- c) OM
- d) NJ
- e) MK

33. Which of the following statement is true with respect to the final arrangement?

- a) Three persons bought the things between L and K
- b) No one bought the things after O
- c) As many persons bought the things before H as after K
- d) H bought two persons before J
- e) All the given statement is false

34. Who among the following persons bought the things three persons before J?

- a) L
- b) O
- c) M
- d) H
- e) K

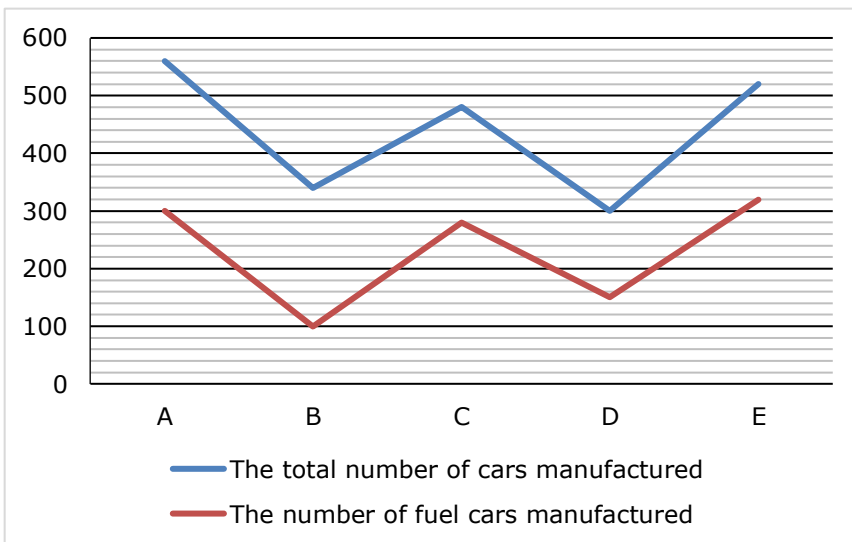
35. As many persons bought the things between M and O as between __ and __?

- a) JK
- b) LM
- c) OJ
- d) MN
- e) HL

Numerical Ability

Directions (36-40): Study the following information carefully and answer the questions.

The given line graph shows the total number of cars (fuel and electric) manufactured by five different companies i.e. A, B, C, D and E and also given the number of fuel cars manufactured by five different companies.



36) If the total number of cars manufactured by company F is 30% more than that of company D and the ratio of the number of fuel to electric cars manufactured by company F is 1:2 respectively, then find the number of electric cars manufactured by company F?

- a) 260
- b) 200
- c) 310
- d) 250
- e) 300

37) The number of fuel cars manufactured by company E is what percentage more than the number of electric cars manufactured by company C?

- a) 70%
- b) 35%
- c) 20%
- d) 60%
- e) 45%

38) If the ratio of the number of fuel and electric cars sold to unsold by company A is 3:2 and 1:1 respectively, then find the difference between the number of

fuel and electric cars sold by company A?

- a) 70
- b) 50
- c) 90
- d) 40
- e) 60

39) Find the ratio of the number of electric cars manufactured by company B to the number of electric cars manufactured by company D?

- a) 3:8
- b) 7:9
- c) 8:5
- d) 3:4
- e) None of these

40) If the number of electric cars manufactured by company X is $\frac{2}{3}$ rd of the number of electric cars manufactured by company D and the ratio of the number of fuel cars manufactured by company B to X is 5:7, then find the total number of cars manufactured by company X?

- a) 400
- b) 340
- c) 510
- d) 450

e) 240

Directions (41-45): What value should come in the place of (?) in the following number series?

41) 50, 75, 175, 400, 800, ?

- a) 975
- b) 1025
- c) 1175
- d) 925
- e) 1425

42) 4, 10, 22, 46, 94, ?

- a) 120
- b) 190
- c) 144
- d) 132
- e) 108

43) 8, 22, 50, 92, 148, ?

- a) 194
- b) 170
- c) 218
- d) 188
- e) 204

44) 161, 169, 196, 260, 385, ?

- a) 457
- b) 524
- c) 482
- d) 601
- e) 515

45) 15, 23, 30, 36, 41, ?

- a) 45
- b) 48
- c) 46
- d) 47
- e) 44

46) The ratio of the present age of Savi to Malar is 2:3 and the sum of the present age of Malar and Kamal is 76 years. If the age of Savi 6 years hence is equal to the age of Malar 11 years ago, then find the present age of Kamal?

- a) 34 years
- b) 25 years
- c) 41 years
- d) 32 years
- e) 20 years

47) The marked price of a mobile is Rs.6000. If the shopkeeper offers 20% discount on the marked price, then the profit is $\frac{1}{6}$ th of the selling price of the mobile. Find the cost price of the mobile?

- a) Rs.5400
- b) Rs.5000
- c) Rs.4000
- d) Rs.4500

e) None of these

48) A vessel contains 84 liters of mixture of milk and water in the ratio of 5:2 respectively. If y liters of water is added to the mixture, then the quantity of milk is 60% of the total quantity of the mixture. Find the value of y (in litres)?

- a) 16 litres
- b) 32 litres
- c) 24 litres
- d) 12 litres
- e) 20 litres

49) The difference between the SI and CI on a certain sum for 2 years at the rate of 20% per annum is Rs.140. Find the principal?

- a) Rs.5200
- b) Rs.4200
- c) Rs.3500
- d) Rs.5600
- e) Rs.2000

50) A train crosses a man running in opposite direction at the speed of x km/hr in 6 seconds and the train crosses a pole in 8 seconds. If the speed of the train is 15 m/sec, then find the value of x ?

- a) 15

- b) 36
- c) 24
- d) 18
- e) 9

51) The ratio of the efficiency of A and B is 1:2 and A alone completes the work in 24 days. If A, B and C together complete half of the work in 2 days, then in how many days C alone complete the work?

- a) 12 days
- b) 16 days
- c) 36 days
- d) 8 days
- e) None of these

52) A and B started a business with an investment of Rs.4500 and Rs.6000 respectively. After 6 months, C joined the business with an investment of $\frac{4}{3}$ rd of the investment of A. At the end of the year, the profit share of C is Rs.1800. Find the total profit of the business?

- a) Rs.6000
- b) Rs.8100
- c) Rs.7200
- d) Rs.6600
- e) Rs.7500

53) A boat covers x km upstream in 5 hours and the same boat covers $(x+14)$ km downstream in 3 hours. If the upstream speed of the boat is 14 km/hr, then find the speed of the boat in still water?

- a) 20 km/hr
- b) 24 km/hr
- c) 21 km/hr
- d) 18 km/hr
- e) 28 km/hr

54) The sum of the length and breadth of the cuboid is 5 cm less than its height and the lateral surface area of the cuboid is 1500 cm^2 . Find the height of the cuboid?

- a) 30 cm
- b) 10 cm
- c) 20 cm
- d) 15 cm
- e) 25 cm

55) The average age of 25 employees in a company is 29 years. If one new employee joined the company, then the average age of employees is increased by 1 year. Find the age of the new employee in the company?

- a) 50 years

- b) 40 years
- c) 44 years
- d) 52 years
- e) 55 years

Directions (56-60): What value should come in the place of (?) in the following questions?

56) 32% of 1500 - 15% of 2000 = ? - 120

- a) 180
- b) 60
- c) 150
- d) 300
- e) 90

57) $\sqrt{841} + \sqrt[4]{256} - ? = \sqrt{169} - \sqrt[3]{343}$

- a) 27
- b) 20
- c) 21
- d) 29
- e) 25

58) $4(1/5) \div 1(2/5) * ? = 336 \div 7$

- a) 10
- b) 16
- c) 12
- d) 18
- e) 14

59) $978 - 428 + ?^3 = 1250 + 300$

- a) 4
- b) 7
- c) 6
- d) 5
- e) 10

60) $? + 8^2 = 40\% \text{ of } 250 + \sqrt{196}$

- a) 64
- b) 44
- c) 26
- d) 50
- e) 32

61) $\sqrt{(20 * 10 + \sqrt{625})} \div ? = 3 \div 8$

- a) 40
- b) 25
- c) 30
- d) 50
- e) 80

62) $? = 260 \div 13 + 209 \div 11 - 180 \div 12$

- a) 22
- b) 24
- c) 20
- d) 26
- e) 28

63) $\sqrt{400\% \text{ of } ?} - 45 = 1125 \div 15$

- a) 700
- b) 300
- c) 400

- d) 600
- e) 500

64) $21^2 - (900)^{1/2} - 19^2 = ?^{1/2}$

- a) 6400
- b) 4900
- c) 2500
- d) 1600
- e) 3600

65) $3024 \div 14 \div ? = 1080 \div 40$

- a) 8
- b) 9
- c) 7
- d) 5
- e) 4

66) $? * 12 = 32\% \text{ of } 500 - 76$

- a) 5
- b) 7
- c) 9
- d) 6
- e) 8

67) $27^2 - 228 + ?^2 = 29 * 20 + 210$

- a) 20
- b) 21
- c) 14
- d) 25
- e) 17

68) $1440 \div \sqrt{36} * 25 \div 8 = ? * \sqrt[3]{125}$

- a) 150
- b) 200
- c) 50
- d) 100
- e) 75

69) $3345 - 1025 + 700 = ? + 35^2$

- a) 1075
- b) 1795
- c) 1305
- d) 1550
- e) 1900

70) $? + \sqrt{400} - 128 = 12.5\% \text{ of } 400$

- a) 108
- b) 118
- c) 138
- d) 158
- e) 128

English Language

Directions (71-79): Read the following passage and answer the questions given below. Some words are highlighted to help you answer the questions. (Easy level)

The pandemic has impacted almost every corner of life, causing global

economies to stall, changing the way we work and interact with our loved ones, and stretching healthcare systems to the limit. Governments around the world have been forced to implement harsh restrictions on human activity to **curb** the spread of the virus. COVID-19 vaccination is now offering a way to transition out of this phase of the pandemic.

Global COVID-19 vaccination faces several challenges which may impact its success. Currently, a total of seven COVID-19 vaccines available across three platforms and have been approved and are being rolled out across the globe. However, some question the efficacy of these vaccines, especially given the emergence of new strains of the virus. Vaccines must be effective at significantly reducing the spread of the virus. Research has demonstrated that the Moderna and the mRNA-based Pfizer vaccines are 94-95% effective, and these figures have proven true even in trials studying those at high risk and the elderly.

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Recently, the WHO has eased concerns, stating that current vaccinations have at least some protection against new variants. They also stress that data is being collected and analysed on new variants, and as our knowledge grows, as will our ability to modify the already approved vaccines to be more effective against emerging variants. As more data is collected, researchers will understand how to **amend** the current COVID-19 vaccinations so that in the future, to protect against the various strains, booster shots may be administered to maintain the level of protection required to curb the spread of the virus.

One challenge that has been increasingly discussed is that of offering the vaccine to those who need it most and preventing disparities in vaccination access. Some research is showing that those in well-off regions are more likely to have access to vaccination, with those in poorer communities at greater risk of having less accessibility. For the vaccines to work to the highest of their ability,

access should not be dictated by wealth. Ideally, those at high-risk should be vaccinated first, as they are doing in the UK, with less vulnerable groups receiving their vaccine last. **The world needs most (A)/ doses of the COVID-19 vaccine (B)/ than it ever has for (C) any disease in history (D).** This, therefore, requires significant production efforts to ensure that needs are met.

One major potential barrier to the success of COVID-19 vaccinations is a negative public opinion of the vaccine. A June 2020 survey found that 71.5% of people would be very or somewhat likely to take a COVID-19 vaccine, leaving almost a third less accepting of the vaccine. If significant portions of the population were to reject the vaccine, this could have a serious impact on the vaccine's potential efficacy at controlling the spread of COVID-19. Some populations, in particular, have low acceptance rates; in Russia, for example, less than 55% of those surveyed would accept the vaccine. This challenge can be overcome by educating the public about the

importance of COVID-19 vaccination and being transparent about the development of the vaccine along with the prevalence of potential adverse events. Educating people helps to build trust in the decision to offer vaccinations, without which, the world will not be able to overcome the pandemic and return to 'normal' life.

71. What are the vaccines have been discussed as highly effective in the passage?

- A) All the 7 vaccines are effective in controlling the spread of the virus.
- B) AstraZeneca.
- C) Moderna and Pfizer.
- D) Both A and C.
- E) None of these.

72. How can we make people to understand the importance of vaccination?

- A) By documenting a short film explaining the importance of vaccines in our lives.
- B) Educating people about the vaccines and providing the transparency in the development of vaccines.

C) Door-to-door campaign in every state that should be organised by health ministry.

D) Health ministry should deploy a team to monitor the vaccines and update to the people.

E) None of the above.

73. Which of the following points can be inferred from the passage?

A) If significant population were to reject the vaccines, they will be affected by COVID 19.

B) Access to vaccination in affluent region is higher than those in poor areas.

C) People can avail booster shots in order to prevent from future strains.

D) Both B and C.

E) All A, B and C.

74. Which country was mentioned by the author that has low acceptance rates?

A) Asia

B) Russia

C) China

D) America

E) UK

75. Choose the word that is most suitable for the word "curb".

- A) Bridle.
- B) Strangle.
- C) Suppress.
- D) Both B and C.
- E) All A, B and C.

76. Choose the word that is most opposite to the word "amend".

- A) Modify
- B) Worsen
- C) Altar
- D) Rectify
- E) Change

77. A sentence has been highlighted in the passage which may or may not have error in it. Find the erroneous part if any.

The world needs most (A)/doses of the COVID-19 vaccine (B)/ than it ever has for (C)/ any disease in history (D)/.

- A) A
- B) B
- C) C
- D) D
- E) No error.

78. Why does WHO making a research for vaccines?

A) WHO is researching a new vaccine for the disease called "monkey pox".

B) WHO is researching and collecting data about the mutational strains so that they can discover a vaccine for that.

C) As the previous research is not successful in competing COVID 19.

D) None of these.

E) All of these.

79. Which of the following is false according to the given passage?

A) WHO has given emergency approval to seven more vaccines.

B) Rich are more likely to get vaccinated than those in poor communities.

C) UK is providing vaccines to vulnerable people first.

D) Only A.

E) Both A and C.

Directions (80-84): In the following questions four words of the sentence is marked in bold, which may or may not be correctly spelt. Option corresponding to misspelt word is your answer. If all the highlighted words are correct,

choose the option E ie., “All are correct”.(Easy level)

80. The second phase of **consaltative** meetings with the **agriculture** department was held to **frame** the state’s organic agriculture **policy**.

- a) consaltative
- b) agriculture
- c) frame
- d) policy
- e) All are correct.

81. The **parliamentary** panel raised questions about the **source** of the money and why it was **disclosed** to the financial **authorities**.

- a) parliamentary
- b) source
- c) disclosed
- d) authorities
- e) All are correct.

82. The **Supreme** Court focuses on **thousands** of **detaines** who remain in jail for years even after getting **bail**.

- a) Supreme
- b) thousands
- c) detaines
- d) bail
- e) All are correct.

83. They **found** that each of the organ **tissues** changed in **unique** ways over time **through** the four conditions.

- a) found
- b) tissues
- c) unique
- d) through
- e) All are correct.

84. It is **particularly** vital that the world **leaders** focus on the right issues, **especialy** those that effect the more **vulnerable** sections of the world.

- a) particularly
- b) leaders
- c) especialy
- d) vulnerable
- e) All are correct.

Directions (85–89): In the questions given below, a sentence has been divided into four segments. Rearrange the parts in order to form a meaningful sentence and mark the respective option as your answer.(Easy level)

85. President was not acceptable (A)/ so people start to protest

against their President (B)/ for the people and their country (C)/ the decision made by (D)/.

- A) ACBD
- B) BDAC
- C) DACB
- D) CBAD
- E) ADBC

86. Demand of goods is exacerbating (A)/ the upheaval to the supply and (B)/ of the conflict, which shows no signs of abating (C)/ the already untenable human toll (D)/.

- a) BADC
- b) ACBD
- c) CDBA
- d) DCAB
- e) CADB

87. One of the most alarming supply (A)/ Russia-Ukraine war is food shortages (B)/chain issues resulting from the (C)/ particularly acute in low-income countries in Africa (D)/.

- a) CABD
- b) ACBD
- c) BADC
- d) DACB

e) CDBA

88. On the growth divers or (A)/ process of economic expansion in the State (B)/the State will have to focus (C)/ accelerators that can shift the (D)/.

- a) BDAC
- b) BCAD
- c) ABCD
- d) CADB
- e) DACB

89. And the monetization strategies (A)/ aspects, the platform policy (B)/ digital platform from two (C)/ this dissertation analyses the (D)/.

- a) DCBA
- b) ACDB
- c) BCDA
- d) CADB
- e) CBDA

Directions (90–94): In each of the questions given below, a set of sentences is given, which when properly sequenced, form a coherent paragraph. Arrange the sentences in the correct sequence and answer the questions that follow.(Moderate level)

A) This will allow you to see your progress as well as keep a close eye on what money is going out and coming in each week or month.

B) It will help you see where your money goes and where you can cut down on spending.

C) One of the best ways to save money would be by creating a budget plan.

D) You can even use budgeting apps to track your expenses and learn how much money is spent per week.

E) Saving money is a skill that takes time and effort.

90. Which of the following is the FIRST sentence after rearrangement?

- A) a
- B) b
- C) c
- D) d
- E) e

91. Which of the following is the FOURTH sentence after rearrangement?

- A) a
- B) c
- C) d
- D) e

E) b

92. Which of the following is the FIFTH sentence after rearrangement?

- A) b
- B) c
- C) a
- D) e
- E) d

93. Which of the following is the SECOND sentence after rearrangement?

- A) e
- B) d
- C) c
- D) b
- E) a

94. Which of the following is the THIRD sentence after rearrangement?

- A) d
- B) e
- C) b
- D) c
- E) a

Direction (95–97): In the following questions, a word has been

omitted. You need to choose the most appropriate word which will fill in the blank to make the statement grammatically and meaningfully correct. (Easy level)

95. The people of Sikkim are globally _____ as highly entrepreneurial and industrious.

- A) acknowledged
- B) Accepted
- C) Recognised
- D) Only A and B
- E) All of these

96. The State _____ great road connectivity and reliable power supply to its consumers.

- A) provides
- B) offers
- C) continues
- D) Both A and B
- E) Both B and C

97. Globalization is the process of growing, developing and _____ the business, services or technologies all through the world.

- A) Expanding
- B) Contracting
- C) Restricting

- D) Denying
- E) Descending

Directions (98-100): A phrase has been highlighted in each of the following sentences. The highlighted phrase may be contextually incorrect. You have to replace the highlighted word with the following option to make the sentence contextually correct. If the sentence is correct, choose the option E ie., "No replacement required". (Easy level)

98. Farmers can register their crops **at its nearest** common service centres.

- A) on its nearest
- B) at its nearer
- C) at their nearest
- D) at the nearest
- E) No replacement required.

99. The restart of these projects **will decreased the level** of poverty and employment.

- A) decreasing the level
- B) decrease the level
- C) be decreasing the level
- D) been decreased the level
- E) No replacement required.

100. Officials **have engaging** the staff to check on the health condition of the animal.

- A) had engage
- B) has been engage
- C) have engage
- D) have engaged

E) No replacement required.

ANSWER WITH EXPLANATION

Direction (1-5):

1. Answer: D

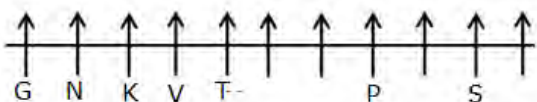
2. Answer: E

3. Answer: B

4. Answer: C

5. Answer: D

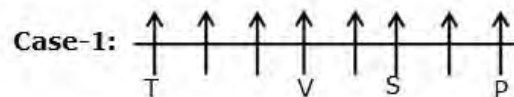
Final arrangement



We have,

- P sits fourth to the right of V.
- Only one person sits between P and S.
- T sits fifth to the left of S.

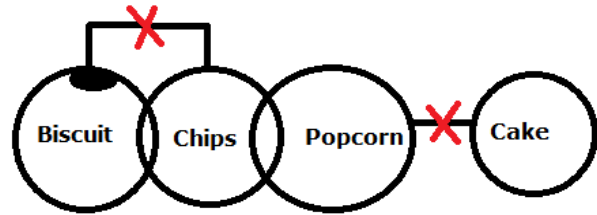
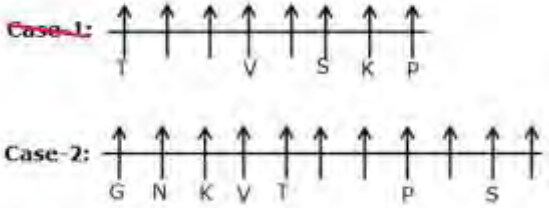
From the above conditions, there are two possibilities



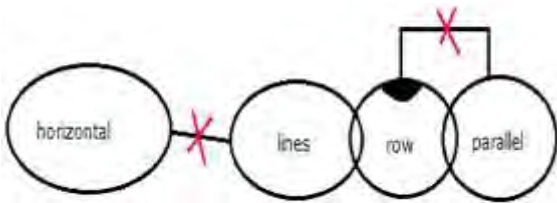
Again we have,

- As many persons sit between V and T as between V and K.
- K is an immediate neighbour of N.
- G sits second to the left of K.
- As many persons sit to the left of N as to the right of S, who sits second from one of the extreme ends.

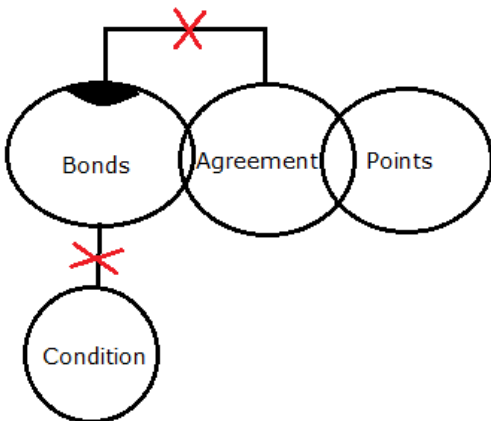
After applying the above conditions, case-1 gets eliminated because there is no possibility to place N. hence case-2 shows the final arrangement



6. Answer: D



7. Answer: A



8. Answer: C

Directions(9-13)

9) Answer: D

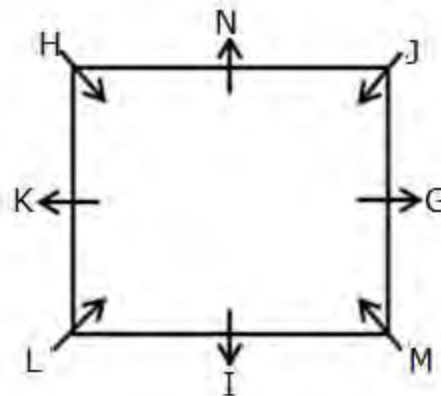
10) Answer: E

11) Answer: C

12) Answer: D (All the persons sit in the middle of the sides except in option D)

13) Answer: E

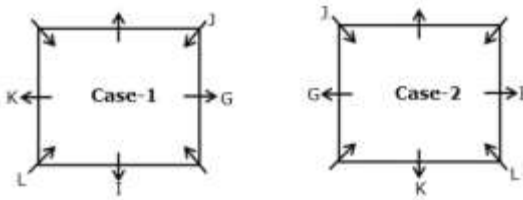
Final arrangement



We have,

- Two persons sit between G and L, who doesn't sit in the middle of the sides.
- K sits immediate left of L.
- I sits second to the left of K.
- J sits third to the left of I.

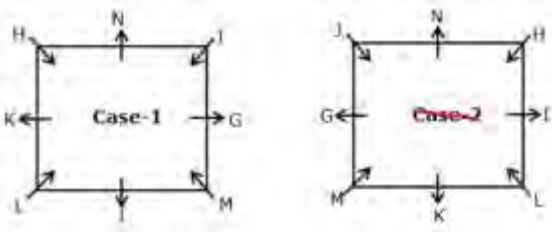
From the above conditions, there are two possibilities



Again we have,

- The number of persons sitting between I and G is one less than the number of persons sitting between M and N when counted from the right of both M and G.
- H is an immediate neighbour of N but doesn't sit adjacent to I.

After applying the above conditions, case-2 gets eliminated, hence case-1 shows the final arrangement



14. Answer: D

$P > R > Q \geq T = U \leq S < V$

Conclusions:

- I. $R \geq U$: False (As $R > Q \geq T = U$)
- II. $V > T$: True (As $V > S \geq U = T$)

15. Answer: A

$H = I \leq J < K > L \geq M < N$

Conclusions:

- I. $K > H$: True (As $K > J \geq I = H$)
- II. $L \geq N$: False (As $L \geq M < N$)

16. Answer: C

$A \leq B = C < D \geq E < F \leq G$

Conclusions:

- I) $B \geq E$ ($B = C < D \geq E$) \rightarrow False
- II) $G > C$ ($C < D \geq E < F \leq G$) \rightarrow False

Thus, Neither conclusion I nor II is true.

Direction (17-21):

17. Answer: C

18. Answer: B

19. Answer: E (No person is designated between them, except option e)

20. Answer: D

21. Answer: C

Final arrangement:

Designation	Persons
Vice-chancellor	F
Director	B
Dean	D
HOD	G
PD	C
PF	A
AP	E

We have,

- Only two persons are designated between C and B who is not junior to the dean.
- A is immediately junior to C.

From the above conditions, there are three possibilities

	Case-1	Case-2	Case-3
Designation	Persons	Persons	Persons
Vice-chancellor			B
Director		B	
Dean	B		
HOD			C
PD		C	A
PF	C	A	
AP	A		

Again we have,

- Only two persons are designated between A and D.
- F is two persons senior to D.
- E is junior to the PD.

After applying the above conditions, case-1 and case-3 get eliminated since, there is no possibility place E in case-1 and no possibility to place F in case-3, hence case-2 shows the final arrangement

	Case-1	Case-2	Case-3
Designation	Persons	Persons	Persons
Vice-chancellor		F	B
Director	F	B	D
Dean	B	D	
HOD	D	G	C
PD		C	A
PF	C	A	
AP	A	E	

22. Answer: C

Given series

1 4 5 **6 9 0** 3 5 8 7 **2 9 6** 5 1 9 9 5 2 3 0 **6 9 8** 3 1 5 7 0 4 3

0 is an even number

23. Answer: E

Given series

1 4 5 6 9 0 3 5 8 7 2 9 6 5 1 9 9 5 2 3 0 6 9 8 3 1 5 7 0 4 3

No such number is succeeded and preceded by the same number

24. Answer: C

Given series

1 4 5 6 9 0 **3 5** 8 7 2 9 6 5 1 9 **9 5** 2 3 0 6
 9 8 3 **1 5** 7 0 4 3

25. Answer: C

Given series

1 4 5 6 9 0 3 5 8 7 2 9 6 5 1 9 9 5 2 3 0 6
 9 8 3 1 5 7 0 4 3

From the first ten numbers in the given series, the prime numbers are

5, 3, 5 and 7

So,

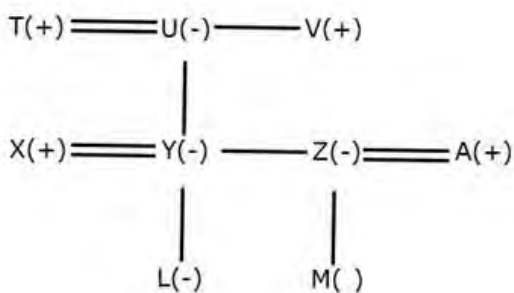
$$5+3+5+7=20$$

Direction (26-28):

26. Answer: E

27. Answer: D

28. Answer: E



29. Answer: A

P A G I N A T E S

30. Answer: D

CARE AND RACE is the word

Directions(31-35):

31. Answer: B

32. Answer: E (One person bought the things between both given persons, except in option e)

33. Answer: C

34. Answer: D

35. Answer: E

Final arrangement

Persons
O
H
M
L
J
K
N

We have,

- Only two persons bought the things between L and O.
- Only one person bought between L and K, who bought after L.
- M bought the things three persons before K.
- H bought the things immediately before M.

From the above conditions, there are two possibilities

Case-1	Case-2
Persons	Persons
H	O
M	H
L	M
	L
K	
O	K

Again we have,

- Only one person bought between J and N.
- As many persons bought the things after J as before M.

After applying the above condition, case-1 gets eliminated, hence case-2 shows the final arrangement

Case-1	Case-2
Persons	Persons
H	O
M	H
L	M
	L
K	J
O	K
	N

The number of electric cars manufactured by company A = $560 - 300 = 260$

The number of electric cars manufactured by company B = $340 - 100 = 240$

The number of electric cars manufactured by company C = $480 - 280 = 200$

The number of electric cars manufactured by company D = $300 - 150 = 150$

The number of electric cars manufactured by company E = $520 - 320 = 200$

Comp anies	The total number of cars manufa ctured	The number of fuel cars manufa ctured	The number of electric cars manufa ctured
A	560	300	260
B	340	100	240
C	480	280	200
D	300	150	150
E	520	320	200

36. Answer: A

The total number of cars manufactured by company F = $300 * 130/100 = 390$

The number of electric cars manufactured by company F = $390 * 2/(2 + 1) = 390 * 2/3 = 260$

37. Answer: D

Required percentage = $(320 - 200)/200 * 100 = 120/2 = 60\%$

38. Answer: B

The number of fuel cars sold by company A = $300 * 3/(3 + 2) = 300 * 3/5 = 180$

The number of electric cars sold by company A = $260 * 1/(1 + 1) = 260 * 1/2 = 130$

Required difference = $180 - 130 = 50$

39. Answer: C

Required ratio = $240:150 = 8:5$

40. Answer: E

The number of fuel cars manufactured by company X = $100 * 7/5 = 140$

The number of electric cars manufactured by company X = $150 * 2/3 = 100$

Required total = $140 + 100 = 240$

41. Answer: E

50	75	175	400	800
1425				
+25	+100	+225	+400	+625
+75	+125	+175	+225	

42. Answer: B

4	10	22	46	94	190
+6	+12	+24	+48	+96	

43. Answer: C

$8 + 7 * 2 = 22$
 $22 + 7 * 4 = 50$
 $50 + 7 * 6 = 92$
 $92 + 7 * 8 = 148$
 $148 + 7 * 10 = \mathbf{218}$

44. Answer: D

$161 + 2^3 = 169$
 $169 + 3^3 = 196$
 $196 + 4^3 = 260$
 $260 + 5^3 = 385$
 $385 + 6^3 = \mathbf{601}$

45. Answer: A

$15 + 8 = 23$
 $23 + 7 = 30$
 $30 + 6 = 36$
 $36 + 5 = 41$
 $41 + 4 = \mathbf{45}$

46. Answer: B

$$2x + 6 = 3x - 11$$

$$x = 17$$

The present age of Malar = $3 * 17 = 51$ years

The present age of Kamal = $76 - 51 = 25$ years

47. Answer: C

The selling price of the mobile = 6000 * $80/100 = \text{Rs.}4800$

The cost price of the mobile = $4800 * (6 - 1)/6 = 4800 * 5/6 = \text{Rs.}4000$

48. Answer: A

The ratio of the quantity of milk to water in the final mixture = $60 : (100 - 60) = 60:40 = 3:2$

Milk in 84 liters = $84 * 5/(5 + 2) = 84 * 5/7 = 60$ liters

Water in 84 liters = $84 - 60 = 24$ liters

$$60/(24 + y) = 3/2$$

$$120 = 3 * (24 + y)$$

$$120 = 72 + 3y$$

$$y = 48/3$$

$$y = 16 \text{ litres}$$

49. Answer: C

Let the principal = P

$$140 = P * (20)^2/(100)^2$$

$$P = \text{Rs.}3500$$

50. Answer: D

Let the speed of the man = a

The length of the train = $8 * 15 = 120$ m

$$120 = (15 + a) * 6$$

$$20 = 15 + a$$

$$a = 5$$

$$x = 5 * 18/5 = 18$$

51. Answer: D

A alone complete the work = 24 days

B alone complete the work = $24 * 1/2 = 12$ days

A, B and C together complete the whole work = $2 * 2 = 4$ days

C alone complete the work = $1/4 - 1/24 - 1/12 = 6/24 - 1/24 - 2/24 = 3/24 = 1/8 = 8$ days

52. Answer: B

The investment of C = $4500 * 4/3 = \text{Rs.}6000$

The ratio of the profit share of A, B and C = $(4500 * 12) : (6000 * 12) : (6000 * 6)$

$$= 3:4:2$$

The total profit of the business = 1800 * $(3 + 4 + 2)/2 = 1800 * 9/2 = \text{Rs.}8100$

53. Answer: C

Distance = speed * time

$$x = 14 * 5$$

$$x = 70 \text{ km}$$

The downstream speed of the boat =
 $(70 + 14)/3 = 84/3 = 28 \text{ km/hr}$

The speed of the boat in still water =
 $(28 + 14)/2 = 42/2 = 21 \text{ km/hr}$

54. Answer: A

Let the sum of the length and breadth of the cuboid = x

And the height of the cuboid = x + 5

$$2 * x * (x + 5) = 1500$$

$$x^2 + 5x = 750$$

$$x^2 + 5x - 750 = 0$$

$$x^2 - 25x + 30x - 750 = 0$$

$$x(x - 25) + 30(x - 25) = 0$$

$$x = + 25, - 30$$

$$x = 25$$

The height of the cuboid = 25 + 5 =
 30 cm

55. Answer: E

The age of the new employee = (25 +
 1) * (29+1) - 25 * 29

$$= 780 - 25 * 29$$

$$= 780 - 725$$

$$= 55 \text{ years}$$

56. Answer: D

$$32\% \text{ of } 1500 - 15\% \text{ of } 2000 = ? - 120$$

$$480 - 300 = ? - 120$$

$$? = 180 + 120 = 300$$

57. Answer: A

$$\sqrt{841} + \sqrt[4]{256} - ? = \sqrt{169} - \sqrt[3]{343}$$

$$? = 29 + 4 - 13 + 7$$

$$? = 27$$

58. Answer: B

$$4(1/5) \div 1(2/5) * ? = 336 \div 7$$

$$21/5 * 5/7 * ? = 48$$

$$? = 48/3$$

$$? = 16$$

59. Answer: E

$$978 - 428 + ?^3 = 1250 + 300$$

$$550 + ?^3 = 1550$$

$$?^3 = 1000$$

$$?^3 = 10^3$$

$$? = 10$$

60. Answer: D

$$? + 8^2 = 40\% \text{ of } 250 + \sqrt{196}$$

$$? = 40 * 250/100 + 14 - 64$$

$$? = 100 - 50$$

$$? = 50$$

61. Answer: A

$$\sqrt{(20 * 10 + \sqrt{625})} \div ? = 3 \div 8$$

$$\sqrt{(200 + 25)} \div ? = 3/8$$

$$? = \sqrt{225} * 8/3$$

$$? = 15 * 8/3$$

$$? = 40$$

62. Answer: B

$$? = 260 \div 13 + 209 \div 11 - 180 \div 12$$

$$? = 20 + 19 - 15$$

$$? = 39 - 15$$

$$? = 24$$

63. Answer: D

$$\sqrt{400\% \text{ of } ? - 45} = 1125 \div 15$$

$$20 * ?/100 - 45 = 75$$

$$?/5 = 120$$

$$? = 600$$

64. Answer: C

$$21^2 - (900)^{1/2} - 19^2 = ?^{1/2}$$

$$441 - 30 - 361 = ?^{1/2}$$

$$?^{1/2} = 50$$

$$? = 2500$$

65. Answer: A

$$3024 \div 14 \div ? = 1080 \div 40$$

$$216 \div ? = 27$$

$$? = 216 \div 27$$

$$? = 8$$

66. Answer: B

$$? * 12 = 32\% \text{ of } 500 - 76$$

$$? * 12 = 160 - 76$$

$$? = 84 \div 12$$

$$? = 7$$

67. Answer: E

$$27^2 - 228 + ?^2 = 29 * 20 + 210$$

$$729 - 228 + ?^2 = 580 + 210$$

$$?^2 = 790 - 501$$

$$?^2 = 289$$

$$?^2 = 17^2$$

$$? = 17$$

68. Answer: A

$$1440 \div \sqrt{36} * 25 \div 8 = ? * \sqrt[3]{125}$$

$$1440 \div 6 * 25 \div 8 = ? * 5$$

$$? = 240 * 25 \div 8 \div 5$$

$$? = 150$$

69. Answer: B

$$3345 - 1025 + 700 = ? + 35^2$$

$$? = 3020 - 1225$$

$$? = 1795$$

70. Answer: D

$$? + \sqrt{400} - 128 = 12.5\% \text{ of } 400$$

$$? + 20 - 128 = 12.5 * 400/100$$

$$? - 108 = 50$$

$$? = 158$$

71. Answer: C

In the second passage, the author clearly says that "Moderna" and "Pfizer" vaccines are highly effective for those who are at risk. Hence, option C is the correct answer.

72. Answer: B

The statements in option A, C and D are irrelevant as they are not discussed by the author anywhere in the passage. Hence, option B is the correct answer.

73. Answer: D

We cannot assume that if people are not vaccinated they would get affected from COVID 19. The author says that vaccination is to curb the spread of the disease. Vaccinated people are also getting affected from the virus. But the spread can be controlled. Hence, option D is the correct answer.

74. Answer: B

In the passage, the author mentioned that "Russia" has the low acceptance rates according to a survey. Remaining countries or continent have not been discussed anywhere in the passage. Hence, option B is the correct answer.

75. Answer: E

Curb – to limit or control something.

Bridle – hold back from or control in doing something.

Strangle – to prevent something from developing.

Suppress – to prevent something from being expressed or known.

All the options mentioned here are synonyms for the word "curb". Hence, option E is the correct answer.

76. Answer: B

Amend – to change something slightly in order to make it better.

Modify – to change something slightly.

Worsen – Making a thing worse than before.

Altar – a high table that is the centre of a religious ceremony.

Here, the word "Altar" is not suitable for this highlighted word. And the words "rectify, modify" are synonyms for the word "amend". Hence, option B is the correct answer.

77. Answer: A

The error lies in part A, as the word most should be replaced by "more". Most is used to tell the superlative forms of adjectives. Hence, option A is the correct answer.

78. Answer: B

Since option A and C are irrelevant to the passage, option B is the correct answer.

79. Answer: D

Option B and C are true according to the passage. Option A is incorrect, WHO did not give any approval to vaccines other than those seven vaccines. Hence, option D is the correct answer.

80. Answer: A

From the given highlighted words, the word "consaltative" is incorrectly spelled and the correct word is "consultative". Hence, option A is the correct answer.

81. Answer: A

From the given highlighted words, the word "parliamentery" is incorrectly spelled and the correct word is "parliamentary". Hence, option A is the correct answer.

82. Answer: C

From the given highlighted words, the word "detaines" is incorrectly spelled and the correct word is "detainees". Hence, option C is the correct answer.

83. Answer: E

All the given highlighted words is correctly spelled. Hence, option E is the correct answer.

84. Answer: C

From the given highlighted words, the word "especialy" is incorrectly spelled and the correct word is "especially". Hence, option C is the correct answer.

85. Answer: C

Here, the statement can be started with either from part D or part A as both start with nouns. Following this, we can eliminate options B and D. If we start from part A with the sequence provided in the respective option, the sentence formed would be contextually incorrect. We cannot make a meaningful sentence when

we start with part A. Hence, option C is the correct answer.

The correct rearrangement is "The decision made by President was not acceptable for the people and their country so people start to protest against their President".

86. Answer: A

Here, we can start the sentence with part A or part B or part D. The sentence will not be contextually correct when we begin with the part A and D. We cannot form a meaningful sentence through the sequence. So, the only part to start the sentence is B. Hence, option A is the correct answer.

The correct rearrangement is "The upheaval to the supply and demand of goods is exacerbating the already untenable human toll of the conflict, which shows no signs of abating".

87. Answer: B

Here, the statement should start with part A, since remaining parts are contextually incorrect to begin a sentence with. The word "supply" should be followed by chain issues not by particularly or Russian Ukraine

war. Following this logic, option B is the correct answer.

The correct rearrangement is "One of the most alarming supply chain issues resulting from the Russia-Ukraine war is food shortages particularly acute in low-income countries in Africa".

88. Answer: D

In this sentence, we should begin with part C. Following this, the state should focus on something, part A would be followed. Only option D is starting with C. Hence, option D is the correct answer.

The correct rearrangement is "The State will have to focus on the growth divers or accelerators that can shift the process of economic expansion in the State".

89. Answer: A

Here, we cannot start the statement with part A and B since it didn't start with noun. When we start the statement with part C, the sequence given is incorrect and we cannot form a meaningful sentence. Hence, option A is the correct answer.

The correct rearrangement is “This dissertation analyses the digital platform from two aspects, the platform policy and the monetization strategies”.

90. Answer: E

The correct sequence is **ECBDA**.

Here, statement E can be used as the introductory statement as it says about the main theme being discussed throughout the passage.

Statement A cannot be used as a first sentence. Because "this" is used to talk about something that was mentioned earlier. The same logic follows for statement B. Also, we cannot start with statement C, as it doesn't provide contextual meaning. Usually we never start with the ways for a problem that is not being discussed. First we need to say what the problem is then followed by the ways.

Following E, we can say the ways to save money. So the second sentence must be statement C. Following C, we can say the third statement is B as it says the use of creating a budget plan. Following B, the next statement is D says we can use budgeting apps

for creating the budget plan. Following D, the final statement is A as it concludes with the benefits of using budget apps.

91. Answer: C

The correct sequence is **ECBDA**.

Here, statement E can be used as the introductory statement as it says about the main theme being discussed throughout the passage.

Statement A cannot be used as a first sentence. Because "this" is used to talk about something that was mentioned earlier. The same logic follows for statement B. Also, we cannot start with statement C, as it doesn't provide contextual meaning. Usually we never start with the ways for a problem that is not being discussed. First we need to say what it is then followed by the ways.

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concludes with the benefits of using budget apps.

92. Answer: C

The correct sequence is **ECBDA**.

Here, statement E can be used as the introductory statement as it says about the main theme being discussed throughout the passage.

Statement A cannot be used as a first sentence. Because "this" is used to talk about something that was mentioned earlier. The same logic follows for statement B. Also, we cannot start with statement C, as it doesn't provide contextual meaning. Usually we never start with the ways for a problem that is not being discussed. First we need to say what it is then followed by the ways.

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concludes with the benefits of using budget apps.

93. Answer: C

The correct sequence is **ECBDA**.

Here, statement E can be used as the introductory statement as it says about the main theme being discussed throughout the passage.

Statement A cannot be used as a first sentence. Because "this" is used to talk about something that was mentioned earlier. The same logic follows for statement B. Also, we cannot start with statement C, as it doesn't provide contextual meaning. Usually we never start with the ways for a problem that is not being discussed. First we need to say what it is then followed by the ways.

Following E, we can say the ways to save money. So the second sentence is statement C. Following C, we can say the third statement is B as it says the use of creating a budget plan. Following B, the next statement is D provides we can use budgeting apps for creating budget plan. Following D, the final statement is A as it concludes with the benefits of using budget apps.

94. Answer: A

The correct sequence is **ECBDA**.

Here, statement E can be used as the introductory statement as it says about the main theme being discussed throughout the passage.

Statement A cannot be used as a first sentence. Because "this" is used to talk about something that was mentioned earlier. The same logic follows for statement B. Also, we cannot start with statement C, as it doesn't provide contextual meaning.

Usually we never start with the ways for a problem that is not being discussed. First we need to say what it is then followed by the ways.

Following E, we can say the ways to save money. So the second sentence is statement C. Following C, we can say the third statement is B as it says the use of creating a budget plan. Following B, the next statement is D provides we can use budgeting apps for creating budget plan. Following D, the final statement is A as it concludes with the benefits of using budget apps.

95. Answer E

Acknowledge – to accept or admit that something is true or exists.

Accept – to agree to take something.

Recognised – to accept that something is true.

Here, Sikkim people are considered as highly entrepreneurial and industrious. All the words provided in the option are synonyms to one another. Hence, option E is the correct answer.

96. Answer D

Here, the state has given road connectivity and power supply to its customers. The word "continues" would be contextually incorrect. Hence, option D is the correct answer.

97. Answer A

Contracting – make something smaller or shorter.

Restricting – put a limit on somebody or something.

Denying – refuse to admit or accept something.

Expanding – to make something bigger.

Descending – go down to something.

Here, the sentence is provided in a positive manner. But the words "contracting", "restricting", "denying", "descending" provide negative context to the sentence. Hence, option A is the correct answer.

98. Answer C

Here, farmers are plural nouns. When you describe plural noun in pronoun, then it has to take plural form. Instead of "at its" the correct usage is "at their". Hence, option C is the correct answer.

99. Answer B

Generally "will" is always followed by VI form. Instead of "will decreased" the correct usage is "will decrease". Hence, option B is the correct answer.

100. Answer B

When the word "have" is followed by a verb, it generally takes V3 form (past participle). Instead of "have engage" the correct usage is "have engaged". Hence, option D is the correct answer.



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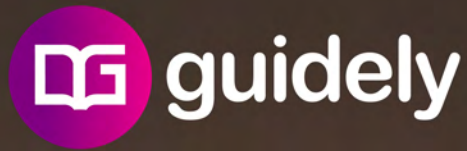
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ENGLISH VOCABULARY

APRIL 2023



1 EMPHATIC (ADJECTIVE)

Said or shown in a very strong clear way

Synonyms : Vehement, Firm

Antonyms : Ambiguous, Nonassertive

Example An emphatic consonant



2 PROGNOSTICATION (NOUN)

A sign of something about to happen

Synonyms : Prediction, Forecast

Antonyms : Prosaic, Ordinary

Example These gloomy prognostications proved to be unfounded



3 HEADWINDS (NOUN)

A force or influence that inhibits progress

Synonyms : Wind, Gale

Antonyms : Tailwind, Calm

Example The runners had to battle against a strong headwind



4 PAN OUT (PHRASAL VERB)

To develop in a particular way or in a successful way

Synonyms : End up, Conclude

Antonyms : Fail, Miss

Example He's happy with the way the deal panned out



5 SPECTRE (NOUN)

The possibility of something unpleasant that might happen in the future

Synonyms : Haunt, Ghost, Threat

Antonyms : Absence, Reality

Example The spectre of holocaust



6 SET ASIDE (PHRASAL VERB)

Declare a legal decision or process to be invalid

Synonyms : Revoke, Overrule

Antonyms : Confirm, Spend

Example He applied by summons to set aside the notice served on them

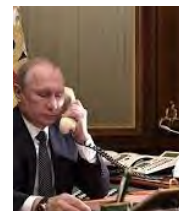


7 FLAGRANT (ADJECTIVE)

Of an action considered wrong or immoral conspicuously or obviously offensive

Synonyms : Blatant, Glaring, Obvious

Example A flagrant violation of the law



8 CONSPICUOUSLY (ADVERB)

In a clear visible way

Synonyms : Noticeable, Remarkable

Antonyms : Invisible, Obscure

Example His arguments conspicuously lack rigour



9 AMORPHOUS

Unclear because vague or badly organized

Synonyms : Shapeless, Formless

Antonyms : Shaped, Definite

Example An amorphous polymer



10 PINPOINT

To find the exact position of something

Synonyms : Precise, Determine

Antonyms : Overlook

Example A pinpoint of light



11 TARTLY (ADJECTIVE)

In a way that is quick or sharp, and slightly unkind

Synonyms : Sourly, Rudely

Antonyms : Kind, Gently

Example Two years is not a education says Diana tartly



12 ACOLYTES (NOUN)

An assistant or follower
Synonyms-assistant, aid

Synonyms : Assistant, Aid

Antonyms : Layman, Profane

Example The mayor dined with a few of his acolytes



13 DELUSIONARY (NOUN)

A mistaken or misleading opinion, idea, belief, etc

Synonyms : Aberrant, Abnormal

Antonyms : Relaxed, Rational

Example He showed signs of delusional thinking near the end of his life



14 JINGOISTIC (ADJECTIVE)

Fanatically patriotic

Synonyms : Chauvinistic, Patriotic

Antonyms : Internationalist

Example Jingoistic propaganda



15 DISSONANCE

Lack of agreement or harmony between people or things.

Synonyms : Division, Dispute

Antonyms : Harmony

Example An unusual degree of dissonance for such choral styles



16 CREDO (NOUN)

A statement of the beliefs or aims which guide someone's actions.

Synonyms : Creed, Religion, Faith

Antonyms : Agnosticism, Atheism

Example From then on challenge and achieving hard tasks became my credo



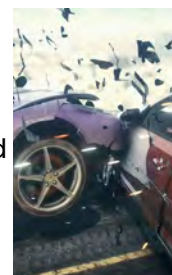
17 UNFETTERED

Without limits or controls

Synonyms : Unrestrained, Unrestricted

Antonyms : Confined, Bound

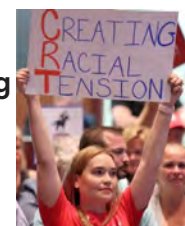
Example Unfettered artistic genius



18 CHILLING EFFECT (NOUN)

A usually undesirable discouraging effect or influence

Example He had a chilling effect on teachers



19 DRAGGED INTO (PHRASAL VERB)

To force someone to become involved in an unpleasant or difficult situation

Synonyms : Entangle, Ensnare

Antonyms : Liberate, Release

Example I am sorry for dragging you into this



20 COUNTERPRODUCTIVE (ADJECTIVE)

Having an effect that is opposite to the one intended or wanted

Synonyms : Futile, Pointless

Antonyms : Beneficial, Good

Example Child experts fear the the executive's plans may prove counterproductive



21 COUNTERMEASURES (NOUN)

An action taken against an unwanted action or situation

Synonyms : Corrective, Cure

Antonyms : Stop, Problem

Example The army used electronic countermeasures to block enemy radar.



22 COUP (NOUN)

A sudden, illegal and often violent change of movement.

Synonyms : Success, Triumph

Antonyms : Failure, Smash

Example The beginning was a great theatrical coup



23 SURREPTITIOUS (ADJECTIVE)

Done secretly

Synonyms : Secret, Clandestine

Antonyms : Honest, Fortright

Example Low wages were supplemented by surreptitious payments from tradesmen



24 RATIONALIZATION (NOUN)

A way of describing, interpreting, or explaining something

Synonyms : Rationale, Justification

Antonyms : Irrationality, Refusal

Example Most people are prone to self-deceptive rationalization



25 EQUANIMITY (NOUN)

A calm state of mind which means that you do not become angry or upset, especially in difficult situations.

Synonyms : Calm, Calmness

Antonyms : Anxiety

Example She accepted both the good and the bad with equanimity



26 QUADRENNIAL (ADJECTIVE)

Recurring every four years

Synonyms : Quinary, Quintan

Antonyms : Anniversary

Example Lasting for or relating to a period of four years



27 PERPETUITY (NOUN)

The state or quality of lasting forever

Synonyms Continuity, Endurance

Antonyms : End, Stoppage

Example He did not believe in the perpetuity of military rule



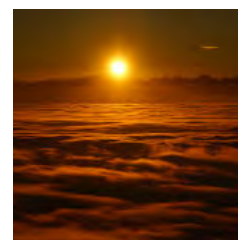
28 FLEDGLING (NOUN)

A person, an organization or a system that is new and without experience.

Synonyms : Emerging, Arising

Antonyms : Master, Vet

Example The current economic climate is particularly difficult for fledgling businesses-room.



29 INTACT (ADJECTIVE)

Complete; Not damaged

Synonyms : Whole, Entire

Antonyms : Broken, Damaged

Example The house survived the war intact



30 INCHOATE (ADJECTIVE)

Just begun and so not fully formed or developed; Rudimentary

Synonyms : Immature, Imperfect

Antonyms : Developed, Mature

Example His dreams were senseless and inchoate



31 COHERENT (ADJECTIVE)

Able to talk and express clearly

Synonyms : Logical, Reasoned

Antonyms : Muddled, Incoherent

Example They failed to develop a coherent economic strategy



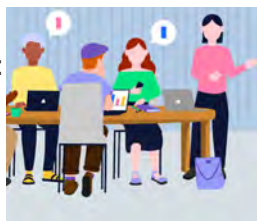
32 MILIEU (NOUN)

The social environment that you live or work in

Synonyms : Environment, Background

Antonyms : Ignore, Disregard

Example They stayed, safe and happy, within their own social milieu



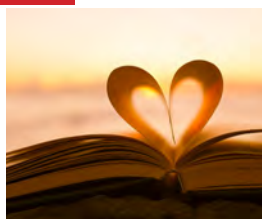
33 PERENNIAL (ADJECTIVE)

That happens often or that lasts for a long time

Synonyms : Everlasting, Perpetual

Antonyms : Ceasing, Halting

Example Cow parsley is perennialthe budget.



34 QUASHING (VERB)

To say that an official decision is no longer true or legal

Synonyms : Cancel, Rescind

Antonyms : Build up, Compliment

Example His conviction was quashed on appeal



35 DISCRETION (NOUN)

The freedom and power to make decision by yourself

Synonyms : Choice, Judgment

Antonyms : Disregard, Negligence

Example She knew she could rely on his discretion



36 CLAIRVOYANCE (NOUN)

Ability to perceive matters beyond the range of ordinary perception

Synonyms : Second sight, Acumen

Antonyms : Stupidity

Example She started at the card as if she could contact its writer by clairvoyance



37 PROLIFERATION (NOUN)

A sudden increase in number or amount

Synonyms : Growth, Escalation

Antonyms : Decrease

Example A continuing threat of nuclear proliferation



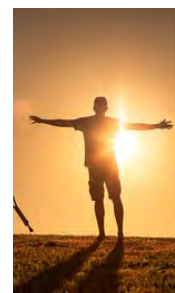
38 DAMP SQUIB (NOUN)

A situation or event which is much less impressive than expected

Synonyms : Damping, Failure

Antonyms : Miracle

Example My moment of power was a damp squib



39 GUBERNATORIAL (ADJECTIVE)

Relating to the position of governor

Synonyms : Dominant, Guiding

Antonyms : Inferior, Subordinate

Example The 1995 gubernatorial election was novel in several ways, following a 1992 constitutional amendment.



40 INTRIGUE (NOUN)

Secret plans to do something, especially something bad

Synonyms : Curious, Interest

Antonyms : Boring, Unexciting

Example An intriguing story



41 DISTRESS (NOUN)

The state of being very upset or of suffering great pain or difficulty

Synonyms : Anguish, Pain

Antonyms : Comfort

Example I did not mean to distress you



46 LEGITIMACY (NOUN)

Ability to be defended with logic or justification; validity

Synonyms : Authority, Justice

Antonyms : Illegitimacy, Unlawfulness

Example The legitimacy of this procedure was identified by a range of tests



42 AT LOGGERHEADS (PHRASAL VERB)

Engaged in dispute or confrontation

Synonyms : At odds, in opposition, clashing

Antonyms : Agree, Concur

Example Councilors were at loggerheads with the government over the grant allocation



47 MAZE (NOUN)

A complicated and confusing network of passages

Synonyms : Bewilderment, Quandary

Antonyms : Certainty, Order

Example She was still mazed with the drug she had taken



43 ANIMOSITIES (NOUN)

Strong hostility

Synonyms : Enmity, Antagonism

Antonyms : Goodwill, Friendship

Example He no longer felt any animosity towards her



48 SANGUINE (ADJECTIVE)

Optimistic or positive, especially in an apparently bad or difficult situation.

Synonyms : Optimistic, Bullish

Antonyms : Pessimistic, Gloomy

Example He is sanguine about prospects for the global economy



44 ANTAGONISM (NOUN)

Active hostility or opposition

Synonyms : Hostility, Enmity

Antonyms : Rapport, Friendship

Example The antagonism between them



49 PRECIPITATION (NOUN)

A way of behaving too quickly and without thinking

Synonyms : Hasten, Expedite

Antonyms : Cease, Halt

Example These convective processes produce cloud and precipitation



45 HEGEMON (NOUN)

Leadership or dominance, especially by one state or social group over others

Synonyms : Power, Super power

Antonyms : Impotency, Weakness

Example Our distinguished champion and unflinching hegemon



50 ON THE BOIL (IDIOM)

In a state of activity or development

Synonyms : Improvement

Antonyms : Shiver, Freeze

Example The deal is still on the boil



51 IRONY (NOUN)

Incongruity between what might be expected and what actually occurs

Synonyms : Sarcasm, Paradox

Antonyms : Seriousness, Praise

Example The irony is that I thought he could help me.



52 MALAISE (NOUN)

A general feeling of being worried, unhappy, or not satisfied.

Synonyms : Angst, Doldrums

Antonyms : Cheer, Comfort

Example A general air of malaise



53 MORATORIUM (NOUN)

A stopping of an activity for an agreed amount of time

Synonyms : Embargo, Ban

Antonyms : Resumption, Renewal

Example A moratorium on the use of drift nets



54 INFIRMITIES (NOUN)

A state of being weak or ill over a long period of time

Synonyms : Frailty, Affliction

Antonyms : Strength, Ability

Example Old age and infirmity come to men and women alike



55 QUAGMIRE (NOUN)

A difficult, complicated or dangerous situation

Synonyms : Imbroglio, Quandary

Antonyms : Agreement, Boon

Example A legal quagmire



56 VANDALISATION (NOUN)

The act of deliberately destroying or damaging public or private properties

Synonyms : Destroy, Ruin

Antonyms : Build, Construct

Example When I got back, my car had been vandalized



57 WHIP UP (PHRASAL (VERB)

Deliberately excite or provoke someone

Synonyms : Agitate, Instigate

Antonyms : Dissuade, Quiet

Example We tried hard to whip up interest in the products



58 CONFLAGRATION (NOUN)

A situation in which there is a lot of violence or destruction

Synonyms : Fire, Blaze, Hostilities

Antonyms : Pacification, Peace

Example The conflagration destroyed the warehouses



59 ALACRITY (NOUN)

Great willingness, eagerness or enthusiasm

Synonyms : Zeal, Swiftiness

Antonyms : Slowness, Indifference

Example She accepted the invitation with alacrity



60 EVICTIONS (NOUN)

The act of forcing someone to leave somewhere, especially their home

Synonyms : Ejection, Expulsion

Antonyms : Admission

Example The forced eviction of residents



61 DISCONCERTING (ADJECTIVE)

Making someone feel uncertain and uncomfortable or worried



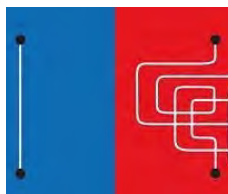
Synonyms : Unsettling, Unnerving

Antonyms : Reassuring, Clear

Example He had a disconcerting habit of offering jobs to people he met at dinner parties

62 OBLIQUE (ADJECTIVE)

Not expressed or done in a direct way



Synonyms : Indirect, Inexplicit

Antonyms : Direct, Explicit

Example We sat on the settee oblique to the fireplace

63 POGROM (NOUN)

An act of organized cruel behavior or killing that is done to a large group of people because of their race or religion.



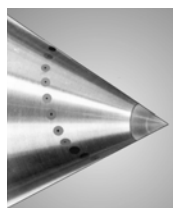
Synonyms : Massacre, Slaughter

Antonyms : Assistance, Comfort

Example The pogroms of the 1880s drove many westwards to the USA

64 TRENCHANT (ADJECTIVE)

Vigorous or incisive in expression or style



Synonyms : Cutting, Pointed

Antonyms : Woolly, Vague

Example The white paper makes trenchant criticisms of health authorities

65 OUTBOUND (ADJECTIVE)

Travelling away from a particular point.



Synonyms : Outward, Outgoing

Antonyms : Arriving, Entering

Example Flying outbound

66 STYMIE (VERB)

To prevent something from happening



Synonyms : Impede, Hamper

Antonyms : Assist, Help

Example The changes must not be allowed to stymie new medical treatments

67 CLOUT (NOUN)

Influence and power



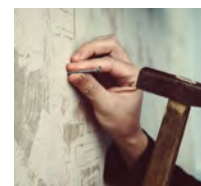
Synonyms : Dominance, Mastery

Antonyms : Dullness, Incompetence

Example I knew she carried a lot of clout

68 SEEP (VERB)

To enter or penetrate slowly



Synonyms : Trickle, Exude

Antonyms : Pour

Example Water began to seep through the soles of his boots

69 DESPONDENCY (NOUN)

Low spirits from loss or hope or courage



Synonyms : Depression, Dejection

Antonyms : Happiness, Joy

Example An air of despondency

70 DESPERATE (ADJECTIVE)

Showing a willingness to take any risk in order to change a bad or dangerous situation



Synonyms : Hopeless, Despairing

Antonyms : Cheerful

Example A desperate sadness enveloped Ruth

71 | DICTATORIAL (ADJECTIVE)

Using power in an unreasonable way by telling people what to do and not listening to their views or wishes

Synonyms : Autocratic, Tyrannical

Antonyms : Democratic

Example A dictatorial regime



76 | RECONCILIATION

The restoration of friendly relations.

Synonyms : Reunion, Reuniting

Antonyms : Incompatibility, Feud

Example His reconciliation with your friend



72 | DETENTIONS (NOUN)

The act or condition of being officially forced to stay in a place.

Synonyms : Custody, Imprisonment

Antonyms : Free, Liberate

Example The fifteen people arrested were still in police detention



77 | HITHERTO (ADJECTIVE)

Up to this or that time

Synonyms : Previously, Formerly

Antonyms : From now on, Henceforth

Example Economic aid has been offered to hitherto depressed people



73 | DESIST (VERB)

Stop doing something synonym- abstain, cease

Synonyms : Abstain, Forbear

Antonyms : Ingest, Consume, Take

Example Each pledged to desist from acts of sabotage



78 | MYRIAD (NOUN)

A very large number of something

Synonyms : Multitude, Countless

Antonyms : Countable, Limited

Example He gazed at the myriad lights of the city



74 | BURNISH (VERB)

Enhance or perfect something such as a reputation or a skill

Synonyms : Shine, Brighten

Antonyms : Dull

Example His time in prison burnished his reputation and helped his cause.



79 | GIST (NOUN)

The general meaning of something rather than all the details.

Synonyms : Essence, Substances

Antonyms : Meaningless, Insignificant

Example It was hard to get gist of Pedro's talk



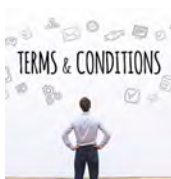
75 | STIPULATED (VERB)

To say exactly and officially what must be done

Synonyms : Specify, Set down

Antonyms : Confuse Muddle

Example He stipulated certain conditions before their marriage



80 | BULGING (ADJECTIVE)

Completely full

Synonyms : Protruding, Swell

Antonyms : Contract

Example He started with bulging eyes



81 USURY (NOUN)

The lending of money at unreasonably high rates of interest

Synonyms : Exploitation, Stealing

Antonyms : Generous, Unselfish



Example The medieval prohibition on usury

82 MOONLIGHTING (NOUN)

The act of working at an extra job

Synonyms : Cheating, Illicit

Antonyms : Chaste, Clean, Pure



Example She is a secretary who moonlights as a waitress on weekends

83 CAPRICE (NOUN)

A sudden usually unpredictable condition, change, or series of changes

Synonyms : Fickleness, Freak

Antonyms : Stability



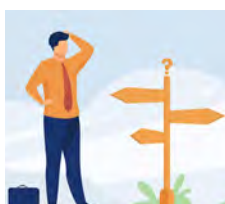
Example The caprice of the onion price

84 ELUSIVE (ADJECTIVE)

Difficult to find, catch, or achieve

Synonyms : Evasive, Fugitive

Antonyms : Obvious, Clear



Example The elusive thought he had had moments before

85 IMPUNITY (NOUN)

Freedom from any risk of being punished for doing something wrong or bad

Synonyms : Indemnity, Reprieve

Antonyms : Liability, Responsibility



Example She mistakenly believed that she could insult people with impunity

86 INSURGENCY (NOUN)

An active revolt or uprising

Synonyms : Dissent, Insurrection

Antonyms : Calm, Obedience



Example You are no longer fighting an insurgency

87 INDISCRIMINATE (ADJECTIVE)

Done at random or without careful judgement

Synonyms : Non-selective, Aimless

Antonyms : Selective, Discriminate



Example She has been indiscriminate in choosing her friends

88 INCONGRUENT (ADJECTIVE)

Not suitable or not fitting well with something else

Synonyms : At variance, Conflicting

Antonyms : Agreement, Peace



Example Because the two ingredients are incongruent, they will not create a tasty dressing

89 ACQUAINTED (VERB)

Make someone aware of or familiar with

Synonyms : Familiarize, Enlighten

Antonyms : Unfamiliar, Ignorant



Example New staff should be acquainted with fire exit routes

90 ACUMEN (NOUN)

The ability to make good judgments and take quick decisions.

Synonyms : Awareness, Sharpness

Antonyms : Stupidity



Example She hides shrewd business acumen

91 COUP (NOUN)

A sudden, violent, and unlawful seizure of power from a government

Synonyms : Revolt, Ousting

Antonyms : Election

Example He was overthrown in an army coup



96 REBUFFED (VERB)

To refuse to talk to someone

Synonyms : Reject, Turn down

Antonyms : Accept, Welcome

Example Our suggestion was immediately re-buffed



92 INGRESS (NOUN)

The action or fact of going in or entering

Synonyms : Access, Entry

Antonyms : Egress, Exit

Example An area with restricted ingress



97 PROACTIVE (ADJECTIVE)

Taking action by causing change and not only reacting to change when it happens

Synonyms : Foreseeing, ForeThoughtful

Antonyms : Improvident, Shortsighted

Example Employers must take a proactive approach to equal pay



93 DEAFENING (ADJECTIVE)

Very noticeable

Synonyms : Booming, Clamorous

Antonyms : Gentle, Low

Example The deafening roar of the planes



98 STATUS QUO (NOUN)

The existing state of affairs

Synonyms : Current situation, Normalcy

Antonyms : Abnormality

Example Seeks to preserve the status quo



94 REGURGITATED (VERB)

To repeat information without understanding it

Synonyms : Repeat, Restate

Antonyms : Relish, Predilection

Example Facts which can then be regurgitated at examinations



99 INSINUATION (NOUN)

An indirect or devious hint or suggestion

Synonyms : Implication, Inference

Antonyms : Conceal, Hide

Example He criticizes his opponents by insinuation rather than directly



95 VANQUISH (VERB)

To defeat somebody completely in a contest, war, etc.

Synonyms : Conquer, Annihilate

Antonyms : Surrender

Example He successfully vanquished his rival



100 OVERHAUL (VERB)

To look at something carefully and change or repair it if necessary

Synonyms : Maintain, Repair, Mend

Antonyms : Damage, Break

Example The vehicle has overhauled recently



14. Which country has the highest number of female billionaires in the world
- USA
 - UK
 - UAE
 - India
 - Saudi
15. Poland's highest Order of the White Eagle award
- Narendra Modi
 - Angela Merkel
 - Vladimir Putin
 - Volodymyr Zelensky
 - Justin Trudeau
16. Which country has become a founding member of the International Big Cats Alliance initiated by India (IBCA)?
- Italy
 - China
 - Japan
 - Korea
 - Nepal

Down

1. 31st member of the North Atlantic Treaty Organisation (NATO)
- Sweden
 - Finland
 - Denmark
 - Germany
 - Mongolia
2. Name of the RBI's secured web-based centralized portal
- Sarvaah
 - Pravaah
 - Prasthan
 - Parvaan
 - Dhurvaah
3. Periyar Tiger Reserve location
- Karnataka
 - Assam
 - Gujarat
 - Kerala
 - Manipur
4. Gianni Infantino was re-elected as the president of _____.
- FIFA
 - FIDE
 - UEFA
 - AIIB
 - AIBA
5. First tourism and cultural capital of the Shanghai Cooperation Organisation (SCO)
- Pune
 - Kashi
 - Agra
 - Kochi
 - Patna
6. Which country planned to introduce a gold-backed digital currency as legal tender
- Newzealand
 - Zimbabwe
 - Afghanistan
 - Australia
 - Mongolia
7. Wisden Almanack's leading T20I cricketer for 2023
- Virat kohli
 - Suryakumar
 - Risabh Pant
 - R Ashwin
 - Jadeja