

E-MAGAZINE

May 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 : Aaditya Kashyap

Email ID : Kashyapaditya116@gmail.com

DOB : 20 Oct 1998

State : Uttarakhand

Edu Qualification : Graduation

Final Selection : IBPS RRB OFFICE ASSISTANT

IBPS CRP PO in Central Bank of India



1

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

Consistency, regular mocks and never skip current affairs.

2

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

First clear your all basic rules for QRE, attempt mocks after complete any topic, after completion of all base start giving complete mocks on regular basis and read current affairs as per your capacity and understanding.

3

What is the contribution of Guidely to your success?

The level of mocks which are provided by guidley has really boosted me up to score high marks in all the exams this year and I am very very happy to take the subscription of guidely and never regret to invest money for the pdf course.

4

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

For every banking aspirant the dream is to become a Probationary Officer in Public Sector Bank and reach to the as high as possible and for me I am very very happy because from nothing to clear all pre exams and have got a chance to sit in the mains examination of all banking exams in a year and also cleared 2 exams in queue as an Office Assistant in RRB and also as a Probationary Officer in Central Bank of India and the best part of this success is that my parents are really very happy and feeling proud till the day that someone in our family has finally achieved a level that no one ever try to do such type of unbelievable step and now after seeing them happy I am also feeling very happy and proud because I am the reason behind their happiness.

5

To whom will you dedicate your success?

My parents because they believed me blindly and allow me to do whatever I wanted to be, never gave any type of burden on me to do in a certain time limit and gave space to do my work and also never said that this is your last year or how much time do u want.

This is the best moment of my life that finally I have achieved a platform where my parents are very very happy for me and from me and that is more than enough.

BOOSTER DOSE

MAY 2023



Awards Week.

The GS NIRNAY app was recently launched by the Union Minister of Rural Development & Panchayati Raj during the National Panchayat



Learning Management information system has been launched by Union Health Ministry. It is named as SAKSHAM (Stimulating Advanced Knowledge for Sustainable Health Management).



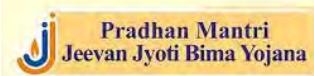
asthma worldwide. This year 2023 World Asthma Day is observed on 2nd of May (Tuesday).

World Asthma Day is a global healthcare event commemorated every year on the first Tuesday in May to promote awareness of



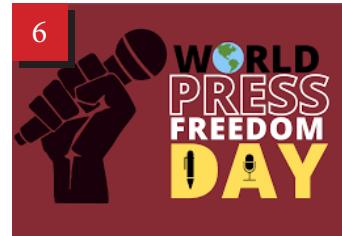
Asia's largest underwater hydrocarbon pipeline, below the river Brahmaputra connecting Jorhat and Majuli in Assam has

been completed by the Indradhanush Gas Grid Limited (IGGL).



completed 8 years of providing social security cover.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY)



The United Nations General Assembly (UNGA) has declared May 3 as World Press Freedom Day. The Theme of World Press Freedom Day 2023 is "Shaping a Future of Rights: Freedom of Expression as a Driver for all other human rights".



Parties 28 (COP 28).



India's first resettlement colony is set to be built in Odisha. This colony will be set up in Satbhaya in Kendrapada district for the people displaced due to coastal erosion and climate change.



9 India's & Asia's first mobile biosafety level-3 (BSL-3) laboratory was displayed at the second Group of 20 (G20) Health Working Group Meeting which began in Goa.



10 India's first undersea twin tunnels in South Mumbai, Maharashtra are nearing completion, & are set to open in November 2023. It is a 2.07-kilometer-long tunnel being built in Mumbai, Maharashtra.



11 Punjab became the first state to implement the 'right to walk'. The Punjab government has made it mandatory for all road-owning agencies to provide footpaths and cycle tracks in the future expansion of roads and construction of new roads.



12 Kerala has become the first in India to establish a State-specific ranking framework for its higher education institutions by way of the initiative.



13 Uttar Pradesh (UP) has become the first state which will make digital health cards for children. The School Health Program has been launched by the Urban Development Department and Lucknow Smart City.



14 The Uttar Pradesh (UP) government is planning to develop a theme park 'Ramaland' modelled on Disneyland. It will be developed to narrate the story of Lord Ram and attract tourists.

India's & Asia's first mobile biosafety level-3 (BSL-3) laboratory was displayed at the second Group of 20 (G20) Health Working Group Meeting which began in Goa.



15 The annual 5-day-long Great Prayer Festival, "Ladakh Monlam Chenmo," a mass prayer camp by Buddhist monks and nuns for world peace and happiness is starting in Leh, Ladakh. It



16 Uttarakhand Chief (CM) Shri Pushkar Singh Dhami approved 'Chief Minister's Skill Upgradation and Global Employment Scheme' (Mukhya Mantri Kaushal Unnayan aur Vaishavik Rozgar Yojana).



17 Archaeologists have uncovered several archaeological treasures from the Bandhavgarh National Park in Madhya Pradesh (MP).



18 India Post Payments Bank (IPPB) has partnered with the Forum of Industry Academic Knowledge Sharing (FIAKS) platform to provide digital literacy and spread awareness among postmen to avoid digital frauds.



19 India and Russia will explore the possibility of accepting RuPay and Mir cards in each other's country for hassle-free payments amid sanctions imposed by the West on Moscow.

20



According to the Asian Development Bank (ADB) Annual Report 2022, Pakistan became the largest recipient of ADB-funded programmes/projects, receiving loans of USD 5.58 billion out of total loans of USD 31.8 billion to 40 countries.

21



The gross Goods and Service Tax (GST) revenue collection is the highest ever at Rs 1,87,035 crore for April 2023.

22



The South Indian Bank has introduced an e-BG (Electronic Bank Guarantee) facility for its customers in partnership with National E-Governance Service Limited (NeSL).

23



Indian private sector bank Federal Bank has partnered with National e-Governance Services Limited (NeSL) to launch an electronic bank guarantee (e-BG) facility.

Unnati, a fintech-based agritech company, made an announcement regarding its subsidiary, Ora Finance, becoming

the first-ever agritech firm to receive a non-banking financial company (NBFC) license.

25



The All India Bank Employees' Association (AIBEA), is the oldest and largest national trade union of bank employees in India plans to set up an online 'Bank Clinic' to assist bank customers with grievance redress.

26



RBL Bank formerly known as Ratnakar Bank has gone live with 'Direct Tax Collections' on behalf of the Government of India (GoI) through the new Tax Information Network (TIN2.0) portal.

27



Kotak Mahindra Bank has issued the first-ever foreign portfolio investor (FPI) licence to Alchemy's Fund for relocation to Gujarat International Finance Tec-City (GIFT) City.

28



Card payments company Visa launched cardholder verification value (CVV) free online transactions for domestic tokenized credentials in India.

29



GetVantage has secured a Non-Banking Financial Company (NBFC) licence from the Reserve Bank of India (RBI), becoming the first and only revenue-based financing and alternative funding platform in India to do so.

30



Log9 Materials inaugurated India's first commercial lithium-ion (Li-ion) cell manufacturing facility on its campus in Jakkur, Bengaluru.

31



An India-American and a former Mastercard Chief Executive Officer (CEO), Ajay Banga has been appointed as the 14th president of the World Bank.

32



The Appointments Committee of the Cabinet (ACC) has approved the appointment of Siddhartha Mohanty,

interim LIC Chairman, as regular Chairperson of the state-controlled Life Insurance Corporation of India (LIC) till June 29, 2024.

33



Gucci, Italian high-end luxury fashion house has appointed Alia Bhatt as its first Indian Global Ambassador for the House.

34



Nilofar Hamedi, Elaheh Mohammadi and Narges Mohammadi have been named as the laureates of the 2023 UNESCO/Guillermo

Cano World Press Freedom Prize, following the recommendation of an International Jury of media professionals.

35



The Green Organisation of the United Kingdom presented the Green World Award 2023 to Chennai Metro Rail Limited (CMRL).

36



International Nurses Day is celebrated every year on May 12. Nurses Day is celebrated to praise the Nurses who contribute their work to the Society. The theme for the 2023 resource is 'Our Nurses. Our Future'.

37



Lionel Messi won the World Sportsman of the Year award at Laureus World Sports Awards organized in Paris. This is Messi's second individual title.

38



Open Defecation Free.

39



According to a report by aviation analytical firm, Clrium, GMR Hyderabad International Airport is the most punctual airport in the world. The airport has recorded 90.43 per cent on-time performance.

40

International Museum Day 2023



International Museum Day is celebrated every year on May 18 to raise awareness about the museums in society. The IMD theme for this

year (2023) is 'Museums, Sustainability and Well Being'. The first International Day of Museums was first established in 1977.

41



Reliance Industries Ltd - controlled Viacom18 has signed a three-year deal with Warner Bros. Discovery that will allow the

broadcaster to stream popular HBO Originals, HBO as well as Warner Bros.

42



An MoU has been signed by India and Israel on industrial research and development cooperation with a focus

on several key technology areas.

43



Tata Technologies announced a partnership with TiHAN IIT Hyderabad, to collaborate in the areas of Software Defined Vehicles (SDV) and

Advanced Driver Assistance Systems (ADAS).

44



IT Madras researchers have developed a Machine Learning-based computational tool Named 'GBMDriver' (Glioblastoma Mutiforme

Drivers) for better detection of cancer-causing tumours in the brain and spinal cord.

45



International Business Machines (IBM) has partnered with the US space agency National Aeronautics and Space Administration (NASA) to design a new geospatial foundation model to track climate change on Earth.

46



The 7th edition of the joint military exercise "AJEYA WARRIOR-23" between India and the United Kingdom (UK) was conducted at Salisbury Plains, United Kingdom.

47



The Indian Navy and the Royal Thai Navy conducted the 35th edition of the India-Thailand Coordinated Patrol (Indo-Thai CORPAT) in the Andaman Sea.

48



Indian Army conducted the 'Buland Bharat' exercise in the longest high-altitude Artillery Ranges of the eastern theatre.

49



Indian Naval Ship (INS) Magar, Landing Ship Tank (Large) amphibious assault ship of the Indian Navy decommissioned after 36 years of exceptional service at the naval base in Kochi, Kerala.



50 Defence Minister Rajnath Singh inaugurated India's 1st Indian Air Force Heritage Centre in Chandigarh to help in preserving the rich heritage of the IAF and also inspire the youth to join the armed forces.



51 International Day of Families 2023 is celebrated every year on May 15. The theme of International Day Of Families 2023 is "Families and New Technologies".



52 Odisha FC won their first title after beating Bengaluru FC in the final of the Super Cup at the EMS Corporation Stadium in Kozhikode.



53 Luca Brecel has won his first-ever world title after beating Mark Selby in an enthralling World Championship finale at the Crucible.



54 The Odisha government decided to further extend its sponsorship for both the Men and Women's Indian Hockey Teams (senior and junior) for another ten years from 2023 to 2033.



55 FIFA Council has announced Argentina as the official host of the upcoming FIFA U-20 World Cup 2023. Indonesia was the original tournament host but FIFA has removed them.



56 Grandmaster Ding Liren of China is the new world champion after beating Russian grandmaster Ian Nepomniachtchi in the final rapid tiebreak game of the FIDE World Championship 2023.



57 Cristiano Ronaldo became the world's highest-paid athlete after he signed a contract worth more than 200 million euros (\$219.98 million) with Saudi Arabian side Al-Nassr.



58 Pakistan skipper Babar Azam has become the fastest player to reach 5000 runs in the ODI format. He crossed the 5000 run-mark in 97

innings. He broke South Africa's Hashim Amla's record.



59 In Weightlifting, India's Bindyarani Devi has clinched a silver medal in the women's 55kg category at the Asian Weightlifting Championships 2023 in Jinju, South Korea.



60 on the occasion of Sachin Tendulkar's 50th birthday.

Renowned sports historian and TV show host Boria Majumdar released a new book titled 'Sachin@50 - Celebrating a Maestro



61 of Business and Enterprise" published by Rupa Publications India.

Amitabh Kant, a retired member of the Indian Administrative Service (IAS), has written a new book titled "Made In India: 75 Years

62



international de football association (FIFA) World Cups, passed away at the age of 93 in Leon, Mexico.

Legendary Mexican goalkeeper Antonio Félix "Tota" Carbajal Rodríguez, the first footballer to play in 5 Fédération

63



Control It, Live Longer". The WHL launched its first WHD on May 14, 2005. Since 2006, the WHL has been dedicating May 17 of every year as WHD.

World Hypertension Day 2023 is celebrated on May 17. The theme of World Hypertension Day 2023 is "Measure Your Blood Pressure Accurately,

64



are participating in the conference, including representatives from D8, SAARC and BIMSTEC.

The 6th Indian Ocean Conference (IOC) is being hosted by Bangladesh and is being held in Dhaka. About 150 foreign guests

65



global leaders from the petrochemical sector to

India will host the prestigious 2-day Asia Petrochemical Industry Conference (APIC), which will bring together

debate on key issues related with growth, trade, investment and sustainability.

66



First-ever direct international flight service from Bhubaneswar to Dubai has been started. IndiGo's direct flight service shows the growing importance of Bhubaneswar as a major destina-

67



The first ministerial meeting of the India-EU Trade and Technology Council (TTC) will be held in Brussels, Belgium.

68



India launched "Operation Karuna" to provide humanitarian assistance for people in Myanmar, which is affected by Cyclone Mocha, and three ships carrying relief material reached Yangon.

69



Madhya Pradesh (MP) capital Bhopal has become the first city in India to accept the localization of the United Nations (UN)-mandated Sustainable Development Goals (SDG).

70



World Metrology Day is celebrated on May 20 annually to raise the importance of Metrology. The theme for World Metrology Day

2023 is "Measurements supporting the global food system". The first World Metrology Day was held in 1961.

71



The President of India recently conferred 37 Gallantry awards, including eight Kirti Chakras and 29 Shaurya Chakras, during Defence Investiture Ceremony (Phase-1) held in New Delhi.

72



Himachal Pradesh's (HP) Kangra tea, known for its quality, unique aroma, and a tinge of fruity flavour, has been registered with the European Union (EU) as a protected Geographical Indication (GI).

73



The RBI has issued an advisory to banks and other RBI-regulated entities, emphasising the need to take steps to ensure a complete transition from the London Interbank Offered Rate (LIBOR) from July 1, 2023.

74



The government has appointed IDBI Capital, BOB Capital and SBI Capital to manage the initial public offer (IPO) of the Indian

76



The US Senate confirmed Dr Geeta Rao Gupta, an Indian-American, for the position of Ambassador-at-Large for the Office of Global Women's Issues in the State Department.

77



The Member States of the International Organization for Migration (IOM), the United Nations Migration Agency, elected Amy E. Pope as its next Director General during the 6th Special Session of the IOM Council.

78



Twitter Chief Executive Officer (CEO) Elon Musk announced that Linda Yaccarino will be the social media platform's next CEO. She

would succeed Elon Musk.

79



Siddaramaiah has been sworn in as the new chief minister (CM) of Karnataka for the second term, along with the Karnataka Congress president D K Shivakumar as the deputy chief minister.

80



The 4th edition of India-Indonesia Bilateral Naval exercise Samudra Shakti-23 between the Indian Navy & the Indonesian Navy was held at Batam, Indonesia.

75



India's annual retail inflation eased to an 18-month low of 4.7% in April from 5.66% the previous month.

81



A BrahMos supersonic cruise missile was successfully test-fired from the Indian Navy's frontline guided missile destroyer Indian Naval Ship (INS) Mormugao.

82



The Netherlands emerged as the third-largest exporting platform in India. The US and UAE stand at the top 2 in trading various kinds

of goods.

83



Indian boxers Deepak Kumar, Mohammed Hussamuddin and Nishant Dev have won the bronze medals at the IBA Men's World Boxing

Championship 2023 held in Tashkent, Uzbekistan.

84



Rajasthan Royals bowler Yuzvendra Chahal became the leading wicket-taker (184 wickets in the 143 matches) in the Indian Premier League. Dwayne

Bravo is in the second spot with 183 wickets in 161 matches.

85



American economist Robert E. Lucas Jr. Passed away at the age of 85. He received the Nobel Prize in Economics in 1995 "for having

developed and applied the hypothesis of rational expectations.

86



World No Tobacco Day is observed every year on May 31. This day is also known as World Anti-Tobacco Day. The theme of World No

Tobacco Day 2023 is "We Need Food, Not Tobacco".

In 1988, the World Health Assembly celebrated May 31 as World No Tobacco Day.

87



The Union Education Ministry has decided to discontinue the 'Shiksha Puraskar' and the 'Hinditar Bhashi Hindi Lekhak Puraskar'.

88



The Mumbai Trans Harbour Link Road, the longest sea link in India, is nearing completion, and will likely be open to the public by November

2023. It starts from Sewri in Mumbai to Chirle in Navi Mumbai.

89



According to the Ministry of Earth Sciences (MoES), India is set to dramatically scale up its super-computing prowess and install an

18-petaflop system over the course of this year.

90



Ireland is set to become the first country to introduce mandatory health warnings on alcohol products.

91



After Chhatrapati Shivaji Maharaj's statue, the bust of freedom fighter Vinayak Damodar Savarkar also known as Veer Savarkar

will be unveiled in the port Luis capital city Mauritius on May 28, 2023 Savarkar's birth anniversary.

92



Madhya Pradesh (MP) Chief Minister (CM) Shri Shivraj Singh Chouhan flagged off a batch of 32 senior citizens comprising 24

men and 8 women on pilgrimage to Uttar Pradesh's (UP) Prayagraj from Bhopal, MP via flight under the scheme of 'Mukhya Mantri Tirath Yatra Yojana'.

93



Mount Etna, Europe's most active volcano, was erupting, spewing ash on Catania, eastern Sicily's largest city, and forcing a

suspension of flights at that city's airport.

94



Kudumbashree is the largest network of women in Kerala for empowerment and poverty eradication, which was completed 25

years ago.

95



Kerala is set to declare itself India's first "total e-governed state", to its strides towards a knowledge-based society and economy,

and 100% digital literacy.

96



Kangra tea of Himachal Pradesh (HP) has become the second product after Basmati Rice of the country to get registered with the

European Union (EU) as a protected Geographical Indication (GI).

97



The Government of Madhya Pradesh (MP) has unveiled the new scheme named Mukhyamantri Seekhao Kamao Yojana (CM

Learn and Earn Scheme) for unemployed youth.

98



RuPay has introduced the CVV (Card Verification Value) free payment experience for its debit, credit and prepaid cardholders who have

tokenized their cards on the merchant application or web page.

99



Payments through international debit or credit cards up to ₹7 lakhs will not come under the Liberalised Remittance Scheme (LRS).

The Finance Ministry clarified such payments will not attract Tax Collected at Source (TCS).

100



Axis Bank has launched 'Sarathi', a first of its kind digital onboarding journey to enable Electronic Data Capture (EDC) or Point of Sale (POS) for merchants.

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E-MAGAZINE

May 2023



IMPORTANT DAYS



World Tuna Day 2023 – May 2

World Tuna Day is observed every year on May 2. This day is established by the United Nations(UN) General Assembly to raise awareness about the importance of Tuna Day.

Tuna is a species of food and are economically very important.

The United Nations General Assembly (UNGA) celebrated Tuna Day on May 2.

It was first observed in the year 2016. Thailand is one of the largest Tuna producing countries in the world.



World Hypertension Day 2023 – May 17

World Hypertension Day 2023 is celebrated on May 17. This day is prompted by the World Hypertension League (WHL). The theme of World Hypertension Day 2023 is "Measure Your Blood Pressure Accurately, Control It, Live Longer". The WHL launched its first WHD on May 14, 2005. Since 2006, the WHL has been dedicating May 17 of every year as WHD.

World Asthma Day 2023 – May 2



World Asthma Day is a global healthcare event commemorated every year on the first Tuesday in May

to promote awareness of asthma worldwide. This year 2023 World Asthma Day is observed on 2nd of May (Tuesday).

On this day, various global and local organisations step forward together to combat the major global non-communicable disease in children and adults. The theme of World Asthma Day was organized by Global Initiative for Asthma(GINA).

The theme of World Asthma Day 2023 was "Asthma care for All".



World Telecommunication and Information Society Day 2023 – May 17

World Telecommunication And Information Society Day 2023 is celebrated on May 17. The theme of World Telecommunication And Information Society Day 2023 is " Digital technologies for Older Persons and Healthy Ageing". In November 2005, the World Summit on World Telecommunication And Information Day called the United Nations General Assembly (UNGA) to declare May 17 as World Telecommunication And Information Society Day. This day was first named International Telecommunication Union and was first celebrated in 1969, and marked the founding of the day on May 17, 1865.



International Museum Day 2023 – May 18

International Museum Day is celebrated every year on May 18 to raise awareness about the museums in society. The IMD theme for this year (2023) is 'Museums, Sustainability and Well Being'. The first International Day of Museums was first established in 1977. The theme for International Museum Day was first established in 1992.



National Technology Day 2023 – May 11

National Technology Day 2023 is celebrated every year on May 11.

This day is observed to commemorate the importance of Scientists, Research, etc.

This day is celebrated to raise awareness about the Technology that is developed day by day. National Technology Day was first observed on May 11, 1999.

In May 1998, India conducts three nuclear tests in the Pokhran Test range in Rajasthan under the operation 'Operation Sakthi'.



International Nurses Day 2023 – May 12

International Nurses Day is celebrated every year on May 12.

Nurses Day is celebrated to praise the Nurses who contribute their work to the Society

The theme for the 2023 resource is 'Our Nurses. Our Future.' From January 1974, May 12 was officially declared "International Nurses Day". On this special day, the International Council of Nurses (ICN) distributed the Nurses Day kit to the people to know the importance of nurses.

World Press Freedom Day 2023 – May 3



World Press Freedom Day is observed every year on May 3.

The United Nations General Assembly(UNGA) has declared May 3 as World Press Freedom Day. The Theme of World Press Freedom Day 2023 is "Shaping a Future of Rights: Freedom of Expression as a Driver for all other human rights".

This day is observed to raise awareness about the freedom of the press and uphold the right to freedom of expression.

Coal Miners Day 2023 – May 4

Every year Coal Miners Day is celebrated on May 4.

This day is celebrated by the miners who are working in the field.

Coal Mining was begun in India in 1774.

Coal Miners became easily significant during the period of the industrial revolution between 1760 and 1840.



International Day Of Families 2023 – May 15

International Day of Families is celebrated every year on May 15.

The theme of International Day Of Families 2023 is "Families and New Technologies". This day is celebrated to raise awareness about the importance of Family. International Day Of Families 2023 was first observed by the United Nations General Assembly



(UNGA) in the year 1994.



World Metrology Day 2023 – May 20

World Metrology Day is celebrated on May 20 annually. This day is observed to raise the importance of Metrology. Metrology Day is prompted by the Measurements Standards Laboratory (MSL). The theme for World Metrology Day 2023 is Measurements supporting the global food system. The first World Metrology Day was held in 1961.



World AIDS Vaccine Day 2023 – May 18

World AIDS Vaccine Day or HIV Vaccine Awareness Day is observed every year on May 18 to raise awareness about the need for vaccines. The concept of World AIDS Vaccine Day was first introduced in 1997 at Morgan State University by President Bill Clinton.



Commonwealth Day 2023 – May 24

Commonwealth Day is celebrated every year on May 24. The theme for Commonwealth Day 2023 was 'Forging a sustainable and peaceful common future'. Commonwealth Day is celebrated to remind the Birth Anniversary of Queen Victoria.



International Day Of Action For Women's Health 2023 – May 28

International Day of Action for Women's Health is observed annually on May 28. This day is observed to raise awareness about the health of Women and well beings such as Sexual and Reproductive Health and Rights (SRHR). In 1987, South Africa first recognized this day as the International Day of Action for Women's Health.

International Everest Day 2023 – May 29

International Everest Day 2023 is observed on May 29. International Mount Everest Day was celebrated in 2008, and it was the day Edmund Hillary passed away and Nepal decided on May 29 as International Everest Day.



International Day Of United Nations Peace-keepers 2023 – May 29

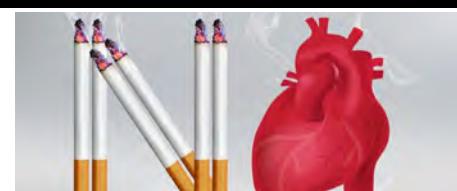


International Day of United Nations Peacekeepers is observed every year on May 29. The 2023 theme, "Peace begins with me". The first United Nations Peacekeeping mission was first established in May 1948. The General Assembly designated May 29 as the International Day of United Nations Peacekeepers.

World No Tobacco Day 2023 – May 31

World No Tobacco Day is observed every year on May 31. This day is also known as World Anti Tobacco Day.

The theme of World No Tobacco Day 2023 is "We Need Food, Not Tobacco". In 1988, the World Health Assembly celebrated May



31 as World No Tobacco Day.

NATIONAL



Indian Railways' One Station One Product scheme covers 728 railway stations with over 700 outlets

Under the One Station One Product' (OSOP) scheme of Indian Railways, 728 stations are covered with 785 OSOP outlets in 21 States and 3 Union Territories across the country so far. The Ministry of Railways launched this scheme in March, 2022.

The objective is to promote the 'Vocal for Local' vision of the government, providing a market for local or indigenous products and creating additional income opportunities for the marginalized sections of society.



President Droupadi Murmu confers 37 Gallantry awards

The President of India recently conferred 37 Gallantry awards, including eight Kirti Chakras and 29 Shaurya Chakras, during Defence Investiture Ceremony (Phase-1) held in New Delhi. They have been instituted by the Government of India to honour

the acts of bravery and sacrifice of the officers/personnel of the Armed Forces, other lawfully constituted Forces and civilians. Three gallantry awards, namely Param Vir Chakra, Maha Vir Chakra and Vir Chakra, were instituted by the Government of India on 26th January, 1950.



Government to spend \$1.2 billion on modernising semiconductor facility lab in Mohali

The government will spend around \$1.2 billion to modernise the Semiconductor Laboratory (SCL) in Mohali, a 30-year-old facility currently capable of producing 8-inch CMOS microchip wafers mostly used for the country's strategic needs such as the space programme. The Union Cabinet approved the modernisation plan in July 2022, which includes

an exploration of the possibility of the Joint Venture (JV) of the Semiconductor Laboratory (SCL) with one or more commercial fab partners.

The government estimates the semiconductor market in India to grow at a compounded annual growth rate of 22 per cent and reach Rs 9 trillion or 10 percent of the global market by 2030 from Rs 1.25 trillion in 2020.



National Health Accounts Estimates for India (2019-20)

The National Health Account Estimates 2019-20 have been released recently.

There has been a consistent increase in government spending. The government spent **1.35%** of the country's Gross Domestic Product (total value of the final goods and services in a year indicative of a country's economy) on **healthcare during the year, bouncing back from a slight drop seen in 2018-19 as per the report.**

Money spent by people from their own pocket on healthcare has been going down.

The share of Out-of-Pocket Expenditure (OOPE) in total Health Expenditure (THE) declined from 62.6% to 47.1%.



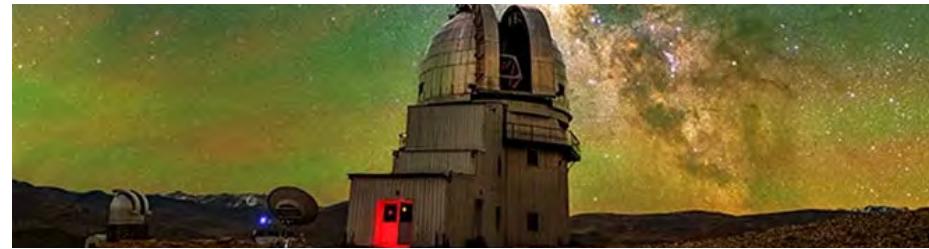
The GS NIRNAY app was launched by the Union Minister of Rural Development & Panchayati Raj

The National Health Account Estimates 2019-20 have been released recently.

There has been a consistent increase in government spending. The government spent **1.35%** of the country's Gross Domestic Product (total value of the final goods and services in a year indicative of a country's economy) on **healthcare during the year, bouncing back from a slight drop seen in 2018-19 as per the report.**

(20)

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Ladakh's Hanle is India's first Dark Sky Reserve

India's first 'dark sky reserve' in Ladakh's Hanle village is now ready and will be opened for the public soon. Spread over **1,073 sq km** across a cluster of six hamlets in the Hanle cold desert region at an elevation of **4,500 metres** above sea level, the reserve is among a few of its kind in the world that will offer a spectacular view of the night sky. Meanwhile, work is in full swing to

develop Benital in Uttarakhand as the first 'astro village' of India. The department has estimated a total expense of **Rs 5 crore** for the project and submitted a report to the administration. It has entrusted the Garhwal Mandal Vikas Nigam with the responsibility of developing Benital as an Astro-village.



Narendra Singh Tomar Launches 'Millets Experience Centre' at Dilli Haat, INA, New Delhi

The first of its kind 'Millets Experience Centre (MEC)' has been launched by Agriculture Minister Narendra Singh Tomar at Dilli Haat in New Delhi.

The National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED), in collaboration with the Agriculture Ministry, has established the Millets Experience Centre. It

aims to increase awareness about millet and encourage its adoption among the general public. The **United Nations General Assembly declared the year 2023 the International Year of Millets (IYM 2023)**, acting on India's proposal, supported by 72 countries.

a year indicative of a country's economy) on **healthcare during the year, bouncing back from a slight drop seen in 2018-19 as per the report.**

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e-Magazine May 2023



Amul identifies land in Telangana to set up a milk processing plant with a capacity of 5LLPD

The Gujarat Cooperative Milk Marketing Federation Ltd (GCMMF), the marketer of Amul has identified land at Vargal near Hyderabad to set up a milk processing plant with a capacity of **5 lakh litres per day (LLPD)**.

The upcoming plant will be done through one of the 18 GCMMF member dairy unions, Sabarkantha District Cooperative Milk Union (Sabar Dairy).

The procurement of milk will take place from the dairy producers of Telangana State.



India's cost of adapting to climate change needs to be seen at \$1 trillion by 2030

India needs to spend an estimated **Rs. 85.6 lakh crores** (\$1.05 trillion) by 2030 to adapt its various industries to be compliant with climate change norms, a report by the Reserve Bank of India. Report theme:

Towards a Greener Cleaner India

The report is written by contributors from the Department of Economic and Policy Research. India's goal of achieving the net zero target by **2070** would require an accelerated reduction in the energy intensity of GDP by about 5% annually and a significant improvement in its energy mix in favour of renewables to about **80% by 2070-71**.

PM Conducting 100th Episode Of 'Mann ki Baat', While Centre Depriving Bengal Of MGNREGA Funds

PM Narendra Modi remarked on the 100th episode of "Mann Ki Baat" that the broadcast filled the "emptiness" he felt after coming to Delhi in 2014, and that he connected with crores of Indians and never cut off from people.

Mann Ki Baat was started on 3 October 2014.

The program has become a major pillar of the government's citizen-outreach programme, addressing multiple social groups such as women, youth



and farmers.

Apart from 22 Indian languages and 29 dialects, **Mann Ki Baat** is broadcast in 11 foreign languages including French, Chinese, Indonesian, Tibetan, Burmese, Balochi, Arabic, Pashtu, Farsi, Dari and Swahili.

First 100% private-funded Gati Shakti terminal starts operations

The Dedicated Freight Corridor Corporation of India (DFCC) commenced operations on the Rewari Gati Shakti Cargo Terminal (GCT) in public-private partnership (PPP) mode.

This becomes the first operational GCT with complete investment from a private player and zero revenue-sharing on account of the Indian Railways.

The **Rs 8-crore GCT in Haryana**, built solely for container traffic, along the edge of Line 10 of the



New Rewari station on Western Dedicated Freight Corridor (DFC), will be operated by Pristine Mega Logistics Park, which got the project in a race against state-owned Container Corporation of India (Concor) and shipping major DP World.

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PM Modi Lays Foundation Stone Of LIGO-India Project.

PM Modi laid the foundation stone of the Laser Interferometer Gravitational-Wave Observatory – India (LIGO-India). The LIGO-India facility is being constructed in the Hingoli district in Maharashtra. LIGO-India will be an advanced gravitational-wave observatory to be located in India as part of a worldwide network.



IIFT celebrates Diamond Jubilee on its 60th Foundation Day

Indian Institute of Foreign Trade (IIFT), New Delhi celebrated its Diamond Jubilee on its 60th Foundation Day on 2nd May 2023. The Indian Institute of Foreign Trade (IIFT) was established in 1963 as an autonomous body under the Ministry of Commerce & Industry to contribute to the skill building for the external trade sector of India. The Institute was granted "Deemed to be University" status in 2002.

The Institute was granted the prestigious AACSB accreditation on 17th November, 2021.

India is likely to have 900 million active internet users by 2025

As many as 759 million Indians, around 52 per cent of the country, access the internet at least once a month but a digital divide continues among states. The number of active internet users in the country grew by almost 10 per cent in 2022, according to the 'Internet in India Report 2022', jointly prepared by the Internet and Mobile Association of India (IAMAI) and KANTAR. This is the first time that a



majority of Indians have become active internet users. The report estimates that India is likely to have around 900 million total active users by 2025.

Government panel proposes ban on diesel 4-wheeler vehicles by 2027

A panel formed by the Ministry of Petroleum and Natural Gas suggested that India should ban the use of diesel-powered four-wheeler vehicles by 2027.

The Energy Transition Advisory Committee was formed under the chairmanship of former oil secretary Tarun Kapoor. It recommends switching to electric and gas-fuelled vehicles in cities with more than a million people and polluted towns for



reducing carbon emissions. India is one of the biggest emitters of greenhouse gases.

India has set a target to produce 40% of its electricity from renewable energy to achieve its net zero goal by 2070.

ULIP Integration with Digital Systems of Coal Ministry kicks off

The Secretary of the Ministry of Coal chaired a meeting on the integration of the Unified Logistics Interface Platform (ULIP) with the digital systems of the Ministry of Coal. It was launched in 2022 as a part of the 'National Logistics Policy (NLP)'.

It is designed for enhancing efficiency and reducing the cost of logistics in India by creating a transparent, single-window platform to provide real-time information to all stakeholders.



It was emphasized that the solution should have visibility of multi-modal transport and all the existing systems should be integrated with the ULIP system to create a National Single Window Logistics Portal.



Santiniketan recommended for inclusion in the UNESCO world heritage list:

Union Culture Minister G Kishan Reddy said Santiniketan, the place where Nobel Laureate poet Rabindranath Tagore built Visva-Bharati over a century ago, has been recommended for inclusion in the UNESCO World Heritage List by an international advisory body. India has been striving for a long time to get a UNESCO tag for this cultural site located in West Bengal's Birbhum district. This will formally be announced in the **World Heritage Committee meeting to be held in Riyadh, Saudi Arabia in September 2023.**



Union Minister Meenakshi Lekhi inaugurates 'Buddham Saranam Gacchami' exhibition in New Delhi

Buddham Saranam Gacchami exhibition was inaugurated in New Delhi. Union Minister of State for External Affairs and Culture Meenakshi Lekhi inaugurated the exhibition at the **National Gallery of Modern Arts, New Delhi.** The exhibition was based on the life of Lord Buddha. It was organized in the week succeeding Buddha Purnima.

MSME Ministry Organizes First North-East SMB Outreach Program BizAmp

Union Ministry of Micro, Small and Medium Enterprises (MSME) has recently presided over BizAmp. It is the first outreach programme to empower MSMEs from the North-Eastern States and amplify their businesses utilizing benefits under Self-Reliant India (SRI) Fund. Organized by the Ministry of MSME in association with **NSIC Venture Capital Fund Limited**



(NVCFL) under its SRI Fund. It served as a platform for the empanelled daughter funds of the SRI Fund to reach the MSMEs in the North-East Region of India.

India eyes green hydrogen bunkering at major ports by 2035

India has set a deadline of 2035 to establish green hydrogen bunkering and refuelling facilities at all 12 major ports in the drive to cut its carbon footprint.

One of the world's biggest emitters of greenhouse gases, India aims to cut emissions to net zero by 2070, and the shipping minister said three of its ports would initially have bunker facilities for green hydrogen and ammonia. The new shipping guidelines require ports to satisfy at least 60% of electricity needs through renewables by 2030 and



90% by 2047.

Also, by 2030, all ports must achieve cuts of more than a fifth in energy consumption on each tonne of cargo versus 2023. **Green belt area under port authority to be increased by over 20% by 2030 and 33% by 2047** of the port area.

JNPA posts an impressive turnaround time (TAT) of just 22 hours

A month after the record handling performance in the last financial year, India's premier container port, Jawaharlal Nehru Port Authority (JNPA) has achieved yet another milestone. Now it has set a global benchmark in container cargo handling.

According to the **Logistics Performance Index (LPI)** report, 2023, published by the World Bank, JNPA has an **effective**



turnaround time (TAT) of only 22 hours (equivalent to 0.9 days).



Centre invokes Article 355 as the situation worsens

The central government invoked Article 355 after the situation worsened in Manipur.

More than 20,000 people have been evacuated from violence-hit areas and many people have migrated to Assam and Mizoram. The central government has appointed Ashutosh Sinha, additional director general of police, intelligence as the overall operational commander of the law and order situation. Kuldip Singh, the former DG, CRPF has been appointed as the security advisor to N Biren Singh's government.



MyGov collaborates with IHM Pusa to launch 'YUVA PRATIBHA - Culinary Talent Hunt'

'YUVA PRATIBHA-Culinary Talent Hunt' launched by MyGov in association with IHM, Pusa. It has been launched to reflect India's rich culinary heritage and teach the world, to understand its value and importance in taste, health, traditional knowledge,

Sarbananda Sonowal reviews the progress of India's First International Multi-modal Logistics Park in Assam

Union Minister of Ports, Shipping & Waterways and Ayush, Shri Sarbananda Sonowal visited the construction site of India's first International Multi-Modal Logistics park in Jogighopa, Assam to review the progress. The park is being developed under the ambitious Bharatmala Pariyojana of the Government. The first such MMLP, it is being made by NHIDCL in Jogighopa of Assam.



Home Ministry decides to introduce Millets, Shree Anna in the meals of personnel of CAPFs and NDRF

The Ministry of Home Affairs has recently decided to introduce Millets, Shree Anna in the meals of personnel of Central Armed Police Forces (CAPFs) and National Disaster Response Force (NDRF). The decision to introduce 30 per cent Millets in the meals. The Ministry had asked all the forces to take action for the introduction of Millets based menu.

The United Nations declared 2023 the International Year of Millets as recognizing the importance of millets, creating a domestic and



global demand, and providing nutritious food to the people, at the behest of the Government of India.

ingredients and cuisine. With an aim to create awareness and increase the production and consumption of Millet, the year 2023 has been declared by the United Nations as the 'International Year of Millet'.



Union Minister Smriti Irani launches "Poshan Bhi, Padhai Bhi" campaign

Union Minister Smriti Irani launched the 'Poshan Bhi, Padhai Bhi' scheme.

The main aim of the 'Poshan Bhi, Padhai Bhi' scheme is to strengthen Early Childhood Care and Education (ECCE). ECCE is the main component of Mission Saksham Anganwadi and Posan 2.0 (Mission Poshan 2.0).

The Ministry has allocated Rs 600 crore for the training of Anganwadi Workers (AWW) to effectively implement ECCE.



Shri Sarbananda Sonowal launches Harit Sagar Green Port Guidelines to Achieve Zero Carbon Emission Goal

Harit Sagar" the Green Port Guidelines 2023 has been launched by Minister for Ports, Shipping and Waterways Sarbananda Sonowal at a function in New Delhi. **Cochin Port** has bagged Sagar Shreshta Award of the Ministry of Ports Shipping & Waterways for best performance among all Indian Major Ports for the best turnaround time in the non-container port category, during the year 2022-23.

The Best Absolute Performance

Award for the year 2022-23 has been awarded to Deendayal Port, Kandla for handling the highest-ever cargo of 137.56 MMT.

Paradip Port has received the award for Best Performance shield on Ship Berth Day Output.

Kamarajar Port has been adjudged successful in pre-berthing detention time.

Cochin Port has been given the trophy for better performance in turn-around-time (non-container port).



6th Indian Ocean Conference to begin in Dhaka

The 6th Indian Ocean Conference (IOC) is being hosted by Bangladesh and is being held in Dhaka. High-level government delegations and think tanks from around 25 countries are expected to participate in the IOC. The conference was inaugurated by Prime Minister Sheikh Hasina. About 150 foreign guests are participating in the conference, including representatives from D8, SAARC and BIMSTEC.



Shri Bhupender Yadav launches Meri LiFE App

A mobile app called Meri LiFE (My life) has been launched by Environment, Forest, and Climate Change Minister Bhupender Yadav in New Delhi. The app is inspired by the concept of LiFE envisioned by the Prime Minister at COP 26,

which emphasizes on conscious and deliberate use rather than mindless and wasteful consumption. On October 20, 2022, the Prime Minister launched Mission LiFE (Lifestyle for Environment) at Kevadia, Gujarat.



IT hardware PLI 2.0: Centre approves revised PLI scheme with Rs 17,000 cr outlay

The Union Cabinet has approved the second edition of the production-linked incentive (PLI 2.0) scheme for IT hardware with a ₹17,000-crore outlay.

The government expects the scheme will result in additional production worth ₹3.35-lakh crore and investments of ₹2,430 crore during its duration.

An assessment on claims and disbursements carried out by the DPIIT shows that as of March 31, 2023, disbursal of incentives are yet to begin for six sectors including textiles, white goods, automobiles, auto parts, solar PV modules and ACC battery.



Kiren Rijiju Replaced as Law Minister, Shifted to Earth Sciences

The Union Government transferred Kiran Rijiju from the Ministry of Law and Justice to the Ministry of Earth Sciences. Arjun Ram Meghwal will replace Rijiju as the law minister.

Arjun Ram Meghwal, Minister of State has been assigned the independent charge as Minister of State in the Ministry of Law and Justice in addition to his existing portfolios, in place of Kiren Rijiju.



International credit card usage to come under RBI's LRS; 20% TCS to be charged July 1

The Government has amended rules under the Foreign Exchange Management Act to bring in international credit card spending outside India under the Liberalised Remittance Scheme (LRS). As a result, the spending by international credit cards will also attract a higher

rate of Tax Collected at Source at 20% effective July 1, 2023. The Liberalised Remittance Scheme (LRS) was brought out by the RBI in 2004.

According to the prevailing regulations, resident individuals may remit up to \$250,000 per financial year.



India aims to expand standard care for hypertension and diabetes to 75 million people by 2025

The Union Health Ministry will screen and list 75 million people, diagnosed with hypertension and diabetes on

standard care by 2025 through primary health care centres in the country. The treatment that is accepted by medical experts for a certain type of disease and that is widely used by healthcare professionals is called standard care. According to Dr VK Paul, Member (Health), NITI Aayog,

this will be the largest expansion of non-communicable diseases (NCDs) in primary health care programmes with a "community-based approach".



CCI notifies setting up of three regional offices

Competition Commission of India has formally notified the establishment of its regional offices in three cities. These regional offices are located in **Chennai, Kolkata and Mumbai**. Stakeholders will now be able to approach the regional offices without coming to Delhi for their competition law-related work.



First Inter-Ministerial Committee Meeting held on World Food India 2023

First Inter-Ministerial Committee Meeting held in New Delhi. The meeting was held to apprise the officials of the preparation made so far for **World Food India 2023**. World Food India 2023 will be organized between the 3rd and 5th November 2023 in New Delhi. It will be organized by the Ministry of Food Processing Industries. The next meeting of the Inter-Ministerial Committee will be held in June 2023.



India to host prestigious Asia Petrochemical Industry Conference

India will host the prestigious 2-day Asia Petrochemical Industry Conference (APIC), which will bring together global leaders from the petrochemical sector to debate on key issues related with growth, trade, investment and sustainability. The development assumes importance as India aspires to be a 5-trillion economy by FY25 further emphasising the key

role of petrochemicals and its derivatives. The Chemicals and Petrochemicals Manufacturers' Association (CPMA) of India is hosting the **41st edition of APIC 2023 in the national capital**. It is hosted on a rotational basis by the seven-member countries—Japan, Korea, Malaysia, Singapore, Thailand, Taiwan and India.

Kalari will be served at G20 Summit in Srinagar as a special Dogra culinary item

Kalari is a special Dogra culinary item, which will be served at the upcoming G20 Summit in Srinagar. The Government of India and the Jammu and Kashmir government have taken this initiative. It will promote Kalari at the global level. Kalari has been produced by women in the Udhampur district of Jammu and Kashmir for decades. Jammu and Kashmir Rural Livelihood



Mission (UMEED) is promoting Kalari.

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Jal Jeevan Mission Reaches 12 Crore Rural Households

Under Azadi ka Amrit Kaal, Jal Jeevan Mission (JJM) celebrates a new milestone of ensuring safe and clean drinking water through taps to more than **12 Crore rural households of the country**. At the time of the announcement of launch of JJM by Prime Minister, Shri Narendra Modi from the ramparts of the Red Fort on 15th August 2019, only 3.23 Crore (16.64%) households in villages had access to piped water connection. As on date, **5 States (Goa, Telangana, Haryana, Gujarat and Punjab) and 3 UTs (Puducherry, D&D and D&NH and A&N Islands)**, have reported **100% coverage**.



Ministry of Civil Aviation organizes Curtain Raiser event for Wings India 2024

The Ministry of Civil Aviation (MoCA), Airport Authority of India (AAI) and Federation of Indian Chambers of Commerce and Industry (FICCI) are organizing the upcoming edition of 'Wings India 2024'. Asia's largest commercial, general, and business aviation event to be held in January 2024 at Begumpet Airport, Hyderabad, India.



Prime Minister Shri Narendra Modi inaugurated the International Museum Expo 2023

The Prime Minister, Shri Narendra Modi inaugurated the International Museum Expo 2023 at Pragati Maidan in New Delhi. The International Museum Expo is being organized as part of Azadi ka Amrit Mahotsav to celebrate the 47th International Museum Day. The International Museum Expo is being organized as part of Azadi ka Amrit Mahotsav to celebrate

the 47th International Museum Day (IMD). The IMD theme for this year is 'Museums, Sustainability and Well Being'.

The Prime Minister also unveiled the Mascot of the International Museum Expo, the Graphic Novel – A Day at the Seum, the Directory of Indian Museums, the Pocket Map of Kartavya Path, and Museum Cards.

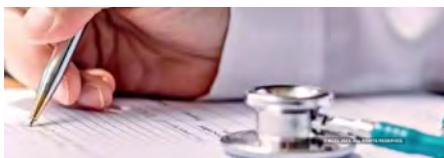


MoS Rajeev Chandrasekhar launches 3rd Semicon India FutureDESIGN Roadshow at IIT Delhi

Union Minister of State for Electronics and Information Technology Shri Rajeev Chandrasekhar launched the 3rd Semicon India Future Design roadshow at IIT Delhi, with an aim to encourage innovation, facilitate investment and catalyse the **Startups ecosystem in the semiconductor design and manufacturing space**.

The primary objective of this initiative is to attract investments from across the world and help build a vibrant semiconductor design and manufacturing ecosystem.

PM Modi ji has announced Rs 76,000 crores as outlay for semiconductor sector to fulfil the vision of AtmaNirbhar Bharat.



Government makes unique ID mandatory for doctors

Doctors will now have to get a Unique Identification Number (UID) to be able to practise medicine in the country, as per the new regulations by the National Medical Commission (NMC). NMC has been constituted by an act of Parliament known as the National Medical Commission Act, 2019. It has replaced the Medical Council of India (MCI), constituted under the Indian Medical Council Act, 1956).



India Achieves 47 % growth in Coal Production during last Nine Years

India's coal supply has reached 877.74 Million tonnes in the last nine years. It has recorded 45.37% growth in the last nine years. India's coal production has achieved 47% growth in the last 9 years. Overall coal production has increased up to 893.08 Million tonnes in Financial Year 2023. This is the highest in the history of the country. The coal Ministry has signed agreements for 23 coal mines having a cumulative peak-rated capacity of 33.224 MT per annum during the Financial Year 2022-23.

Shri Hardeep S. Puri launched MoHUA's mega campaign 'Meri LiFE, Mera Swachh Shehar'

Minister for Housing and Urban Affairs, Shri Hardeep S. Puri launched MoHUA's mega campaign 'Meri LiFE, Mera Swachh Shehar'. Taking a cue from this shared habit, the Ministry of Housing and Urban Affairs (MoHUA)'s campaign titled - 'Meri LiFE, Mera Swachh Shehar' is launched to champion the RRR's of waste management- Reduce, Reuse, and Recycle. This nationwide campaign



aims to highlight cities to set up 'Reduce, Reuse, Recycle (RRR) Centres, one stop collection centres, for citizens to contribute clothes, shoes, old books, toys and used plastic to be reused or recycled. The RRR Centres are scheduled to be launched nationwide on 20th May, 2023.

Ministry of Education and World Bank organise a one of its kind workshop on School-to-Work Transition

The Ministry of Education and World Bank organised a one of its kind workshop on School-to-Work Transition under the STARS Program in Mumbai. The School-to-Work Transition workshop under the STARS Program was co-chaired by Secretaries of School Education and Skill Development and Entrepreneurship.

It became effective in 2021 for a period of five years i.e. up to FY: 2024-25. The STARS project would be implemented under



the Department of School Education and Literacy, Ministry of Education with the financial support of the World Bank. It is being implemented in six identified states viz. Himachal Pradesh, Maharashtra, Odisha, Rajasthan, Madhya Pradesh and Kerala.

Ministry of Civil Aviation launches UDAN 5.1 specifically designed for helicopter routes

The Ministry of Civil Aviation has launched UDAN 5.1, a new version of the Regional Connectivity Scheme (RCS) specifically designed for helicopter routes.

After four successful rounds of Regional Connectivity Scheme (RCS)-Ude Desh Ka Aam Nagrik (UDAN), the fifth round version 5.0 is in process. The Ministry of Civil Aviation has launched UDAN 5.1 to further enhance the connectivity



to remote areas of the country and achieve last mile connectivity through helicopters. For the first time under RCS-UDAN, this round has been specially designed for helicopter routes.



Prime Minister has inaugurated the new Parliament building

Prime Minister Narendra Modi will inaugurate the new Parliament building in Delhi. The inauguration will include a grand puja, installation of the Sengol, screening of two short films and release of a commemorative coin and stamp. It is a part of the Central Vista Redevelopment Project which is undertaken to revamp the Central Vista, which is the central administrative area of the Indian Government located near the Raisana Hills, New Delhi. The old parliament house was inaugurated in January 1927 by Edwin Lutyens and Herbert Baker.



share in global fish production.

Parshottam Rupala launches Sagar Parikrama Yatra Phase-V

Union Minister Parshottam Rupala launched the Sagar Parikrama Yatra Phase-V at Karanja (Raigad Dist.). The Sagar Parikrama fifth phase will be organized at Raigad, Ratnagiri, and Sindhudurg Districts in Maharashtra and Vasco, Mormugao, and Canacona in Goa. India is the 3rd largest fish-producing country with about 8%



India hands over 20 broad gauge locomotives to Bangladesh

Indian Railways handed over 20 Broad Gauge (BG) locomotives to Bangladesh. Shri Ashwini Vaishnaw, Minister of Railways virtually flagged off locomotives to Bangladesh in a handing over ceremony held on 23rd May 2023 at Rail Bhavan, New Delhi. From the Bangladesh side, Minister of Railway, Md. Nurul Islam Sujan joined in virtually.



Shri Piyush Goel inaugurates Two-day National Workshop on NeVA

Shri Piyush Goyal inaugurated the two-day National Workshop on National e-Vidhan Application (NeVA), organized by the Ministry of Parliamentary Affairs, New Delhi. It is being organized by the Parliamentary Affairs Ministry for two days from 24 May 2023. The workshop focuses on encouraging all State and UT legislatures to move towards the NeVA platform.

Prime Minister's participation in the Quad Leaders' Summit

PM Modi took part in the 3rd in-person Quad Leaders' Summit in Hiroshima, Japan. Prime Minister Anthony Albanese of Australia, Prime Minister Fumio Kishida of Japan and President Joseph Biden of the United States of America also participated in the summit. PM Modi invited Quad Leaders to



India for the next Quad Summit in 2024.

Home Minister Amit Shah inaugurates the newly built Janganana Bhawan

Newly built Janganana Bhawan inaugurated by Home Minister Amit Shah in New Delhi. The Home Minister also launched a web portal for birth and death registration. He also launched an upgraded SRS Mobile Application with Geofencing. He also launched a web portal



for the online sale of Census Publications. He also released the Census compendium from 1981 to the upcoming Census.



Education Ministry discontinues 2 awards for Hindi writers

The Union Education Ministry has decided to discontinue the 'Shiksha Puraskar' and the 'Hinditar Bhashi Hindi Lekhak Puraskar'. 'Shiksha Puraskar' was launched by the Central Government in 1992 to encourage original writings in Hindi. Five awards worth **Rs 1 lakh** are given every year under the 'Shiksha Puraskar'.



India set to triple speed of its fastest supercomputers

According to the Ministry of Earth Sciences (MoES), India is set to dramatically scale up its supercomputing prowess and install an 18-petaflop system over the course of this year. The most important details are that India's most powerful supercomputers, Pratyush and Mihir, with a combined capacity of **8 petaflops**, are housed at the Indian Institute of Tropical Meteorology (IITM) and the National Centre for Medium-Range Weather Forecasting (NCMRWF). These supercomputers were made operational in 2018 at an investment of 438 crore and will be housed at the IITM and NCMRWF. The Government of India has signed a deal with France to procure high-performance computers worth **4,500 crore** by 2025.

SECL's Gevra mine to be largest coal producing mine in Asia

The government is scaling up the annual production of SECL's Gevra coal mine to **70 MT** making it the largest. The Gevra project of South Eastern Coalfields Ltd (SECL) in Chhattisgarh recently became the first mine in the country to achieve **50 MT of coal production**.



Gevra mine is currently being expanded to achieve 70 MT of production, making it the largest coal producing mine in Asia.

Centre forms Steering committee to review, monitor Cheetah translocation project

Central government formed a steering committee to review and monitor the Cheetah translocation project. An 11-member committee headed by Global Tiger Forum Secretary General Dr Rajesh Gopal has been formed to review and monitor the Cheetah translocation project. The government has formed



this committee after the death of three cheetah cubs. It will also have a **four-member consulting panel of international Cheetah experts**.

Government to issue special commemorative coin of ₹75 to mark the inauguration of new Parliament building

Government will launch a special commemorative coin of **Rs 75** to mark the opening of the new Parliament building. A special commemorative coin of **Rs 75 coin** will be released on the occasion of the inauguration of the new Parliament building. The Rs 75 coin will be circular in shape with a diameter of **44 millimetres**. It will have **200 serrations**. The



face of the coin will have the Lion Capital of Ashoka Pillar in the centre with '**Satyameva Jayate**' inscribed below it.

The Mumbai Trans Harbour Link Road, the longest sea link in India, is nearing completion

The Mumbai Trans Harbour Link Road, the longest sea link in India, is nearing completion, and will likely be open to the public by November 2023. It starts from **Sewri** in Mumbai to **Chirle** in Navi Mumbai. The

22-km-long sea link is the longest in the country and the tenth longest in the world. The project cost is **Rs 17,843 crore**.



INTERNATIONAL



Pakistan & China Agree to extend China-Pakistan Economic Corridor to Afghanistan

Pakistan, China and Afghanistan have agreed to forge closer economic ties by extending the Beijing-backed China-Pakistan Economic Corridor (CPEC) to Afghanistan. Pakistan Foreign Minister Bilawal Bhutto Zardari, his Chinese counterpart Qin Gang and Afghanistan's Taliban-appointed acting Foreign Minister Mawlawi Amir Khan Muttaqi held the 5th China-Afghanistan-Pakistan Foreign Ministers' Dialogue. This was the first foreign ministers' dialogue between Pakistan, China and Afghanistan since the Taliban returned to power in Afghanistan in 2021.



1st ever direct international flight connecting Bhubaneswar-Dubai started

First-ever direct international flight service from Bhubaneswar to Dubai has been started. IndiGo's direct flight service shows the growing importance of Bhubaneswar as a major destination. The travel to Dubai by the delegation coincides with the upcoming Odisha Dibasa program showcasing the state's rich culture and heritage. The Odisha Dibasa program is scheduled to be held on May 16 and 17, 2023. The launch of the first international flight from Bhubaneswar to Dubai reduces the flying time from 12 to 4 hours.



1st Ministerial meeting of India-EU Trade and Technology Council to be held in Brussels

The first ministerial meeting of the India-EU Trade and Technology Council (TTC) will be held in Brussels, Belgium. Union Minister for Commerce & Industry, Textiles, Consumer Affairs, Food & Public Distribution, Shri Piyush Goyal is one of the co-chairs along with External Affairs Minister (EAM) and Union Minister of State for Electronics and Information Technology (Meity). The EU side is co-chaired by Executive Vice Presidents Mr. Dombrovskis and Ms. Vestager. The following 3 Working Groups under the mechanism will report on roadmaps for future cooperation between the two sides:

Working Group on Strategic Technologies, Digital Governance and Digital Connectivity

Working Group on Green and Clean Energy Technologies

Working Group on Trade, Investment and Resilient Value Chains.



Laos begins to prepare for ASEAN Tourism Forum 2024

Laos tourism authorities are preparing to host the annual ASEAN Tourism Forum in 2024, which will take place in the Lao capital Vientiane on Jan. 22-27, 2024. The theme of the forum will be "Quality and Responsible Tourism -- Sustaining ASEAN Future". Previously, Laos hosted the ASEAN Tourism Forum in 2004 and 2013.



Devendra Fadnavis unveils Chhatrapati Shivaji Maharaj's statue in Mauritius

Maharashtra Deputy Chief Minister Shri Devendra Fadnavis unveiled a 12-feet statue of Maratha warrior king Chhatrapati Shivaji Maharaj in Mauritius to mark the strong bond between the two nations. It was his first visit to the island nation. The sculpture was created in India by a Delhi-based artist and sent to the island nation in a

container ship. An Memorandum of Understanding (MoU) was also signed between the Economic Development Board, Mauritius, and the Maharashtra Industrial Development Corporation to establish a platform for investment between the Western State and the island nation.



76th Cannes Film Festival started in France

The 76th Cannes Film Festival started in France.

The festival officially started with the world premiere of the Johnny Depp starring film *Jeanne Du Barry*. Minister of State for Information and Broadcasting Dr L Murugan is leading the Indian delegation at the 12-day event. Cannes Film Festival is an annual film festival. It is held in Cannes, France. It is one of the "Big Three" major European film festivals. It reviews new films of all genres, including documentaries from all over the world.



Ireland to become the first country in the world with Mandatory Health Warnings on Alcohol Products

Ireland is set to become the first country to introduce mandatory health warnings on alcohol products. The new regulation has been signed by Health Minister Stephen Donnelly, which will take effect in three years (May 22, 2026). However, the labels will not be mandatory until May 2026. To raise awareness about the potential health risks associated with alcohol consumption.



India launches 'Operation Karuna' to assist cyclone-hit Myanmar

India launched "Operation Karuna" to provide humanitarian assistance for people in Myanmar, which is affected by Cyclone Mocha, and three ships carrying relief material reached Yangon. The ships are carrying emergency food items, tents, essential medicines, water pumps, portable generators,

clothes, sanitary and hygiene items, etc. Meanwhile, Indian Naval Ships (INS) Shivalik, Kamorta and Savitri were the first Naval ships to arrive at Yangon with relief material.

It was the first cyclonic storm of the 2023 North Indian Ocean cyclone season.

2025 to be observed as 'special tourism year' in Nepal

The 2080s of the Bikram Samvat will be marked as 'the Visit Nepal Decade' and the year 2025 as the special year for tourism. Previously, the government had announced to observe 2020 as a 'visit Nepal year' which was later cancelled in the wake of the COVID crisis. Also With the collaboration of private sectors, 'Samarmatha Special Honour' will be conferred on foreign nationals considering



their role in the promotion of Nepal's art, culture, language, and literature in the international arena.

Germany Unveils 2.7 billion euro military package to Ukraine

Germany announced 2.7 billion euro (\$3.0 billion) of military aid to Ukraine, its biggest such package yet since Russia's invasion, and pledged further support for Kyiv for as long as necessary. The package will include 30 Leopard 1 tanks, 15 Gepard anti-aircraft



tanks, over 200 reconnaissance drones and 4 Iris-T anti-aircraft systems.



Italy's Mount Etna volcano spewing smoke and ash in new eruption

Mount Etna, Europe's most active volcano, was erupting, spewing ash on Catania, eastern Sicily's largest city, and forcing a suspension of flights at that city's airport. Italy's National Institute of Geophysics and Volcanology, or INGV, which closely monitors Etna with instrumentation on the slopes, noted that cloud cover on a rainy day was impeding views of the eruption.



Germany— world's fourth-largest economy, enters recession

World's fourth-largest economy and Europe's largest, Germany, has entered into recession after the country's Gross Domestic Product (GDP) recorded its second quarterly contraction. The data released by the Federal Statistical Office shows Germany's gross domestic product (GDP), declined by 0.3% in the period from January to March, 2023. This follows a drop of 0.5% in Europe's biggest economy during the last quarter of 2022. The inflation rate of Germany is more than Europe's average but below that of the UK's 8.7%.

What is recession?

A recession is defined as two consecutive quarters of declining output.

It is a significant, widespread, and prolonged downturn in economic activity.

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Savarkar statue to be unveiled in Mauritius

After Chhatrapati Shivaji Maharaj's statue, the bust of freedom fighter Vinayak Damodar Savarkar also known as Veer Savarkar will be unveiled in the port Luis capital city Mauritius on May 28,2023. Savarkar's birth anniversary. Maharashtra public works department (PWD) minister Ravindra Chavan will attend the programme which will be graced by Prithviraj Singh Rupan, President of Mauritius, and



Leladevi Dookun-Luchoomun, the Deputy Prime Minister. This is the second-consecutive function where two icons of Maharashtra from different eras are being honoured by Mauritius.

Australia To Establish New Consulate General In Bengaluru

Australian Prime Minister (PM) Mr. Anthony Albanese announced that Australia will now open a new Consulate General in Bengaluru, Karnataka in May, 2023 as part of the efforts of the two countries to enhance bilateral ties. Albanese stated that the opening of the new diplomatic mission in Bengaluru will help in connecting India's businesses to the fast-growing digital and innovation ecosystem. In May, 2023 the opening of the Consulate General in Bengaluru will be the fifth (5th) diplomatic



mission in India. The others are in New Delhi (Delhi), Mumbai (Maharashtra), Chennai (Tamil Nadu) and Kolkata (West Bengal). Currently, India has 3 consulates in Sydney, Melbourne and Perth. Brisbane currently has an Honorary Consulate of India.

Germany & the United Arab Emirates hosted the Petersberg Climate Dialogue 2023 in Berlin

Germany and the United Arab Emirates (UAE) hosted the Petersberg Climate Dialogue in Berlin ahead of Conference of the Parties 28 (COP 28). Ministers from 40 countries attended the conference. The main aim of the Dialogue is to discuss the way forward towards COP28. United Nations Secretary-General António Guterres emphasised the need for decarbonisation in every



sector and for reducing the use of fossil fuels.

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Assam Chief Minister Himanta Biswa Sarma dedicates 'Digitizing Asom' to public

Assam Chief Minister Shri Himanta Biswa Sarma ceremonially dedicated 'Digitizing Asom,' a community project aimed at digitization of rare Assamese journals and books published between 1813 and 1970, for public use at an event organised at the Janata Bhawan in Guwahati, Assam. Digitizing Asom is an initiative of the Nanda Talukdar Foundation and is supported by the Assam Jatiya Bidyalay Educational and Socio-Economic Trust.



Telangana Government Launches Agri Innovation Challenge

The Telangana Government has launched a Grand Challenge for Innovation to promote innovation in the food processing sector. Telangana Agriculture Minister S Niranjan launched the Challenge at the inaugural of the Food Conclave 2023. The Telangana government is organising a Food Conclave-2023 here on

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Madhya Pradesh Chief Minister Chouhan flags off 406 veterinary ambulances for animals

Madhya Pradesh (MP) Chief Minister (CM) Shri Shivraj Singh Chouhan inaugurated a Gau-raksha Sankalp Sammelan (Cow-Protection Resolution Conference) and flagged off 406 veterinary ambulances under the 'Pashu Chikitsa Ambulance'

(animal ambulance) scheme at Lal Parade ground in Bhopal, MP. A toll free number '1962' has been issued for the treatment of animals during an emergency. A monthly aid of Rs 900 will be given to the farmers for rearing cows who will be doing natural farming.



Andhra Pradesh launches 'e-Chits' app to regulate funds through online transactions

Andhra Pradesh (AP) Revenue Minister Shri Dharmana Prasada Rao launched 'E-chits' application of the Registration and Stamps Department. To ensure better regulation of the chit fund businesses in AP. All the chit-fund transactions will be done through the mobile app, which was

developed by the Registration and Stamps Department, keeping in view the increasing number of fraud cases. The E-chits application would usher in transparency in the chit fund business and prevent duping of customers.

April 29, 2023 focussing on the opportunities in Green, White, Yellow, Blue, and Pink revolutions. The theme of the conclave is "Envisioning India's Decade in

the Agri-Food Sector."

The maiden event will have events around 5 themes — Agriculture (Green), Edible



Gujarat Kicks-off Design for Hydrogen Valley Project

India's Clean Hydrogen Mission Gets a Boost with Hydrogen Valley Project in Gujarat. To develop a localised hydrogen value chain where it can serve more than one end-sector or application in mobility, industry, and energy. The meeting was jointly organised by iCreate in collaboration with the Department of Science and Technology, Government of India, and the Office of the Principal Scientific Adviser to the Government of India. Sunil Parekh, a Board Member of the FICCI National Executive Council, served as one of the co-chairs for the event.



Chief Minister Eknath Shinde Launches Electric Bus Service In Mumbai

On the occasion of Maharashtra Day (May 01, 2023) Maharashtra Chief Minister (CM) Shri Eknath Shinde launched electric Shivneri bus services between Mumbai and Pune. The inaugural ceremony was held at Sahyadri Guest House in Mumbai's Malabar Hill. He also launched a campaign, named after Bal Thackeray, for the cleanliness and beautification of bus stands. The new e-buses have a passenger-seating capacity of 43, besides seats for the driver and the co-driver.

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Odisha to build India's 1st resettlement colony for climate change victims

India's first resettlement colony is set to be built in Odisha. This colony will be set up in Satbhaya in Kendrapada district for the people displaced due to coastal erosion and climate change. This is the first colony in the nation for the resettlement of people impacted by climate change. Odisha Chief Minister Shri Naveen Patnaik sanctioned ₹22.5 crore for the colony's first development phase



at Bagapatia. The sanctioned fund will be utilities for the construction of houses, drinking water, electricity connections, roads and other facilities for the displaced people.

India's 1st BioSafety Level-3 Mobile Laboratory RAMBAAN Displayed At G20 Health Working Group Meeting in Goa

India's & Asia's first mobile biosafety level-3 (BSL-3) laboratory was displayed at the second Group of 20 (G20) Health Working Group Meeting which began in Goa.

The lab, which has been named RAMBAAN (Rapid Action Mobile BSL3+ Advanced Augmented Network), is a mobile clinic, country's first state-of-the-art health infrastructure for pandemic preparedness. The GPS-enabled technology allows the bus to transfer the test report instantly.

G20 countries can collaborate with common concerns. This bus can be a boon in tackling health situations. All chemical waste is



treated so there's no chance of any infection.

The lab is equipped with a -20 degree and a -80 degree refrigerator, bio-safety cabinets, an automatic ribonucleic acid (RNA) extractor, and a real-time PCR machine.

The southern and western areas have access to the laboratory at National Institute of Virology (NIV), Pune.

Bihar Government Starts Didi Libraries to Promote Reading Habit Among Children In Villages

In a bid to encourage children in villages to promote the habit of reading, the Bihar government has started 'Didi ki library', established under Jeevika. The first Didi ki library or community library in Singheshwar was inaugurated by Chief Minister Shri Nitish Kumar on February 10, 2023. At least 100



libraries have been opened in 32 districts.

Community Library and Career Development Centres (CLCDCs) have also been set up in many blocks of Bihar.

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India's 1st undersea twin tunnels to open in November in Mumbai

India's first undersea twin tunnels in South Mumbai, Maharashtra are nearing completion, & are set to open in November 2023. It is a **2.07-kilometre-long tunnel** being built in Mumbai, Maharashtra. The Tunnels are a part of the **Rs 12,721-crore** Mumbai Coastal Road Project (MCRP) being built by the **Brihanmumbai Municipal Corporation (BMC)**. The tunnels extend under the Arabian Sea towards North, covering Girgaon Chowpatty and Malabar Hill as well.



PTC India inks MoU with Brookfield for 100 MW solar power in Rajasthan

Power trading solution provider PTC India has entered into a Memorandum of Understanding (MoU) with Brookfield Renewables to purchase **100 MW of solar power** on a long-term basis. Brookfield Renewables is developing a **400 MW solar power** project in Bikaner solar park in Rajasthan.

Uttar Pradesh government plans to develop a 'Ramaland' theme park on the lines of Disney

The Uttar Pradesh (UP) government is planning to develop a theme park 'Ramaland' modelled on Disneyland. It will be developed to narrate the story of Lord Ram and attract tourists. It will attract children and adults to showcase the story of Ramayan.

Under '**Ayodhya Vision 2047**', the planned transformation of Ayodhya is estimated to cost Rs 30,000 crore. The proposed Ayodhya international airport will be completed by June



2023. Ayodhya Municipal Corporation and Indian Institute of Management (IIM), Indore signed a Memorandum of Understanding (MoU) to make Ayodhya an international tourist hub.

Punjab becomes the first state to enforce 'Right to walk'

Punjab became first state to implement the 'right to walk'.

The Punjab government has made it mandatory for all road-owning agencies, including **National Highways Authority of India (NHAI)**, to provide footpaths and cycle tracks in the future expansion of roads and construction of new roads.

The Punjab government has announced to enforce the 'right to walk' due to consistent rise in deaths of pedestrians and cyclists. The state government



has issued these directions following two court orders after **Public Interest Litigations (PILs)** were filed at **Punjab and Haryana High Court (HC)** and another in the Supreme Court of India.

London Stock Exchange Group to set up technology centre in Hyderabad

The London Stock Exchange Group PLC (LSEG) will set up a technology centre of excellence (CoE) in Hyderabad, which will create about **1,000 jobs a year**.

The announcement was made after Telangana IT and Industries Minister **Shri KT Rama Rao** Meeting with LSE Group CIO Anthony McCarthy in London. A memorandum of understanding



(MoU) was also signed by **Jayesh Ranjan**, Principal Secretary of IT and Industries Departments (Govt of Telangana), and McCarthy. The CoE will boost the banking, financial services and insurance (BFSI) ecosystem in the city.



Telangana becomes 1st State to launch robotics framework

In a first-of-its-kind policy in India, the **Telangana Government** has introduced **Telangana** State Robotics Framework, which provides a roadmap to promote a **robotic ecosystem in Telangana**. The vision of the framework is to create a **sustainable robotics ecosystem** in Telangana that champions innovation, entrepreneurship, and research and development, positioning the state as a leader in the field of robotics.

Telangana Information Technology (IT) and Industries Minister Shri KT Rama Rao launched the robotics framework which was developed by the Emerging Technologies Wing of the ITE&C (Information Technology, Electronics & Communications) Department of Telangana in collaboration with the All India Robotics Association.



Uttarakhand cabinet approves CM skill upgradation & Global employment scheme

Uttarakhand Chief Minister (CM) Shri Pushkar Singh Dhami approved 'Chief

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Kerala becomes 1st state to launch its own institutional ranking framework – Kerala Institutional Ranking Framework

Higher Education Minister of Kerala Shri R. Bindu formally launched the Kerala Institutional Ranking Framework (KIRF), modelled on the lines of the National Institutional Ranking Framework (NIRF), to assess the quality of higher education institutions in Kerala.

Kerala has become the **first in the country to establish a State-specific ranking framework** for its higher education institutions by way of the initiative.

To introduce a more democratic and secular approach to the ranking system in kerala.



The NIRF is a ranking system created by the Indian government in 2015 to evaluate higher education institutions across India.

KIRF will rank participating universities, colleges in the categories of overall, universities, colleges, engineering, management, architecture, medical, dental, pharmacy, nursing, law, and teacher education.

New Lithium deposits discovered in Rajasthan after Jammu & Kashmir

Months after India's first lithium reserves were discovered in **Jammu and Kashmir (J&K)**, the Geological Survey of India (GSI) has found another reserve of the crucial mineral in Degana in **Rajasthan's Nagaur district**. These reserves are much bigger in quantity than the one found in the Union Territory (UT) J&K & can meet 80% of the total country's demand. Currently, India is import-dependent for several minerals like lithium, nickel and



cobalt. The tungsten mineral was discovered in Degana's Renvat hill area in **1914**. For the first time in India, a lithium reserve of **5.9 million tonnes** was found in Jammu & Kashmir (J&K) in February 2023.

Minister's Skill Upgradation and Global Employment Scheme' (Mukhya Mantri Kaushal Unnayan aur Vaishavik Rozgar Yojana). To help youths of Uttarakhand to pursue careers in foreign nations. An application has been developed on the 'Apuni Sarkar Portal' to create a database related to youth seeking employment abroad.



Union Minister Nityanand Rai inaugurates Dawki land port in Meghalaya

The Union Minister of State for Home Affairs Shri Nityanand Rai inaugurated the Dawki Land Port in Meghalaya's West Jaintia Hills, to promote trade and commerce between India and Bangladesh. It is the 10th Landport between India and Bangladesh.

The Dawki land port is located in West Jaintia Hills in Meghalaya, 55 km from the district headquarters, Jowai, and about 84 km from Meghalaya's capital Shillong.

The corresponding land port in Bangladesh is Tamabil, located in the Sylhet district.

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Telangana Chief Minister Shri K Chandrashekhar Rao inaugurates Dr BR Ambedkar State Secretariat building in Telangana

Telangana Chief Minister Shri K. Chandrashekhar Rao (KCR) inaugurated the newly built Dr. BR Ambedkar Telangana State Secretariat. The new Secretariat complex, which stands 265 feet tall and is spread over an area of 10,51,676 square feet in a sprawling of 28 acres of land. The 7-story Secretariat building with a built-up area of seven lakh square feet is being built at a cost of Rs 650 crore.

The domes of the new Secretariat have been built in the styles of



the Neelakanteswara Swamy temple of the Kakatiya period in Nizamabad, designs of the palaces of the royals of Wanaparthy 'Samsthanam' in Telangana and the pattern of the Hanuman temple in Sarangpur, Gujarat.

Haryana Government to introduce a new feature on Haryana-eSamiksha portal

The Haryana government will be introducing a new feature on the Haryana-eSamiksha portal to enable administrative secretaries and heads of departments to monitor the follow-up actions taken on decisions made during their meetings and presentations. This was discussed at a meeting led by Chief Secretary Sanjeev



Kaushal along with officials from the Human Resource Department and the National Informatics Centre.

2,000-year-old 'modern society' unearthed in Bandhavgarh National Park

Archaeologists have uncovered several archaeological treasures from the Bandhavgarh National Park in Madhya Pradesh (MP). They have discovered paintings, water bodies that are man-made, along with a few other pieces of evidence. Archaeologists also got hold of a 1,500-year-old rock painting, along with several



man-made water bodies, which are believed to be no lesser than 1,800-2,000 years old, from the national park in Madhya Pradesh.



IRDAI Directs Insurers To Provide Full Insurance Coverage For Surrogacy

The Insurance Regulatory and Development Authority of India (IRDAI) has directed all insurers to comply with the provisions outlined in the **Surrogacy (Regulation) Act, 2021**, and the **Assisted Reproductive Technology (ART) Act, 2021**.

What is Surrogacy?

Surrogacy is a **legal and regulated arrangement** in which a woman (the surrogate mother) carries a pregnancy and gives birth to a child on behalf of another individual or couple (the intended parents).



Himachal Pradesh CM Sukhvinder Singh Sukhu launches HimCare scheme for jail inmates

Himachal Pradesh (HP) Chief minister (CM) **Shri Sukhvinder Singh Sukhu** introduced the Himcare scheme for jail inmates by providing **Himcare cards** to the prisoners at **Model Central Jail Kanda in Shimla**. To cover the cost of premiums for inmates, easing their financial burden during their time in prison.

The launch also included the **Integrated Sexually**

transmitted infections (STI), Human Immunodeficiency Virus (HIV), Tuberculosis (TB), Hepatitis (ISHTH) campaign in prisons and other closed settings at Kanda Jail, which will screen and treat inmates across HP.

The HP government has given legal backing to the Mukhya Mantri Sukh Aashray Scheme, which provides comprehensive support to **orphaned children up to 27 years of age**.



Madhya Pradesh's Bhopal becomes 1st Indian city in India to measure Sustainable Development Goals progress

Madhya Pradesh (MP) capital Bhopal has become the **first city in India** to accept the localization of the United Nations (UN)-mandated **Sustainable Development Goals (SDG)**. Now, Bhopal will have **voluntary local reviews (VLR)** to demonstrate local government's capacity and

Kalangumukkal becomes Kerala's first fully insured ward



Kalangumukkal, became Kerala's first fully insured ward as 1,382 residents in the **5 to 70 age group** were eligible for insurance coverage

against accidental death and disability. An initiative of ward councillor G. Jayaprakash, the entire ward has an **insurance coverage of over ₹13.82 crore** under a plan provided by **United India Insurance**, a public sector company. This is a **first-of-its-kind initiative** in the country, and the councillor contributed half the amount required for the premium from his honorarium.

commitments. Chief Minister **Shri Shivraj Chouhan** launched an Agenda for Action: Sustainable Urban Transformation in Bhopal, MP. New York City became the first city to present its VLR to the UN's high-level political forum (HLPF) in 2018.



Himachal Pradesh's unique Kangra tea registered for GI tag with European Union

Himachal Pradesh's (HP) Kangra tea, known for quality, unique aroma, and a tinge of fruity flavor, has been registered with the European Union (EU) as a protected Geographical Indication (GI).

The sales would eventually benefit tea growers in Palampur, Baijnath, Kangra, and Dharamshala in Kangra district, Jogindernagar of Mandi district and Bhattiyat area of Chamba district.

The Kangra tea was given GI status in 2005 by the Registrar of Geographical Indicators, Chennai, Tamil Nadu (TN).



Gujarat cabinet nod to establish 21 new industrial estates to boost employment

The Gujarat cabinet has given its approval to a proposal of setting up 21 new industrial estates across 13 districts in Gujarat, with an aim to boost employment generation locally.

These 21 new estates, to be managed by the Gujarat Industrial Development Corporation (GIDC), will be established in Rajkot, Mehsana, Mahisagar,



Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu Launched 'Him' Data Portal for the Targeted Delivery Of Welfare Schemes

Himachal Pradesh (HP) Chief Minister (CM) Shri Sukhvinder Singh Sukhu launched the 'Him' data portal, a common digital platform to improve the delivery of welfare schemes by integrating real-time and accurate data of all government bodies. He was addressing a conference or-

ganised by the Bharti Institute of Public Policy of the Indian School of Business (ISB) on governance and technology at Mohali, Punjab. The HP government and the Indian School of Business (ISB) will work together in the fields of education, information technology, forests and governance.



Madhya Pradesh Chief Minister Shivraj Singh Chouhan Launched Farm Loan Interest Waiver Scheme

Madhya Pradesh (MP) Chief Minister (CM), Shri Shivraj Singh Chouhan, has launched a CM Farm Loan Interest Waiver Scheme namely **Mukhyamantri Krishak Byaaj Maafi Yojana-2023** (Chief Minister Farmer Loan Waiver Scheme). Under the scheme, the MP government will compensate de-

faulter farmers who have outstanding loans, including the principal and interest, of up to ₹2 lakh as of March 31, 2023, from Primary Agricultural Credit Cooperative Societies (PACS).

A total of ₹2,123 crores in outstanding amounts will be waived off, benefiting approximately 11,19,000 farmers.

Bharuch, Banaskantha, Patan, Chhotaudepur, Gir Somnath, Gandhinagar, Kheda, Amreli, Anand and Junagadh districts.



Andhra Pradesh CM inaugurates Machilipatnam port construction works for economic growth

Andhra Pradesh (AP) Chief Minister (CM) Shri YS Jagan Mohan Reddy inaugurated the **Machilipatnam Port works**, at Manginapudi in Krishna district, AP emphasising its potential for accelerated development and job creation. With an estimated cost of **₹5,156 crore**, this project aims to transform Machilipatnam into a thriving port city, fostering economic growth and connectivity.



Cisco to begin manufacturing facility in Tamil Nadu

Cisco will set up a manufacturing plant in Tamil Nadu (TN) to make two of its highest-volume products: **switching networks** and **cutting-edge router platforms**. The manufacturing facility in Tamil Nadu would generate 1,200 job opportunities. Cisco has set a target of **\$1 billion** in combined domestic production and exports in the upcoming years.

Uttarakhand Chief Minister Pushkar Singh Dhami launches mobile app to report potholes

Uttarakhand Chief Minister (CM) Shri Pushkar Singh Dhami launched a mobile application named **"Patch Reporting App"** which will help make the roads of Uttarakhand pothole-free.

Using the App, mobile phone users can record pictures of potholes and register their complaints with



Public Works Department (PWD) authorities seeking their repair by giving details such as its location.



BPCL unveils Rs 49,000 cr petrochemical & capacity expansion project at Madhya Pradesh's Bina refinery

State-run Bharat Petroleum Corporation (BPCL) will set up an ethylene cracker (EC) project at **Bina in Sagar district, Madhya Pradesh (MP)**, and expand its refinery capacity with a capital expenditure of around **Rs 49,000 crore**.

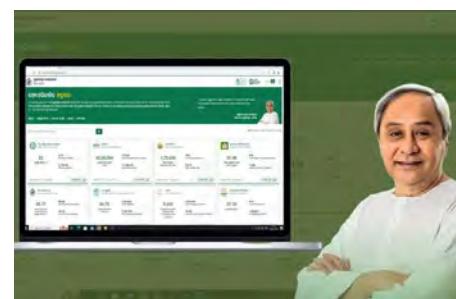
Aim :
To enhance BPCL's presence in

the petrochemical segment, renewable energy, and marketing infrastructure.

This project, at an estimated cost of **Rs 2,753 crore**, aims to augment storage capacity, smoothen the supply chain, and streamline the distribution of essential petroleum products.

Odisha Chief Minister Naveen Patnaik launches State dashboard & CM dashboard

Odisha Chief Minister (CM) Shri Naveen Patnaik launched the State Dashboard, a data and analytics-powered platform which will streamline performance monitoring of government schemes, aiding data-driven decision-making. The launch of the integrated Dashboard will carry forward the 5T (teamwork, transparency, technology, timely completion leading to transformation) governance model. The



State Dashboard consists of **3 critical components** - CM Dashboard, Department Dashboard and Administrative Action Monitoring Portal.



Telangana Home Minister Mohamood Ali launches 'SAHAS' an initiative towards making workplaces safer for women

Home Minister Mohammed Mahmood Ali launched the initiative called 'Sahas' in the presence of Director General of Police Anjani Kumar, Additional Director General of Police (DGP), Women Safety Wing Shikha Goel, Femina Miss India Manasa Varanasi and senior representatives from industry. SAHAS, is the **first of its kind initiative in the country**, involving collaboration.

SAHAS, which means Courage, is a programme that aims at **strengthening the support ecosystem** for women who face workplace sexual harassment.



Madhya Pradesh becomes India's first state to provide free air travel to pilgrims

Madhya Pradesh (MP) Chief Minister (CM) Shri Shivraj Singh Chouhan flagged off a batch of 32 senior

UP Govt asks National Dairy Development Board subsidiary to partner with 1.50 lakh women dairy farmers

The Uttar Pradesh (UP) government has roped in **NDDB Dairy Services**, a wholly-owned subsidiary of National Dairy Development Board (NDDB), for providing technical support for managing three women-owned milk producer companies – Saamarthya Milk Producer Company (Raebareli), Shri Baba Gorakhnath Kripaa Milk Producer Company (Gorakhpur) and Srijanee Milk Producer Company (Bareilly) set up in UP. A milk producer company is a farmer producer organisation (FPO) which embodies principles that



are similar to cooperative societies. UP State Rural Livelihood Mission (UPSRLM) is the implementing agency for this dairy farmers project. Uttar Pradesh (UP) is the second largest milk producing State in India (Rajasthan -First).

Vizag launches Andhra Pradesh's health insurance scheme for Special Children – Niramaya Health Insurance Scheme

In a first-of-its-kind initiative in Andhra Pradesh (AP), Visakhapatnam district launched the **Niramaya Health Insurance scheme**. To provide affordable health insurance for children suffering from autism, cerebral palsy, mental retardation, multiple disabilities, and others.

District collector **Dr A Mallikharjuna** launched the free health insurance scheme.

The beneficiaries can claim up to **Rs 1 lakh per year** towards med-



ical reimbursement as a part of the scheme initiated by the **Central government** with the support of the **National Trust under the Ministry of Social Justice and Empowerment**

citizens comprising 24 men and 8 women on pilgrimage to Uttar Pradesh's (UP) Prayagraj from Bhopal, MP via flight under the scheme of 'Mukhya Mantri Tirath Yatra Yojana'. MP has become the 1st state in India to organise government-funded air travel for pilgrimage purposes.

Eligibility Criteria for Mukhyamantri Tirth Darshan

Yojna:

Applicant must be resident of **Madhya Pradesh state**

Applicant should be completed **60 years of age**

Applicant should not be taxpayer

Applicant should not have taken any benefit of **Teerth- Darshan Scheme earlier**

Pilgrim should be physically and mentally fit for the journey



Uttar Pradesh government inaugurated an online education programme pahal for rural kids

Chief secretary Durga Shankar Mishra of Government of Uttar Pradesh (UP) inaugurated an online rural education programme 'Pahal' at Government UP Sainik Inter College, Sarojini Nagar in Lucknow, UP. This programme has been prepared by the department of secondary education in collaboration with Indian Institute of Technology (IIT) Kanpur. To provide educational opportunities to rural children who have limited access to quality education.



Kerala Becomes India's first fully e-governed state

Kerala is set to declare itself India's first "total e-governed state", to its strides towards a knowledge-based society and economy, and 100% digital literacy.

Kerala Chief minister (CM) Pinarayi Vijayan will make the declaration in Thiruvananthapuram. The roll-out of KFON (Kerala Fibre Optic Network) will be a decisive step forward in this direction. Kerala stands out as the first Indian state to declare access to the internet as a citizen's right.

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Kudumbashree becomes the largest network of women in Kerala for empowerment and poverty eradication

Kudumbashree is the largest network of women in Kerala for empowerment and poverty eradication, which was completed 25 years ago.

What is Kudumbashree?

Kudumbashree was set up in 1997 following the recommendations of a 3 member Task Force appointed by the State government. The mission was launched with the support of the Government of India (GoI) and NABARD (National Bank for Agriculture and Rural



Development).

The name Kudumbashree in Malayalam language means 'prosperity of the family'.

Arunachal Pradesh to set up Institute for Transforming Arunachal with NITI Aayog

Arunachal Pradesh government will set up Institute for Transforming Arunachal (ITA) with the help of NITI Aayog to take the development of the state to the next level. Chief Minister Shri Pema Khandu gave this information in a social media post. It will help in the timely and accurate disbursement of social security benefits.



This would further boost the livelihood of the people and provide hassle-free access to various services.

Rajasthan government promotes manufactured sand as an easy alternative to river sand

The government of Rajasthan has made the decision to promote the usage of manufactured sand (M-Sand) as an inexpensive and easy alternative to river sand. Additional chief secretary (mines, petroleum and MSME) Veenu Gupta stated that investors would be encouraged to set up M-sand units in Rajasthan.

Under the policy, 36 units have



been set up and the annual production is around 12.5 million tonnes.



Kerala Chief Minister Pinarayi Vijayan to open international labour conclave

A three-day international labour conclave was inaugurated by Kerala Chief Minister Shri Pinarayi Vijayan. The conclave has been organised by the Labour department in association with the State Planning Board.



Arunachal Pradesh's Khadi and Village Industries Commission revives 1000-yrs old Handmade Paper-making art of Tawang

The Khadi and Village Industries Commission (KVIC) played an important role in conserving and reviving the Handmade Paper-making art of Tawang, Arunachal Pradesh. The Monpa Handmade Paper of Arunachal Pradesh has been revived with the committed efforts of the KVIC.

KVIC implemented its revival plan and this paper has become functional since 2020.



Rajasthan CM Ashok Gehlot inaugurates 'Jungle Safari' at Jaisamand Wildlife Sanctuary

Rajasthan Chief Minister (CM) Shri Ashok Gehlot virtually inaugurated 'Jungle Safari'

Himachal Pradesh's Kangra Tea becomes 2nd product to get European Geographical Indication tag

Kangra tea of Himachal Pradesh (HP) has become the second product after Basmati Rice of the country to get registered with the European Union (EU) as a protected Geographical Indication (GI), paving the way for the sale of the product in European countries. Among the states with GI tags Tamil Nadu (TN) has the highest number of GI tags in the country followed by Uttar Pradesh (UP). Tamil Nadu has 55 GI tagged goods while U.P has 48 followed by Karnataka with 46. A GI, a kind of Intellectual Property Rights (IPR), is primarily an agricultural, natural or manufactured product (handicraft and industrial goods) originating from a definite geo-



graphical territory. The tag is valid for a period of 10 years after which it is renewed.

The Department for Promotion of Industry and Internal Trade (DPIIT), an arm of the commerce and industry ministry which deals with investments and intellectual property rights (IPRs), has issued operational guidelines for financial assistance for undertaking the initiatives for the promotion of GIs.

Madhya Pradesh Government Launches Mukhyamantri Seekho-Kamao Yojana Scheme for Unemployed Youths

The Government of Madhya Pradesh (MP) has unveiled a new scheme named Mukhyamantri Seekho-Kamao Yojana (CM Learn and Earn Scheme) for unemployed youth. To provide skill training to educated youth of MP.

Under the scheme, trainees who have passed class 12th will be given a stipend of Rs 8,000, ITI passed Rs 8,500, diploma passed Rs 9,000 and graduates or those with higher educational qualification will get Rs 10,000 per month. The scheme has been implemented in MP by providing on-the-job training facilities and at least one lakh youth will be



provided training in various establishments.

Eligibility :

Applicant Should be a Permanent Residents of Madhya Pradesh.

The Age of Applicant Should be between 18 Years to 29 Years.

Applicants Should have the Educational Qualification - 12th Pass, ITI Pass, Diploma Holder, Graduate or Higher Degree Holder.

at Jaisamand Wildlife Sanctuary. He also addressed the inaugural function of the Peace and Non-violence Cell offices in all districts.

Rajasthan is the only state where Peace and Non-Violence Department exist.

BANKING & ECONOMY



EXIM Bank to launch GIFT City trade finance arm by Q3 FY24

EXIM (Export-Import) Bank is expected to operationalise its proposed GIFT City subsidiary for trade finance by the third quarter (Q3) of the current financial year (FY24). The proposed subsidiary is set to be named India EXIM Finserv IFSC Private Ltd. EXIM Bank plans to raise \$4 billion via overseas debt.



World Bank Approves \$82 Million for Prevention of Zoonotic & Endemic Diseases in India

The Board of Executive Directors of World Bank (WB) approved an \$82 million loan for Animal Health System Support for One Health Programme (AHSOH) will support India's Livestock Health and Disease Control Programme, towards to control animal diseases by adopting global best practices for animal health

RBI Launches '100 Days 100 Pays' Campaign For Return Of Unclaimed Deposits

The Reserve Bank of India (RBI) announced a '100 Days 100 Pays' campaign for banks to trace and settle the top 100 unclaimed deposits of every bank in every district of the country within 100 days.

The banks will commence the campaign from June 1, 2023. The issues related to unclaimed deposits were also discussed during the meeting of the high-



powered Financial Stability and Development Council (FSDC) headed by finance minister Nirmala Sitharaman.

NBFC Profectus capital gets RBI approval to provide factoring services to MSMEs

Non-banking financial company (NBFC) Profectus Capital Private Limited has received the Certificate of Registration (CoR) under the Factoring Regulations Act, 2011 from the Reserve Bank of India (RBI) to provide factoring services to the Ministry of Micro, Small and Medium Enterprises (MSMEs). Profectus Capital plans to offer timely and efficient factoring services to improve their working



capital management, boost their businesses, and receive short-term finance to fund operations. Executive Director, and CEO of Profectus Capital Private Limited : K V Srinivasan

management & to prevent, detect, & respond to endemic zoonotic, transboundary, and emerging infectious diseases. The loan has a maturity period of 11.5 years, including a grace period of 4.5 years. To mitigate the risks of animal disease outbreaks by enhancing disease surveillance and veterinary services in the livestock and wildlife sectors.

What is Zoonotic disease?

Zoonotic diseases refer to

infections or illnesses that can be naturally transmitted from animals to humans.



SBI partners with a start-up, Garuda Aerospace

India's biggest public sector bank, **State Bank of India (SBI)** collaborates with a startup, **Garuda Aerospace Pvt Ltd (GAPL)** with a view to making drone technology more accessible to the agricultural sector while also increasing efficiency in the sector's use of the technology.



Pakistan becomes largest recipient of ADB funded programmes in 2022

According to the Asian Development Bank (ADB) Annual Report 2022, Pakistan became the largest recipient of ADB-funded programmes/projects, receiving loans of **USD 5.58 billion** out of total loans of **USD 31.8 billion to 40 countries**.

Pakistan is facing a deep economic crisis and it received concessional funding of **USD 2.67 billion** from the bank.

RBI Issues Detailed Norms For Outsourcing Of IT Services By Banks & Non-banking Financial Companies

Reserve Bank of India (RBI) came out with detailed norms for the outsourcing of IT services by banks, Non-bank Financial Companies (NBFCs) and regulated financial sector entities to ensure that such arrangements do not undermine their responsibilities and obligations to customers. In its '**Master Direction on Outsourcing of Information Technology Services**', RBI stated



that Regulated Entities (REs) have been extensively leveraging IT and IT-enabled Services (ITES) to support their business models, products and services offered to their customers.

ICICI Bank enables FASTag-based parking payment at Mangaluru International Airport

ICICI Bank, one of India's leading private sector banks, has introduced a **new digital and contactless payment facility** for parking at the Mangaluru International Airport. ICICI Bank is the **only bank** to introduce the FASTag facility at the Mangaluru



International Airport.

India Post Bank ties up with Forum of Industry Academic Knowledge Sharing to make postmen digitally literate

India Post Payments Bank (IPPB) has partnered with the Forum of Industry Academic Knowledge Sharing (FIAKS) platform to provide digital literacy and spread awareness among postmen (or Gramin Dak Sevaks) to avoid digital frauds.



Pine Labs partners with ICICI Bank to accept digital rupee on its PoS terminals

Pine Labs, a merchant commerce omni channel platform, has announced the acceptance of **Digital Rupee (e Rupee)** on its **PoS (Point of Sale)** terminals in partnership with ICICI Bank. The technology integration between the two



entities will now support eRupee acceptance at Pine Labs' point-of-sale terminals across key retail outlets in **Mumbai, Maharashtra and Bengaluru, Karnataka**.



Airtel Payments Bank & NPCI launches face authentication for Aadhaar-enabled payment system

Airtel Payments Bank (APB) has collaborated with the National Payments Corporation of India (NPCI) to roll out Face Authentication for AePS (Aadhaar-enabled Payment System) at its 500,000 banking points.

Airtel Payments Bank is amongst the **first 4 banks** to offer Face Authentication for AePS in the country.



FEDERAL BANK

Federal Bank & NeSL partner to offer electronic guarantee

Indian private sector bank **Federal Bank** has partnered with **National e-Governance Services Limited (NeSL)** to launch an electronic bank guarantee (e-BG) facility.

With this partnership, Federal Bank hopes to completely replace the traditional paper-based process **'in due course'**.

Whiteoak Capital Mutual Fund launches multi-asset NFO with tax benefits

White Oak Asset Management Company (AMC) has announced the launch of its new fund offer (NFO) White Oak Capital Multi Asset Allocation Fund.

The NFO will open for subscription from **May 3, 2023 to May 10, 2023** and remain open for 7 days. The fund invests across asset classes like **equity, foreign equities, debt, gold, silver and money market**



securities.

The minimum application amount is Rs. 500 and in multiples of Rs. 1 thereafter.

As it is an open-ended scheme, it will reopen again for buying later.

JPMorgan buys First Republic Bank as third major US bank fails in two months

United States (US) regulators stated that **First Republic Bank** has been seized and a deal agreed to sell the bank to **JPMorgan Chase & Co**, in what is the **third major U.S.** institution to fail in **2 months**. The banking giant will take **\$173 billion** of loans and about \$30 billion of securities of First Republic Bank, including **\$92 billion of deposits**.

The California Department of Financial Protection and



Innovation announced that it had taken possession of First Republic and that the **Federal Deposit Insurance Corporation (FDIC)** would act as its receiver.

India & Russia to explore the possibility of accepting RuPay and Mir cards

India and Russia will explore the possibility of accepting **RuPay and Mir cards** in each other's country for **hassle-free payments** amid sanctions imposed by the West on Moscow. This decision was made during the meeting of the **Internal Governmental Commission on Trade, Economic, Scientific, Technological, and Cultural Cooperation (IRIGC-TEC)**. This meeting was chaired by the External Affairs Minister of India Shri S Jaishankar and Russia's Deputy Prime Minister **Shri Denis**



Manturov.

It has created a robust payment and settlement infrastructure in the country.

It facilitates payments through a bouquet of retail payment products such as RuPay card, Immediate Payment Service (IMPS), UPI, Bharat Interface for Money (BHIM), BHIM Aadhaar, National Electronic Toll Collection (NETC Fastag) and Bharat BillPay.



Unnati's Ora Finance Becomes 1st Agritech Firm to Receive NBFC License

Unnati, a fintech-based agritech company, made an announcement regarding its subsidiary, Ora Finance, becoming the first-ever agritech firm to receive a non-banking financial company (NBFC) license. It will allow the company to meet the financial requirements of those in the agricultural sector, like farmers, retailers, traders, brands, and food processors. Unnati has a network of more than one lakh registered retailers and traders who use its uStore app to engage with the farmers and manage their agribusinesses on a day-to-day business.



RBL Bank goes live on 'Direct Tax Collections' through TIN 2.0

RBL Bank formerly known as Ratnakar Bank has gone live with 'Direct Tax Collections' on behalf of the Government of India (GoI) through the new Tax Information Network (TIN 2.0) portal.

This is the second such offering from the Bank, following its empanelment by the Reserve

Axis Bank & India Shelter Finance Corporation Ltd enters Co lending Partnership to offer MSME Loans

Axis Bank, India's third largest private sector Bank and India Shelter Finance Corporation Ltd (India Shelter), a Gurgaon-based Housing Finance Company, announced a strategic partnership under the co-lending model.

With this partnership, both lenders will be offering Secured Ministry of Micro, Small and Medium Enterprises (MSME) loans to middle and low-income segment borrowers based in the



semi-urban regions. The partnership will leverage the deep financial expertise of Axis Bank and the strong loan processing technology of IndiaShelter to assess the borrower's credit profile and offer them loans at optimal interest rates, ensuring a seamless banking experience.

Dvara SmartGold enters into a strategic partnership with Jana Small Finance Bank to offer gold loans

Dvara SmartGold, a Fintech company that is building a full stack financial services offering, anchored around gold as an asset class, announced a strategic partnership with Jana Small Finance Bank (SFB) to offer gold loans with a seamless online and offline experience to



customers. Initially, this offering is available across Tamil Nadu, Chhattisgarh and Maharashtra region.

South Indian Bank enables electronic bank guarantee facility for customers

The South Indian Bank has introduced an e-BG (Electronic Bank Guarantee) facility for its customers in partnership with National E-Governance Service Limited (NeSL).

It facilitates API-based paperless issues of bank guarantees, thereby reducing the need for physical documentation and record maintenance. South Indian Bank issued its First e-BG



favouring a leading Public Sector Unit in April, 2023 for an amount of **Rs.4.57 crore** through NeSL. It is registered with the Insolvency and Bankruptcy Board of India (IBBI) under the Insolvency and Bankruptcy Code, 2016.

Bank of India (RBI) as an 'Agency Bank' to conduct banking business for the Central and State Governments.



Rukart partners with SBI for easy loans to customers buying cold storage system 'Subjee Cooler'

A gritech firm Rukart, which sells 'Subjee Cooler' to enhance shelf life of fruits and vegetables, has tied up with **State Bank of India (SBI)** to help potential customers in getting easy loan options to buy the product.

To mitigate distress sales among marginal/small farmers and retailers.



Axis Bank enables UPI for RuPay credit cards

India's third largest private sector bank, Axis Bank, has successfully enabled linkage of RuPay credit cards with Unified Payments Interface (UPI). Axis Bank has become the latest entrant in the list of banks that offer customers to link their RuPay credit card with UPI, with other banks being **Canara Bank, HDFC Bank, Indian Bank, Punjab National Bank (PNB)** and **Union Bank of India (UBI)**.

LIC introduces group post-retirement medical benefit scheme

The Life Insurance Corporation of India (LIC) has introduced the Group Post Retirement Medical Benefits Scheme.

The plan is a Non-Linked, Non-Participating, Life, Group Savings Insurance product.

The plan is available for any employer with 50 or more employees.

The plan helps to meet the employer's obligation for Post-Retirement Medical Benefits to their employees.



The plan also offers a fixed Life Cover Benefit (Sum Assured) to each member.

Any employer willing to fund their Employees' Benefit may adopt the scheme.

The product is an addition to the bouquet of LIC's eleven Group products and one Group Accident Benefit Rider.

AIBEA is set to launch 'Bank Clinic' to help retail customers with grievance redress

The All India Bank Employees' Association (AIBEA), is the oldest and largest national trade union of bank employees in India plans to set up an online 'Bank Clinic' to assist bank customers with grievance redress.

Once a bank's retail customer lodges an online complaint with "Bank Clinic", AIBEA's team will take up the complaint with the



Bank for redress.

The Bank Clinic will be one more channel through which a retail bank customer can get his grievances addressed besides the **normal Banking Ombudsman channel**.

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Bank of Baroda launches electronic bank guarantee on the BarodaINSTA platform

Bank of Baroda (BoB), one of India's leading public sector banks, has introduced **Electronic Bank Guarantee (e-BG)** on its **BarodaINSTA** platform, in partnership with **National E-Governance Services Limited (NeSL)**, a platform that provides for the issuance of Inland BGs through electronic mode. Other than the BoB, banks like **HDFC**, **State Bank of India (SBI)**, **Yes Bank**, and **Federal Bank** also provide e-BG facilities. NeSL is India's first Information Utility and is registered with the Insolvency and Bankruptcy Board of India (IBBI) under the aegis of the **Insolvency and Bankruptcy Code, 2016 (IBC)**



Visa Launched CVV-free online transactions for tokenized cards

Card payments company Visa launched cardholder verification value (CVV) free online transactions for domestic tokenized credentials in India.

With the help of this feature, users can carry out **online transactions without entering CVV**, if the card has been tokenized. The merchants who will adopt CVV free features will not need to ask customers for their CVV every time they do a transaction.

They will verify a **three-digit CVV only once**, at the time of tokenizing the card.

Yes Bank launched 'YES KIRAN' Solar Financing Scheme For Micro, Small and Medium Enterprises

Yes Bank, has launched a lending proposition called "YES KIRAN" to provide financial assistance to Micro, Small and Medium Enterprises (MSME) manufacturers who want to install solar panels at their premises. The bank has also partnered with companies like Panasonic Solar Power System to help businesses transition to renewable energy solutions.



It also fulfils India's G20 vision of achieving a target of over **50% energy production** from renewable sources by 2030.

Kotak Mahindra Bank grants first FPI licence to Alchemy India Long Term Fund relocated to GIFT City

Kotak Mahindra Bank has issued the first-ever foreign portfolio investor (FPI) licence to Alchemy's Fund for relocation to Gujarat International Finance Tec-City (GIFT) City. Foreign Portfolio Investment (FPI) involves an investor buying foreign financial assets. It involves an array of financial assets like **fixed deposits, stocks, and**



mutual funds. Securities and Exchange Board of India (SEBI) operates the FPIs.

Max Life & Indian Industries Association join hands to offer life insurance access to MSME Workers

Max Life Insurance Company (Max Life), a private life insurer, has entered into a strategic partnership with the Indian Industries Association (IIA) to provide life insurance plans to the Ministry of Micro, Small and Medium Enterprises (MSME) sector's workforce in Uttar Pradesh (UP).

Under the recently announced Insurance Regulatory and Development Authority of India (IRDAI) State insurance plan, Max Life aims to enhance



accessibility and drive affordable insurance penetration across UP. The collaboration with IIA aims to provide life insurance policies to underserved populations in Uttar Pradesh, India's most populous state.



RazorpayX Introduces Automated ESCROW+ Solution powered by Axis Trustee Services Ltd

RazorpayX, the business banking platform of Razorpay, launched an automated ESCROW+ solution, powered by Axis Trustee Services Ltd, RBL Bank & ICICI Bank. To provide automated, compliant, and secure money transfer experience on Escrow accounts to businesses. RazorpayX's ESCROW+ solution aims to address such pain points, by providing an Escrow trustee who is vetted and onboarded by RazorpayX. It also offers merchants with an Escrow account to route funds they are receiving on behalf of end beneficiaries, ensuring the **right tax treatment and reporting**.



Union Bank of India to start wealth management vertical

Union Bank of India (UBI) will start a wealth management vertical in the current financial year.

This will be done to attract and retain HNI (high networth individual) and NRI (non-resident Indian) customers. State Bank of India (SBI) and Bank of Baroda (BoB) are among public sector banks that have a wealth management vertical for affluent customers. UBI posted its highest net profit in 30 quarters at **Rs 2,782 crore** in the fourth quarter of FY23. UBI aims to become the **third largest public sector bank** in terms of profitability by 2025.

Asian Development Bank Announces IF-CAP Program to Accelerate Billions in Climate Change Financing in Asia & Pacific

The Asian Development Bank (ADB) announced the **Innovative Finance Facility for Climate in Asia and the Pacific (IF-CAP)**, a landmark program which could significantly ramp up support for the region in the **battle against climate change**.

The announcement was made by ADB President **Mr Masatsugu Asakawa** on the opening day of ADB's 56th Annual Meeting in Incheon, South Korea.

Asia and the Pacific is uniquely



vulnerable to the impacts of climate change, such as hurricanes, droughts, heat waves, floods, and sea-level rises.

IF-CAP's **initial partners** are Denmark, Japan, the Republic of Korea, Sweden, the United Kingdom (UK), and the United States (US).

HDFC Bank & Telangana Academy for Skill and Knowledge Together to Promote Fresh Employment

HDFC Bank, India's largest private sector bank, and **Telangana Academy for Skill and Knowledge (TASK)**, a not-for-profit organisation under the **Department of ITE&C, Government of Telangana** have signed a **Memorandum of Understanding (MoU)** to promote employment of fresh graduates and postgraduates. As per the MoU, HDFC Bank will now be able access a large pool of talent across **700 institutions**



registered with 'TASK'. The MoU was signed at Hyderabad by Shrikant Sinha, CEO - TASK and Ranga Subramanian, Head - Talent Acquisition, HDFC Bank. Under the partnership, TASK will help HDFC Bank hire trained students. Logistical support for placement drives and interviews will be provided by TASK.

GetVantage becomes first Revenue Based Finance start-up to get NBFC licence

GetVantage, India's premier alternative financing fintech platform, has secured a **Non-Banking Financial Company (NBFC) licence from the Reserve Bank of India (RBI)**, becoming the first and only revenue-based financing and alternative funding platform in the country to do so. GetGrowth Capital, the NBFC arm of GetVantage will manage the lending operations. GetVantage will capitalise the



NBFC with **₹50 crore**. It aims to raise **₹200 crore** in total to scale up its lending operations. GetVantage is supported by investors, which include **Chiratae Ventures, Varanium, InCred, DMI, and Japanese investors like Sony and DI**. Earlier, BharatPe acquired a majority stake of **51% in NBFC Trillion Loans** to boost its lending business.



RBI Partners with GFIN to tackle Greenwashing in financial services

The Global Financial Innovation Network (GFIN) is organising its first-ever Greenwashing TechSprint to combat greenwashing risks in financial services.

The Reserve Bank of India (RBI) has announced its participation among 12 other international regulators in this initiative to develop a tool that helps the market and regulators address the issue.



ICICI Prudential Life Insurance Launches new debt fund ICICI Pru Constant Maturity Fund

ICICI Prudential Life Insurance Company Limited launched a new debt fund called ICICI Pru Constant Maturity Fund; it is available with the insurer's Unit-linked insurance plans (ULIP). This will enable customers to lock-in their investments at current high interest rates, build long-term wealth and achieve financial goals. ICICI Pru Constant Maturity Fund is the first such

Kotak Mahindra Bank introduces Privy League, an exclusive premium banking programme

Kotak Mahindra Bank Limited (KMBL) announced the launch of its all-new Privy League programme, an exclusive premium banking programme with unique lifestyle benefits and bespoke financial solutions tailored to high-net-worth people (HNI).

Privy League, was designed to honour their customers' achievements by providing them with unrivalled lifestyle experiences and superior banking services.

The Premium Metal Debit Card for the Privy League black tier,



designed by famous artist Arunanshu Chowdhury, allows clients to enjoy premium bargains, complimentary airport lounge access, and many other privileges.

The Signature LED Debit Card, developed for the Privy League Platinum category, is India's first LED card, with perks such as a 75% discount on Priority Pass.

India's Green Financing Requirement Estimated At 2.5% Of GDP – RBI Study



The Reserve Bank of India's (RBI's) report on Currency and Finance (RCF) for the year 2022-23 states that India's

green financing requirement is estimated to be at least 2.5% of Gross domestic product (GDP) annually till 2030. The country aims to achieve a net zero emissions target by 2070. The RBI's report covers 4 major dimensions of climate change to assess future challenges to sustainable high growth in India.

fund in the life insurance market. ULIPs provide customers with a proposition of life cover, financial security to the family and facilitate building wealth over the long-term. If annual investments made are up to ₹2.5 lakh and with a life cover of 10 times the annual premium, maturity proceeds are tax-free for customers.



Zomato inks partnership with ICICI Bank to launch its own UPI offering - Zomato UPI

Food aggregator platform Zomato has partnered with ICICI Bank to launch its own unified payments interface (UPI) offering called Zomato UPI, for some of its users.

Currently, Zomato UPI has been rolled out to select users only. Further expansion of the service will hinge on the initial customer response.



IDBI, BOB & SBI Capital to manage IREDA IPO

The government has appointed IDBI Capital, BOB Capital and SBI Capital to manage the initial public offer (IPO) of the Indian Renewable Energy Development Agency (IREDA). IDBI Capital is the lead banker for the transaction. Separately, Saraf and Partners has been appointed as the legal adviser for the IPO.

SEBI tweaks mutual fund investment framework in minors' names through guardians

Capital markets regulator Securities Exchange Board of India (SEBI) tweaked the rules about investment in mutual funds made in the name of a minor through a guardian.

SEBI has asked all Asset Management Companies (AMCs) to make the necessary changes to facilitate such mutual



fund transactions with effect from June 15, 2023.

HDFC Mutual Fund launches India's first defence fund



HDFC Asset Management Company (AMC) Limited, investment manager of HDFC mutual fund (HDFC MF)

has announced the launch of India's first mutual fund - HDFC Defence Fund focussed on defence sector. The new fund offering (NFO) of HDFC Defence Fund, an open-ended equity scheme, would open on May 19, 2023 and close on June 2, 2023. The defence fund is suitable for investors who are seeking long-term capital appreciation/income.

World Bank approves grant of Rs 51 crore to set up road safety enforcement system in Shimla & Nurpur police districts



The World Bank (WB) has approved a grant of ₹51-crore to set up an integrated road safety enforcement system in Shimla and Nurpur police districts of Himachal Pradesh (HP) and develop the Palampur-Sheela chowk in Kangra as a "safe corridor".

For the first phase of the project, Shimla and Nurpur have been selected and a sum of ₹42-crore will be spent on the twin police districts to strengthen their emergency response systems. Further, the Palampur-Sheela chowk stretch of road in Kangra district has been chosen to be developed as a safe corridor under the Safe Corridor Demonstration Programme (SCDP) by making safety interventions and design improvements at a cost of ₹9-crore.



IKEA India ties up with HDFC Bank to offer affordable financing options for furniture purchases

IKEA India joins hands with HDFC Bank by launching a hassle-free and convenient consumer financing option for all its customers. To give customers a convenient and cost-effective method to buy their favourite home furnishing products. As part of the collaboration, IKEA will provide its customers with an EMI-based financing option. The financing option includes a combination of no-cost (0%) and low-cost (up to 10%) EMI options with terms ranging from 3 months to 30 months which will accommodate all kinds of home furnishing needs of the customers.



Godrej Agrovet partners with SBI to extend finance to oil palm growers

Godrej Agrovet Ltd (GAVL) has partnered with the State Bank of India (SBI) to introduce a first of its kind finance offering for oil palm farmers. This collaborative product will provide loans to farmers for various purposes such as setting up micro irrigation systems, establishing protective fencing against cattle grazing, and improving tube wells on their oil palm farms.

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International credit card usage to come under RBI's Liberalised Remittance Scheme & taxed 20% to be charged July 1

The Government has amended rules under the Foreign Exchange Management Act to bring in international credit card spends outside India under the Liberalised Remittance Scheme (LRS). The spending by international credit cards will also attract a higher rate of Tax Collected at Source at 20% effective July 1, 2023.

What is LRS?

The Liberalised Remittance Scheme (LRS) was brought out by



the Reserve Bank of India (RBI) in 2004. It allows resident individuals to remit a certain amount of money during a financial year to another country for investment and expenditure. According to the prevailing regulations, resident individuals may remit up to \$250,000 per financial year.

BSE relaunches Sensex & Bankex derivative contracts



The Bombay Stock Exchange (BSE), Asia's oldest stock exchange, relaunched Sensex and Bankex derivative contracts in its bid to boost derivative trading.

Sensex is a well-known benchmark and a barometer of India's

economy.

The lot size of futures and options has been reduced to 10 from 15 for Sensex, and to 15 from 20 in case of Bankex. In 2000, BSE had launched Sensex-30 derivatives (options and futures) for the first time. A derivative is set between two or more parties that can trade on an exchange or over the counter (OTC). Derivatives are the type of financial contracts whose value is dependent on an underlying asset, group of assets, or benchmark.

JCB partners with NPCI to offer 40% cashback to RuPay JCB cardholders

Japanese international payment brand, JCB International Co will partner with National Payments Corporation of India (NPCI) to offer RuPay JCB cardholders 40% cashback on in-store purchases in the United Arab Emirates (UAE), Thailand, Malaysia and Spain. In-store purchases are in-person point-of-



sale (PoS) transactions at a merchant location.



Aditya Birla Capital Launches 'Udyog Plus' For Indian MSMEs

Aditya Birla Capital through its lending arm, Aditya Birla Finance has started Udyog Plus, an one-stop business platform designed for Indian micro, small and medium enterprises (MSME) customers. Udyog Plus", is a dedicated offering for small businesses, under which it will be providing finance and an array of other services to MSMEs.

Paytm partners with SBI Card & NPCI to launch Next-Generation Co-Branded RuPay Credit Cards

Payments and financial services company Paytm has partnered with SBI Card & National Payments Corporation of India (NPCI) to launch Next-Generation Co-branded RuPay Credit Card named Paytm SBI Card on the RuPay network to further boost credit inclusion in India. The Paytm and SBI Card partnership, which began in 2020. The co-branded credit cards are set to delight consumers with exclusive Paytm First membership worth ₹750, which comes along with numerous exciting offerings.

Paytm SBI card Credit Card



In 2023 the Reserve Bank of India (RBI) allowed users to link RuPay credit cards to the United Payments Interface (UPI).

RBI cancels certificate of registration of 7 NBFCs & 14 surrender permits

The Reserve Bank of India (RBI), in the exercise of powers conferred on it under Section 45-IA (6) of the **RBI Act, 1934**, has cancelled the Certificate of Registration of **7 Non-Banking Finance Companies (NBFCs)**.

List of 7 NBFCs :

Coorg Tea Company, Bangalore,Karnataka
Trimurthi Finvest, Bilaspur, Chattisgarh
East West Finvest India, Bilaspur, Chattisgarh
J.V.Modi Securities, Indore, Madhya Pradesh (MP)
K K Patel Finance, Gwalior, MP
Purvi Finvest,Bilaspur,Chattisgarh
Genfin Capital Pvt Ltd, Bangalore,Karnataka

These companies will not transact the business of a Non-Banking Financial Institution, as defined in clause (a) of Section 45-I of the RBI Act, 1934.

Also the 14 NBFCs surrendered their CoR due to the exit from the



business, non-requirement of registration, or due to the loss of their legal status.

Out of the 14 NBFCs, 7 surrendered their licence due to the exit from the business while 2 surrendered because they did not require registration under criteria prescribed for **unregistered Core Investment Company (CIC)**.

List of 7 NBFCs surrendered their licence due to the exit from the business :

- 1.Lunia Trading & Investment Private Limited, West Bengal
- 2.Swastik Goods and Suppliers Pvt Ltd, West Bengal
- 3.Icseva Finance Private Limited, Bihar
- 4.Gipsy Management Pvt Ltd,

West Bengal

5.Shiba Fabspin Pvt Ltd, West Bengal

6.Esar Entrade Ltd, Assam

7.Maba Corporate Services Private Limited, Karnataka.

List of 2 two entities who do not require registration under criteria prescribed for unregistered CIC :
L&T Infrastructure Development Projects Limited, Tamil Nadu
Josan Deposits and Advances Limited, West Bengal.

List of 5 entities surrendered their licenses due to the loss of their legal status:

1.Melinex Investment and Finance Private Limited, Punjab

2.Casablanca Broking & Agency Pvt Ltd, West Bengal

3.Janpragati Syntex Pvt Ltd, West Bengal

4.Nalimbur Mercantile Pvt Ltd, West Bengal

5.Wondermax Mercantile Pvt Ltd, West Bengal



SBI profit surges 83% to ₹16,695 crore in Q4

The country's largest bank State Bank of India (SBI) reported an 83% year-on-year (YoY) jump in net profit at ₹16,694.51 crore for the fourth quarter of 2022-23 fiscal on higher interest income and low provisioning. In the January-March quarter of 2021-22 financial year, SBI's net profit on a standalone basis was ₹9,113.53 crore.

This is the bank's highest quarterly net profit even as its asset quality improved further.



IRDAI proposes to tighten norms for media campaigns by insurers

The Regulator Insurance Regulatory and Development Authority of India (IRDAI) proposed to tighten norms for insurance advertisements by assigning higher responsibility on senior management of insurers in designing and approving media campaigns for product promotion.

Objective of the amendment:

(57)

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Geojit Financial Services launches new mobile trading platform FLIP

Leading broking firm Geojit Financial Services Limited has introduced FLIP, its newest mobile trading platform in an aim to replace the current platform SELFIE and provide traders and investors a flexible and all-encompassing trading experience supported by a number of cutting-edge features. Additionally, it has a dashboard that lists transactions and investments, Portfolio Insights, Technical and Fundamental Research, Stock Analysis Page, and Advanced Charting (TradingView). FLIP users will



benefit from additional features set to be introduced over the next 3 months, including Split Order for Options, Roll Over for Futures, and Conditional Orders, Trading from Charts, Events Calendar, Market Overview, and Apply for IPO.

12 Public sector banks' total profit crosses ₹1 lakh crore-mark in FY23

Public sector banks' (PSB) cumulative profit crossed the Rs 1 lakh crore-mark in the financial year ended March 2023, with market leader State Bank of India (SBI) accounting for nearly half of the total earnings. In percentage terms Pune-based Bank of Maharashtra (BoM) had the highest net profit growth with 126% to Rs 2,602 crore, followed by UCO with 100% rise to Rs 1,862 crore and Bank of Baroda (BoB) with 94% increase to Rs 14,110 crore. However, in absolute terms, SBI has reported an annual profit



of Rs 50,232 crore in 2022-23, showing an increase of 59% over the preceding financial year. Except for the Punjab National Bank (PNB), other PSBs have reported impressive annual increases in their profit after tax.

To assign higher responsibility on the senior management while designing and approving the advertisements for the consumption of the customers.

Product management committee and advertisement committee shall be accountable and fully responsible for releasing the approved advertisements.

The draft also asks insurers to set up proper robust systems

to upload advertisements on their website within three days of release. The procedure for accepting the advertisements is currently based on the approved 'File and Use' applications and compliance to IRDAI advertisement regulations and circulars.



Bharti AXA Life Insurance rolls out phase-1 of Project Servottam'

Bharti AXA Life Insurance rolled-out and completed the first phase of its 'Project Servottam' - under which 20 policy servicing journeys were re-considered and the project enabled a **360-degree transformation** of physical services into digital services. Through Project Serv-o-ttam, customers can easily update their contact details and undertake other policy-related tasks such as switching funds, surrendering their policy, and applying for a loan through **DigiServe** - the company's customer-centric portal, which can be accessed from their website.



RBI economic activity index nowcast Q1 GDP growth forecast at 7.6%

The Reserve Bank of India (RBI) has announced its economic activity index (EAI) nowcast, forecasting a strong Gross Domestic Product (GDP) growth rate of **7.6%** for the first quarter of the **fiscal year 2023-2024 (Q1 FY24)**. This is against

Google Pay & NPCI Collaborate to launch RuPay credit cards support on UPI

Google Pay in association with the **National Payments Corporation of India (NPCI)** rolled out support for RuPay credit cards on Unified Payments Interface (UPI). This feature will give more flexibility to Google pay users and increase the adoption of digital payments in India. This feature will be available to RuPay credit card holders of **Axis Bank, Bank of Baroda (BoB), Canara Bank, HDFC Bank, Indian Bank, Kotak Mahindra Bank, Punjab National Bank (PNB)** and **Union Bank of India (UBI)**. The Reserve Bank of India (RBI) had allowed linking of RuPay credit cards to the UPI platform in June 2022.



What is RuPay?

RuPay is an Indian **multinational financial services and Payment service system** that was conceived and launched by NPCI in 2014.

It was created to fulfil the vision of RBI to establish a **domestic, open and multilateral system of payments**.

Finance Ministry clarifies no tax collection on foreign spending via credit cards for payments up to Rs 7 lakh

Payments through **international debit or credit cards up to ₹7 lakhs** will not come under the **Liberalised Remittance Scheme (LRS)**. The **Finance Ministry** clarified such payments will not attract **Tax Collected at Source (TCS)**. Meanwhile, transactions through UPI (Unified Payment Interface) exceeding **₹7 lakhs** by Indians abroad will be treated at par with international credit or debit cards.

What is LRS?

The LRS was introduced in India in 2004 by the Reserve Bank of India (RBI).

It is a scheme that enables Indian residents to remit funds abroad



for certain specified purposes.

Objective :

To liberalize the existing foreign exchange regulations and facilitate the smooth transfer of funds abroad by Indian residents. Under the scheme, individuals were allowed to remit up to **USD 25,000** per financial year for eligible transactions.

real GDP growth of **7.8%** projected in the April 2023 Bi-monthly Monetary Policy Statement.



RBI sanctions merger of Maratha Co-operative Bank with Cosmos Co-operative Bank

The Reserve Bank of India (RBI) has sanctioned the voluntary Scheme of Amalgamation of Maratha Sahakari Bank with The Cosmos Co-operative Bank. All the branches of Maratha Sahakari Bank Ltd, Mumbai (Maharashtra) will function as branches of The Cosmos Co-operative Bank Limited, Pune (Maharashtra) with effect from May 29, 2023. The RBI had placed Maratha Sahakari Bank, which was founded in 1946 and has 7 branches in Mumbai, under Directions under Section 35 of the Banking Regulation Act, 1949, on August 31, 2016.



LIC reduces its stake in NHPC to 3.19%

Life Insurance Corporation of India (LIC) cut its holding in National Hydroelectric Power Corporation (NHPC) to 3.19% in the March quarter from 3.48% in the preceding quarter. LIC stated in its official report that it sold shares worth ₹832.8 crore between October 18, 2022 and May 23, 2023.

Central Board of Direct Taxes issues taxation guidelines for online gaming platform

Central Board of Direct Taxes (CBDT) stated that in a set of guidelines that Online gaming platforms need not deduct tax at source on winnings withdrawn by players if the amount is less than ₹100 a month and meets certain riders. As per this, net winnings below ₹100 in a month will not be subject to tax deducted at source (TDS) at the time of withdrawal provided the tax liability will be deducted when the net winnings withdrawn exceeds this limit in the same or the subsequent month or at the end of the fiscal year.

The finance bill has introduced two new sections – Section 194BA that pertains to TDS (tax deducted



at source) on net winnings from online games and section 115 BBJ related to computation of tax on winnings from online games. The Bill has removed the minimum threshold of ₹ 10,000 for TDS while also allowing it to be calculated either at the end of the financial year or at the time of user withdrawal, with effect from July 1, 2023.

BoB introduces Live Video Calling & Live Web Chat facility to enhance customer service

Bank of Baroda (BoB), one of India's leading public sector banks, launched two innovative customer service initiatives – a Live Video Calling service – **bob Video Chat** and a Live Web Chat facility – **bob Live Chat** on its website, to enhance the overall experience for customers and prospective customers. Bank of Baroda is the first Public Sector Undertaking (PSU) bank to offer live video chat and live web chat services to its customers. In addition, the Bank has also launched an easy-to-remember, single



8-digit toll-free number – 1800 5700 – with 24x7x365 customer support, which is available in 11 languages including English, Hindi, Marathi, Gujarati, Tamil, Telugu, Malayalam, Kannada, Odia, Punjabi and Bengali.



Indian Bank empanelled as Clearing and Settlement Bank with Indian Clearing Corporation Limited

Indian Bank has been empanelled as a **Clearing and Settlement Bank** with the Indian Clearing Corporation Ltd (ICCL). **Mahesh Kumar Bajaj**, Executive Director, Indian Bank exchanged the agreement with **Devika Shah**, Managing Director (MD) & Chief Executive Officer (CEO) of ICCL to formalise Bank's empanelment at a recently held event. The Indian Bank also launched the **electronic term deposit receipt (e-TDR)** product for online transmission of **fixed term receipts (FDR)** and margin with ICCL on behalf of the clearing members with its dedicated branch - **Fort, Mumbai, Maharashtra**.

SBI General launches Surety Bond Bima insurance product for infrastructure projects

SBI General Insurance, the non-life insurance arm of India's largest lender **State Bank of India (SBI)**, has announced the launch of the **General Surety Bond Bima (Conditional & Unconditional) insurance product**. The Surety Bond Insurance will act as a security arrangement for infrastructure projects and will insure the contractor as well as the **principal (contract awarding authority)**.

The product caters to the requirements of a diversified group of contractors.

Additionally, there are **2 variants available** in the product i.e. **Conditional & Unconditional**. In Conditional bond, a specified sum is paid to the beneficiary upon



claim when specific conditions are met, while an Unconditional bond allows the beneficiary to claim the money almost without any conditions.

What is Surety insurance?

The Surety insurance provides an assurance to the **project owner** in the form of a Surety Bond that the contractor would complete the project as per the agreed terms and conditions.

Paytm Launches UPI SDK To Enable Users To Make UPI Payment Directly From Merchant App

One97 Communications Limited (OCL) that owns the brand **Paytm**, India's leading payments and financial services company and the pioneer of QR and mobile payments, announced that it has launched Paytm **UPI SDK**.

The new feature will allow customers to **pay directly** from their **bank accounts** by entering their UPI PIN without leaving the merchant app.

Paytm UPI SDK powered by the **technology of Paytm Payments Bank** and distributed to existing online merchants by **Paytm**



Payments Services Ltd. Earlier, Payments platform Paytm launched a 'next-generation' **UPI card** with Rupay network. CEO of Paytm Payments Services : Nakul Jain



Axis Bank launches 'Sarathi', a digital onboarding platform for POS Terminals

Axis Bank, one of the largest private sector banks in India, has launched 'Sarathi', a first of its kind digital onboarding journey to enable Electronic Data Capture (EDC) or Point of Sale (POS) for merchants. Unlike the time-consuming traditional onboarding process, which can take several days, Sarathi offers merchants a streamlined and hassle-free experience. The solution enables merchants to complete the onboarding process in just four simple steps which includes:

GUIDELY SUPER PLAN
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- ✓ All Bank Exam Video Courses
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CBDT exempts startup investments from 21 nations

India's Finance Ministry has notified a total of 21 nations, investments from which in Indian start-ups will be exempted from Angel Tax.

Excluded entities include those registered with Security and Exchange Board of India (SEBI) as Category-I FPI, Endowment Funds, Pension Funds and broad-based pooled investment vehicles, which are residents of 21 specified nations, including the United States (US), United Kingdom (UK), Australia, Germany and Spain, as per the notification. The other nations mentioned in the notification are Austria, Canada, Czech Republic, Belgium, Denmark, Finland, Israel, Italy, Iceland, Japan, Korea, Russia, Norway, New Zealand and Sweden. The Central Board of Direct taxes (CBDT) has notified that Non-resident investment



in unlisted Indian startups from these countries will not attract Angel Tax.

What is Angel tax?

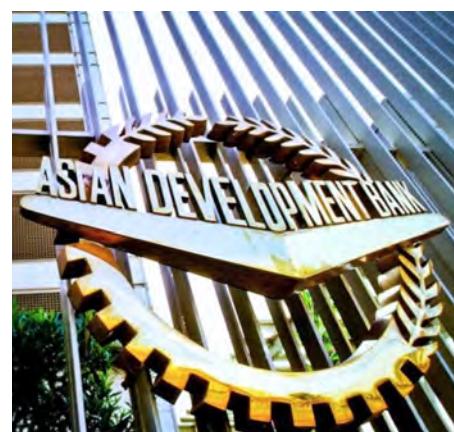
Angel tax is levied on unlisted companies in India that receive investments from angel investors. The tax is levied on the amount of the investment that exceeds the fair market value of the shares issued by the company.

Angel tax essentially derives its genesis from section 56(2)(viib) of the **Income Tax Act, 1961**.

ADB & India Signs \$141.12-Million Loan For Industrial Corridor Development In Andhra Pradesh

Asian Development Bank (ADB) and the Government of India (GoI) signed a USD 141.12-million loan to support the development of high-quality internal infrastructure in Andhra Pradesh (AP). To support the development of essential infrastructure, such as roads, water supply systems and power distribution networks, in three industrial clusters located in Andhra Pradesh.

ADB also approved a **\$250 million loan** as part of the MFF to support



the government's National Industrial Corridor Development Program (NICDP) through October 2021.

BUSINESS



India's retail inflation eases to a 18-month low of 4.7% in April

India's annual retail inflation eased to a 18-month low of 4.7% in April from 5.66% the previous month. The retail inflation was below the Reserve Bank of India's upper tolerance limit for the second straight month. Reserve Bank of India has projected the CPI inflation at 5.2% for FY 2023-24, with 5.1% in Q1, 5.4% in Q2, 5.4% in Q3, and 5.2% in Q4, and risks evenly balanced.



WPI inflation of April 2023 dips into negative of -0.92%

WPI inflation declined to minus 0.92% in April 2023. It stood at 1.34% in March 2023 and 15.38% in April 2022. The WPI inflation has declined into negative for the first time since July 2020. Earlier, Consumer Price Index (CPI)-based retail inflation declined to an 18-month low level of 4.7% in April.

Hyundai signs ₹20000-cr investment pact with Tamil Nadu

Hyundai Motor India Ltd (HMIL) is preparing for an expansion in the electric vehicle (EV) segment and ramping up its production. To this effect, the company has signed an agreement with the Tamil Nadu government for a large-scale investment of ₹20,000 crore to be spent over 10 years (2023-2032).



Goods exports decline 12.7% in April to \$34.66 billion

India's goods exports have fallen 12.7% in April 2023 to \$34.66 billion according to the Commerce & Industry Ministry. Imports during the month have fallen 14% to \$49.9 billion according to quick estimates released by the government on 15 May 2023.



Trade deficits have declined to \$15.2 billion in April 2023 from \$18.4 billion in April 2022.

Index of Eight Core Industries increases by 3.6 percent in March 2023

Index of Eight Core Industries increased by 3.6% in March 2023 as against the Index of March 2022. The production of coal, fertilizers, steel, natural gas, and refinery products increased in March 2023 over March 2022. In March 2023, crude oil, power and cement output fell by 2.8%, 1.8% and 0.8% respectively. However, coal, fertilisers, steel, natural gas and refinery products output



recorded growth by 12.2%, 9.7%, 8.8%, 2.8% and 1.5%, respectively. Government has revised the final growth rate of ICI for December 2022 to 8.3% from its provisional level 7.4%.



Reliance brings back 50-year-old iconic beverage brand Campa Cola

Billionaire Mukesh Ambani's Reliance re-launched the 50-year-old iconic beverage brand Campa Cola in a new contemporise avatar as it looks to ramp up its own consumer goods offering to take on competition from Adani, ITC and Unilever.

In January this year, Reliance Consumer Products Ltd, the fast-moving consumer goods arm of Reliance Retail, acquired a 50 per cent stake in Gujarat-based carbonated soft drinks and juice maker Sosyo Hajoori Beverages Pvt Ltd.

It had previously acquired the Campa brand from Pure Drinks group for a reported **Rs 22 crore**. RCPL is the **FMCG** arm and a wholly-owned subsidiary of Reliance Retail Ventures Limited (RRVL).



Dialog, Axiata Group and Bharti Airtel sign binding term sheet to combine operations in Sri Lanka

Dialog Axiata Plc, Axiata Group Berhad and Bharti Airtel signed a binding term sheet to combine the operations of Bharti Airtel Lanka. Bharti Airtel Lanka is a wholly-owned subsidiary of Airtel. Under the proposed transaction, Airtel will be granted a stake

REC lists \$750 million in green bonds on international stock exchanges at GIFT City

REC Limited, a Maharashtra power finance company has exclusively listed its recently issued Green bonds worth **\$750 million** at **GIFT IFSC Stock Exchanges**, under its Global Medium Term Programme of **\$7 billion**. The Green bond issuance by REC Limited reinforces its status



as one of the most accomplished and frequent issuers in the international capital markets. It also marks the first Green Bond issuance by an Indian company post-India's G20 Presidency.

Daikin India becomes billion-dollar company, expect to double business in next 3 years

Daikin India is now the second company operating in the cooling space to cross the **USD 1 billion milestone** after the Tata group firm Voltas, which had reported a total income of **Rs 9,667 crore** for **FY23**.

Daikin India has a turnover of **Rs 8,860 crore** for the financial year ended on **March 31, 2023**.

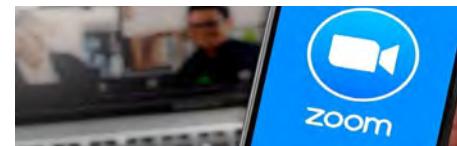


The company, a wholly-owned subsidiary of Japan's Daikin Industries, a leading global manufacturer of commercial and residential air conditioning systems, has so far invested **Rs 2,300 crore** in India.

Zoom Gets Pan-India Telecom Licence

Zoom Video Communications (zvc) has secured a pan-India telecom licence that will enable it to offer telephone services to enterprise customers. US-based Zoom has been offering voice and video conference service through its website and app.

With these licences, the company will be able to offer its cloud-based private branch exchange (PBX) service 'Zoom Phone' to multinational corporations (MNCs) and businesses



operating in India. PBX works as a local telephone exchange for enterprises and helps them in managing conference call services.

Zoom partners with international telecommunication providers and offers phone numbers and calling plans in 47 countries and territories bundled with cloud PBX service.

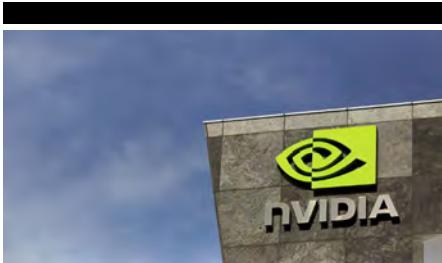
in Dialog, representing the fair value of Airtel Lanka. Upon the completion of the transactions, Airtel will accordingly be issued new shares in Dialog.

Recently, Bharti Airtel has partnered with Bridgepointe Technologies under Global Channel Partners Programme.



Mynta launches ChatGPT-powered search feature for enhanced product discovery

Flipkart group-owned fashion commerce platform Mynta has rolled out 'MyFashionGPT', a search feature powered by ChatGPT. The move aims to help shoppers with better product discovery and drive engagement on the retailer's app. Recently, the company also announced the launch of MyStylist, an AI-based stylist expert to provide customers with expert styling tips and vernacular search in 11 languages on its platform.



Nvidia close to becoming first trillion-dollar chip firm after stellar forecast

Nvidia Corp soared about 25% near a market value of \$1 trillion after its stellar forecast showed that Wall Street has yet to price in the game-changing potential of AI spending. The surge added to a more than twofold rise in the stock this year and was set to increase the chip designer's value by about \$190 billion to nearly \$945 billion. That makes Nvidia twice the size of the second-most valuable chip firm, Taiwan's TSMC.

Real-Money Gaming Led in Violation Of Advertising Guidelines In FY23: ASCI

Real-money gaming has become the top violative sector in terms of advertisement. This sector was followed by education and healthcare, as per the annual complaints report for FY23 released recently by the Advertising Standards Council of India (ASCI). According to the report, the real-money gaming industry overtook the education sector for the first time to become



the most violent sector, moving from fifth to first place.

Google Invests \$1 Million in IIT Madras for Responsible AI Research

The Indian Institute of Technology Madras (IIT Madras) has partnered with Google to establish the Centre for Responsible Artificial Intelligence (CeRAI), focusing on responsible AI research and development. As the inaugural platinum consortium member, Google has invested \$1 million in this initiative.



Hindustan Unilever Limited and Genpact Launch Be.Seen to Scale Minority-Owned Businesses in India

In a bid to give a fillip to diverse and sustainable sourcing, Hindustan Unilever (HUL) and Genpact have launched Be.Seen — a program to help scale businesses owned by minority and under-represented groups in India.

The program is implemented by Sattva, a social impact research and advisory firm.



APPOINTMENTS & RESIGNATIONS



Centre Appoints Ravneet Kaur as Chairperson Of Competition Commission Of India

The central government has appointed **Ravneet Kaur**, as the **Chairperson** of the **Competition Commission of India (CCI)**. She is the **first woman in India** to be appointed to this position and will serve for a period of **5 years** or until reaching the age of 65.

She will be the **fifth full-time Chairperson** of the CCI, which started functioning in 2009.

On 25 October 2022, **Sangeeta Verma** was appointed by the centre as interim chairperson of CCI.



Wesley Simina sworn in as 10th president of Federated States of Micronesia

Former Speaker **Wesley W. Simina** was elected as the **10th president** of the **Federated States of Micronesia (FSM)** during the first regular session of the **23rd FSM Congress in Micronesia**. He will succeed David Panuelo. During the first day of the **23rd FSM Congress**, Aren B. Palik was re-elected as vice president. Palik used to work in the Congress as the Senator At-

US Senate Confirms Indian-American Geeta Rao Gupta as Envoy For Global Women's Issues Office

The US Senate confirmed **Dr Geeta Rao Gupta**, an Indian-American, for the position of **Ambassador-at-Large for the Office of Global Women's Issues** in the State Department. President **Joe Biden** nominated Gupta for this role, and she received confirmation



with a vote of 51 to 47 earlier this week. She will **promote women's and girl child's rights** keeping in mind the US foreign policy.

Elon Musk Appoints Linda Yaccarino as Twitter's New Chief

Twitter Chief Executive Officer (CEO) **Elon Musk** announced that **Linda Yaccarino** will be the social media platform's **next CEO**. She would succeed Elon Musk.

Linda Yaccarino is the **first female Twitter CEO** & also the first to come from non tech background. Musk recently



formed an AI company called **TruthGPT** to take on **OpenAI's ChatGPT** and **Alphabet Inc's Bard**. Twitter launched encrypted **direct messages (DMs)** for users to communicate securely.

Karnataka DGP Praveen Sood appointed as CBI Director

Karnataka Director General of Police (DGP) **Praveen Sood** will become the next head of the **Central Bureau of Investigation (CBI)**. He has been appointed to the post for a period of **2 years** from the date of assuming charge after outgoing CBI chief **Subodh Kumar Jaiswal** completes his tenure on May 25, 2023. A high-powered panel



comprising Prime Minister **Shri Narendra Modi**, Chief Justice of India **DY Chandrachud** and Leader of the Opposition in the Lok Sabha **Adhir Ranjan Chowdhury** decided on Jaiswal's successor.

Large for Kosrae State. Prior to his presidential election, Simina was the **senator at-large** for **Chuuk State** and also the speaker of the Congress. Esmond Moses was

elected as Speaker and Robson Romolo was the Vice Speaker of Congress. In addition, Quincy Lawrence won the election for **Floor Leader**.



Paytm appoints Bhavesh Gupta as President and COO

One 97 Communications Ltd, which owns Paytm, has appointed **Bhavesh Gupta**, as President and Chief Operating Officer (COO) of the company. In his new role, Gupta will be responsible to lead verticals of lending, insurance, payments – online and offline, consumer payments and drive key initiatives including user growth, operations risk, fraud risk and compliance. He will be reporting to **Vijay Shekhar Sharma**, Managing Director (MD) and Chief Executive Officer (CEO) of Paytm.



Siddaramaiah To Take Oath as Karnataka Chief Minister

Siddaramaiah has been sworn in as the new chief minister (CM) of Karnataka for the second term, along with the Karnataka Congress president D K Shivakumar as the deputy chief minister.

The Congress has decided on a rotational tenure of two-and-a-half years for both the leaders i.e. Siddaramaiah & Shivakumar. Siddaramaiah was also the Chief Minister (CM) of Karnataka from 2013 to 2018. He is only the second person to hold that office for a full five-year term.

Amy Pope elected as 1st Woman Director General of the UN's International Organization for Migration

The Member States of the International Organization for Migration (IOM), the United Nations Migration Agency, elected Amy E. Pope as its next Director General during the 6th Special Session of the IOM Council. She will be the **first woman & 11th person** to head the IOM. Pope will assume the duties of Director General for a **5-year** term beginning on 1



October 2023. She defeated the incumbent Director General of IOM **António Vitorino of Portugal**.

Government appoints Anil Kumar Jain as new Petroleum & Natural Gas Regulatory Board chairman

The Appointments Committee of the Cabinet (ACC) has approved the appointment of **Anil Kumar Jain** as the **new chairman** of the oil and gas sector regulatory body, **Petroleum & Natural Gas Regulatory Board (PNGRB)**. He has been appointed for a period of 5 years from the date assumption of charge of the post or till attaining the age of 65 years, or until further orders.



The chairman position of PNGRB has been lying vacant since **Dinesh Kumar Sarraf** retired on December 4, 2020.

Ayushmann Khurrana roped in to galvanise Indian team headed for Special Olympics in Berlin

Bollywood actor Ayushmann Khurrana has been roped in to galvanise the Indian team and cheer for the athletes headed to the **Special Olympics for people with intellectual disabilities** scheduled to be held in **Berlin, Germany from June 16 to June 25, 2023**.

For the first time, Germany will



throw the famous event in the coming month of June 2023.



Senior Judge Ioannis Sarmas Sworn In as Greece's Caretaker Prime Minister

Ioannis Sarmas, a senior judge, was sworn in as Greece's caretaker prime minister (PM) to lead the country to a repeat election on June 25, 2023.

Sarmas, 66, took over from centre-right Prime Minister Kyriakos Mitsotakis.

Sarmas will head a 16-member caretaker government, in which a former Greek ambassador to the U.S Vassilios Kaskarelis, will be Foreign Minister.



SP Singh Baghel Takes Charge As Minister of State under Health Ministry

Prof. S.P. Singh Baghel has been assigned as Minister of State (MoS) in the Health and Family Welfare Ministry. According to the Rastrapati Bhavan communique, the President as advised by the Prime Minister has allocated the portfolio.

Supreme Court collegium recommends Andhra Pradesh Chief Justice Mishra & senior advocate KV Viswanathan for elevation as apex court judges

The Supreme Court collegium headed by Chief Justice of India (CJI) DY Chandrachud recommended to the Centre the names of Andhra Pradesh High Court Chief Justice Prashant Kumar Mishra and senior advocate KV Viswanathan as judges of the apex court. The working strength of the Supreme Court is now equal to its sanctioned judge strength of 34. Eligibility Criteria for Supreme Court Judge :



A person must be a citizen of India. He/ She must have been a Judge of a High Court for at least 5 years. He should have been an advocate of a High Court for at least 10 years.

IDBI Bank appoints Jayakumar S. Pillai as Deputy Managing Director

The Board of Directors of IDBI Bank approved the appointment of Jayakumar S. Pillai as Deputy Managing Director (DMD) on the Bank's Board for 3 years.

IDBI Bank has two Deputy Managing Director (DMD) positions. It currently has one DMD - Suresh Khatanhar. The other DMD - Samuel Joseph Jebaraj moved to the National



Bank for Financing Infrastructure and Development (NaBFID) as Deputy Managing Director (Lending & Project Finance) in early April 2023.

BCCI ropes in Adidas as new kit sponsor for Team India

The Board of Control for Cricket in India (BCCI) has roped in German sportswear major Adidas as the kit sponsor for the Indian cricket team.

A kit sponsor offers money required for jerseys, pads, and helmets, among other things. The current contract with kit partner, Kewal Kiran Clothing Ltd, maker of Killer Jeans, is set to expire



by the month-end. The deal with Adidas will take effect and reportedly the sports brand will sign a deal for 5 years.



Justice SV Gangapurwala sworn in as Chief Justice of Madras High Court

President Droupadi Murmu, exercising her powers conferred to her by Clause (1) of Article 217 of the Constitution of India 1950, has appointed Justice Sanjay Vijaykumar Gangapurwala as the Chief Justice of the Madras High Court.

Tamil Nadu (TN) Governor RN Ravi administered the oath of office to the new Chief Justice at the Raj Bhavan.



5paisa.com appoints Narayan Gangadhar as Chief Executive Officer

Discount brokerage firm 5paisa Capital Limited (5paisa.com) has appointed former Google executive Narayan Gangadhar as Chief Executive Officer (CEO). To improve its cutting-edge tech platform and accelerate digital transformation.

Paytm Payments Bank gets RBI nod to re-appoint Vijay Shekhar as part-time chairman for a year

The Reserve Bank of India (RBI) has given its approval to Paytm Payments Bank Limited (PPBL) for the re-appointment of Paytm Chief Executive Officer (CEO) Vijay Shekhar Sharma as part-time chairman for one year for a third term.



R. Dinesh elected as President of Confederation of Indian Industry for 2023-24

The National Council of Confederation of Indian Industry (CII) has elected R Dinesh, executive vice-chairman of TVS Supply Chain Solutions, as the president of CII for 2023-24. He takes over from Sanjiv Bajaj, chairman and managing director, Bajaj Finserv Limited who served as president of CII for 2022-23.

Sanjiv Puri, the Chairman and Managing Director of ITC Limited, will assume the role of President-Designate of CII for the year



2023-24. Rajiv Memani, Chairman of the India region of Ernst & Young (EY), a global professional services organisation, has been appointed as the Vice President of CII for 2023-24.

Dream11's Harsh Jain appointed as new chairman of Internet and Mobile Association of India

Harsh Jain, co-founder and chief executive officer (CEO) of Dream Sports has been elected as the chairman of the Internet and Mobile Association of India (IAMAI) for the period of next two years. Jain has replaced Sanjay Gupta, Vice President and Country Manager, Google India at IAMAI. Alongside him, Rajesh Magow, Co-Founder & Group CEO, MakeMyTrip, and Satyan Ganjwani, Vice Chairman, Times Internet, have been elected the Vice Chairman and the Treasurer



of the association replacing Shivnath Thukral and Harshil Mathur respectively. The IAMAI Governing Council election is held every 2 years.



Realme appoints Bollywood actor Shah Rukh Khan as New brand ambassador

Realme has appointed Bollywood actor Shah Rukh Khan as its **brand ambassador** for realme smartphones. This is not the first time that Realme has appointed a Bollywood actor as the face of their brand.

In 2020, the company collaborated with Salman Khan for its Realme 6 series and actress Shraddha Kapoor for its IoT products.



PESB recommends Amrendu Prakash as SAIL Chairman

Public enterprises selection board (PESB) has recommended Amrendu Prakash for the post of **Chairman, of Steel Authority of India Ltd (SAIL)**. Shri Prakash began his career at SAIL in 1991 with a posting in Rolling Mills. In the year 1999, he

Reliance Chairman Mukesh Ambani Joins UN advisory committee for COP28

Billionaire Mukesh Ambani has been appointed as the **member of Advisory Committee to the President** of the **28th Session of the Conference of the Parties (COP28)** to the United Nations Framework Convention on Climate Change (UNFCCC). The United Arab Emirates (UAE) will host the 28th session of the Conference of Parties (COP 28) to the UNFCCC from November 30, 2023, to December 12, 2023 at Dubai Expo City.

Ambani, the Chairman and Managing Director (CMD) of Reliance Industries, joined the COP28 Advisory Council alongside Larry Fink, Chairman and CEO of BlackRock, Olafur Grimsson, Chairman of Arctic Circle (Former President of Iceland), Laurent Fabius, President of COP21 /



Paris Agreement, Former Prime Minister of France, Francesco La Camera, Director General, International Renewable Energy Agency (IRENA), and Bob Dudley, Chair of the Oil and Gas Authority. Apart from **Sunita Narain**, Director General of the Centre for Science and Environment, **Ambani** is the **only Indian** on the Advisory Committee to the President of COP28.

Karnataka Bank appoints Srikrishnan Hari Hara Sarma as MD & CEO

Private sector lender **Karnataka Bank** appointed **Srikrishnan Hari Hara Sarma** as managing director (MD) and chief executive officer (CEO) of the bank for a period of 3 years. The appointment is subject to the shareholders' approval at the next Annual General Meeting or within a period of **3 months** from the date of assuming charge, whichever is earlier. With this appointment, there would be 11 directors on the board of the bank.



was conferred upon by SAIL the prestigious "**JAWAHAR AWARD**" for best young manager for his leadership qualities. Currently, he is serving as the **Director in charge (Bokaro Steel Plant) in Steel Authority of India Ltd (SAIL)**.



Shantanu Roy to be- come new Chairman & Managing Director of BEML Limited

Public enterprises selection board (PESB) has recommended **Shantanu Roy** for the post of **Chairman and Managing Director (CMD)** of BEML Limited, a Miniratna Public Sector Undertaking (PSU) under the Ministry of Defence (MoD). Presently, he is serving as Director (Mining & Construction Business) in **BEML Limited**.

Prior to assuming his present position, he was Executive Director and was responsible for the international business division, strategy & new initiatives, coordination and northern region operations.



Rajneesh Karnatak appointed as MD & CEO of Bank of India

The government has appointed **Rajneesh Karnatak** as managing director (MD) & Chief Executive Officer (CEO) of the Bank of India (BoI) for a term of 3 years.

He replaced **Atanu Kumar Das**, whose term came to an end in January 2023.

Prior to this, he was the **Executive Director at the Union Bank of India (UBI)**.

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Indian American Ajay Banga to be appointed as 14th President of the World Bank

An India-American and a former Mastercard Chief Executive Officer (CEO), **Ajay Banga** has been appointed as the 14th president of the **World Bank**.

His term, which begins on June 2, 2023 will last for the **next 5 years**.

A **25-member executive board** confirmed Banga for the post after following a selection process agreed upon by shareholders in 2011.



24 members of the World Bank's executive board voted in Banga's election & Russia abstained from voting.

PESB recommends Polavarapu Mallikharjuna Prasad to be the next Coal India Chief

The Public Enterprises Selection Board (PESB) has recommended **Polavarapu Mallikharjuna Prasad** for the post of **Chairman and Managing Director** at **Coal India Limited (CIL)**. Prasad is expected to take charge from **July 1, 2023**. He will take over the baton from serving CMD **Pramod Agrawal**, whose term ends on June 30, 2023.

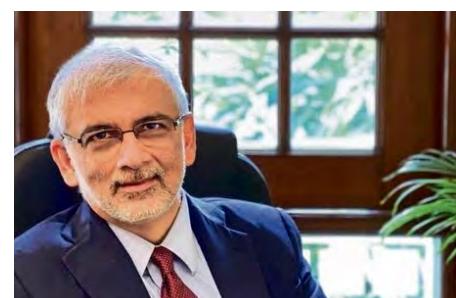
Currently, Prasad is the chairman



cum managing director of the Ranchi-based CIL arm – Central Coalfields Ltd (CCL).

Jet Airways CEO-designate Sanjiv Kapoor quits

Grounded airline Jet Airways (India) Ltd Chief Executive Officer (CEO)-designate **Sanjiv Kapoor** has resigned from the airline. He joined Jet Airways as its Chief Executive Officer (CEO) on **April 4, 2022**. Kapoor began his airline career with Northwest Airlines in the United States in 1997 in finance, planning, and procurement. He was also a **CEO**



at **GMG airlines** in Bangladesh. Prior to joining Jet Airways, he served as the president of Oberoi Hotels and Resorts.



PESB recommends Parminder Chopra for Chairman & Managing Director post

The Public Enterprise Selection Board (PESB) has recommended Parminder Chopra for the post of **Chairman and Managing Director (CMD)** of India's largest Nonbank financial company (NBFC) by net worth (all reserves), **Power Finance Corporation (PFC)**. Chopra will be the first woman to be appointed as the CMD of the PFC. In her new role as CMD, Chopra will be responsible for driving the strategic initiatives at PFC, spearheading the organisation's growth trajectory, and further strengthening its position as a leading Maharatna Public Sector Undertaking (PSU).



Alia Bhatt appointed as first Indian Global Ambassador of Gucci

Gucci, Italian high-end luxury fashion house has appointed Alia Bhatt as its **first Indian Global Ambassador** for the House. Alia Bhatt will make her first appearance as Global Brand Ambassador on the occasion of the House's upcoming **Cruise 2024 fashion show in Seoul, Korea**, at Gyeongbokgung Palace on May 16, 2023. The show will mark the fashion house's 25 years in the country. It is the **first time** that Gucci has appointed an **Indian celebrity** as a **global ambassador**, in what seems to be a growing global recognition of the Indian market.

Government Appoints Siddhartha Mohanty as LIC Chairman

The Appointments Committee of the Cabinet (ACC) has approved the appointment of **Siddhartha Mohanty**, interim LIC Chairman, as **regular Chairperson** of the state-controlled Life Insurance Corporation of India (LIC) till June 29, 2024.

Mohanty had in mid March, 2023 replaced **MR Kumar** as interim chairperson of LIC for a 3-month period.

The ACC has also approved the ex post facto entrustment of financial and administrative



powers and functions of LIC Chairperson to Siddhartha Mohanty, Managing Director of LIC, in addition to his own duties for a period of three months with effect from March 14, 2023 or till regular Chairperson is appointed, whichever is earlier.

Debadatta Chand of Odisha appointed as MD and CEO of Bank of Baroda

The Appointments Committee of the Cabinet (ACC) headed by Prime Minister Shri Narendra Modi has approved the appointment of **Debadatta Chand**, a native of Odisha, as **Managing Director (MD) & Chief Executive Officer (CEO) of Bank of Baroda (BoB)**.

He will assume the position of MD for a term of 3 years, effective from **July 1, 2023**, or until further notice. He will succeed **Sanjiv**



Chadha, the incumbent MD and CEO of BoB, who is set to retire on June 30, 2023. Currently he is serving as the **Bank of Baroda's (BoB) Executive Director**.

BARC Director A K Mohanty appointed as new Atomic Energy Commission chairman & Secretary of Dept of Atomic Energy

Renowned physicist and Director of the Bhabha Atomic Research Centre (BARC) **Ajit Kumar Mohanty** has been appointed as the chairman of the **Atomic Energy Commission** and the **secretary of the Department of Atomic Energy**. Mohanty succeeds K N Vyas to the posts that oversee India's nuclear programme and forays into harnessing atomic power for civilian needs.

The Appointments Committee of



the Cabinet (ACC) has approved the **appointment of Mohanty till the age of 66 years** i.e. up to **10.10.2025** or until further orders, whichever is earlier. Mohanty was appointed as BARC director in March 2019.



AWARDS & HONORS



Eurovision 2023: Sweden's Loreen wins for a second time

Sweden's Loreen won Eurovision 2023 with the song "Tattoo" in Liverpool, northern England, becoming the first woman to triumph for a second time in the contest. Finland's Käärjä, a green-bolero-sleeved rapper, came second.

Loreen is the only person after Ireland's Johnny Logan to win the contest twice, and her victory puts Sweden level with Ireland as the most successful Eurovision countries.



N. Chandrasekaran awarded Chevalier de la Légion d'honneur

N. Chandrasekaran received France's highest civilian award **Chevalier de la Légion d'honneur**. N. Chandrasekaran (Natarajan Chandrasekaran) is Tata Group

UP CM Yogi Adityanath conferred with Bharat Ratna Dr Ambedkar Award

Bharat Ratna Dr Ambedkar Award has been given to UP CM Yogi Adityanath.

The award has been given by former president of India Ram Nath Kovind for creating a "fear-free Uttar Pradesh". On behalf of Yogi Adityanath, UP Legislative Council Member (MLC) Dr. Lalji Prasad Nirmal received the prestigious award. Film actors Prem Chopra, Udit Narayan and Rajpal Yadav among other



dignitaries were also honoured with the **13th Bharat Ratna Dr. Ambedkar Award on the occasion**.

Prof. Jayant Vishnu Narlikar gets the first Astronomical Society of India Govind Swarup Lifetime Achievement Award in Pune

Prof. Jayant Vishnu Narlikar received the first Astronomical Society of India Govind Swarup Lifetime Achievement Award. President of the ASI, Prof. Dipankar Banerjee presented the award to Prof. Jayant Vishnu Narlikar. The award was announced at the 41st meeting of the ASI held at IIT Indore.

About Govind Swarup Lifetime Achievement Award :

Govind Swarup Lifetime Achievement Award was instituted by the **Astronomical Society of India (ASI)** in 2022 to honour eminent Indian astronomers for their valuable



contributions. The award carries a citation and plaque, and a cash prize.

The award is named after **Prof. Govind Swarup**.

Govind Swarup is considered as the founder of Indian radio astronomy.

He was also the founding director of the National Centre for Radio Astrophysics (NCRA), Pune.

Chairman. He has received the award for his contribution to strengthen the trade relationship between India and France. In 2023, Air India had signed a deal with Airbus to buy 250 aircraft

from Airbus. The Chevalier de la Legion d'honneur is the highest civilian award given by the French government.

It was started by Napoleon Bonaparte in 1802.



RINL won Ispat Rajbhasha Samman's 1st prize

RINL bagged Steel Ministry's "Ispat Rajbhasha Samman" First Prize for the year 2021-22. CMD, RINL Shri Atul Bhatt received this prestigious award from the Minister of State for Steel and Rural Development Shri Faggan Singh Kulaste. Shri Kulaste also released RINL's March issue of Hindi In-house Magazine "Rashtriya Ispat Sugandh".

Rashtriya Ispat Nigam Ltd, also known as Vizag Steel, is a central public sector undertaking under the ownership of the Ministry of Steel, Government of India based in Visakhapatnam, India.



Associated Press wins public service, photo Pulitzer for Ukraine coverage

The Associated Press won two Pulitzer Prizes, including the distinguished public service award, for its coverage of the war in Ukraine, while the New York Times earned the international reporting honor for its stories about the Russian invasion.

Washington Post reporter Caroline Kitchener won the national reporting prize for coverage of abortion in the United States after the Supreme Court last year overturned the landmark 1973 Roe v Wade ruling that had legalised the procedure nationwide.

The annual Pulitzer awards, first presented in 1917, are the most celebrated honors in US journalism.

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Three Imprisoned Iranian journalists bag press freedom prize

Niloofar Hamedi, Elaheh Mohammadi and Narges Mohammadi have been named as the laureates of the 2023 UNESCO/Guillermo Cano World Press Freedom Prize, following the recommendation of an International Jury of media professionals.

The winners are Niloufar Hamedi who broke the news that 22-year-old Mahsa Amini died last September while being held



by the morality police for wearing her headscarf too loosely, and Elaheh Mohammadi who wrote about her funeral. **Unesco has awarded the prize** to coincide with World Press Freedom Day on May 3 since 1997.

Socialist Ramkishan becomes Man of the Century at 97 years

Former Lok Sabha MP Pandit Ramkishan was awarded the title of Shatabdi Purush (Man of the Century) in New Delhi, in recognition of his efforts as a socialist leader.

Appreciation letter was issued on birth centenary celebrations of socialist ideologue and eminent parliamentarian Madhu Limaye. Ramkishan was arrested several times while fighting for the tribals,



Dalits and the poor. He had mobilised farmers and farm labourers in **Rajasthan's Bharatpur-Banswara region during 1958-60** at the request of socialist icon Dr Ram Manohar Lohia.

India's easternmost district gets PM excellence award for Innovation

Changlang in Arunachal Pradesh, India's easternmost district received the Prime Minister's Award for Excellence in Public Administration for its innovative New Age Learning Centre (NALC). NALC is a flexible, futuristic, leisure learning space-cum-



library set up in a part of the Miao subdvisional office to enable people from all age groups to learn and improve every aspect of their personality.

Jawahar Navodaya Vidyalaya, Nadia, West Bengal wins 1st prize in 24th National Youth Parliament Competition, 2022-23

Jawahar Navodaya Vidyalaya, Nadia, West Bengal won the first prize in the **24th National Youth Parliament Competition, 2022-23**. Ministry of Parliamentary Affairs has been organising



Youth Parliament Competitions in **Jawahar Navodaya Vidyalayas** for the past 26 years.



Department of Animal Husbandry and Fisheries, Chandigarh bags Skoch SILVER Award 2023

Skoch SILVER Award 2023 presented to the Department of Animal Husbandry and Fisheries, Chandigarh. This award has been given to this department for e-governance in computerized

Three Indian peacekeepers to be honoured with U.N.'s Dag Hammarskjold medal

Three Indian peacekeepers were awarded the Dag Hammarskjold Medal by the United Nations. The three Indians include **Border Security Force (BSF)** personnel Head Constables Shishupal Singh and Samwali Ram Vishnoi.

The three Indians also include Shaber Taher Ali. India first participated in a U.N. peacekeeping mission in 1950. This year marks the 75th anniversary



of the U.N. Peacekeeping. The International Day of United Nations Peacekeepers is observed on May 29.

medical records of cattle treatment by the department. This is the **first project of its kind in the country**. The SKOCH Award was established in 2003.

It is the highest civilian honour of the country presented by an independent organization.

RANKING & REPORTS

Kerala, Tamil Nadu, Telangana top states in Covid year, Delhi worst UT: Health index by NITI Aayog

According to the NITI Aayog's annual 'State Health Index' (5th edition) for the Covid year of 2020-21, the three southern states of Kerala, Tamil Nadu and Telangana emerged as the top performers among the 'larger states'.

The Aayog brings out the index (annually) in collaboration with the Union Health Ministry and World Bank. **Top performers: Kerala, Tamil Nadu, and Telangana** have secured the top three positions in terms.

Worst performer: Bihar, UP and MP occupy the bottom three positions, ranking 19th, 18th, and 17th, respectively.



Incremental performance from 2019-20 to 2020-21: Rajasthan, Uttarakhand, and Odisha have emerged as the top three performers among the larger states.

In the category of smaller states: Tripura has demonstrated the best overall performance, followed by Sikkim and Goa.

On the other hand, Arunachal Pradesh, Nagaland and Manipur occupy the bottom three positions.

Among the UTs: Lakshadweep has secured the top position in terms of overall performance, while Delhi has been placed at the bottom.



Karnataka is the most innovative state in manufacturing followed by Telangana, finds govt survey

The National Manufacturing Innovation Survey (NMIS) 2021-22 has ranked Karnataka as the most "innovative" state. It is a joint study by the Department of Science and Technology (DST) and the United Nations Industrial Development Organization (UNIDO). The first National Innovation Survey was held in 2011. In Overall Karnataka was followed by Dadra and Nagar Haveli, Daman and Diu, Telangana, and Tamil Nadu. DST ranked Karnataka, followed by Telangana, Tamil Nadu, Maharashtra, and Haryana as high innovation states. Uttarakhand has the highest score among the hill states, while Dadra and Nagar Haveli and Daman and Diu has the highest score among the UTs. Telangana, Karnataka, and Tamil Nadu had the highest share of innovative firms at **46.18 per cent, 39.10 per cent and 31.90 per cent, respectively**, among the total manufacturing firms surveyed from the respective states. Odisha, Bihar, and Jharkhand reported the least share of innovative firms at **12.78 per cent, 13.47 per cent and 13.71 per cent, respectively**.

Nearly 25% jobs are expected to change in the next 5 years, 22% in India: WEF

The World Economic Forum (WEF) has released the **Future of Jobs Report 2023**. In the report presents data related to jobs in the next **five years worldwide**. As per the report, around a quarter of jobs known will get wiped out by 2027. It shows that **69 million jobs** will be **created by 2027** while **83 million will be eliminated**. **14 million jobs** will get lost during



this period. Big data specialists, AI machine learning specialists and cybersecurity professionals are expected to grow on average by **30% by 2027**.

India slips 11 positions on World Press Freedom Index

According to the latest report released by global media watchdog RSF, India's rank has slipped to 161 out of 180 countries in the 2023 World Press Freedom Index. India has fallen **11 positions** in the World Press Freedom Index 2023.

The 21st edition of the World Press Freedom Index was released by Reporters Without Borders (RSF). In this index, the rank of India was 150 in 2022 and 142 in 2021.

In comparison, Pakistan has fared better in terms of media freedom as it improved from last year's 157th rank to 150th. The Nordic trio of **Norway, Ireland and Denmark** continue to hold the top three positions in press freedom index.



Vietnam, China and North Korea ranked in the bottom three.

Except for Bangladesh (163), Myanmar (173) and China (179), all other neighbours have a better rank than India -- Bhutan (90), Nepal (95), Sri Lanka (135), Pakistan (150), Afghanistan (152). India was positioned 169 in political indicators while it was 144 in legislative, 155 in economic, 143 in social indicators and 172 in the safety of journalists.

Hyderabad airport recognised as world's most punctual airport

According to a report by aviation analytical firm, Clrium, GMR Hyderabad International Airport is the most punctual airport in the world. The airport has recorded 90.43 per cent on-time performance. It is the only airport to surpass the 90% mark. Hyderabad airport has topped the charts both in the '**Global Airports**' and '**Large Airports**' categories. GMR



Hyderabad International Airport ensures on time performance (OTP) for its airline partners through its seamless service like Express Security check-in, Self-Check-in kiosks, E Boarding, video analytics, etc.



Mumbai climbs to 6th rank from 38th in annual housing price appreciation across 46 cities globally

According to Knight Frank Mumbai ranks 6th among 46 cities globally in terms of annual price growth of high-end residential properties with an appreciation of 5.5 per cent. Real estate consultant Knight Frank India in its report 'Prime Global Cities Index Q1 2023' said that Mumbai, Bengaluru and New Delhi have registered an increase in average annual prices in January-March 2023. Mumbai moved up from the 38th rank in Q1 2022 to the **6th rank in Q1 2023** based on the annual growth in high-end or prime properties. Bengaluru and New Delhi also witnessed an upward movement in index ranking to 16th and 22nd ranks from their previous 37th and 39th ranks, respectively. Dubai clinched the top position globally with an increase of 44.2 per cent in prime residential properties values.

India leads list of 10 countries with 60% of global maternal deaths, stillbirths, newborn deaths: UN

According to a United Nations report, India is leading the list of 10 countries that together account for 60 percent of global maternal deaths, stillbirths and newborn deaths, and 51 percent of live births globally. This report has been released at the ongoing 'International Maternal Newborn Health Conference' (IMNHC 2023). As per the report, 4.5 million deaths – maternal deaths (0.29 million), stillbirths (1.9 million) and newborn deaths (2.3 million)



occurred in 2020-21.

India is followed by Nigeria, Pakistan, Democratic Republic of the Congo, Ethiopia, Bangladesh and China. India is responsible for 17 percent of global live births which could be a factor for the large number of maternal deaths, stillbirths and neonatal deaths.

Netherlands emerges as India's 3rd largest export destination

The Netherlands emerged as the third-largest exporting platform in India.

The US and UAE stand at the top 2 in trading various kinds of goods. India's trade surplus with the Netherlands has also increased from \$8 billion in 2021-22 to \$13 billion in 2022-23. The Netherlands has taken over major destinations such as the UK, Hong



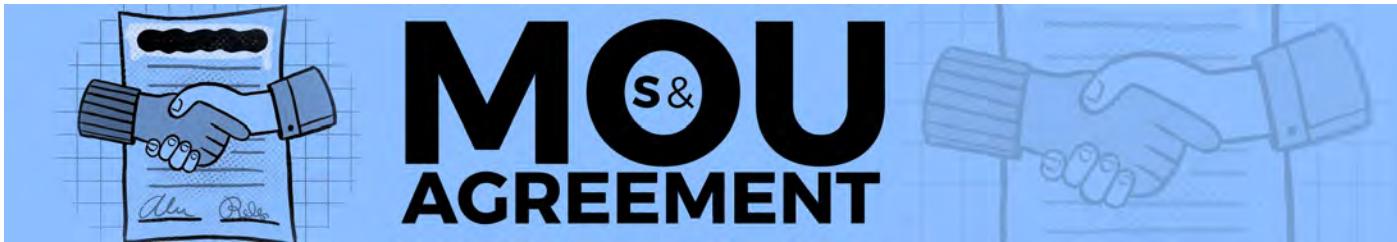
Kong, Bangladesh and Germany. India's exports to the Netherlands rose by about 48 per cent to \$18.52 billion during 2022-23 as against \$12.5 billion in 2021-22.

World's 'most miserable' countries list 2022 has been released

The Hanke's Annual Misery Index (HAMI) 2022 list of the world's most miserable countries is out. As per the index, Zimbabwe has topped the list of world's most miserable countries. Apart from Zimbabwe, other countries like Venezuela, Syria, Lebanon, Sudan took the top 5 spots in the list of World's most miserable countries in 2022.



As per the list, India ranked at **number 103 with unemployment as the major contributing factor**.



MOU AGREEMENT



AWS To Invest \$12.7 Billion Into Cloud Infrastructure In India By 2030

Amazon Web Services (AWS) has announced to invest 12.7 billion dollars in cloud infrastructure in India by 2030. It will meet the growing needs of customers of cloud service in India. The investment will be made in data centre infrastructure in India. The cloud platform will offer more than 200 services, including storage, robotics, and artificial intelligence. The total investment of AWS in India will reach Rs 1,36,500 crore (USD 16.4 billion) by 2030. This investment will contribute Rs 1,94,700 crore (USD 23.3 billion) to India's total gross domestic product (GDP) by 2030.

Foxconn's Rs 4,000 crore electronics manufacturing facility in Hyderabad

Taiwanese contract manufacturer Foxconn will invest Rs 4,000 crore in a new electronics manufacturing facility in Hyderabad which will lead to the creation of 25,000 jobs and will be spread over an area of 200 acres. In the first week of March, there was confusion over whether Foxconn would prefer Karnataka over Hyderabad as Liu also met Karnataka government officials. However,

ICMR and AYUSH to work together to boost Ayurveda's identity based on scientific evidence

Indian Council of Medical Research (ICMR) and the Ministry of AYUSH have signed a Memorandum of Agreement (MoA). MoA is to enhance collaboration and cooperation in health research in the field of Integrated Medicine. Integrative Health Research is a transdisciplinary, holistic approach in which the benefits of



co-administering conventional and non-conventional medical practices are investigated.

IIM Kozhikode, Kerala Police join hands to augment cyber security measures

The Centre for Digital Innovation & Transformation (CDiT) at the Indian Institute of Management Kozhikode (IIMK) and the Kerala Police Cyberdome Project, inked an MoU to augment cyber security measures in new-age policing. The MoU was signed between Lt. Col M Julius George, Chief Administrative Officer, IIMK



and P Prakash, Inspector General of Police & Nodal Officer Kerala Police Cyberdome.



Foxconn later clarified that they were committed to investing in Telangana.



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Tesla Power USA inks pact with Indian Oil Corp to sell batteries at petrol pumps

Tesla Power USA has inked an agreement with Indian Oil Corporation Limited (IOCL) to sell and service batteries at the state-owned firm's petrol pumps. The partnership will enable Tesla Power to sell and service batteries at over 36,000 IOCL petrol pumps across India. This will be the first national-level tie-up with Indian Oil Corporation Ltd for battery distribution.



India, Israel sign MoU on Industrial Research and Development Cooperation with focus on several key technology areas

An MoU has been signed by India and Israel on industrial research and development cooperation with a focus on several key technology areas.

It includes aerospace, Electronics Instrumentation, Civil, Infrastructure and Engineering, Environment, Mining, Chemicals, and Petrochemicals and Agriculture. India and Israel will enhance partnership in areas such as innovation and start-ups, ushering in a new phase of deeper

AIL-BSL signs MoU with Telecommunications Consultants India Limited (TCIL)

AIL-Bokaro Steel Plant (BSL) has entered into an MoU with Telecommunications Consultants India Limited (TCIL) to explore potential of application of 5G/ IT/ Telecom and other wireless communication technologies in SAIL-Bokaro Steel Plant including SAIL's Mines & Collieries, Central Coal Supply Organization and the SAIL Refractory Unit in Jharkhand. SAIL-BSL has taken this initiative



of becoming the first PSU in the country to take initiative for setting up a dedicated 5G network with the help of TCIL which will pave way for application of 5G/ IT / Telecom technologies in Steel manufacturing.

MakeMyTrip Teams Up with Microsoft to Transform Travel Booking with Voice-Assisted AI in Indian Languages

MakeMyTrip has tied up with Microsoft to make travel planning more inclusive and accessible by introducing voice-assisted booking in Indian languages.

Microsoft Azure OpenAI Service and Azure Cognitive Services will converse with the user to offer personalised travel recommendation. The beta version of this integration has



been introduced in English and Hindi for flights and holiday customers.

The next stage of voice-assisted booking flow will cover other transport offerings.

Max Life partners with Indian Industries Association to offer life insurance access to 11 lakh MSME workforce in UP

Max Life Insurance Company (Max Life), a private life insurer, has entered into a strategic partnership with the Indian Industries Association (IIA) to provide life insurance plans to the **MSME sector's workforce in Uttar Pradesh (UP)**.

Under the recently announced



IRDAI's State insurance plan, Max Life aims to enhance accessibility and drive affordable insurance penetration across UP.

bilateral cooperation. CSIR and Directorate of Defense Research and Development, Ministry of Defense of Israel signed the Multi-Sectoral Agreement in New Delhi.



Toonz Animation ties up with FTII Pune for animation, visual effects courses

Toonz Animation Studios through its education services arm Vizdem has announced that it is collaborating with the Film and Television Institute of India (FTII) Pune to offer animation and visual effects courses. Toonz and FTII signed an MoU to this effect, which aims to bridge the gap between industry requirements and academia by developing relevant skill-

Goa signs MoU with Uttarakhand to strengthen Tourism Cooperation

The Government of Goa and the Government of Uttarakhand have signed a Memorandum of Understanding (MoU) to collaborate towards enhancing the tourism landscape of both Goa and Uttarakhand. The MoU is aimed at promoting bilateral cooperation in the travel and tourism sector and facilitating travel between the states to increase the number of tourists visiting Goa and Uttarakhand



respectively. The initiative aims to encourage people to witness and experience the rich heritage and vivid culture of India.

based courses in the media and entertainment industry. As per the MoU, Toonz will collaborate with FTII to offer animation and visual effects programs under

FTII's Centre for Open Learning (CFOL)

SCIENCE & TECHNOLOGY



NASA Launches 2nd Super Pressure Balloon from New Zealand

The National Aeronautics and Space Administration's (NASA's) Scientific Balloon Program has launched a 2nd football-stadium-sized, heavy-lift super pressure balloon (SPB) from Wānaka Airport,

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CML Biotech installs world's 1st integrated blood collection tube manufacturing machine

Angamaly-based CML Biotech Ltd., one of the largest manufacturers of blood collection tubes in India, has installed the world's first integrated machine 'Husky - Ichor', for manufacturing of blood collection tubes. The machine is manufactured by Canada-based Husky Technologies, a global leader in injection moulds and moulding machines.

The machine, set up at a cost of ₹12 crore, is capable of manufacturing 8 lakh blood



collection tubes per day. The company currently has a manufacturing capacity of around 120 million vacuum blood collection tubes and 100 million non-vacuum blood collection tubes per annum.

New Zealand, on a technology mission aimed for 100 days or

more of flight in the Earth's upper atmosphere.



Infosys Introduces a platform 'Topaz' for generative artificial intelligence

IT major Infosys Ltd launched a platform called 'Infosys Topaz' for generative artificial intelligence (AI). It helps amplify the potential of humans, enterprises, and communities to tap into the next generation of opportunities to create value from unprecedented innovations, connected ecosystems, and pervasive efficiencies.



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Google Invests \$1 Million in IIT Madras for Responsible Artificial Intelligence Research

The Indian Institute of Technology Madras (IIT Madras) has partnered with United States (US) technology giant Google to establish the Centre for Responsible Artificial Intelligence (CeRAI), an interdisciplinary research centre, to ensure ethical and responsible development of AI-based solutions in the real world. Google has become the first platinum



member of this consortium and has contributed US\$ 1 Million to this Centre.

ePlane Company becomes 1st Indian electric aircraft firm to receive Design Organisation Approval from DGCA

Indian Institute of Technology (IIT) Madras incubated ePlane Company, a developer of Electric Vertical Takeoff and Landing (eVTOL) aircrafts has become India's first electric aircraft company to receive the Design Organisation Approval (DOA) from the Directorate General of Civil Aviation (DGCA). The DOA is an important first milestone in the aircraft certification process. Vikram Dev



Dutt, Director General, DGCA, awarded the certificate to the company's founder and CEO Satya Chakravarthy.

Microsoft launches a multilingual AI-chat bot for rural India - Jugalbandi

Microsoft has unveiled a new generative Artificial Intelligence (AI)-driven multilingual chatbot called 'Jugalbandi', designed for farmers and other users living in rural India. The chatbot is being developed in collaboration with Microsoft Research and the government-backed AI4Bharat - an open-source language AI centre based at the Indian Institute of Technology (IIT) Madras - and OpenNyAI.

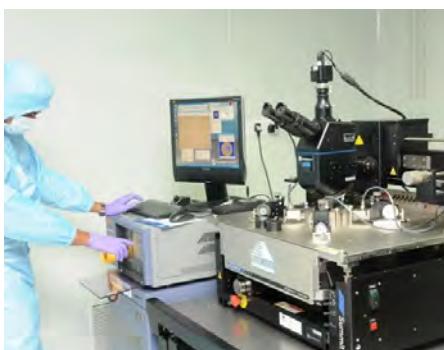


The main objective of the collaboration is to break language barriers and provide technology-driven solutions through the Bhashini initiative.



Emirates Introduces World's First Robotic Check-In Assistant-Sara

Dubai-based airline Emirates has unveiled the world's first robotic check-in assistant named **Sara**. The system is part of a new City Check-in and Travel Store that is set to launch in **Dubai's financial district**. To enhance the customer experience and make the check-in process more seamless and efficient.



IIT Madras researchers develop a tool to detect tumours in brain & spinal cord

Indian Institute of Technology Madras (IIT Madras) researchers have developed a Machine Learning-based computational tool Named '**GBMDriver**' (Glioblastoma Mutiforme Drivers) for better detection of cancer-causing tumours in the brain and spinal cord. Prof. M. Michael Gromiha of the IIT Madras Department of Biotechnology functioned as the project's lead researcher.

Indian Space Research Organisation collaborates with Raman Research Institute to build X-Ray Polarimeter Satellite (XPoSat)

The Indian Space Research Organisation (ISRO) is collaborating with the **Raman Research Institute (RRI)**, Bengaluru, Karnataka to build the **X-Ray Polarimeter Satellite (XPoSat)** that is scheduled to be launched later 2023.

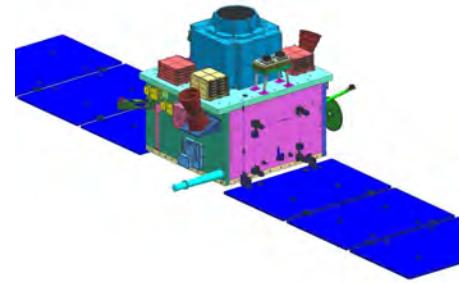
What is the XPoSat mission?

XPoSat will study various dynamics of bright astronomical X-ray sources in extreme conditions.

It has been billed as **India's first, and only the world's second polarimetry mission** that is meant to study various dynamics of bright astronomical X-ray sources in extreme conditions.

What are XPoSat's payloads?

The spacecraft will carry two



scientific payloads in a low earth orbit.

The primary payload **POLIX** (Polarimeter Instrument in X-rays) will measure the polarimetry parameters (degree and angle of polarisation).

The payload is being developed by RRI in collaboration with ISRO's **U R Rao Satellite Centre (URSC)** in Bengaluru, Karnataka.

South Korea launched first commercial grade satellite – NEXTSAT-2

South Korea successfully launched Next Generation Small Satellite-2 (NEXTSAT-2), the first commercial-grade satellite aboard Korean Satellite Launch Vehicle Two (KSLV-II), nicknamed "Nuri," rocket lifted off from the Naro Space Center in Goheung, South Korea.

The domestically built three-stage Nuri rocket lifted off from a launch facility on a southern island with a payload of **8 satellites**, including a main commercial-grade satellite whose mission is to verify radar imaging technology and observe cosmic radiation in a near-Earth orbit.

The launch would mark the third



test for the country's commercial-grade satellite.

NEXTSAT-2 the **180-kilogram** satellite designed and developed by the Korea Advanced Institute of Science and Technology (KAIST) will demonstrate X-band radar technology and measure space radiation on a dawn-dusk orbit for the next two years.



IBM partners with NASA to monitor natural disasters and climate change using AI

Tech major International Business Machines (IBM) has partnered with US space agency National Aeronautics and Space Administration (NASA) to design a new geospatial foundation model to track climate change on Earth.

The new geospatial foundation model, which is part of IBM's Space Act Agreement with NASA, converts the space agency's satellite observations into customised maps of natural disasters and other environmental changes. The first-ever foundation model for analysing geospatial data will help estimate climate-related risks to crops, buildings, and other infrastructure, value and monitor forests for carbon-offset programmes, and develop predictive models to help enterprises create strategies to mitigate and adapt to climate change.

IIT Madras & Defence Research and Development Organisation develop sensor technology for underwater communications

Scientists from the Defence Research and Development Organisation (DRDO) and researchers from the Indian Institute of Technology Madras (IIT-M), Chennai, Tamil Nadu (TN) have teamed up to create a cutting-edge Piezoelectric MEMS (Micro Electro Mechanical System) technology sensor for underwater communications.

Uneecops Technologies to set up India's first green hydrogen microgrid project in Leh Region

Delhi-based green hydrogen and solar developer, Uneecops Technologies Ltd, has announced that it will set up the First Green Hydrogen Microgrid Project in Leh Region for one of India's major hydro-power companies.

The company will help in the engineering, procurement, and construction (EPC) for setting up a green hydrogen-based fuel cell microgrid 25kWe for the guest house at Power Station, Alchi, Leh. The microgrid project aims to demonstrate the viability of



green hydrogen-based fuel cells as a reliable source of energy for remote and off-grid locations, making it a sustainable and cost-effective solution. The electricity generation will be 200 units per day from the fuel cell (14 KG of hydrogen per day).

CoRover & LIC launches the first phase of LIC Mitra's AI virtual assistant

CoRover, a Bengaluru-based startup, has collaborated with the Life Insurance Corporation of India (LIC) to launch the conversational Artificial Intelligence (AI)-powered chatbot LIC Mitra and take the country's largest insurance company's digital transformation to another level. CoRover.ai has developed LIC Mitra, which is available on LIC's website and mobile app.

It is powered by technologies



such as Artificial Intelligence (AI), Machine Learning (ML), and Natural Language Processing (NLP) to understand and respond to users' queries in multiple languages.



This sensor will be beneficial for defence applications, particularly in the naval forces.

The research was led by IIT

Madras professors Amitava Das Gupta and Boby George along with E. Varadarajan, scientist and V. Natarajan, senior scientist of DRDO at the DRDO Industry Academia – Ramanujan Centre of Excellence (DIA-CRoE) in the institute.

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.

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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.

CCI Gives Nod To Edelweiss & Biocon Biologics Deal

fair-trade regulator Competition Commission of India (CCI) has cleared Edelweiss Alternative Asset Advisors (EAAA) and ESOF III Investment Fund's (Acquirers) subscription to certain compulsorily convertible



debentures of Biocon Biologics Ltd (BBL) (Target). The deal has been cleared under the green channel route.



JSW Steel to acquire 100% stake in National Steel and Agro Industries for Rs 621 crore

JSW Steel announced that its wholly-owned subsidiary JSW Steel Coated Products Limited (JSWSCPL) will complete the acquisition of National Steel and Agro Industries (NSAIL) for a total consideration of ₹621 crore. JSW Steel Coated Products, a wholly-owned subsidiary, got approval in respect to the corporate insolvency resolution process of NSAIL.



A book titled "Just Aspire" authored by Ajai Chowdhry



Ajai Chowdhry one of the co-founders of HCL also an Entrepreneur, sportsman,

RBI gives approval to SBIFML to acquire 9.99% stake in HDFC Bank

SBI Funds Management Limited (SBIFML) has received Reserve Bank of India (RBI) approval to increase stake in HDFC Bank to 9.99% in 6 months i.e. by November 15, 2023. The investment will be made as part of the mutual fund



schemes managed by SBI Funds Management. The approval was granted on an application made by SBI Funds Management to RBI.

CCI approved proposed merger of Credit Suisse Group AG with UBS Group

Fair-trade regulator Competition Commission of India (CCI) approved the proposed merger of Credit Suisse Group AG with UBS Group AG.

The proposed transaction was necessitated by Credit Suisse's financial difficulties. The UBS Group AG (UBS) is a multinational investment bank and financial services company founded and



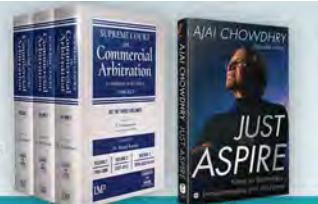
based in Switzerland, and active globally. Credit Suisse is a multinational investment bank and financial services company founded and based in Switzerland.

BharatPe acquires 51% stake in non-banking financial company Trillion Loans

India's leading name in fintech, BharatPe has acquired a 51% majority stake in Trillion Loans,

a Mumbai, Maharashtra-based NBFC (Non-Banking Financial Company).

BOOKS & Author



Book Release: Supreme Court on Commercial Arbitration by Dr. Manoj Kumar

Dr Manoj Kumar's book, 'Supreme Court on Commercial Arbitration,' released and published by Legal Matrix Publication. The book Foreword has been written by Shri R. Venkataramani. The book



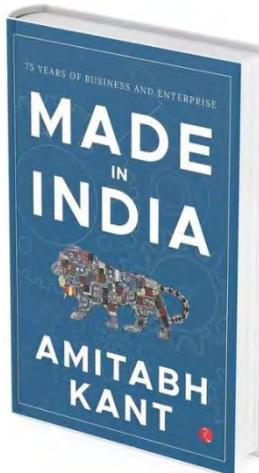
was released on 13 May, the foundation day of Hammurabi & Solomon Partners.

and salesman authored a new book titled 'Just Aspire' 'Just Aspire' which is a motivational book that focuses on the

importance of having a positive mindset, setting goals, and taking action to achieve them.

Publisher: Harper Business

Amitabh Kant has written a new book titled "Made in India: 75 Years of Business and Enterprise"



Amitabh Kant, a retired member of the Indian Administrative Service (IAS), has written a new book titled "Made In India: 75 Years of Business and Enterprise" published by Rupa Publications India. Amitabh served as the Chief Executive Officer (CEO) of the National Institution for Transforming India (NITI Aayog) from 2016 to 2022.

Amitabh Kant, our G-20 Sherpa, has had an illustrious career as an excellent civil servant, constantly arguing for positive changes, some liberal as well. **Mr Amitabh Kant is presently the G20 Sherpa of India during its Presidency year.** He was CEO, NITI Aayog (National Institution for Transforming India), the Govt of India's premier policy Think Tank & prior to that Secretary, Department of Industrial Policy & Promotion.

Boria Majumdar released a new book titled 'Sachin@50 - Celebrating a Maestro on the occasion of Sachin Tendulkar's birthday.'

Renowned sports historian and TV show host Boria Majumdar released a new book titled 'Sachin@50 - Celebrating a Maestro' on the occasion of Sachin Tendulkar's 50th birthday. The book traces Tendulkar's journey to success, starting from his teenage debut where he gained global recognition in 1989 following a bleeding nose incident in Pakistan.

It also throws light on how he



transcended the boundaries of the game to become the biggest batting sensation ever.

PM Modi launches 'Saurashtra-Tamil Sangamprashastih' book

Saurashtra-Tamil Sangamprashastih' book has been launched by PM Modi. PM released the book during the closing ceremony of **Saurashtra Tamil Sangamam**.

Shri Somnath Sanskrit University, Veraval has composed the book. The book marks the relationship between Saurashtra and Tamil Nadu. The Saurashtra Tamil Sangamam takes forward this vision by celebrating the shared

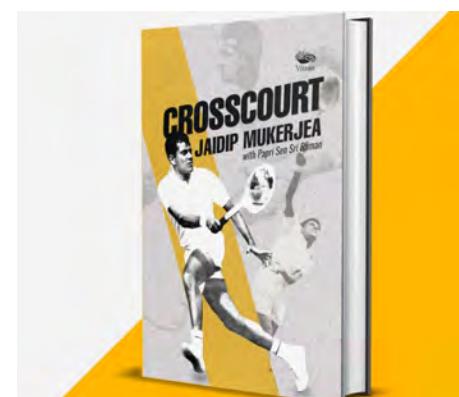


culture and heritage between Gujarat and Tamil Nadu.

Jaideep Mukherjee released his autobiography titled "Crosscourt"

Renowned tennis player Jaideep Mukherjee released his autobiography titled "Crosscourt" in the presence of prominent Indian tennis players such as Ramesh Krishnan and Somdev Devvarman.

Titled Crosscourt, **co-authored by Papri Sen Sri Raman, and published by Vitasta**, it is a welcome addition to India's tennis literature.



DEFENCE



Indian Naval Ships Delhi & Satpura visit Sihanoukville, Cambodia

As part of the Indian Navy's deployment to Association of Southeast Asian Nations (ASEAN) countries, Indian Naval ships INS Delhi and INS Satpura under the command of Rear Admiral Gurcharan Singh, Flag Officer Commanding Eastern Fleet departed Sihanoukville, Cambodia. The port call demonstrates India's cordial ties with the Kingdom of Cambodia.

Ministry of Defence approves 4th 'positive indigenisation list' of sub-systems to promote domestic defence industry

Defence Minister Shri Rajnath Singh approved the 4th Positive Indigenisation List (PIL) of 928 strategically-important Line Replacement Units (LRUs)/Sub-systems/Spares & Components, including high-end materials & spares which will help the government avoid imports worth ₹715 crore. To promote 'Atma Nirbharta' in defence & minimise imports by Defence Public Sector Undertakings (DPSUs).

The previous 3 Positive



Indigenisation Lists, published in December 2021, March 2022, and August 2022 respectively, contained 2,500 items for which the country is no longer dependent on foreign manufacturers or suppliers.

INS Hansa becomes First Defence Airfield with RNP Approach based on Gagan Indian Satellite system

Goa-based Indian Naval Ship (INS) Hansa has become the first Joint-User International Aerodrome in the South-Asia Pacific region to be augmented with the Required Navigation Performance (RNP) approach.

The RNP approach will reduce dependency for navigation on ground-based equipment such as Very-High Frequency Omnidirectional Radio (VOR) and Instrument Landing System (ILS).

About INS Hansa :

INS Hansa is an Indian naval air station located near Dabolim in Goa, India. It is India's biggest naval air base and is home to the Indian Navy's premier air squadrons. INS Hansa was commissioned on 5 September



1961 at Sulur near Coimbatore, Tamil Nadu. It was initially co-located with the Sulur Air Force Station of the Indian Air Force (IAF).



AL-MOHED AL-HIN-DI 2023 Naval Exercise held between India & Saudi Arabia

The second edition of Al-Mohed-Al Hindi, Joint Naval Exercise between India and Saudi Arabia, conducted from 21 - 25 May 2023 off Al Jubail, Saudi Arabia.

This exercise will enhance maritime security, and enhance interoperability between the Indian and Saudi naval forces. The first edition of this exercise was successfully conducted in August 2021, Indian Naval Ship (INS) Kochi, the flagship destroyer of the Western Naval Fleet, arrived at the Port-al-Jubail, Saudi Arabia representing India.



Iran successfully test-launched Kheibar ballistic missile

Iran's defence ministry unveiled the 4th generation of its Khorramshahr ballistic missile, with a range of 2,000 kilometres (1,242 miles) and a capacity to carry warheads weighing over a tonne. It was

Indian Navy successfully test-fired BrahMos supersonic missile from INS Mormugao warship

A BrahMos supersonic cruise missile was successfully test-fired from the Indian Navy's frontline guided missile destroyer Indian Naval Ship (INS) Mormugao.

BrahMos Aerospace Pvt Ltd, is a joint-venture (JV) between the Indian Defence Research and Development Organisation (DRDO) and the Russian Federation's NPO Mashinostroyeniya, who together have formed BrahMos



Aerospace. The missile flies at a speed of 2.8 Mach or almost three times the speed of sound. In January, 2022 India sealed a USD 375 million deal with the Philippines for supplying three batteries of the missile.

4th edition of India-Indonesia Bilateral Naval exercise Samudra Shakti-23 begins at Batam, Indonesia

The 4th edition of India-Indonesia Bilateral Naval exercise Samudra Shakti-23 between the Indian Navy & the Indonesian Navy was held at Batam, Indonesia from 14-19 May 2023. To enhance interoperability, jointness and mutual cooperation between both the navies. Indian Navy - Indian Naval Ship (INS) Kavaratti, indigenously designed & built Anti Submarine Warfare (ASW) Corvette, Indian Navy Dornier Maritime Patrol aircraft and Chetak helicopter.

Indonesian Navy - Kapal Perang Republik Indonesia (KRI), or Naval Vessel of the Republic of Indonesia Sultan Iskandar Muda, CN 235 Maritime Patrol Aircraft



and AS565 Panther Helicopter.

History:

Samudra Shakti commenced between the Indian Navy & Indonesian Navy in 2018. The 3rd edition of Samudra Shakti exercise was held in September 2021 in Jakarta, Indonesia.

developed by the Aerospace Industries Organisation (AIO). The missile also is called Kheibar, after a Jewish fortress conquered by the Muslims in the 7th century in what is now Saudi Arabia.



Indian Army's Sapta Shakti Command Conducts exercise 'Sudarshan Shakti 2023' along western border

The Sapta Shakti Command of the Indian Army conducted exercise 'Sudarshan Shakti 2023' along the western borders in Rajasthan and Punjab.

Aim : To start the transformation of the forces into a modern, lean, and agile fighting combination capable of leveraging new-age technologies.

The exercise involved coordinated application of combat power, combat support and logistic support under all enemy threat zones including grey zone warfare.

This exercise also facilitated in meeting the stated objectives of **5 pillars** of transformation enunciated by COAS General **Manoj Pande** in January 2023.

First sea sortie of 6th scorpene submarine 'Vaghsheer'

The 6th Scorpene Submarine of Project-75, Yard 11880, Indian Navy's Kalvari class, 'Vaghsheer' commenced her sea trials. The submarine was launched on 20 Apr 22 from the Kanhoji Angre Wet Basin of Mazagon Dock Shipbuilders Limited (MDL). INS Vagsheer (S26) is the **sixth submarine** of the first batch of six Kalvari-class submarines for the Indian Navy. INS Vagsheer is named after the **Sand Fish**— a deadly deep-sea predator of the Indian Ocean. It is a **diesel-electric attack submarine** based on the Scorpène class, designed by French naval defence and energy group Naval Group and manufactured by **Mazagon Dock**



Limited, an Indian shipyard in Mumbai, Maharashtra.

The **first Submarine Vagsheer**, ex-Russia, was commissioned into the Indian Navy on 26 December 1974 and was decommissioned on 30 April 1997 after almost three decades of yeoman service to the nation.

Indian Navy and Royal Saudi Naval Force Collaborate for Maiden Afloat Training of Saudi Cadets

In a major move aimed at enhancing cooperation between the Indian Navy and the Royal Saudi Naval Force, the Saudi Arabian Armed forces collaborated for the **first ever Maiden Afloat Training of Saudi Cadets**. 55 cadets from the King Fahd Naval Academy, Saudi Arabia arrived in Kochi, Kerala, the headquarters of India's Southern Naval Command, as part of their first-ever training with the Indian Navy.

Along with this **5 Directing Staff from King Fahd Naval Academy**, Saudi Arabia arrived onboard



First Training Squadron (1TS) ships, **Indian Naval Ship (INS) Tir** and **INS Sujata** at Kochi as part of afloat training with the Indian Navy.



Maiden ASEAN-India Maritime exercise (AIME-2023) begins in Singapore

India sent two **frontline warships** to take part in the first-ever **ASEAN-India maritime exercise (AIME-2023)**. The maiden exercise will be conducted off the coast of Singapore and will feature harbour and at-sea events off the coast of Singapore. The **week-long drills (May 2-8, 2023)** aimed at “enhancing interoperability and exchange of best practices among participating navies” is expected to be inaugurated by Indian Chief of Naval Staff Admiral R Hari Kumar. From May 2-4 the Harbour Phase of the exercise will be conducted at Changi Naval Base and followed by the Sea Phase to be conducted from May 7-8, in the South China Sea.



IAF's First Airbus C295 Completes Maiden Flight In Spain

The Indian Air Force's (IAF)'s first C295 medium transport aircraft has completed its **maiden flight in Spain** marking an important step towards delivery in the second half of 2023. The tactical aircraft took off from **Seville, Spain, after 3 hours of flight**.

This first flight represents a significant accomplishment for the first Make in India aerospace programme.

7th edition of India & United Kingdom bi-lateral training exercise 'Ajeya Warrior 2023' Commence at UK

The 7th edition of the joint military exercise “AJEYA WARRIOR-23” between India and the United Kingdom (UK) was conducted at Salisbury Plains, United Kingdom from 27 April to 11 May 2023. To build positive military relations, imbibe each other's best practices and promote the ability to operate together while undertaking company-level sub-conventional operations in urban and semi-urban environments under UN mandate.



The 6th Edition of India - UK Joint Company Level Military Training **EXERCISE AJEYA WARRIOR** has commenced at Chaubatia, Uttarakhand and will culminate on 20 Oct 2021.

First batch of 5 women Army officers commissioned into Artillery regiments

For the **first time**, the Indian Army has inducted **five women officers** into its **Regiment of Artillery**. Out of five, three women officers have been posted to frontline formations along the Line of Actual Control (LAC) with China & the other two in “challenging locations” near the frontier with Pakistan. In January 2023, Chief of Army Staff Gen Manoj Pande announced the decision of commissioning women officers into artillery units. Lt Mehak Saini, Lt Sakshi Dubey,



Lt Aditi Yadav, Lt Pious Mudgil and Lt Akanksha have joined the Army's artillery units after completing their training. Military Airworthiness & Certification (CEMILAC), Bengaluru, Karnataka.

Indian Navy and Royal Thai Navy conduct 35th Indo-Thai coordinated patrol

The Indian Navy and the Royal Thai Navy conducted the **35th edition** of the India-Thailand Coordinated Patrol (Indo-Thai CORPAT) from May 3 to May 10, 2023, in the **Andaman Sea**. To reinforce maritime linkages between the two countries and ensure the safety and security of the international trade route in the **Indian Ocean**.

Indian Naval Ship (INS) **Kesari** and



His Thai Majesty's Ship (HTMS) Saiburi along with Maritime Patrol Aircraft from both navies participated in the CORPAT.



Indian Navy decommissioned INS Magar in Kochi after 36 years of service

Indian Naval Ship (INS) Magar, Landing Ship Tank (Large) amphibious assault ship of the Indian Navy decommissioned after 36 years of exceptional service at the naval base in Kochi, Kerala. The chief guest for the event was Chief of Army Staff **General Manoj Pande**. On April 10, 2018, the ship changed its base port to Kochi from Visakhapatnam for training sea officers, after decades of active operational deployment.



Defence Minister Rajnath Singh inaugurates India's 1st Indian Air Force Heritage Centre in Chandigarh

Defence Minister Shri **Rajnath Singh** inaugurated a first-of-its-kind Indian Air Force (IAF) Heritage Centre in Chandigarh. This initiative will help in preserving the rich heritage of the IAF and also inspire the youth to join the armed forces. The centre has been set up under a **memorandum of understanding (MoU)** between the Union Territory (UT) of Chandigarh and the IAF which was signed in 2022.

Indian Army conducts 'Buland Bharat' exercise

Indian Army conducted the 'Buland Bharat' exercise in the longest high-altitude Artillery Ranges of the eastern theatre. It is an integrated surveillance and firepower training exercise conducted by the Indian Army. It was a month-long training exercise that culminated in a test exercise.



Defence Minister Rajnath Singh hands over Fast Patrol Vessel & a Landing Craft Assault ship to Maldives

India's Defence Minister **Shri Rajnath Singh** handed over two 'Made in India' platforms, a **Fast Patrol Vessel** and a **Landing Craft Assault ship**, to the **Maldives National Defence Forces (MNDF)**. He described the handing over of the two Made in India platforms as a symbol of the shared commitment of India and the Maldives towards peace and security in the Indian Ocean Region (IOR). The Fast Patrol Vessel, capable of coastal and offshore surveillance at



high speeds, was commissioned as the MNDF Coast Guard ship Huravee. President of Maldives **Mr Ibrahim Mohamed Solih** and **Defence Minister Ms Mariya Ahmed Didi** were present on the occasion.

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SPORTS

World Boxing Championships: Indian boxers won historic three medals.

Indian boxers Deepak Kumar, Mohammed Hussamuddin and Nishant Dev made the country proud by winning bronze medals at the IBA Men's World Boxing Championship 2023 held in Tashkent, Uzbekistan. With this, India concluded the tournament with three medals and ranked joint fourth in the medals tally. India scripted history when Deepak Bhoria in 51kg, Mohammad Hussamuddin in 57kg, and Nishant Dev in 71kg



won their respective quarterfinal bouts. This is the first time that Indian men's boxers will bring home three medals from a World Championship.

ISSF World Cup Baku 2023: India ends campaign with four medals

The Indian pair won the gold medal in the 10m air pistol mixed team event at the ongoing International Shooting Sport Federation (ISSF) World Cup in Baku, Azerbaijan. The Indian pair registered a 16-14 win over Serbian veterans Damir Micek and Zorana Arunovic in the final match.

This was the second ISSF World Cup gold for Sarabjot, who won the individual air pistol in Bhopal in March 2023. Divya has won the first senior medal at



the international level. Nancy also won the silver medal in the women's 10m air rifle event with a score of 253.3. Rhythm Sangwan has won a bronze medal in the women's 10m air pistol.

Hockey Haryana wins 13th India Sub Junior Women National Championship

At the 13th Hockey India Sub Junior Women National Championship 2023, the Hockey Haryana team was declared the winner. In the finals, Hockey Jharkhand and Hockey Uttar Pradesh came in the second and third positions at Birsa Munda Hockey Stadium, Odisha. The tournament continued for 11 days in which 28 teams participated and stellar



performances were seen by the female players.



Odisha extends Indian Hockey team sponsorship till 2033

The Odisha government decided to further extend its sponsorship for both the Men and Women's Indian Hockey Teams (senior and junior) for another ten years from 2023 to 2033. As Odisha has been the official sponsor of both the Men and Women National Hockey Teams since 2018, this support is going to be a significant step towards the growth and development of Hockey in India



Yogi Adityanath unveils logo, mascot, torch and anthem of Khelo India University Games

Union Minister of Youth Affairs and Sports Anurag Thakur and Uttar Pradesh Chief Minister Yogi Adityanath launched the Logo, jersey, mascot, torch and anthem of the Khelo India University Games (KIUG) 2022 in Lucknow. The game's mascot Jitu the Barasingha, the exotic vibrant state animal who embodies "Garv se Gaurav" was then unveiled by the Chief Minister himself. The official logo of the Khelo India University Games 2022 Uttar Pradesh represents the rich heritage of Uttar Pradesh, India's largest state.

Indian football: Odisha FC to face Gokulam Kerala for a spot in the 2023-24 AFC Cup

Odisha FC won their first title after beating Bengaluru FC in the final of the Super Cup at the EMS Corporation Stadium in Kozhikode.

While Brazilian Diego Mauricio struck both goals for the winners in the first half, Sunil Chhetri scored from a penalty in the 84th minute to set up a nervy finish for the Bhubaneswar side.

Player of the Tournament: Diego Maurício (OFC)



Top Goalscorer of the Tournament: Wilmar Jordan Gil (NEUFC) - 7 goals

Best Goalkeeper of the Tournament: Amrinder Singh (OFC).

Luca Brecel beats Mark Selby to become snooker world champion for the first time

Luca Brecel has won his first-ever world title after beating Mark Selby 18-15 in an enthralling World Championship finale at the Crucible. Brecel, 28, was made to wait for his crowning moment, with Selby staging a superb fightback after his opponent moved to within two frames of victory.

Brecel, 28, is just the fourth non-



British winner at the Crucible and the first overseas player to triumph since Neil Robertson in 2010.

Ding Liren becomes China's first male world chess champion

Grandmaster Ding Liren of China is the new world champion after beating Russian grandmaster Ian Nepomniachtchi in the final rapid tiebreak game of the FIDE World Championship 2023. Ding won the rapid chess playoff by 2.5 points to 1.5, capitalizing on Nepomniachtchi's mistakes in time trouble in the final rapid



clash, following a 7-7 tie after 14 thrilling classical games.



Pakistan's Babar Azam becomes fastest player to reach 5000 runs in ODIs, breaks Hashim Amla's record

Pakistan skipper Babar Azam has become the fastest player to reach 5000 runs in the ODI format. He crossed the 5000 run-mark in 97 innings. During the fourth match against New Zealand in Karachi, Pakistan captain Babar Azam became the fastest batsman to complete 5,000 One Day International runs. He broke South Africa's Hashim Amla's record.



Bindyarani Devi clinches silver medal in 55kg category at Asian Weightlifting C'ships

In Weightlifting, India's Bindyarani Devi has clinched a silver medal in the women's 55kg category at the Asian Weightlifting Championships 2023 in Jinju, South Korea.

Sorokhaibam Bindyarani Devi registered a combined lift of 194 kg to finish second on the podium. China's Chen Guan Ling won the gold medal with a combined lift of 204 kg.

Meanwhile in the men's 61kg category Group B, Shubham Todkar lifted a combined weight of 263kg to finish sixth among nine competitors.

Satwik-Chirag pair wins gold medal at Badminton Asia Championships 2023

Satwiksairaj Rankireddy and Chirag Shetty achieved a historic milestone by becoming the first Indian men's doubles pair to win a gold medal at the Badminton Asia Championships. The Indian duo beat the eighth-seeded



Malaysian pair of Ong Yew Sin and Teo Ee Yi in the final in Dubai. The 2023 championships was the 40th edition of the Badminton Asia Championships.

Argentina to Host 2023 FIFA U20 World Cup

FIFA Council has announced Argentina as the official host of the upcoming FIFA U-20 World Cup 2023. Indonesia were the original tournament host but FIFA has removed them after a new bid submitted by the Argentinian Football Association

(AFA). The hosting agreement has been signed by the AFA, along with all other relevant documents on the part of the host and local authorities.



Cristiano Ronaldo tops Forbes' 2023 highest-paid athletes list after Saudi move

Cristiano Ronaldo became the world's highest-paid athlete after he signed a contract worth more than 200 million euros (\$219.98 million) with Saudi Arabian side Al-Nassr. After leaving Manchester United, Cristiano Ronaldo joined Saudi Football Club until 2025. His annual playing salary has increased by \$75 million. Lionel



Messi is in the second spot with \$130 million while Kylian Mbappe is in third spot with \$120 million. LeBron James (\$119.5 million) and Canelo Alvarez (\$110 million) are in the fourth and fifth spots respectively.

Azerbaijan Grand Prix: Perez beats Verstappen to win in Baku

Sergio Pérez took a remarkable victory at the Azerbaijan Grand Prix in Baku after defeating his teammate and championship Max Verstappen. The Mexican driver took his sixth career win. Perez is now just six points behind Verstappen, with both drivers having won two races each after four rounds of the championship. Ferrari driver Charles Leclerc



finished third, claiming his team's first podium appearance of the year. The Azerbaijan Grand Prix is a Formula One motor racing event. It was organized at the Baku Formula One city circuit in Baku, Azerbaijan.

Yuzvendra Chahal becomes highest wicket-taker in IPL history



Rajasthan Royals bowler **Yuzvendra Chahal** became the leading wicket-taker in the Indian Premier League. He has taken a total of 184 wickets in the 143 matches of the Indian Premier League. **Dwayne Bravo** is in the second spot with 183 wickets in 161 matches.



Gatka martial art included in 37th National Games

Indian Olympic Association (IOA) approved the inclusion of Gatka in the **37th National Games-2023**. The traditional game Gatka and Lagori have been included as demonstration sports. The **37th national game is scheduled to be held in Goa in October 2023.**

Khelo India University games to be declared open by PM Modi in Lucknow

V.Prraneeth became Telangana's sixth and India's 82nd Grandmaster when he outwitted GM Hans Niemann of US in the penultimate round of Baku Open 2023. The win against the top seed helped

McDonald's delivers FIFA sponsorship renewal to 2026

McDonald's, the fast food chain, has signed a new contract with FIFA to remain as a World Cup sponsor until the 2026 edition in the United States, Canada and Mexico. The renewal gives McDonald's the title of 'Official Restaurant' sponsor of this year's **Women's World Cup** in Australia and New Zealand and



the men's edition three years later.

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.**



V. Prraneeth becomes India's 82nd Grandmaster

V.Prraneeth became Telangana's sixth and India's 82nd Grandmaster when he outwitted GM Hans Niemann of US in the penultimate round of Baku Open 2023. The win against the top seed helped Prraneeth to cross ELO 2500 in the live ratings, 2500.5 to be exact having already earned the third GM norm in the earlier tournament. The first Indian



Grandmaster was Viswanathan Anand, who held the title in 1988. **Sayantan Das became India's 81st Grandmaster** after his victory at the **International Festival des Jeux in Cannes, France.**

Prraneeth to cross ELO 2500 in the live ratings, 2500.5 to be exact having already earned the third GM norm in the earlier tournament. The first Indian Grandmaster was Viswanathan Anand, who held the title in 1988. **Sayantan Das became India's 81st Grandmaster** after his victory at the **International Festival des Jeux in Cannes, France.**



OBITUARY



Eminent singer Kalyani Kazi Passed away

Eminent singer and the youngest daughter-in-law of poet Kazi Nazrul Islam, Kalyani Kazi passed away at the age of 87 in Kolkata, West Bengal. She was a member of the advisory council of Poschimbongo Kazi Nazrul Islam Akademi. The West Bengal government had conferred on her the **Sangeet Mahasamman award in 2015**.



Legendary Rock & Soul Singer Tina Turner Passed away

Tina Turner, popularly known as the 'Queen of Rock 'n' Roll, passed away at the age of 83. In the UK, Turner was the first artist to have a top 40 hit in seven consecutive decades; she has a total of **35 UK top 40 hits**. She received **12 Grammy Awards**, which include 8 competitive awards, 3 Grammy Hall of Fame awards and a Grammy Lifetime Achievement Award. She was the first black artist and first woman to be on the cover of Rolling Stone. Rolling Stone ranked her among the 100 Greatest Artists of All Time and the 100 Greatest Singers of All Time.

American economist & nobel laureate Robert E. Lucas Jr passed away

Nobel Prize-winning American economist Robert E. Lucas Jr Passed away at the age of 85 in Chicago, Illinois, United States of America (USA). He received the **Nobel Prize in Economics in 1995** "for having developed and applied the hypothesis of rational expectations, and thereby having transformed



macroeconomic analysis and deepened our understanding of economic policy

Indian-born British billionaire & Hinduja Group chairman SP Hinduja passed away

The eldest of four Hinduja brothers, Hinduja Group chairman and founder of IndusInd Bank Srichand Parmanand Hinduja (S.P., Hinduja) passed away at the age of 87 in London, United Kingdom (UK). Hinduja was born on November 28, 1935, in British India's Sindh province, now part of **Pakistan**. He is an **Indian-born British billionaire businessman**,



investor, and philanthropist. He founded the only Indian-owned Swiss bank, S P Hinduja Banque Privee, which has its headquarters in Geneva, Switzerland.

Renowned British novelist Martin Amis Passed away

Renowned British novelist Martin Amis has passed away at the age of 73 in Lake Worth, Florida, United States of America (USA). He was the son of the well-known novelist Kingsley Amis, who came to fame with his book *Lucky Jim*. He received the James Tait Black Memorial Prize for his memoir *Experience* and was twice listed for the Booker Prize (shortlisted in 1991 for *Time's*



Arrow and shortlisted in 2003 for *Yellow Dog*).



Mahatma Gandhi's grandson Arun Manilal Gandhi passed away

Mahatma Gandhi's grandson, author and socio-political activist Arun Manilal Gandhi passed away at the age of 89 in Kolhapur, Maharashtra. Arun Manilal Gandhi was born on 14 April 1934, in Durban, South Africa. He was a South African-born Indian-American author, and son of Manilal Gandhi, thus a grandson of nationalist leader Mahatma Gandhi.

Noted historian Ranajit Guha passed away

The Noted Indian historian Ranajit Guha passed away due to old age-related ailments at the age of 100. Guha was born on May 23, 1923 at Barisal in present-day Bangladesh.

Guha was the oldest living historian in the country.

He had an immense interest in the intellectual history and literature of Bengal.

He retired from the Australian National University in 1988 after being previously associated with



other renowned institutions. One of his well-known books is 'Elementary Aspects of Peasant Insurgency in Colonial India'.

Mexican five-time World Cup veteran Antonio Carbajal Passed away

Legendary Mexican goalkeeper Antonio Félix "Tota" Carbajal Rodríguez, the first footballer to play in 5 Fédération internationale de football association (FIFA) World Cups, passed away at the age of 93 in Leon, Mexico. Antonio Carbajal was born in Mexico City. He was also called "El Cinco Copas", in reference to his record of 5 World Cups played. He played 47 games for the Mexican national team and appeared



in World Cups in Brazil in 1950, Switzerland in 1954, Sweden in 1958, Chile in 1962 and England in 1966.

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Article Related To Most Important News of The Month

RBI asks banks to complete transition away from London Interbank Offered Rate from July 1, 2023

The Reserve Bank of India (RBI) has issued an **advisory** to banks and other RBI-regulated entities, emphasising the need to take steps to ensure a complete transition from the **London Interbank Offered Rate (LIBOR)** from July 1, 2023.

RBI has advised the **"Banks/financial institutions (FIs)"** are advised to ensure that no new transactions undertaken by them or their customers rely on or are priced using the **US\$ LIBOR** or the **Mumbai Interbank Forward Outright Rate (MIFOR)**.

What is MIFOR?

Mumbai Interbank Forward Outright Rate (MIFOR) is a

benchmark rate that **commercial banks** use for **financial contracts** in India.

It is used for setting prices on forward-rate agreements and derivatives.

It is a mix of the London Interbank Offered Rate (LIBOR) and a forward premium derived from Indian foreign exchange markets. Daily MIFOR rates are published by **Financial Benchmarks India Pvt Ltd**.



India to join international climate action in civil aviation from 2027

India recently announced that it will start participating in the International Civil Aviation Organisation's (ICAO) Carbon Offsetting and Reduction Scheme for International Aviation (CORSIA) and the Long-Term Aspirational Goals (LTAG) from 2027.

Carbon Offsetting and Reduction Scheme for International Aviation (CORSIA) is a global market-based measure designed to offset international aviation CO₂ emissions in order to stabilize the levels of such emissions.

Shri Narayan Rane launches the revamped CGTMSE Scheme

Union Minister Narayan Rane launched the revamped CGTMSE Scheme.

In the Union Budget for FY 2023-24, additional corpus support of Rs 9000 crore has been allocated to revamp Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) Scheme. CGTMSE has issued guidelines regarding the reduction of the annual guarantee fee from the high rate of 2 per cent per annum to as low as 0.37 per cent per annum for loans up to Rs 1 crore. It has reduced guarantee fees for



loans to bring down the cost of credit. The limit for guarantee has been increased from ₹2 crore to ₹ 5 crore and the threshold limit for claim settlement without initiation of legal action has been increased to ₹10 lakh.



Union Health Ministry launches a learning management information system named SAKSHAM

A learning management information system has been launched by Union Health Ministry. It is named as **SAKSHAM** (Stimulating Advanced Knowledge for Sustainable Health Management). Health Secretary Rajesh Bhushan launched **SAKSHAM**. It is a digital learning platform.

Asia's largest underwater hydrocarbon pipeline across Brahmaputra

Asia's largest underwater hydro-carbon pipeline, below the river Brahmaputra connecting Jorhat and Majuli in Assam has been completed by the Indradhanush Gas Grid Limited (IGGL). The challenging task of laying a 24-inch diameter hydrocarbon pipeline beneath the mighty Brahmaputra river by Horizontal Directional Drilling (HDD) method was completed marking the completion of a major milestone in the construction of

the North East Gas Grid (NEGG) connecting North East India to the National Gas Grid. The next step will be tie-in of the three sections at two points, which will be located at 15 M and 8 M below Natural Ground Level (NGL).



Centre decides to extend Smart Cities Mission deadline till June 2024

The Centre has decided to extend the Smart Cities Mission deadline by one year, from June 2023 to June 2024. The flagship mission was launched on June 25, 2015

It involves the development of 100 cities into smart cities. The project aims to improve the quality of life for people living

in India and drive economic growth. According to the officials, out of 100 cities, around 50 have completed close to 75 per cent of their projects and are on track to complete the remaining works by June 2023. The ministry said that the government has released around Rs 38,000 crore to 100 cities.

India extends \$1 billion credit line for Sri Lanka by a year until March 2024

India has extended a \$1 billion credit line for Sri Lanka by one year until March 2024, giving the crisis-hit country a backup funds to pay for essential imports.

The credit line, part of about \$4 billion in emergency assistance extended by India during the peak of Sri Lanka's financial



crisis in 2022, was scheduled to end in March, 2023.

There is about \$350 million left of the credit line that can be utilised as needed.



PMJJBY, PMSBY and APY completed 8 years of providing social security cover.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) completed 8 years of providing social security cover. PMJJBY, PMSBY and APY were launched by Prime Minister Shri Narendra Modi on 9th May, 2015 from Kolkata, West Bengal.

The three schemes are dedicated to the welfare of the citizens, recognising the need for securing human life from unforeseen decentralisation and financial uncertainties.



Uttar Pradesh Becomes First State To Make Digital Health Cards For Children

Uttar Pradesh (UP) has become the first state which will make digital health cards for children. The School Health Program has been launched by the Urban Development Department and Lucknow Smart City. Under the project, a digital health report card for the overall physical and mental well-being of 1765 municipal school students is being made. A unique ID card will be prepared for each child.

9 European Countries to Turn North Sea Into Green Power Plant

9 European countries have signed a declaration to transform the North Sea into a green power plant.

The document, endorsed during the **second North Sea Summit** held in **Ostend, Belgium** outlines a bold vision that encompasses the generation of a minimum of **120 gigawatts (GW)** of offshore wind power within the North Sea region by the year 2030.

This declaration is the successor to the Esbjerg declaration, which resulted from the **first summit in Denmark on May 18, 2022**.

To make the North Sea the largest



green energy centre in Europe by accelerating the deployment of offshore wind turbines.

The signatory countries will also double their total offshore wind capacity to at least **300 GW by 2050**.

Participant countries: Belgium, Denmark, France, Germany, Ireland, Luxembourg, Netherlands, Norway, and the United Kingdom.

Businesses with turnover of over 5 crore required to generate e-invoice from August 1,2023

Businesses with turnover of over **Rs 5 crore** will have to generate electronic or e-invoice for B2B transactions with effect from August 1.

Currently, businesses with a turnover of **Rs 10 crore** and above are required to generate e-invoices for all B2B transactions. The finance ministry through a notification dated **May 10** has notified a reduction in the threshold for e-invoicing.



Effective August 1, any taxpayer with a turnover **exceeding Rs 5 crore** should raise e-invoices for B2B supplies. e-Invoicing or electronic invoicing system was introduced under the Goods and Services Tax (GST) law.

Chennai Metro Rail Limited wins Green World Award 2023

The Green Organisation of the United Kingdom presented the **Green World Award 2023** to **Chennai Metro Rail Limited (CMRL)**. The award has been presented in a ceremony held in **Miami**. The CMRL won **Global Silver** in the carbon reduction category of the Green World Awards 2023.



The award has been given to CMRL for its initiatives to cut down energy use and carbon emissions. **VEDANTA** won the Gold in the Environmental Policy & Management category.



GST revenue collection for April 2023 highest ever at Rs.1.87Cr

The gross Goods and Service Tax (GST) revenue collection is the highest ever at **Rs 1,87,035 crore for April 2023**.

It includes **Central Goods and Services Tax (CGST) Rs 38,440 crore**, **State Goods and Services Tax (SGST) Rs 47,412 crore**, **Integrated Goods and Services Tax (IGST) Rs 89,158 crore** (including Rs 34,972 crore collected on import of goods) and **Cess Rs 12,025 crore** (Rs 901 crore collected on import of goods).



RBI directs users to pay fee & charges on forex cards in rupees

The Reserve Bank of India (RBI) has stated that **fees and charges payable in India** on forex prepaid cards, store value cards, and travel cards must be denominated and settled in **local currency Rupees only**. The use of such cards is limited to **permissible current account transactions**. It is subject to the prescribed limits under the Foreign Exchange Management Rules. Earlier, RBI had stated that no prior permission from the bank is needed for such cards.

Lionel Messi wins Laureus Sportsmen of the Year 2023 award

Lionel Messi won the World Sportsman of the Year award at Laureus World Sports Awards organized in Paris. Lionel Messi also received another award as part of Team of the year for the victory of Argentina at the FIFA World Cup last year. **This is Messi's second individual title.** He shared the Sportsman of the Year award with Formula 1 driver Lewis Hamilton in 2020. Messi is the 1st athlete who has won individual and team awards in the same year (2023). Shelly-Ann Fraser-Pryce won the Sportswoman of the Year award.

Other winners of awards are given below.



World Team of the Year Award: Argentina Men's Football Team

World Comeback of the Year Award: Christian Eriksen

World Sportsperson of the Year with a Disability Award: Catherine Debrunner

World Action Sportsperson of the Year Award: Eileen Gu

Laureus Sport for Good Award: TeamUp



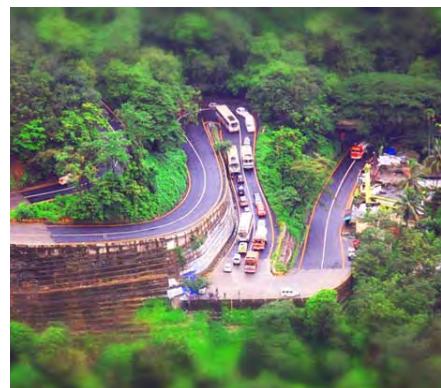
RBI directs users to pay fee & charges on forex cards in rupees

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Wayanad tops in Swachh Bharat Mission's ODF Plus rankings

Wayanad, Kerala has become the first district in the country to be declared ODF (open defecation-free) Plus. ODF stands for Open Defecation Free. The ODF programme is part of the Swachh Bharat Mission, which was launched on October 2, 2014, by the Indian government to achieve cleanliness and sanitation across the country.

The Wayanad district secured the first position in the ODF Plus rankings in the three-star category followed by Anupur in Madya Pradesh and Mancheriyal district in Telangana. Wayanad scored a perfect 100 points in the ODF ranking, while Mancheriyal and Anupur got 90.45 and 88.79 points, respectively.



ODF+ and ODF++ are aimed at the proper maintenance of toilet facilities and the safe collection, conveyance, treatment, or disposal of faecal sludge and sewage.

ODF+ focuses on toilets with water, maintenance and hygiene

ODF++ focuses on toilets with sludge and septage management.



NPCI introduces CVV-less payments for tokenized cards

RuPay has introduced the **CVV (Card Verification Value) free payment experience** for its debit, credit and prepaid cardholders who have tokenized their cards on the merchant application or web page. RuPay is a home-grown card network developed by **National Payments Corporations of India (NPCI)**.

Tokenization is a simple technology to secure card transactions without sharing clear or real card details with the merchants.

Dr Manoj Soni takes oath as new Union Public Service Commission chairman

Eminent educationist Manoj Soni took oath as the chairman of the Union Public Service Commission (UPSC). The Oath was administered by Smt. Smita Nagaraj, senior most Member of the Commission.

UPSC-Constitutional Provisions :

Article-315. Public Service Commissions for the Union and for the States.

Article-316. Appointment and term of office of members.

Article-317. Removal and suspension of a member of a Public Service Commission.

Article-318. Power to make regulations as to conditions of service of members and staff of the Commission.



Article-319. Prohibition as to the holding of offices by members of Commission on ceasing to be such members.

Article-320. Functions of Public Service Commissions.

Article-321. Power to extend functions of Public Service Commissions.



RBI to pull out 2,000 rupee notes from active circulation; Exchange/Deposit until September 30, 2023

The Reserve Bank of India (RBI) has decided to withdraw the Rs 2000 denomination banknotes from circulation. It asked all to exchange these notes by September 30, 2023. The withdrawal is similar to a previous withdrawal of notes in 2013-2014 (and not the demonetization).

RBI's 19 regional offices and other banks will start taking ₹ 2,000 notes for exchange with lower denomination one from May 23, 2023 to on or before Sep 30, 2023 (4 months). A majority (89%) of the ₹ 2000 denomination notes were issued prior to March 2017 and are at the end of their estimated life-span of 4-5 years.

What is Demonetisation?

Demonetisation is the process through which a nation's economic unit of exchange loses its legally enforceable validity. It is a drastic intervention into the economy that involves removing the legal tender status of a currency.

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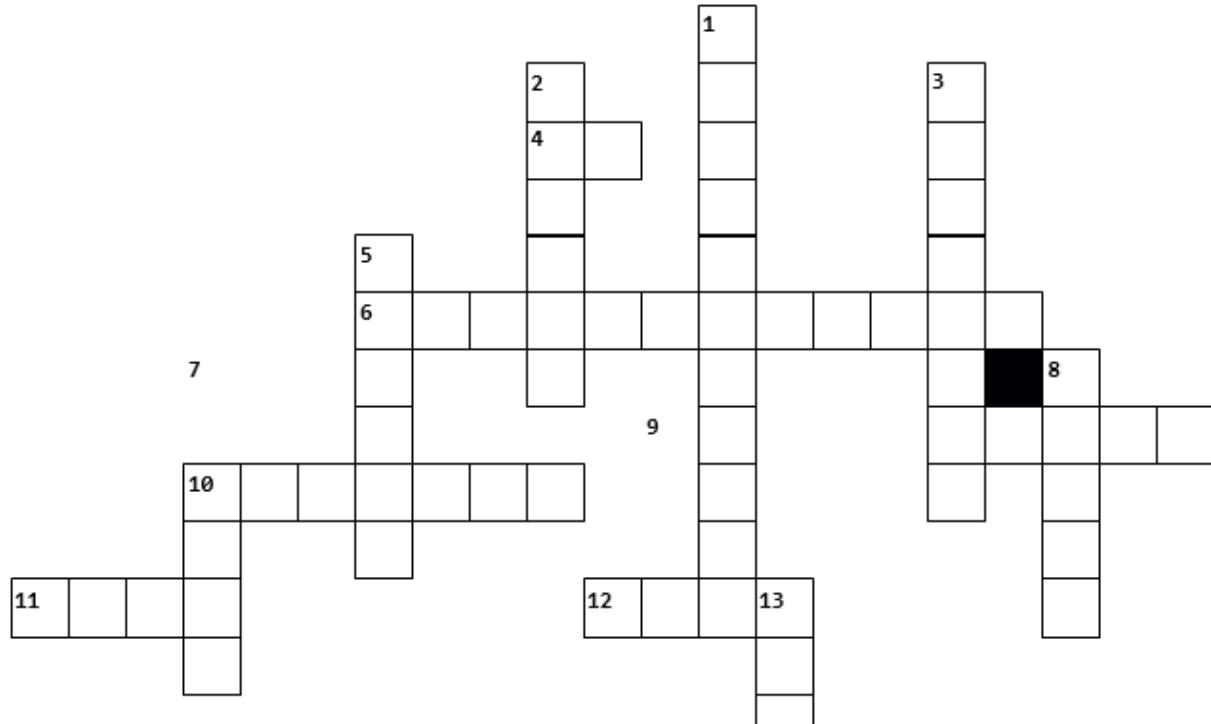
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Current Affairs

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4. 7th edition of the joint military exercise "AJEYA WARRIOR-23" held at_____.
 a) USA
 b) UK
 c) Indonesia
 d) Uttarakhand
 e) Rajasthan

6. First state which will make digital health cards for children
 a) Uttar Pradesh
 b) Uttarakhand
 c) Rajasthan
 d) Punjab
 e) Gujarat

9. Country hosted the 6th Indian Ocean Conference (IOC)
 a) UK
 b) Nepal
 c) Bangladesh
 d) India
 e) USA

10. World's highest-paid athlete
 a) Ronaldo
 b) Messi
 c) Mbappe
 d) Lebron
 e) Stephen

11. The Green Organisation of the United Kingdom presented the Green World Award 2023 to_____.
 a) KMRL
 b) HMRL
 c) CMRL
 d) MMRL
 e) LMRL

12. Which company launched cardholder verification value (CVV) free online transactions for domestic tokenized credentials in India
 a) Rupay
 b) Visa
 c) Phonepe
 d) Paytm
 e) Maestro

14. FIFA Council has announced

_____ as the official host of the upcoming FIFA U-20 World Cup 2023

- a) Argentina
- b) UK
- c) Indonesia
- d) France
- e) Ireland

Down**1. Which country emerged as the third-largest exporting platform in Indiaa)**

- a) Sweden
- a) USA
- b) UK
- c) Netherlands
- d) Spain
- e) Norway

2. India's first undersea twin tunnels

- a) Mumbai
- b) Thane
- c) Punjab
- d) Kerala
- e) Chennai

3. Country that became the largest recipient of ADB-funded programmes/projects

- a) India
- b) Pakistan
- c) Bangladesh
- d) Nepal
- e) Thailand

5. First state to implement the 'right to walk'

- a) Mumbai
- b) Thane
- c) Punjab
- d) Kerala
- e) Chennai

7. India's first "total e-governed state

- a) Mumbai
- b) Thane
- c) Punjab
- d) Kerala
- e) Chennai

8. Who won the World Sportsman of the Year award at Laureus World Sports Awards organized in Paris

- a) Ronaldo
- b) Messi
- c) Mbappe
- d) Lebron
- e) Stephen

13. 14th president of the World Bank

- a) Ajay Banga
- b) Ajay Gopal
- c) Vijay Banga
- d) Suresh Gopal
- e) Ajay Krishna

IBPS RRB PO Prelims 2023 Practice Set

Reasoning Ability

Directions (1-5): Study the following information carefully and answer the below questions.

Seven persons- A, B, C, D, E, F, and G are going to the coffee shop on different days of the week starting from Sunday to Saturday. They drink different coffees- Doppio, Lungo, Mocha, Americano, Latte, Cappuccino, and Espresso.

The one who drinks Mocha goes two persons after E, who goes on neither Monday nor Wednesday. B goes immediately after the one who drinks Mocha. Only one person goes between B and A. The one who drinks Latte goes immediately before A. The one who drinks Espresso goes three persons after C. The number of persons going before F is the same as the number of persons going after the one who drinks Americano. The one who drinks Americano goes on neither Sunday nor Monday. G goes before D, who neither drinks Doppio nor Cappuccino. F does not drink Doppio.

1) Who among the following person drinks Lungo?

- a) F
- b) C
- c) The one who goes on Saturday
- d) The one who goes on Friday
- e) None of the above

2) Which of the following coffee is drunk by F?

- a) Espresso
- b) Doppio
- c) Latte
- d) Cappuccino
- e) Lungo

3) How many persons go before A?

- a) One
- b) None
- c) Four
- d) Three
- e) Two

4) Which of the following combination is true?

- a) Tuesday-Cappuccino
- b) Sunday-Doppio
- c) D-American
- d) G-Wednesday

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e) C-Mocha

5) C goes to the coffee shop on which of the following day?

- a) Saturday
- b) Friday
- c) Tuesday
- d) Monday
- e) Sunday

Directions (6-9): Study the following information carefully and answer the given questions.

In a certain code language

'Tommy Hilfiger Raymond Lacoste'

is coded as **'hmt vjh Ivy iot'**,

'Lacoste Adidas Peter England' is

coded as **'Ivy iho rhm smv'**,

'Guess Adidas Hollister Prada' is

coded as **'gmk iho lth siv'**,

'Peter Guess Raymond Avenue' is

coded as **'smv gmk iot jps'**

(Note: All the given codes are three letter codes only)

6) What does "Ivy" represent in a code language?

- a) Lacoste
- b) Adidas
- c) Peter
- d) England
- e) None of these

7) What is the code for 'Raymond England' in the given language?

- a) gmk ivy
- b) iho smw
- c) smw rhm
- d) iot rhm
- e) iot ivy

8) What does 'siv' represent in the given language?

- a) Hollister
- b) Prada
- c) Adidas
- d) Guess
- e) Can't be determined

9) If "Tommy Avenue" represents a code "hmt jps" then what does "vjh gmk iho" represent in the code language?

- a) Raymond Guess England
- b) Guess Hilfiger Peter
- c) Hilfiger Guess Adidas
- d) Peter Hilfiger Raymond
- e) England Hilfiger Peter

Directions (10-12): In each of the following questions, the relationship between different elements is shown in the statements followed by three conclusions. Find the conclusion which is definitely true.

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10) Statements:

$B < C \leq M = K$; $K \leq V = I$; $H < S = P < I$

Conclusions:

I. $M > S$

II. $B < V$

III. $C \leq I$

- a) Both conclusions II and III are true
- b) Only conclusion I is true
- c) Only conclusion III is true
- d) Both conclusions I and III are true
- e) All are true

c) Only conclusion III is true

d) Both conclusions I and III are true

e) All are true

Directions (13-17): Study the following information carefully and answer the given questions.

A person walks in a square path in which eight different shops viz. Bakery, Café, Dairy, Garage, Market, Medical, Parlour and Salon are there such that all the shops are facing inside the square path, but not necessarily in the same order. Four shops are in the corners of the path whereas four shops are in the middle of the sides of the path.

Dairy shop is at the corner of the path. Two shops are there between Dairy and Garage, which is to the immediate left of Medical. The number of shops between Medical and Dairy is the same as between Garage and Salon when counted from the right of Medical and Garage. Parlour is second to the right of Salon and immediate left of Market. Bakery is to the immediate right of the Café, which is not adjacent to the Market.

13. Which of the following shop is second to the right of the Garage?

11) Statements:

$H > B > P \leq S$; $V = T \leq P$; $C < D = W \leq V$

Conclusions:

I. $B < W$

II. $H \geq T$

III. $D \leq S$

- a) Both conclusions II and III are true
- b) Only conclusion I is true
- c) Only conclusion III is true
- d) Both conclusions I and III are true
- e) All are true

12) Statements:

$Q > S \geq V > G$; $M < W < V$; $L \geq H < B = M$

Conclusions:

I. $B < S$

II. $L > W$

III. $Q > M$

- a) Both conclusions II and III are true
- b) Only conclusion I is true

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- a) Salon
- b) Café
- c) Bakery
- d) Parlour
- e) None of these

14. How many shops are there between Medical and Bakery when counted from the right of Medical?

- a) One
- b) Two
- c) Three
- d) More than three
- e) None

15. If Café is related to Salon and Dairy is related to Market in a certain way, then which of the following shop is related to Bakery?

- a) Garage
- b) Dairy
- c) Medical
- d) Parlour
- e) None of these

16. What is the position of the Market with respect to Parlour?

- a) Second to the right
- b) Immediate left
- c) Second to the left
- d) Immediate right
- e) None of these

17. Which of the following statements is/are true with respect to the final arrangement?

- a) More than two shops are there between Salon and Parlour, when counted from the right of Salon
- b) Both Medical and Café are at the corners of the path
- c) Neither Dairy nor Garage is adjacent to Market
- d) All are true
- e) None is true

18) How many pairs of digits are there in the number "64791352863" each of which has as many digits between them as in the number series (both forward and backward)?

- a) Three
- b) Five
- c) One
- d) Two
- e) Four

19) If all the letters in the given word "ACKNOWLEDGE" are replaced by the preceding letter in the alphabetical series, then how many vowels are there in the newly formed arrangement? (consider the preceding letter of A as Z)

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- a) Two
- b) Three
- c) One
- d) More than three
- e) None

- d) OB
- e) QN

Directions (20-22): Study the following information carefully and answer the given questions.

S is the father-in-law of V, who is the son of G. O is the only daughter of H, who is the mother-in-law of Q. V has brother. T is the mother-in-law of B. H is the spouse of G, who has only three children. B is the father of N, who is the daughter of Q. A is the mother of R, who is the niece of O.

20) How is R related to N?

- a) Cousin
- b) Brother
- c) Sister
- d) Son
- e) Can't be determined

21) 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) SA
- b) TQ
- c) HO

22) Which of the following statement is true?

- a) S is the spouse of T
- b) A is the spouse of B
- c) V and O are brothers
- d) T is the grandmother of R
- e) G is the father of B

Directions (23-27): Study the following information carefully and answer the given questions.

Nine persons- A, B, C, D, E, F, G, H and I were born in different years- 1965, 1968, 1973, 1981, 1983, 1989, 1993, 1996, and 2000 but not necessarily in the same order. Their ages are calculated with respect to the year 2021.

Only two persons were born between D and H, who is four years elder than B. The number of persons born between D and B is the same as the number of persons born between H and G. The sum of the ages of H and G is more than 70. The sum of the ages of F and I is 101. The number of persons elder than I is the same as the number of persons younger than E. C is elder than A.

23) How many persons were born between I and A?

- a) Five
- b) Four
- c) Three
- d) Two
- e) One

24) What is the sum of the ages of B and I?

- a) 88
- b) 85
- c) 81
- d) 82
- e) 84

25) E was born in which of the following year?

- a) 2000
- b) 1996
- c) 1993
- d) 1989
- e) 1981

26) If A's brother was born two years after A, then what is the age of A's brother?

- a) 34
- b) 35
- c) 39
- d) 38
- e) 36

27) 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) CI
- b) ED
- c) FA
- d) HB
- e) BE

Directions (28-29): Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding the commonly known facts.

28) Statements

Only a few Ragdolls are Shorthair
All Shorthairs are Maine
Some Maines are Persian

Conclusions

- I. Some Shorthairs being Persian is a possibility
- II. All Ragdolls can be Maine
- III. No Persian is Ragdoll

- a) Only I and II follow
- b) Only III and II follow
- c) Only I and III follow
- d) All follows
- e) None follow

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29) Statements

Only a few Birman are Toyger

All Birman are Ocicat

Some Ocicat is Cymric

Conclusions

I. Some Ocicat is not Toyger

II. Some Birman is Cymric

III. All Cymric can never be Toyger

a) Only I follows

b) Only III and II follow

c) Only I and III follow

d) Only II follows

e) None follow

Directions (30-34): Study the following information carefully and answer the given questions.

Nine persons- I, J, K, L, M, N, O, P and Q are sitting in the linear row facing the south direction but not necessarily in the same order. The consecutive alphabetically named persons are not sitting together.

Only two persons sit between I and M, who sits third from one of the ends. The number of persons sitting to the left of M is the same as the number of persons sitting to the right of O. N sits second to the right of O. J sits third to the right of K. The number of persons sitting between M and Q

is the same as the number of persons sitting between K and P.

30) How many persons sit between I and M?

a) One

b) Five

c) Four

d) Two

e) Three

31) Which of the following statement is true?

a) L sits second to the left of P

b) No one sits between N and O

c) M sits immediate right of I

d) Only three persons sit between J and P

e) All the statement is true

32) If all the persons are arranged in alphabetical order from the right end, then how many persons are unchanged in their position?

a) One

b) Two

c) Three

d) More than three

e) None

33) Who among the following person sits at the right end of the row?

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- a) K
- b) L
- c) The one who sits immediate right of M
- d) The one who sits immediate right of J
- e) O

34) If J and I interchange their positions in the same way I and M did the same, then how many persons sit to the left of I?

- a) Five
- b) Four
- c) Three
- d) Two
- e) One

Directions (35-37): Study the following information carefully and answer the given questions.

In the football tournament, six players viz., B, F, G, I, N, and T scored different number of goals. N scored more goals than I. The one who scored the second least number of goals scored three goals. B scored more goals than G. G does not score less than N. The number of persons scored more goals than G is the same as the number of persons scored less goals than F. G scored

three goals more than F. I did not score the least number of goals

35) How many persons scored more goals than N?

- a) One
- b) Four
- c) Three
- d) Two
- e) None

36) What is the sum of the goals scored by N, I and F?

- a) 9
- b) 10
- c) 11
- d) 12
- e) 14

37) If the sum of the goals scored by B and N is 13, and the sum of the goals scored by N and T is 7, then what is the difference between the goals scored by T and I?

- a) 4
- b) 3
- c) 2
- d) 1
- e) None of the above

Directions (38-40): Study the following information carefully and answer the given questions.

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A person walks from point E towards west for 4m to reach point L and then takes a right turn and walks for 6m to reach point N, where he takes a left turn and walks for 10m to reach point G. Then he walks for 7m after taking a left turn to reach point Y and stops. Another person from point C walks for 3m towards north to reach point S, where he takes a right turn and walks for 8m to reach point V. Then he takes a right turn again and walks for 5m to reach point A where he takes a left turn and walks for 6m to reach point J. Point C is 5m to the west of point Y.

38. What is the approximate shortest distance between points J and V?

- a) 7m
- b) 9m
- c) 8m
- d) 6m

- e) None of these

39. In which of the following direction is point C with respect to point E?

- a) East
- b) Southwest
- c) West
- d) Northwest
- e) None of these

40. Four of the following five points are alike in a certain way based on the directions with respect to point G and thus form a group. Which one of the following does not belong to the group?

- a) V
- b) A
- c) J
- d) L
- e) C

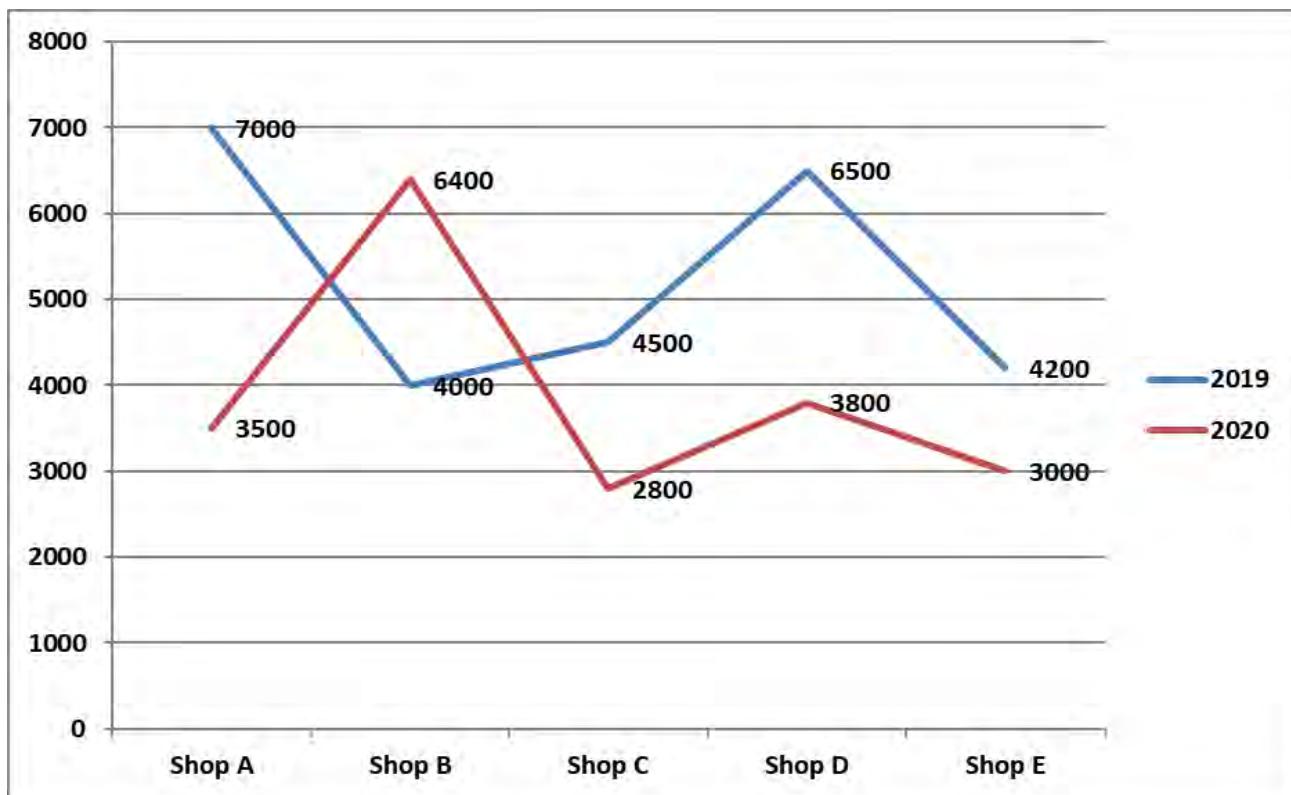
Quantitative Aptitude

Directions (41-45) : Study the following line chart carefully and answer the questions given below.

The given line chart shows the number of shampoo packets sold by five different shops namely A, B, C, D and E in 2019 and also given the number of shampoo packets sold in these shops in 2020.

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41) Find the sum of the difference between the number of shampoo packets sold in 2019 and 2020 in all shops together.

- A. 12000
- B. 14500
- C. 13800
- D. 11500
- E. None of these

42) The ratio of the number of damaged shampoo packets sold by Shop D in 2019 to 2020 is 4:3 and the number of undamaged shampoo packets sold by Shop D in 2019 and 2020 together is 3300. The number of undamaged shampoo packets

sold by Shop D in 2020 is what percentage of the number of damaged shampoo packets sold by Shop D in 2019?

- A. 15%
- B. 20%
- C. 13%
- D. 18%
- E. None of these

43. The number of shampoo packets sold by Shop F in 2019 is x and the number of shampoo packets sold by Shop F in 2020 is 800 less than the number of shampoo packets sold by Shop C in 2020. If the total number of

shampoo packets sold by Shop F in 2019 and 2020 together is $14x/9$, then find the ratio of the total number of shampoo packets sold by Shop F to Shop A, in both 2019 and 2020 together.

- A. 2:3
- B. 1:3
- C. 56:105
- D. 2:1
- E. 17:23

44) The ratio of the number of shampoo packets sold by Shop C to Shop D in 2021 is 3:4 and the ratio of the number of shampoo packets sold by Shop C to Shop D in 2022 is 4:5 and the number of shampoo packets sold by Shop C in 2021 and 2022 together is 600 more than the number of shampoo packets sold by Shop A in 2019. Find the number of shampoo packets sold by Shop D in 2022, if the number of shampoo packets sold by D in 2021 and 2022 together is 9800.

- A. 5000
- B. 4500
- C. 6400
- D. 5500
- E. None of these

45) Out of the total number of shampoo packets sold by Shop A in 2019, $x\%$ percentage of them Rs.10 and the remaining number of shampoo packets sold by Shop A in 2019 were Rs.5, which is 2800. If the number of shampoo packets sold by Shop A in 2022 is $(x/3)\%$ more than that of 2019, then find the number of shampoo packets sold by Shop A in 2022.

- A. 8000
- B. 9100
- C. 12000
- D. 8400
- E. None of these

46) The total wages paid to A and B for completing a piece of work is Rs. 1500, and B received Rs. 900. If A and B together take 12 days to complete the whole work, then find the time taken by A alone to complete the work.

- a) 20 days
- b) 24 days
- c) 15 days
- d) 30 days
- e) None of these

47) A shopkeeper marked the price of an article by $x\%$ and allowed a discount of $(x/2)\%$. He sells the

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article at a profit of Rs. 160, and the cost price of the article is Rs. 2000.

Find the value of x. ($x < 50$)

- a) 15
- b) 18
- c) 20
- d) 12
- e) None of these

48) Two squares are melted to form a rectangle in such a way that the breadth of the rectangle is $4/3$ rd of the side of the square and the length of the rectangle is 3 m more than its breadth. Find the perimeter of the rectangle.

- a) 118 m
- b) 102 m
- c) 108 m
- d) 120 m
- e) None of these

49) The time taken by Train A and Train B to cross each other while travelling in opposite directions is 12 seconds, and the time taken by Train A to cross a platform twice its length is 36 seconds. The speed of Train A is 5 m/s more than that of speed of Train B and the ratio of the length of Train A to Train B is 5:4. Find the speed of Train B.

- a) 28 m/s
- b) 20 m/s
- c) 25 m/s
- d) 22 m/s
- e) None of these

50) The sum of the present ages of A and C is twice the present age of B. 60% of the present age of A is equal to 90% of the present age of C and the sum of the ages of B and C before 5 years is 35 years. Find the difference between the present ages of A and B.

- a) 2 years
- b) 5 years
- c) 8 years
- d) 10 years
- e) None of these

Directions (51-55): What value should come in the place of (?) in the following number series?

51) 23, 28, 38, 49, 62, ?

- a) 85
- b) 95
- c) 75
- d) 89
- e) 70

52) 50, 100, 105, 210, 215, ?

- a) 415

| | |
|--------|-------|
| b) 230 | a) 24 |
| c) 250 | b) 30 |
| d) 450 | c) 18 |
| e) 430 | d) 42 |
| | e) 36 |

53) 12, 6, 4, 3, 2.4, ?

- a) 5
- b) 2.4
- c) 2
- d) 4
- e) 8

55) 5, 7, 10, 20, 35, ?

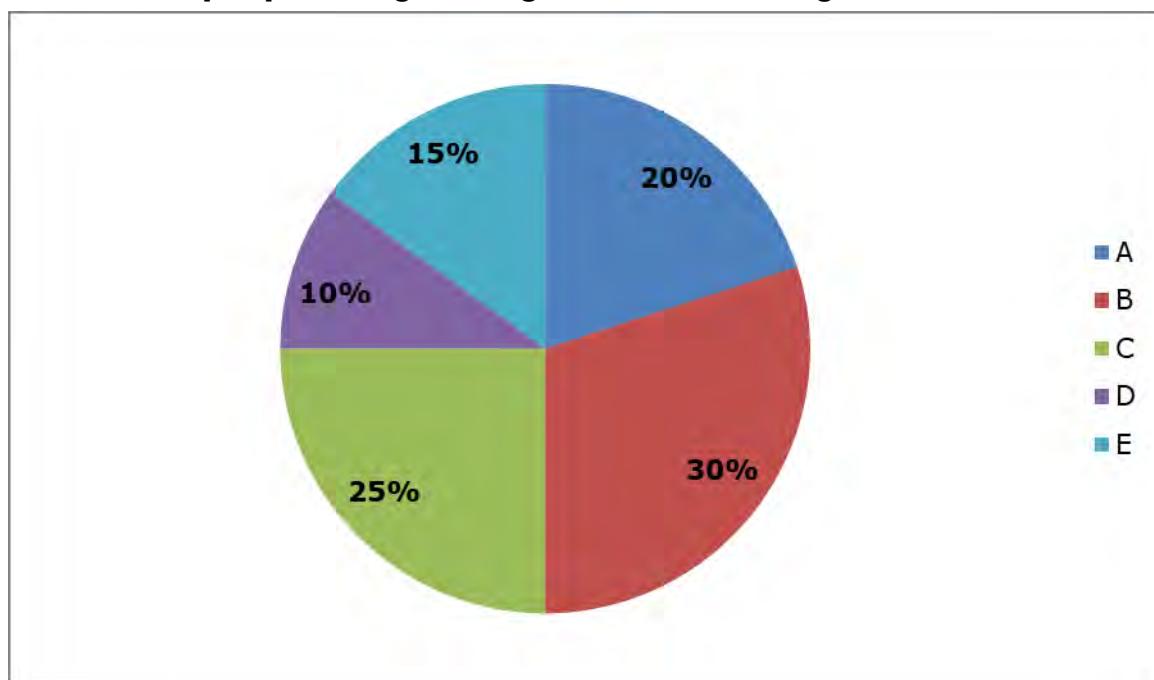
- a) 70
- b) 65
- c) 61
- d) 78
- e) 55

54) 1, 2, 6, ?, 210, 2310

Directions (56-60): Study the following information carefully and answer given the questions.

The given pie chart shows the percentage distribution of the total number of people living in five different cities namely A, B, C, D and E.

Total number of people living in the given five cities together = 5000



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56) Find the average of the total number of people living in cities A, B, and D together.

- a) 1000
- b) 750
- c) 1500
- d) 1200
- e) None of these

57) The total number of literate people living (male + female) in City B is $\frac{8}{5}$ th of the total number of people living in City D and the ratio of the number of male to female illiterate people living in City B is 4:3. Find the total number of females living in City B, if the number of literate males living in City B is 80 more than the number of illiterate males living in City B.

- a) 650
- b) 620
- c) 600
- d) 720
- e) None of these

58) The total number of people living in city F is 20% more than that of city E, and the ratio of illiterate to literate people in city F is 4:5. The number of literate people living in

city F is what percentage of the total number of people living in city D?

- a) 50%
- b) 100%
- c) 80%
- d) 75%
- e) None of these

59) Find the difference between the total number of people living in cities C and D together and the total number of people living in city A.

- a) 750
- b) 1250
- c) 1000
- d) 500
- e) None of these

60) The ratio of the number of people who like only tea in City A to City B is 4:5, and the ratio of the number of people who like only coffee in City A to City B is 1:2. If the number of people who like both coffee and tea in Cities A and B is 200 and 260 respectively, then find the number of people who like only tea in City A.

- a) 320
- b) 480
- c) 600
- d) 400

e) None of these

a) 88

b) 76

c) 115

d) 95

e) 108

Directions (61-65): What approximate value should come in the place of (?) in the following questions?

61) $31.25\% \text{ of } 299 + 13.99\% \text{ of } 249.88 +$

$9.65\% \text{ of } 110.13 = ?$

a) 139

b) 109

c) 129

d) 147

e) 158

65) $(7.88^2 - 5.67^2) \div 6.99 + ? = 9.12 *$

2.99

a) 10

b) 15

c) 21

d) 18

e) 23

62) $58.48 * 1.75 - 24.58\% \text{ of } 119.84 +$

$35.01\% \text{ of } 419.56 = ? \div 2.77$

a) 585

b) 625

c) 655

d) 728

e) 699

66) A vessel contains 180 liters of milk and water in the ratio of 3: x, and 60 liters of mixture is taken out and 12 liters of water is added, then the quantity of water becomes 60 liters. Find the value of x.

a) 5

b) 2

c) 1

d) 3

e) None of these

63) $\sqrt{(2.78^3 + (5.43 * 11.99) + (26.11 *$

$2.33) + (14.99 * 1.58)) = ?$

a) 13

b) 11

c) 15

d) 9

e) 7

67) The boat covers x km

downstream in 12 hours, and it also covers $(x + 36)$ km upstream in 23 hours, and it also covers $(x + 120)$ km downstream in 18 hours. Find the speed of the boat in still water.

64) $379.69 \div 18.66 + 289.04 \div 16.99 =$

$? - 174.48 \div 2.85$

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- a) 16 km/hr
- b) 20 km/hr
- c) 18 km/hr
- d) 24 km/hr
- e) None of these

68) In School A, 60% of the students are boys and in School B, the number of boys is 15% more than that of the number of girls in School A and the number of boys in School B is 34 more than that of the number of girls in School B. Find the total number of students in School A, if the total number of girls in School A and School B is 310.

- a) 420
- b) 360
- c) 450
- d) 400
- e) None of these

69) The difference between compound interest and simple

interest on a certain sum of money for 3 years at 20% p.a. is Rs. 768. Find the interest obtained by simple interest.

- a) Rs.3600
- b) Rs.3000
- c) Rs.2400
- d) Rs.4000
- e) None of these

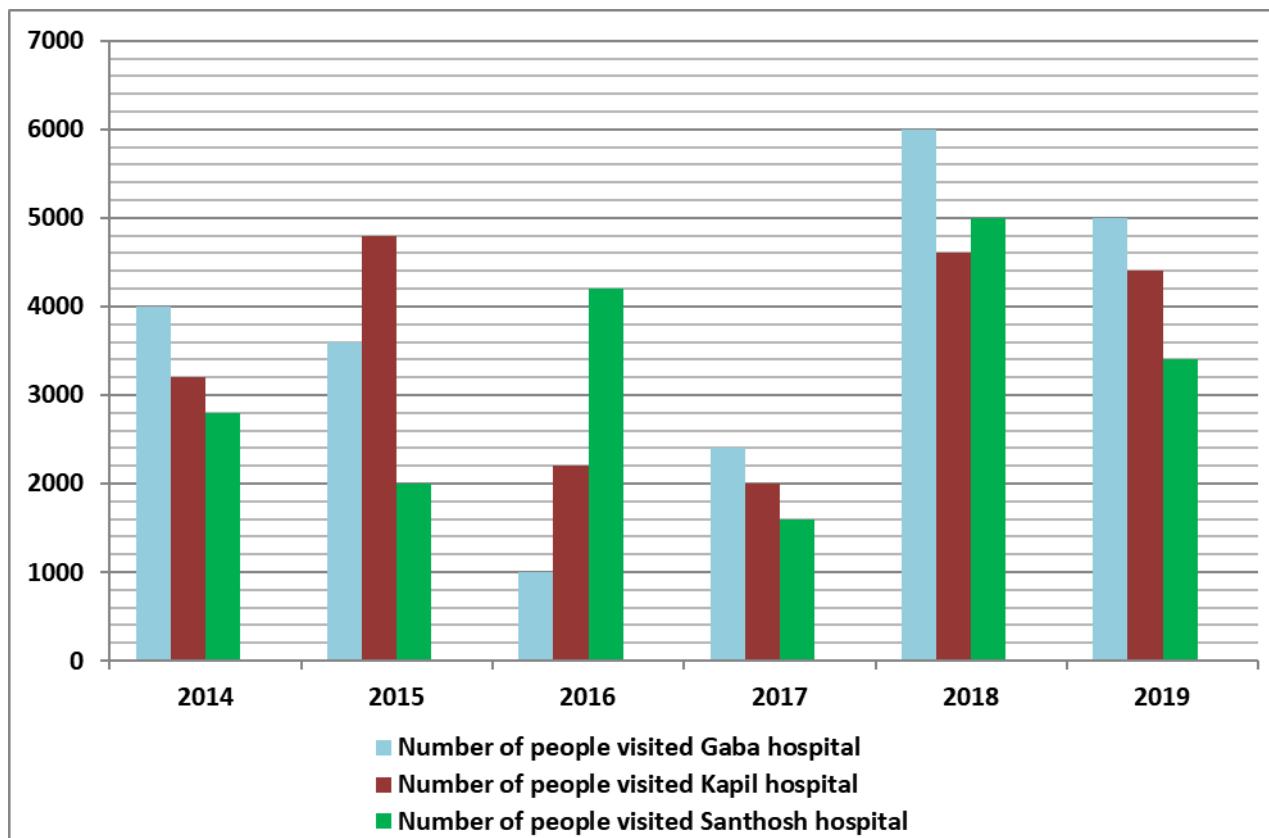
70) A and B entered into a partnership with their investment in the ratio of 8:9, and after 6 months, A left the business and C joined the business with an investment 25% more than that of A. At the end of one year, the total profit obtained by them is Rs. 4500, then find the profit obtained by B.

- a) Rs.1250
- b) Rs.1800
- c) Rs.2250
- d) Rs.750
- e) None of these

Directions (71-75): Study the following information carefully and answer the given questions: The given bar graph shows the number of people who visited Gaba hospital in five different years namely 2014, 2015, 2016, 2017 and 2018 and also given the number of people who visited Kapil hospital in these five years and also given the number of people who visited Santhosh hospital in these five years.

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71) 20%, 40% and x% of the people who visited Gaba hospital in 2014, 2016 and 2018 respectively were admitted. Find the value of x, if the total number of people admitted in Gaba hospital in 2014, 2016 and 2018 together is 3120.

- (a) 35
- (b) 32
- (c) 20
- (d) 25
- (e) None of these

72) Find the ratio of the number of people who visited Gaba and

Santhosh hospitals together in 2014 to the number of people who visited Kapil hospitals in 2015 and 2016 together.

- (a) 29:11
- (b) 15:17
- (c) 34:35
- (d) 31:33
- (e) None of these

73) If the ratio of the number of males who visited Kapil hospital in 2018 to the number of females who visited Gaba hospital in 2018 is 5:6 and the number of males who

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visited Gaba hospital in 2018 is 1000 more than the number of females who visited Kapil hospital in 2018, then find the sum of the number of females who visited Gaba and Kapil hospitals in 2018.

- (a) 5000
- (b) 4500
- (c) 5400
- (d) 4800
- (e) None of these

74) Out of the total number of patients who visited all the three given hospitals in 2019, 60% of the people were affected COVID and the ratio of the number of people affected by COVID who visited Gaba to Kapil hospital in 2019 is 2:3 and $\frac{67}{85}$ th of the people who visited Santhosh hospital in 2019 were affected by COVID. Find the number of COVID affected people who visited Kapil hospital in 2019.

- a) 2000
- b) 2500
- c) 3400
- d) 3000
- e) None of these

75) If each doctor treated x patients and $(x - 1)$ patients in Kapil

hospitals in 2016 and 2017 respectively and the total number of doctors in Kapil hospitals in 2016 and 2017 together is 400, then find the value of x .

- a) 5
- b) 4
- c) 11
- d) 9
- e) None of these

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) $x^2 - 20x + 91 = 0$

II) $y^2 - 29y + 210 = 0$

- 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) $5x^2 - 25x + 20 = 0$

II) $3y^2 - 18y + 27 = 0$

- a) $x > y$
- b) $x \geq y$

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c) $x = y$ or relationship can't be determined.

d) $x < y$

e) $x \leq y$

78)

I) $3x + 5y = 34$

II) $6x - 3y = 3$

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) $2x^2 - 27x + 63 = 0$

II) $y^2 + 26y - 56 = 0$

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) $x^2 - 25x + 114 = 0$

II) $y^2 - 39y + 380 = 0$

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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Directions (1- 5):
1) Answer: C
2) Answer: D
3) Answer: D
4) Answer: B
5) Answer: E
Final Arrangement

| Days | Person | Coffee |
|-----------|--------|------------|
| Sunday | C | Doppio |
| Monday | F | Cappuccino |
| Tuesday | E | Latte |
| Wednesday | A | Espresso |
| Thursday | G | Mocha |
| Friday | B | Americano |
| Saturday | D | Lungo |

We have,

- The one who drinks Mocha goes two persons after E, who goes on neither Monday nor Wednesday.
- B goes immediately after the one who drinks Mocha.

From the above condition, there are two possibilities.

| | Case-1 | | Case-2 | |
|---------|---------|---------|---------|---------|
| Days | Pers on | Coff ee | Pers on | Coff ee |
| Sunday | E | | | |
| Monday | | | | |
| Tuesday | | Moc ha | E | |

| | | | | |
|-----------|---|--|---|--------|
| Wednesday | B | | | |
| Thursday | | | | Moc ha |
| Friday | | | B | |
| Saturday | | | | |

Again we have,

- Only one person goes between B and A.
- The one who drinks Latte goes immediately before A.
- The one who drinks Espresso goes three persons after C.

From the above condition, there are three possibilities.

| | Case-1 | | Case-2 | | Case-1a | |
|-----------|---------|---------|---------|----------|---------|---------|
| Days | Pers on | Coff ee | Pers on | Coff ee | Pers on | Coff ee |
| Sunday | E | | C | | E | Latt e |
| Monday | | | | | A | |
| Tuesday | C | Mo cha | E | Latt e | C | Mo cha |
| Wednesday | B | | A | Espresso | B | |
| Thursday | | Latt e | | Mo cha | | |

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| | | | | | | |
|-----------------|---|------------------|---|--|--|------------------|
| Frida | A | Esp res so | B | | | Esp res so |
| Saturday | | | | | | |

Again we have,

- The number of persons going before F is the same as the number of persons going after the one who drinks Americano.
- The one who drinks Americano goes on neither Sunday nor Monday.

From the above condition, case1 and Case1a get eliminated.

| | Case-1 | | Case-2 | | Case-1a | |
|------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|
| Days | Pe rs on | Coff ee | Pe rs on | Coff ee | Pe rs on | Cof fee |
| Sunday | E | Am eric ano | C | | E | Latt e |
| Monday | | | F | | A | |
| Tuesday | C | Moc ha | E | Latt e | C | Mo ch a |
| Wednesday | B | | A | Espr esso | B | |
| Thursday | | | | | | |
| Friday | | | | | | |
| Saturday | | | | | | |

| | | | | | | |
|----------------------|---|--------------|---|-------------------|--|------------------|
| Thur sday | | Latt e | | Moc ha | | |
| Frid ay | A | Espr esso | B | Am eric ano | | Esp res so |
| Satu rday | F | | | | | |

Again we have,

- G goes before D, who neither drinks Doppio nor Cappuccino
- F does not drink Doppio.

From the above condition, case-2 shows the final arrangement.

| | Case-2 | |
|------------------|---------------|---------------|
| Days | Person | Coffee |
| Sunday | C | Doppio |
| Monday | F | Cappuccino |
| Tuesday | E | Latte |
| Wednesday | A | Espresso |
| Thursday | G | Mocha |
| Friday | B | Americano |
| Saturday | D | Lungo |

Directions (6-9):

6) Answer: A

7) Answer: D

8) Answer: E

9) Answer: C

| | |
|----------------|---------|
| Tommy/Hilfiger | hmt/vjh |
| Raymond | iot |
| Lacoste | lvy |

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| | |
|-----------------|---------|
| Adidas | oho |
| Peter | smv |
| England | rhm |
| Guess | gmk |
| Hollister/Prada | Lth/siv |
| Avenue | Jps |

Directions (10-12):**10) Answer: A**

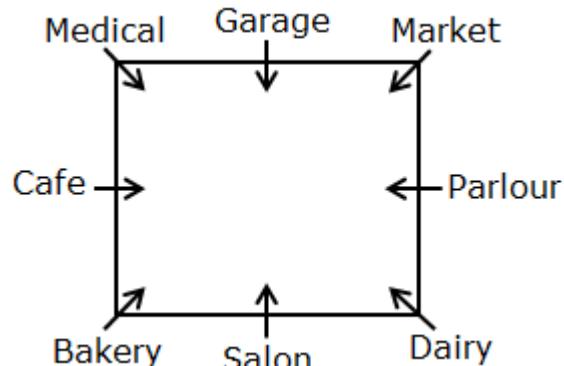
I. $M > S$ ($S = P < I = V \geq K = M$) \rightarrow False
 II. $B < V$ ($B < C \leq M = K \leq V$) \rightarrow True
 III. $C \leq I$ ($C \leq M = K \leq V = I$) \rightarrow True

Both II and III are true**11) Answer: C**

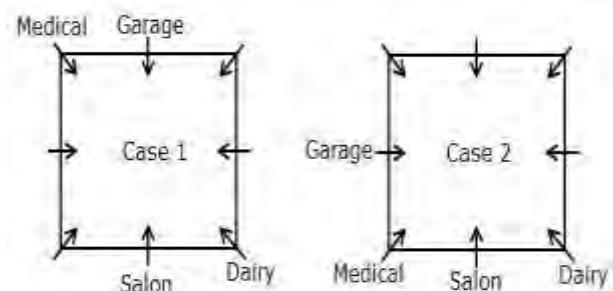
I. $B < W$ ($B > P \geq T = V \geq W$) \rightarrow False
 II. $H > T$ ($H > B > P \geq T$) \rightarrow False
 III. $D \leq S$ ($D = W \leq V = T \leq P \leq S$) \rightarrow True

Only III is true**12) Answer: D**

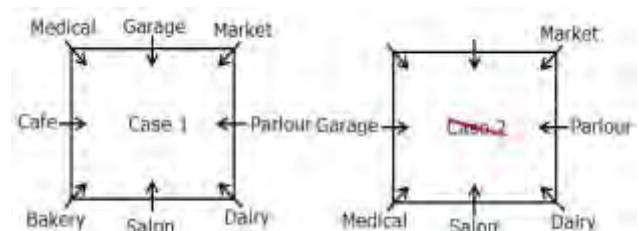
I. $B < S$ ($B = M < W < V \leq S$) \rightarrow True
 II. $L > W$ ($L \geq H < B = M < W$) \rightarrow False
 III. $Q > M$ ($Q > S \geq V > W > M$) \rightarrow True

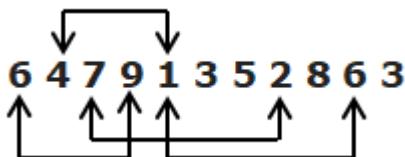
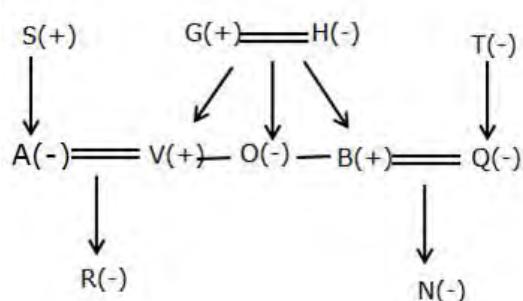
Both I and III are true**Directions (13-17):****13. Answer: B****14. Answer: A****15. Answer: C****16. Answer: D****17. Answer: E**

1. Dairy shop is at the corner of the path. Two shops are there between Dairy and Garage, which is to the immediate left of Medical. The number of shops between Medical and Dairy is the same as between Garage and Salon when counted from the right of Medical and Garage.



2. Parlour is second to the right of Salon and immediate left of Market. Bakery is to the immediate right of Café, which is not adjacent to Market. Hence, case 2 gets eliminated.

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Direction (18-19):
18. Answer: E

19. Answer: E
Given word
A C K N O W L E D G E
After Interchange
Z B J M N V' K D C F D
Directions (20-22):
20) Answer: A
21) Answer: D
22) Answer: E

Directions (23-27):
23) Answer: D
24) Answer: C
25) Answer: B
26) Answer: E
27) Answer: C
Final Arrangement

| Year | Persons |
|----------|---------|
| 1965(56) | C |
| 1968(53) | I |
| 1973(48) | F |
| 1981(40) | G |
| 1983(38) | A |
| 1989(32) | H |
| 1993(28) | B |
| 1996(25) | E |
| 2000(21) | D |

We have,

- Only two persons were born between D and H, who is four years elder than B.

From the above condition, there are three possibilities.

| Year | Case-1 | Case-2 | Case-1a |
|----------|--------|--------|---------|
| 1965(56) | | | |
| 1968(53) | | | |
| 1973(48) | D | | |
| 1981(40) | | | |
| 1983(38) | | D | |
| 1989(32) | H | | H |
| 1993(28) | B | | B |
| 1996(25) | | H | |
| 2000(21) | | B | D |

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Again we have,

- The number of persons born between D and B is the same as the number of persons born between H and G.
- The sum of the ages of H and G is more than 70.

From the above condition, case-2 gets eliminated.

| Year | Case-1 | Case-2 | Case-1a |
|----------|--------|--------|---------|
| 1965(56) | | | |
| 1968(53) | G | | |
| 1973(48) | D | | |
| 1981(40) | | G | G |
| 1983(38) | | D | |
| 1989(32) | H | | H |
| 1993(28) | B | | B |
| 1996(25) | | | E |
| 2000(21) | | | D |

Again we have,

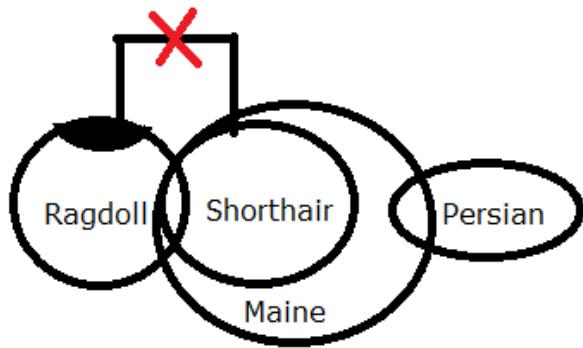
- The sum of the ages of F and I is 101.
- The number of persons elder than I is the same as the number of persons younger than E.
- C is elder than A.

From the above condition, case-1 gets eliminated. Case-1a shows the final arrangement.

| Year | Case-1 | Case-1a |
|----------|--------|---------|
| 1965(56) | | C |
| 1968(53) | G | I |
| 1973(48) | D | F |
| 1981(40) | | G |
| 1983(38) | | A |
| 1989(32) | H | H |
| 1993(28) | B | B |
| 1996(25) | | E |
| 2000(21) | | D |

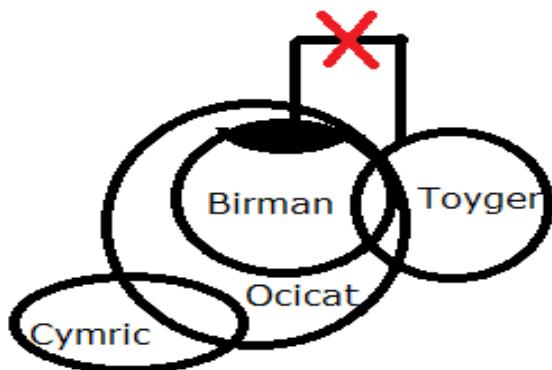
Directions (28-29):

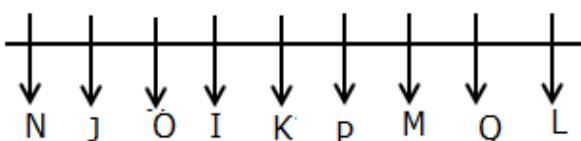
28) Answer: A



Only I and II follows

29) Answer: A

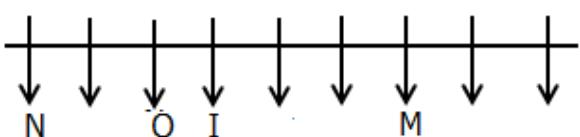


Directions (30-34):
30) Answer: D
31) Answer: D
32) Answer: A
33) Answer: D
34) Answer: D
Final Arrangement


We have,

- Only two persons sit between I and M, who sits third from one of the ends.
- The number of persons sitting to the left of M is the same as the number of persons sitting to the right of O.
- N sits second to the right of O.

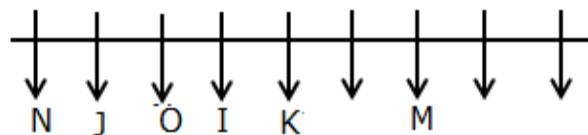
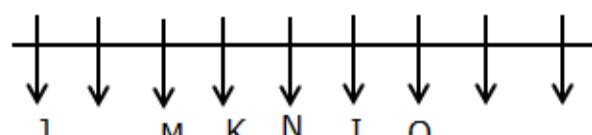
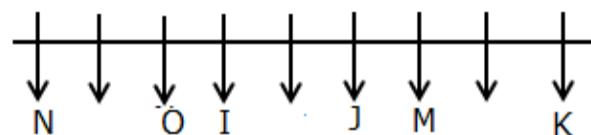
From the above condition, there are two possibilities.

Case1

Case2


Again we have,

- J sits third to the right of K.

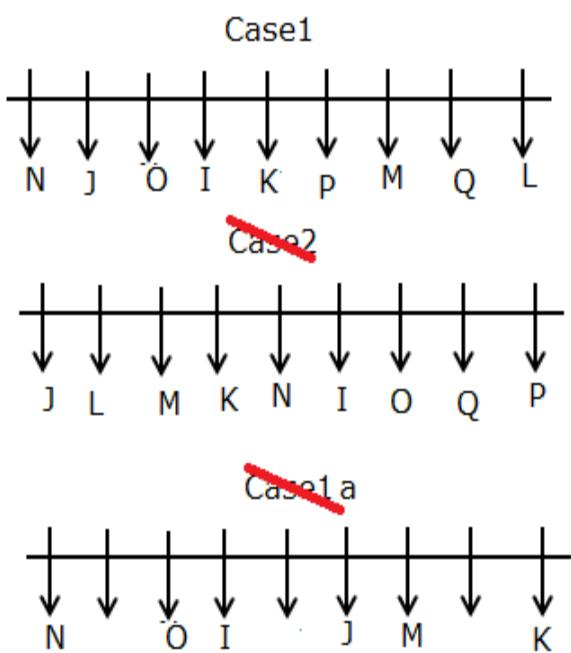
From the above condition, there are three possibilities.

Case1

Case2

Case1 a


Again we have,

- The number of persons sitting between M and Q is the same as the number of persons sitting between K and P.

From the above condition and note, case 2 and case 1 a get eliminated. Case 1 shows the final arrangement.



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Directions (35-37):

35) Answer: D

36) Answer: D

37) Answer: C

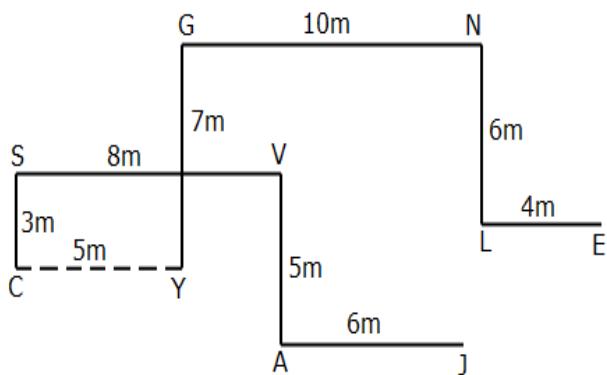
B>G(6)>N(5)>I(4)>F(3)>T

Directions (38-40):

38. Answer: C

39. Answer: B

40. Answer: E



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41. Answer: D

Required sum = $(7000 - 3500) + (6400 - 4000) + (4500 - 2800) + (6500 - 3800) + (4200 - 3000) = 3500 + 2400 + 1700 + 2700 + 1200 = 11500$

42. Answer: B

Number of damaged shampoo packets sold by Shop D in 2019 and 2020 together = $(6500 + 3800) - 3300 = 7000$

Number of damaged shampoo packets sold by Shop D in 2019 = $7000 * 4/7 = 4000$

Number of damaged shampoo packets sold by Shop D in 2020 = $7000 - 4000 = 3000$

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Number of undamaged shampoo packets sold by Shop D in 2020 =
 $3800 - 3000 = 800$
 Required percentage = $800/4000 * 100 = 20\%$

43. Answer: C

Number of shampoo packets sold by Shop F in 2019 = $2800 - 800 = 2000$

ACQ,
 $x + 2000 = 14x/9$

$5x/9 = 2000$

$x = 3600$

Total number of shampoo packets sold by Shop F in both years together = $3600 + 2000 = 5600$

Required ratio = $5600:10500 = 56:105$

44. Answer: A

Number of shampoo packets sold by Shop C in 2021 = $3x$

Number of shampoo packets sold by Shop D in 2021 = $4x$

Number of shampoo packets sold by Shop C in 2022 = $4y$

Number of shampoo packets sold by Shop D in 2022 = $5y$

Number of shampoo packets sold by Shop C in 2021 and 2022 together = $7000 + 600 = 7600$

ACQ,

$3x + 4y = 7600 \quad (1) * 5$

$15x + 20y = 38000 \quad (2)$

$4x + 5y = 9800 \quad (3) * 4$

$16x + 20y = 39200 \quad (4)$

From (2) and (4),

$x = 1200$
 $3 * 1200 + 4y = 7600$
 $4y = 7600 - 3600$
 $4y = 4000$
 $y = 1000$

Therefore, the number of shampoo packets sold by Shop D in 2022 = $5 * 1000 = 5000$

45. Answer: D

Number of shampoo packets sold by Shop A in 2019 = 7000

ACQ,
 $7000 * (100 - x)/100 = 2800$
 $100 - x = 40$
 $x = 60\%$

Number of shampoo packets sold by Shop A in 2022 = $7000 + 7000 * (60/3) * 1/100 = 7000 + 7000 * 20/100 = 7000 + 1400 = 8400$

46. Answer: D

Wages received by A = $1500 - 900 = \text{Rs.}600$

The ratio of the wages obtained by A and B is equal to the efficiency ratio of A and B.

Efficiency ratio of A and B = $600:900 = 2:3$

Ratio of the time taken by A and B alone to complete the work = $3:2$

Time taken by A alone to complete the work = $3x$

Time taken by B alone to complete the work = $2x$

$1/3x + 1/2x = 1/12$

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$$(2 + 3)/6x = 1/12$$

$$5/x = 1/2$$

$$x = 10 \text{ days}$$

Therefore, the time taken by A alone to complete the work = $3 * 10 = 30$ days.

47. Answer: C

According to the question,

$$2000 * (100 + x)/100 * (100 - x/2)/100$$

$$= 2000 + 160$$

$$20 * (100 + x) * (200 - x)/200 = 2160$$

$$20000 - 100x + 200x - x^2 = 21600$$

$$x^2 - 100x + 1600 = 0$$

$$x^2 - 80x - 20x + 1600 = 0$$

$$x(x - 80) - 20(x - 80) = 0$$

$$x = 80, 20$$

$$x = 20\%$$

Therefore, $x = 20$.

48. Answer: B

Let the side of the square be x m.

Breadth of the rectangle = $4/3 * x =$

$$4x/3$$

And length of the rectangle = $(4x/3 + 3)$

$$2 * x^2 = (4x/3 + 3) * 4x/3$$

$$2 * x * x = (4x/3 + 3) * 4x/3$$

$$2x = (4x/3 + 3) * 4/3$$

$$6x = (4x + 9)/3 * 4$$

$$6x = (16x + 36)/3$$

$$18x = 16x + 36$$

$$2x = 36$$

$$x = 18 \text{ m}$$

Breadth of the rectangle = $4 * 18/3 =$

$$24 \text{ m}$$

And length of the rectangle = $24 + 3$

$$= 27 \text{ m}$$

Therefore, the perimeter of the rectangle = $2 * (27 + 24) = 2 * 51 = 102$ m.

49. Answer: B

Length of Train A = $5x$

And length of Train B = $4x$

Let the speed of Train A be S_A

$$(5x + 5x * 2)/S_A = 36$$

$$15x/S_A = 36$$

$$S_A = 5x/12 \text{ m/s}$$

$$\text{Speed of Train B} = 5x/12 - 5 = (5x - 60)/12 \text{ m/s}$$

ACQ,

$$(5x + 4x)/(5x/12 + (5x - 60)/12) = 12$$

$$9x/((10x - 60)/12) = 12$$

$$9x/(10x - 60) = 1$$

$$9x = 10x - 60$$

$$x = 60$$

Therefore, the speed of Train B = $(5 * 60 - 60)/12 = (300 - 60)/12 = 240/12 = 20 \text{ m/s}$

50. Answer: B

ACQ,

$$A + C = 2B$$

$$A * 60/100 = C * 90/100$$

$$A/C = 3/2$$

$$\text{Present age of A} = 3x$$

$$\text{Present age of C} = 2x$$

$$\text{So, } 3x + 2x = 2B$$

$$\text{And present age of B} = 5x/2$$

$$5x/2 - 5 + 2x - 5 = 35$$

$$5x/2 + 2x = 45$$

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$$9x/2 = 45$$

$$x = 10$$

$$\text{Present age of A} = 3 * 10 = 30 \text{ years}$$

$$\text{And present age of B} = 5 * 10/2 = 25 \text{ years}$$

$$\text{Required difference} = 30 - 25 = 5 \text{ years}$$

55. Answer: C

$$5 + (1^2 + 1) = 7$$

$$7 + (2^2 - 1) = 10$$

$$10 + (3^2 + 1) = 20$$

$$20 + (4^2 - 1) = 35$$

$$35 + (5^2 + 1) = \mathbf{61}$$

51. Answer: E

$$23 + (2 + 3) = 28$$

$$28 + (2 + 8) = 38$$

$$38 + (3 + 8) = 49$$

$$49 + (4 + 9) = 62$$

$$62 + (6 + 2) = \mathbf{70}$$

52. Answer: E

$$50 * 2 = 100$$

$$100 + 5 = 105$$

$$105 * 2 = 210$$

$$210 + 5 = 215$$

$$215 * 2 = \mathbf{430}$$

53. Answer: C

$$12 * 1 \div 2 = 6$$

$$6 * 2 \div 3 = 4$$

$$4 * 3 \div 4 = 3$$

$$3 * 4 \div 5 = 2.4$$

$$2.4 * 5 \div 6 = \mathbf{2}$$

54. Answer: B

$$1 * 2 = 2$$

$$2 * 3 = 6$$

$$6 * 5 = \mathbf{30}$$

$$30 * 7 = 210$$

$$210 * 11 = 2310$$

Directions (56-70):

$$\text{Total number of people living in City A} = 5000 * 20/100 = 1000$$

$$\text{Total number of people living in City B} = 5000 * 30/100 = 1500$$

$$\text{Total number of people living in City C} = 5000 * 25/100 = 1250$$

$$\text{Total number of people living in City D} = 5000 * 10/100 = 500$$

$$\text{Total number of people living in City E} = 5000 * 15/100 = 750$$

56. Answer: A

$$\text{Required average} = (1000 + 1500 + 500)/3 = 3000/3 = 1000$$

57. Answer: B

$$\text{Total number of literate people living in City B} = 500 * 8/5 = 800$$

$$\text{Total number of illiterate people living in City B} = 1500 - 800 = 700$$

$$\text{Number of illiterate males living in City B} = 700 * 4/7 = 400$$

$$\text{Number of illiterate females living in City B} = 700 - 400 = 300$$

$$\text{Number of literate males living in City B} = 400 + 80 = 480$$

$$\text{Number of literate females living in City B} = 800 - 480 = 320$$

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Therefore, the total number of females living in City B = $320 + 300 = 620$

58. Answer: B

Total number of people living in city F = $750 * 120/100 = 900$

Number of literate people living in City F = $900 * 5/9 = 500$

Required percentage = $500/500 * 100 = 100\%$

59. Answer: A

Required difference = $(1250 + 500) - 1000 = 1750 - 1000 = 750$

60. Answer: C

Number of people who like only tea in City A = $4x$

Number of people who like only tea in City B = $5x$

Number of people who like only coffee in City A = y

Number of people who like only coffee in City B = $2y$

$$4x + y = 800 \quad \text{--- (1)}$$

$$8x + 2y = 1600 \quad \text{--- (2)}$$

$$5x + 2y = 1240 \quad \text{--- (3)}$$

From (2) and (3),

$$3x = 360$$

$$x = 120$$

Therefore, the number of people who like only tea in City A = $4 * 120 = 480$

61. Answer: A

$31.25\% \text{ of } 299 + 13.99\% \text{ of } 249.88 + 9.65\% \text{ of } 110.13 = ?$
 $31/100 * 300 + 14/100 * 250 + 10/100 * 110 = ?$

$$93 + 35 + 11 = ?$$

$$? = 139$$

62. Answer: E

$58.48 * 1.75 - 24.58/100 * 119.84 + 35.01/100 * 419.56 = ? \div 2.77$
 $58 * 2 - 25/100 * 120 + 35/100 * 420 = ? \div 3$
 $116 - 30 + 147 = ? \div 3$
 $? = 233 * 3 = 699$

63. Answer: A

$\sqrt{(2.78^3 + (5.43 * 11.99) + (26.11 * 2.33) + (14.99 * 1.58))} = ?$
 $\sqrt{(3^3 + (5 * 12) + (26 * 2) + (15 * 2))} = ?$
 $\sqrt{(27 + 60 + 52 + 30)} = ?$
 $\sqrt{169} = ?$
 $? = 13$

64. Answer: D

$379.69 \div 18.66 + 289.04 \div 16.99 = ? - 174.48 \div 2.85$
 $380 \div 19 + 289 \div 17 = ? - 174 \div 3$
 $20 + 17 = ? - 58$
 $? = 95$

65. Answer: E

$(7.88^2 - 5.67^2) \div 6.99 + ? = 9.12 * 2.99$
 $(8^2 - 6^2) \div 7 + ? = 9 * 3$
 $(64 - 36) \div 7 + ? = 27$
 $? = 23$

66. Answer: B

Initial quantity of milk = $180 * 3 / (3 + x)$
 $= 540 / (3 + x)$

Initial quantity of water = $180 * x / (3 + x)$
 $= 180x / (3 + x)$

Quantity of milk removed = $60 * 3 / (3 + x)$
 $= 180 / (3 + x)$

Quantity of water removed = $60 * x / (3 + x)$
 $= 60x / (3 + x)$

Final quantity of mixture = $180 - 60 + 12 = 132$ liters

$(540 / (3 + x) - 180 / (3 + x)) / (180x / (3 + x) - 60x / (3 + x) + 12) = (132 - 60) / 60$

$(360 / (3 + x)) / (120x / (3 + x) + 12) = 72 / 60$

$(360 / (3 + x)) / ((120x + 36 + 12x) / (3 + x)) = 6 / 5$

$360 / (132x + 36) = 6 / 5$

$60 * 5 = 132x + 36$

$264 = 132x$

$x = 2$

Therefore, $x = 2$

67. Answer: A

Let the speed of the boat in still water be B km/hr and the speed of the current be C km/hr.

$x / 12 = (x + 120) / 18$

$x / 2 = (x + 120) / 3$

$3x = 2x + 240$

$x = 240$ km

$240 / (B + C) = 12$

$B + C = 20$ km/hr

$(240 + 36) / (B - C) = 23$

$276 / (B - C) = 23$

$B - C = 12$ km/hr

Therefore, the speed of the boat in still water = $(20 + 12) / 2 = 16$ km/hr

68. Answer: D

Let the total number of students in School A be $100x$.

Number of boys in School A = $100x * 60 / 100 = 60x$

Number of girls in School A = $100x - 60x = 40x$

Number of boys in School B = $40x * 115 / 100 = 46x$

Number of girls in School B = $46x - 34$
 $40x + 46x - 34 = 310$

$86x = 344$

$x = 4$

Therefore, the total number of students in School A = $100 * 4 = 400$

69. Answer: A

Let the amount invested by CI and SI be Rs. x .

We know that the difference between CI and SI for 3 years

$= P(R/100)^2 (R/100 + 3)$

$3 \times P(R)^2 / (100)^2 + P(R/100)^3 = 768$

$3 * x * (20/100)^2 + x * (20/100)^3 = 768$

$3 * x * 1/25 + x * 1/125 = 768$

$15x + x = 125 * 768$

$16x = 125 * 768$

$x = \text{Rs.}6000$

Therefore, the interest obtained by SI = $6000 * 20 * 3 / 100 = \text{Rs.}3600$

70. Answer: C

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Amount invested by A = $8x$
 Amount invested by B = $9x$
 Amount invested by C = $8x * 125/100 = 10x$
 Profit ratio of A, B and C = $(8x * 6) + (9x * 12) + (10x * 6) = 4:9:5$
 Therefore, profit obtained by B = $4500 * 9/(4 + 9 + 5) = 4500 * 9/18 = \text{Rs.}2250$

71. Answer: B

Number of people who were admitted to Gaba hospital in 2014 = $4000 * \frac{20}{100} = 800$

Number of people who were admitted to Gaba hospital in 2016 = $1000 * \frac{40}{100} = 400$

Number of people who were admitted to Gaba hospital in 2018 = $3120 - 800 - 400 = 1920$
 $x = 1920/6000 * 100 = 32$

72. Answer: C

Required ratio = $(4000 + 2800) : (4800 + 2200) = 6800:7000 = 34:35$

73. Answer: A

Number of females who visited Gaba hospital in 2018 = $6x$
 Number of males who visited Kapil hospital in 2018 = $5x$
 Number of females who visited Kapil hospital in 2018 = y

Number of males who visited Gaba hospital in 2018 = $y + 1000$
 $y + 1000 + 6x = 6000$
 $6x + y = 5000 \text{ ---- (1)}$
 $5x + y = 4600 \text{ ---- (2)}$
 From (1) and (2),
 $x = 400$
 From (1),
 $6 * 400 + y = 5000$
 $y = 2600$

Number of females who visited Gaba hospital in 2018 = $6 * 400 = 2400$
 Number of males who visited Kapil hospital in 2018 = $y = 2600$
 Required sum = $2400 + 2600 = 5000$

74. Answer: D

Total number of people affected by COVID who visited all the three hospitals together in 2019 = $(5000 + 4400 + 3400) * 60/100 = 7680$

Number of people affected by COVID who visited Santhosh hospital in 2019 = $3400 * 67/85 = 2680$

Number of people affected by COVID who visited Kapil hospital in 2019 = $(7680 - 2680) * 3/5 = 5000 * 3/5 = 3000$

75. Answer: C

Number of people who visited to Kapil hospital in 2016 = 2200
 Number of people who visited to Kapil hospital in 2017 = 2000
 ACQ

$$2200/x + 2000/(x-1) = 400$$

$$(2200x - 2000 + 2000x)/(x^2 - x) = 400$$

$$4200x - 2200 = 400 * (x^2 - x)$$

$$42x - 22 = 4x^2 - 4x$$

$$4x^2 - 46x + 22 = 0$$

$$4x^2 - 44x - 2x + 22 = 0$$

$$4x(x-11) - 2(x-11) = 0$$

$$x = 11, 1/2$$

$$x = 11$$

76. Answer: D

$$x^2 - 20x + 91 = 0$$

$$x^2 - 13x - 7x + 91 = 0$$

$$x(x-13) - 7(x-13) = 0$$

$$x = 7, 13$$

$$y^2 - 29y + 210 = 0$$

$$y^2 - 14y - 15y + 210 = 0$$

$$y(y-14) - 15(y-14) = 0$$

$$y = 14, 15$$

x < y

77. Answer: C

$$5x^2 - 25x + 20 = 0$$

$$\div 5$$

$$x^2 - 5x + 4 = 0$$

$$x^2 - 4x - x + 4 = 0$$

$$x(x-4) - 1(x-4) = 0$$

$$x = 1, 4$$

$$3y^2 - 18y + 27 = 0$$

$$\div 3$$

$$y^2 - 6y + 9 = 0$$

$$y^2 - 3y - 3y + 9 = 0$$

$$y(y-3) - 3(y-3) = 0$$

$$y = 3, 3$$

x = y or relationship can't be determined

78. Answer: D

$$3x + 5y = 34 \quad (1) * 2$$

$$6x + 10y = 68 \quad (2)$$

$$6x - 3y = 3 \quad (3)$$

From (1) and (3)

$$13y = 65$$

$$y = 5$$

$$6x - 3 * 5 = 3$$

$$6x = 18$$

$$x = 3$$

x < y

79. Answer: A

$$2x^2 - 27x + 63 = 0$$

$$2x^2 - 21x - 6x + 63 = 0$$

$$2x(x-21/2) - 6(x-21/2) = 0$$

$$x = 3, 10.5$$

$$y^2 + 26y - 56 = 0$$

$$y^2 + 28y - 2y - 56 = 0$$

$$y(y+28) - 2(y+28) = 0$$

$$y = -28, 2$$

$$x > y$$

80. Answer: E

$$x^2 - 25x + 114 = 0$$

$$x^2 - 19x - 6x + 114 = 0$$

$$x(x-19) - 6(x-19) = 0$$

$$x = 19, 6$$

$$y^2 - 39y + 380 = 0$$

$$y^2 - 20y - 19y + 380 = 0$$

$$y(y-20) - 19(y-20) = 0$$

$$y = 20, 19$$

x ≤ y

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Zero to Infinity

Importance of Zero to Infinity:

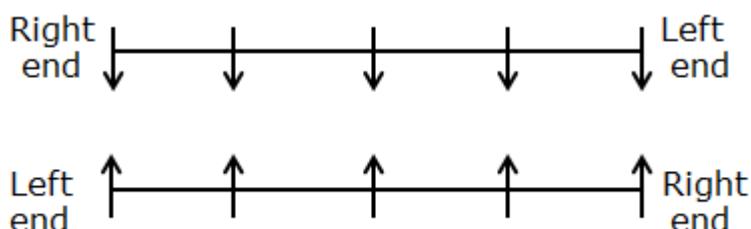
Seating arrangement and Puzzles are the most important topics that need more practice for every “**Banking Aspirant**”. Here, we are providing the content for all topics in a monthly basis for regular practice. It consists of the questions from “**Basics to Hard level**” (Prelims-Mains level), also we 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.

Parallel Seating Arrangement

Confusing statements in parallel seating arrangement:

In parallel seating arrangement, the persons will be seated in two parallel rows- Row 1 and row 2.

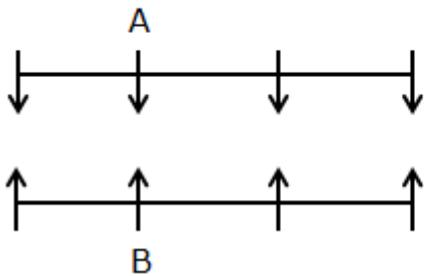
If it is given that the persons sitting in row 1 face south and the persons sitting in row 2 face north, then each person in row 1 faces another person in row 2.



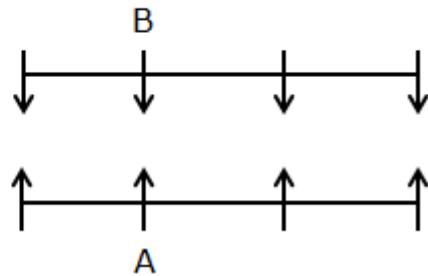
Statement 1: A and B are facing each other.

- A can face north and B can face south.
- A can face south and B can face north

Case 1:



Case 2:

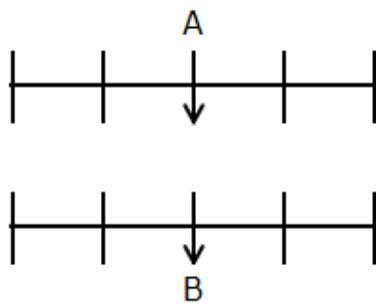


Statement 2: A and B are not facing each other.

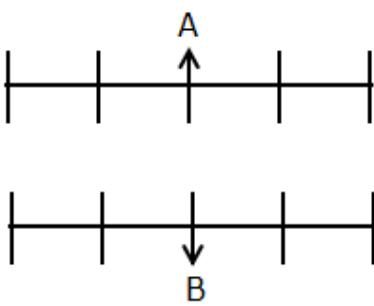
(These types of statements are used in parallel arrangements with Bidirectional)

- Both A and B face south.
- A faces north and B faces south and vice versa.
- Both A and B face North

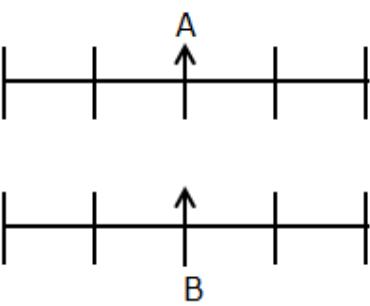
Case 1:



Case 2:



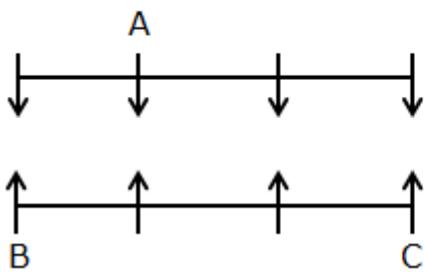
Case 3:



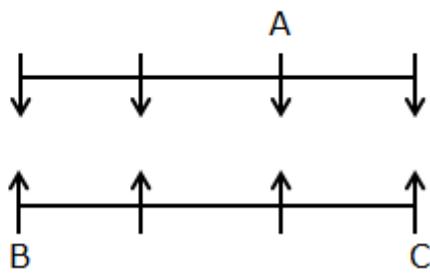
Statement 3: A faces the one who sits between B and C.

- Here it is mentioned A faces the one who sits between B and C, so A can face anyone seated between B and C.

Case 1:



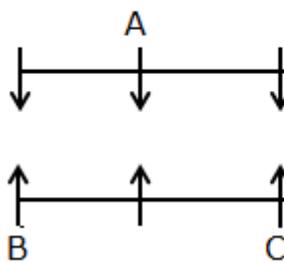
Case 2:



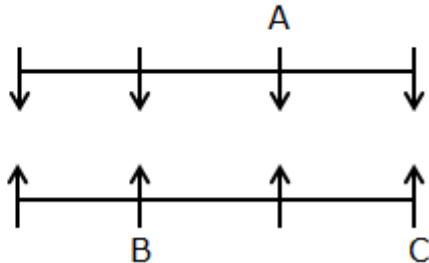
Statement 4: A faces the one who sits exactly between B and C

- Here, it is mentioned that A faces the one who sits exactly between B and C, so A should face only the one person who sits exactly between B and C.

Case 1:



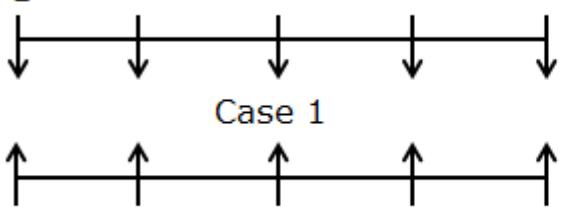
Case 2:



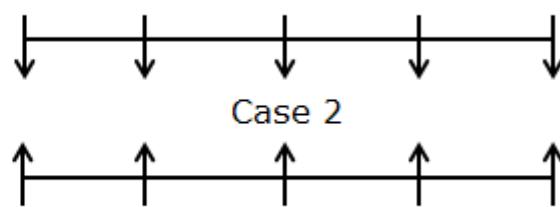
Statement 5: B sits at the right end of the row.

- B can sit at the right end of the row which faces south
- B can sit at the right end of the row which faces north

B



Case 1



Case 2

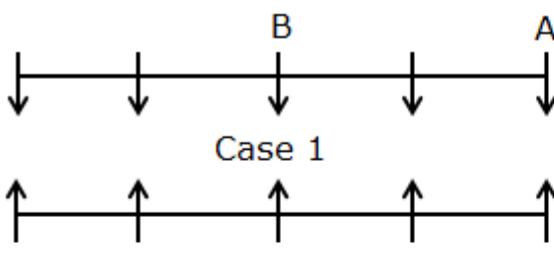
↑

↑

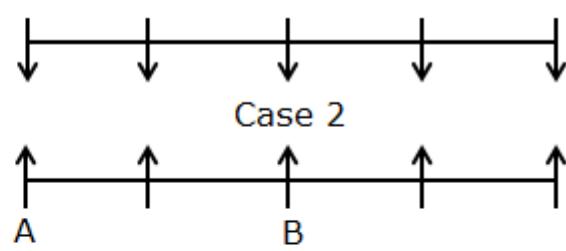
B

Statement 6: B sits second to the right of A, where either of them sits at any of the extreme ends.

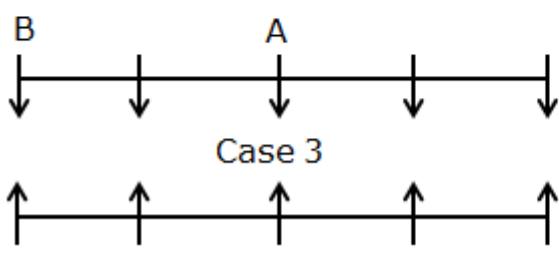
- Either A or B can sit at any of the extreme ends of the row that faces south
- Either A or B can sit at any of the extreme ends of the row that faces north



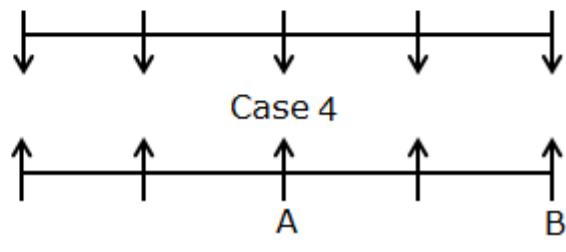
Case 1



Case 2



Case 3



Case 4

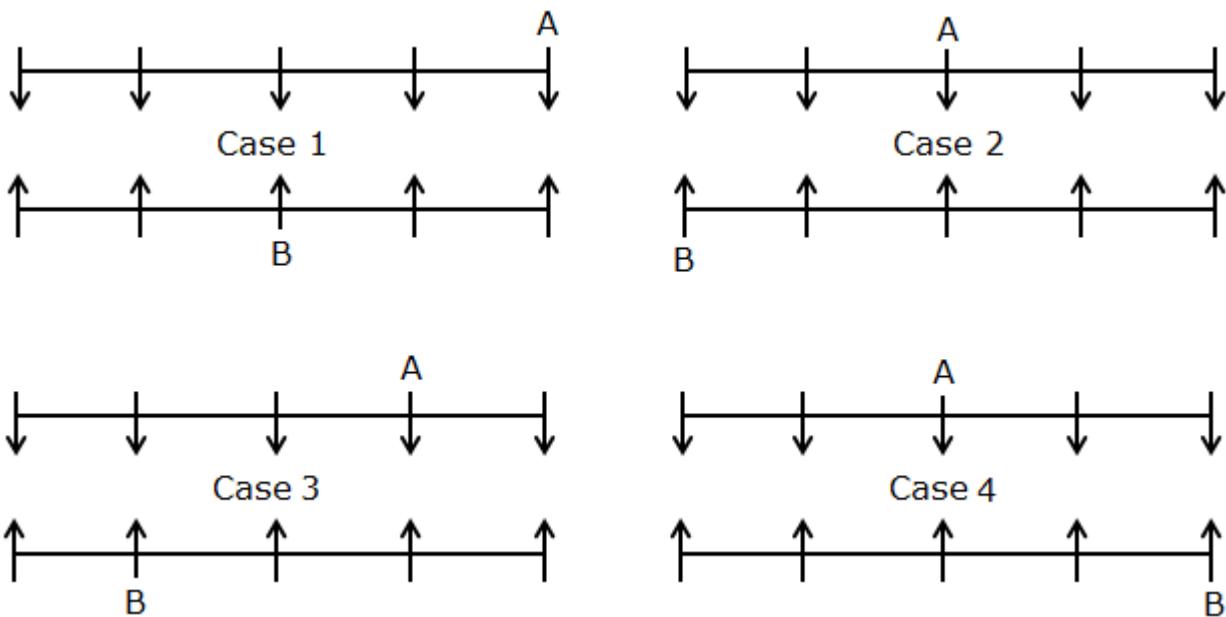
Statement 7: A faces the one who sits two places away from B

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The above statement implies the following possible statements:

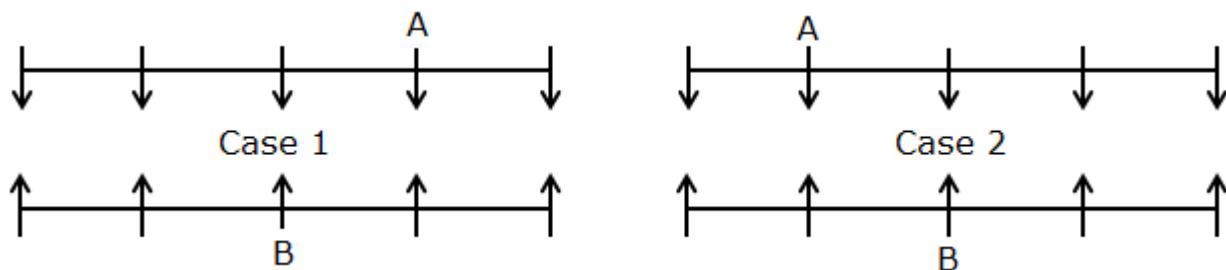
- A faces the person who sits second to the left of B.
- A faces the person who sits second to the right of B



Statement 8: A faces one of the immediate neighbours of B.

The above statement implies the following possible statements:

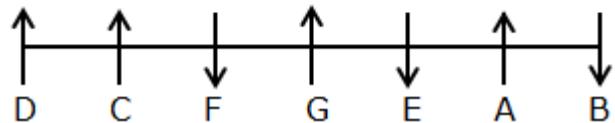
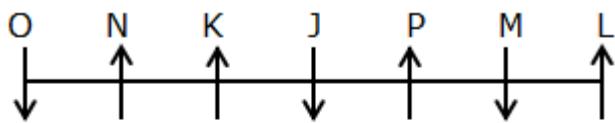
- A faces the person who sits to the immediate left of B.
- A faces the person who sits to the immediate right of B.



Statement 9: Only six persons (three pairs) are facing each other.

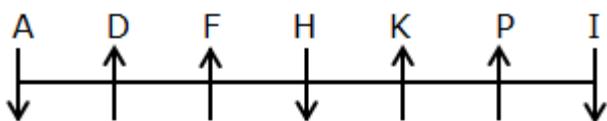
(These types of statements are used in parallel arrangements with Bidirectional)

- Only six persons, which means only three pairs of persons are facing each other (i.e. in the given example, OD, JG and MA are facing each other)



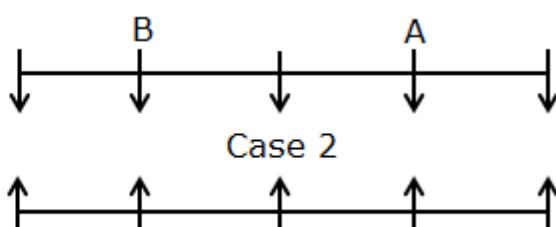
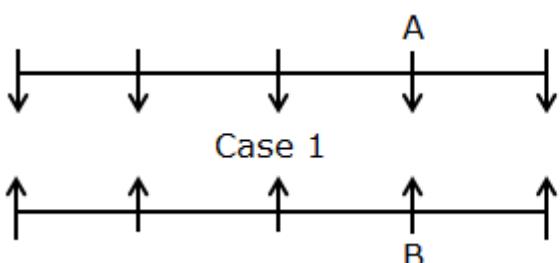
Statement 10: Not more than two persons facing the same direction sit together.
(These types of statements are used in parallel arrangements with Bidirectional)

- That is, only two adjacent persons are facing each other, the third person must face opposite directions of those two persons.
- In the given example C and Q are facing the same direction, so W faces the opposite direction of them. Similarly, F and D are facing the same direction, so A and H are facing opposite directions of them.



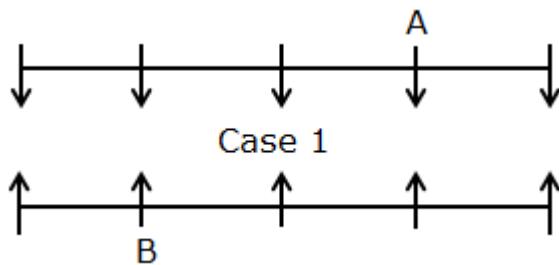
Statement 11: As many persons sit to the left of A as to the right of B.

- Here the number of persons sitting to the left of A should be equal to the number of persons sitting to the right of B. If one/two/three persons is/are seated towards the left of A, then the same number of persons should be seated to the right of B.
- If A is facing south, then B can either faces south or north direction and vice versa.



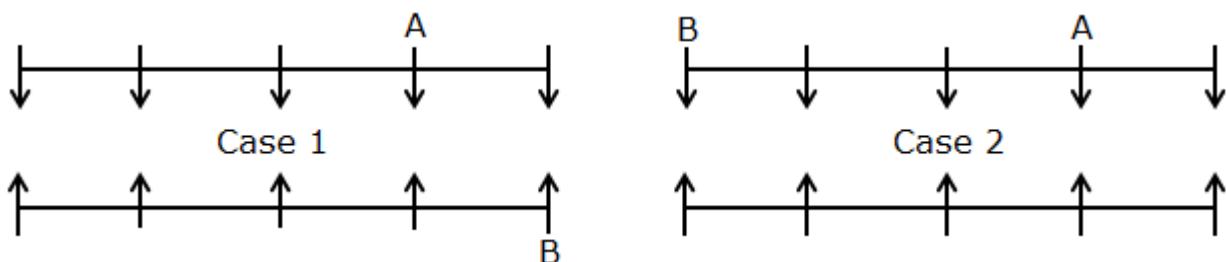
Statement 12: As many persons sit to the left of A as to the left of B

- Here the number of persons sitting to the left of A should be equal to the number of persons sitting to the left of B. If one/two/three persons is/are seated towards the left of A, then the same number of persons should be seated to the left of B.
- If A is facing south, then B will face north direction and vice versa.



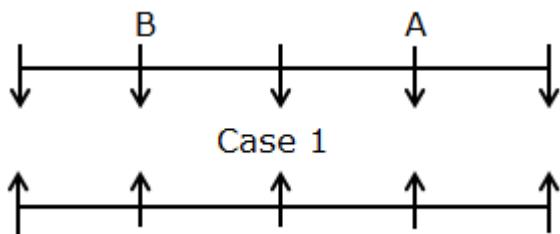
Statement 13: The number of persons sitting to the left of A is **one more** than the number of persons sitting to the right of B

- Here the number of persons sitting to the left of A should be one more than the number of persons sitting to the right of B.
- If one person is seated towards the left of A, then no one is seated to the right of B.
- If two persons are seated towards the left of A, then one person should be seated to the right of B, and so on.
- If A is facing south, then B can either faces south or north direction and vice versa.



Statement 14: A faces the one who sits two places away from the one who faces B.

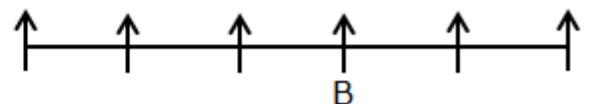
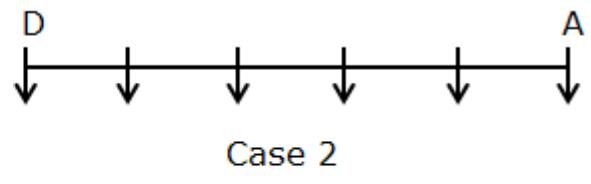
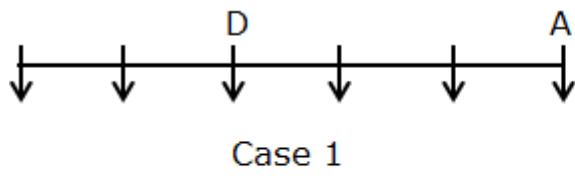
- Two persons away, which means, only one person sits between A and B.



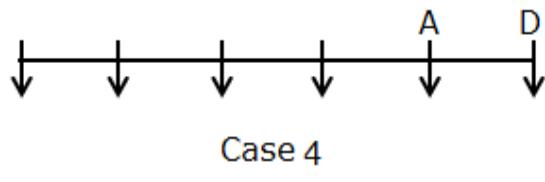
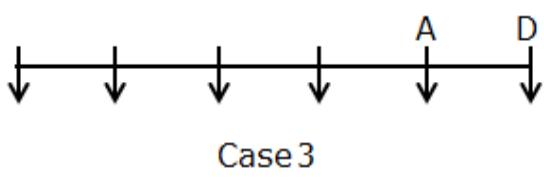
Statement 15: The number of persons sitting between A and the one who faces B is one less than the number of persons sitting between B and the one who faces D.

- If no person sits between A and the one who faces B, then one person must sit between B and the one who faces D, where both A and D will be sitting in the same row.
- If one person sits between A and the one who faces B, then two persons must sit between B and the one who faces D, where both A and D will be sitting in the same row.

If A sits at the end, then the possible cases are,

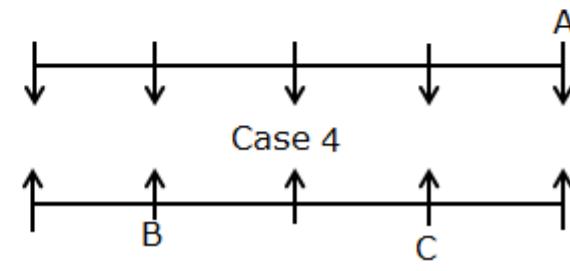
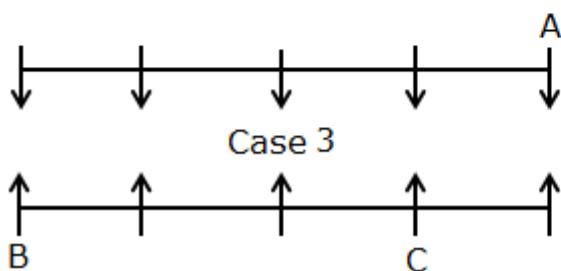
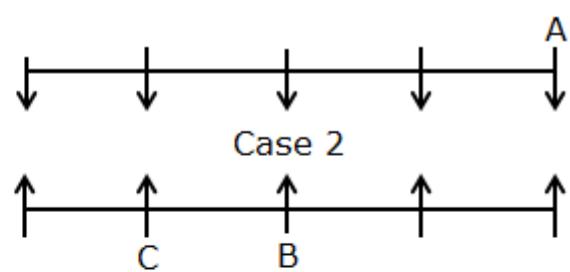
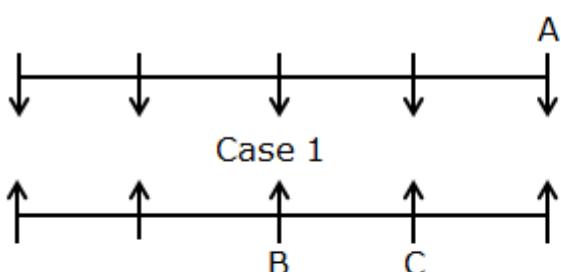


- If two/three person sits between A and the one who faces B, then three/four persons must sit between B and the one who faces D, where both A and D will be sitting in the same row.



Statement 16: The number of persons sitting between A and the one who faces B is **one more** than the number of persons sitting between B and C.

- If one person sits between A and the one who faces B, then no one will sit between B and C.
- If two person sits between A and the one who faces B, then one person will sit between B and C.



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Practice Questions

Set 1 (Prelims)

Directions (1-5): 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 – A, B, C, D and E are seated and all of them are facing north. In row 2 – J, K, L, M and N are seated and all of them are facing south. Each person in row 1 faces another person in row 2.

E sits second from one of the extreme ends. Only one person sits between the one who faces E and J. L sits to the immediate right of J. As many persons sit to the right of L as to the right of B. D sits second to the left of B. Only two persons sit between M and K. The one who faces K is an immediate neighbour of C.

1) What is the position of C with respect to E?

- a. Third to the right
- b. Second to the right
- c. Third to the left
- d. Second to the left
- e. Fourth to the right

2) Which of the following statement(s) is/are true regarding E?

- a. E faces K.
- b. E sits third to the right of D.
- c. E is an immediate neighbour of the one who faces L.
- d. Both (a) and (c)
- e. None is true

3) How many persons sit to the right of N?

- a. One
- b. Two
- c. Four
- d. Three
- e. None

4) If E is related to M and D is related to N, in a certain way, then which of the following person is related to K?

- a. A
- b. J
- c. L
- d. M
- e. B

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5) Who among the following person sits to the immediate right of K?

- a. L
- b. The one who faces C

- c. M
- d. K
- e. The one who faces D

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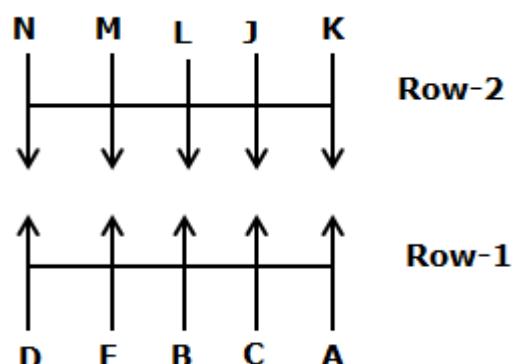


Answer Key with Final Arrangement

Directions (1-5):

1. Answer: B
2. Answer: C
3. Answer: E
4. Answer: A
5. Answer: B

Final arrangement



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Practice Questions

Set 2 (Prelims)

Direction (6-10): 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 P, Q, R, S and T are seated and all of them are facing south. In row 2 A, B, C, D and E are seated and all of them are facing north. Each person in row 1 faces another person in row 2.

Only two persons sit between B and E, either of them sits at the extreme end of the row. R sits immediate left of the one who faces E. Q sits to the right of R and doesn't face C. Only two persons sit between A and the one who faces Q. D sits second to the left of the one who faces T. The number of persons sitting to the right of P is **one less** than the number of persons sitting to the left of D.

6) Who among the following person faces C?

a) P

- b) The one who sits immediate left of P
- c) T
- d) The one who sits immediate right of T
- e) R

7) How many persons sit between T and the one who faces B?

- a) As many persons sit to the left of S
- b) Three
- c) One
- d) As many persons sit to the right of R
- e) None

8) 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) T
- b) Q
- c) E
- d) D
- e) R

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9) Who among the following person sits third to the right of the one who faces Q?

- a) E
- b) B
- c) A
- d) C
- e) D

10) Which of the following statement(s) is/are TRUE as per the given arrangement?

- I) Only two persons sit between D and E
- II) T sits second to the left of Q
- III) R faces the one who sits immediate right of E
 - a) Only II
 - b) Only I
 - c) Only I and II
 - d) Only II and III
 - e) Only III

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Answer Key with Final Arrangement

Directions (6-10)

6) Answer: D

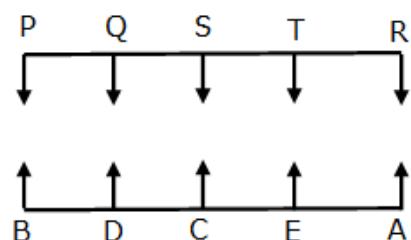
7) Answer: A

8) Answer: E (R sits at the extreme end of the row)

9) Answer: C

10) Answer: D

Final arrangement



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Practice Questions

Set 3 (Prelims)

Directions (11-15): Study the following information carefully and answer the given questions.

Eight persons are sitting in two parallel rows containing four persons each in such a way that there is an equal distance between adjacent persons. In row 1 H, I, J and K are seated and all of them are facing south. In row 2 P, Q, R and S are seated and all of them are facing. Each person in row 1 faces another person in row 2. They like different flowers viz., jasmine, tulip, daisy, lily, lavender, rose, lotus and orchid.

Only one person sits between H and the one who faces the one who likes rose. The one who likes rose neither sits at the end nor adjacent to S. Only two persons sit between S and the one who likes orchid. The one who likes lavender sits second to the left of the one who likes lily. H neither likes lily nor lavender. Q sits immediate right of P and faces the one who likes daisy. The one who likes lotus sits diagonally opposite to the one who likes orchid. I sits adjacent to the one who faces the

one who likes tulip. K sits second to the right of J. K doesn't sit at the end of the row.

11) Who among the following person likes lotus?

- a) The one who faces J
- b) K
- c) The one who faces S
- d) Q
- e) I

12) How many persons sit between K and the one who likes lavender?

- a) As many persons sit between H and I
- b) No one
- c) Two
- d) As many persons sit to the right of J
- e) None of these

13) 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) Q-R
- b) S-P
- c) I-J
- d) H-I

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e) P-Q

14) Which of the following statement(s) is/are TRUE as per the given arrangement?

- a) J sits adjacent to H
- b) Two persons sit between R and P
- c) I sits immediate left of the one who likes lily
- d) All are true
- e) None is true

15) Who among the following person sits immediate right of the one who faces the one who likes tulip?

- a) P
- b) H
- c) I
- d) J
- e) Q

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Answer Key with Final Arrangement

Directions (11-15):

11. Answer: C

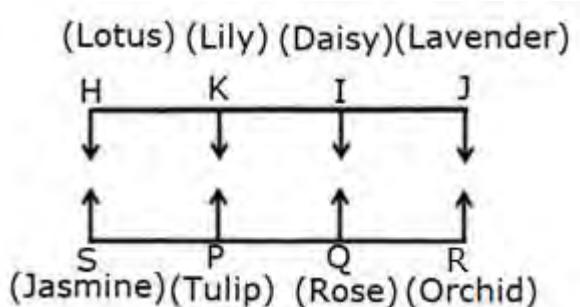
12. Answer: A

13. Answer: D (No one sits between both the persons, except in option d)

14. Answer: C

15. Answer: B

Final arrangement



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Practice Questions

Set 4 (Prelims)

Directions (16–20): Study the following information carefully and answer the given questions.

Eight persons are sitting in two parallel rows containing four persons each in such a way that there is an equal distance between adjacent persons. In Row 1 J, K, L and M are seated and all of them are facing south. In Row 2 U, V, W and X are seated and all of them are facing north. Each person in row 1 faces exactly one person in row 2. Each of them likes different numbers.

W sits second to the right of the one who likes 98. K sits immediate left of the one who faces the one who likes 98. Only one person sits between K and the one who likes 55. As many persons sit to the right of the one who likes 55 as to the left of X. The product of the numbers liked by X and the one who faces X is 1210. The one who faces U sits second to the right of M, who likes 37. The sum of the numbers liked by V and the one who faces W is 52. L sits to the right of J. The difference between the

numbers liked by L and the one who faces J is 43. The one who sits immediate left of L likes the number, which is 15 less than U. One of the persons like 48, which is not liked by W. The sum of the numbers liked by W and U is 130.

16) What is the sum of the numbers liked by W and X?

- a) 98
- b) 87
- c) 54
- d) 70
- e) 40

17) Who among the following person likes the number, which is more than L?

I) X II) U III) K IV) J

- a) Only I and III
- b) Only II and IV
- c) Only II
- d) Only III and IV
- e) All I, II, III and IV

18) The sum of the numbers liked by K and J is __ than the sum of the numbers liked by U and M.

- a) 10 more

- b) 3 less
- c) 5 more
- d) 20 more
- e) 4 less

19) The number of persons sitting between K and M is one less than the number of persons sitting to the right of ___.

- a) V
- b) J
- c) L

- d) Both a and b
- e) Both b and c

20) Who among the following person sits second to the left of the one who faces X?

- a) The one who likes 48
- b) The one who sits immediate left of M
- c) The one who likes 59
- d) The one who likes 16
- e) No one

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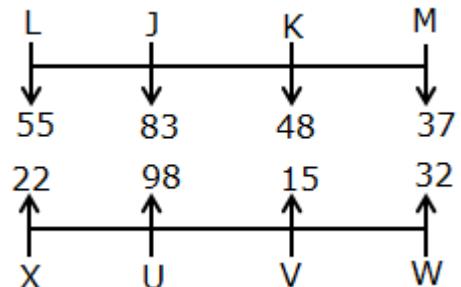


Answer Key with Final Arrangement

Directions (16-20)

- 16) Answer: C**
- 17) Answer: B**
- 18) Answer: E**
- 19) Answer: D**
- 20) Answer: A**

Final arrangement:



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Practice Questions

Set 5 (Prelims)

Directions (21-25): Study the following information carefully and answer the given questions.

Ten persons are sitting in two parallel rows containing six seats each in such a way that there is an equal distance between adjacent persons. In Row 1 A, B, C, D and E are seated and all of them are facing south. In Row 2 Q, R, S, T and U are seated and all of them are facing north. Each person in row 1 faces exactly one person in row 2. One of the seats in each row is vacant.

Note: The vacant seat is not at the extreme ends of the row.
B sits third to the left of the one who faces S and doesn't sit at the end of the row. Only one person sits between S and U. The one who faces U sits immediate right of D. As many persons sit to the left of D as to the right of Q. Only two persons sit between A and the one who faces Q. E sits immediate right of A. Both C and B are not sitting in the adjacent seats. The one who faces E sits second to the left of R.

21) Which among the following pair of persons sit at the extreme end?

- a) E and S
- b) C and U
- c) A and T
- d) T and R
- e) D and Q

22) If Z sits at one of the vacant seats, then who among the following person sits second to the right of Z?

- I) A
- II) S
- III) Q
- IV) T
- a) Either I or II
- b) Either II or III
- c) Either II or IV
- d) Either I or III
- e) Either I or IV

23) Who among the following person sits immediate right of R?

- a) S
- b) The one who sits immediate left of T
- c) Vacant seat
- d) The one who faces E
- e) Q

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24) How many persons sit between C and E?

- a) Three
- b) One
- c) Four
- d) Two
- e) No one

25) What is the position of U from the right end?

- a) Sixth
- b) Fourth
- c) Third
- d) Fifth
- e) Second

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Answer Key with Final Arrangement

Directions (21-25)

21) Answer: E

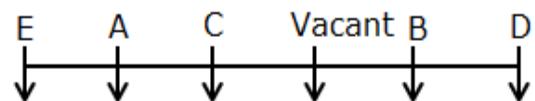
22) Answer: D

23) Answer: C

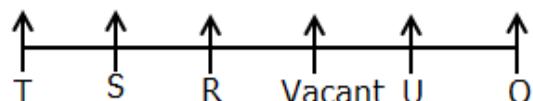
24) Answer: B

25) Answer: E

Final arrangement:



Case-2a



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Practice Questions

Set 6 (Prelims)

Directions (26-30) Study the following information carefully and answer the below questions.

Fourteen persons are sitting in two parallel rows in such a way that A, B, C, D, E, F, and G are sitting in row1 whereas P, Q, R, S, T, U, and V are sitting in row2. Row 1 is north of row 2. Persons in row 1 are sitting exactly opposite to persons in row 2. Some are facing north whereas some are facing south. The consecutive alphabetically named persons are not sitting together. Not more than two persons facing in the same direction are sitting together.

A sits third to the left of G, none of them sits at the end. The one who sits opposite to G sits second to the right of T, who sits facing south. U sits immediate right of P, both are facing in the same direction. F sits fourth to the right of B and sits opposite to U. P sits second to the right of S, both are not facing in the same direction. The number of persons sitting to the left of S is the same as the number of persons sitting between C and E. Neither E nor C sits adjacent to A. Both V and D are facing in the same direction. As many persons sit between D and F as to the left of V. The persons

sitting adjacent to A are facing in opposite directions. Both E and Q are facing in the same direction but facing opposite to A who faces south.

26) What is the position of A with respect to C?

- a) Immediate right
- b) Third to the left
- c) Second to the right
- d) Fourth to the left
- e) None of these

27) How many persons are sitting to the right of R?

- a) Four
- b) As many persons sit to the left of D
- c) As many persons sit between G and A
- d) One
- e) None of these

28) Four of the following five are alike in a certain way as per the given arrangement and thus form a group. Find the one that does not belong to that group?

- a) AU
- b) BR
- c) CS
- d) FQ
- e) GT

29) Who among the following persons sit between U and V?

- I. The one who sits opposite to C
- II. R
- III. The one who sits third to the left of S
- a) Only II
- b) Both I and III
- c) Only III
- d) Both II and III

e) None of these

30) Which of the following statement is not true?

- a) C sits opposite to the one who sits third to the right of T
- b) T doesn't sit opposite to B
- c) A sits immediate left of D
- d) More than two persons are sitting to the left of U
- e) All the above statements are true

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Answer Key with Final Arrangement

Direction (26-30)

26. Answer: C

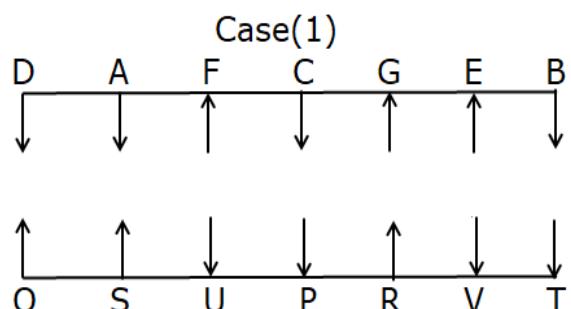
27. Answer: C

28. Answer: A

29. Answer: E

30. Answer: B

Final arrangement



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Practice Questions

Set 7 (Mains)

Directions (31-35): Study the following information carefully and answer the questions given below.

Twenty persons from A to T are sitting in three parallel rows, but not necessarily in the same order. There are three rows i.e., row1, row2, and row3 such that row2 is in the north of row3 and row1 is in the north of row 2. Five persons are sitting in row 1 and facing south whereas five persons are sitting in row 3 and facing north. Five persons from the west in row 2 face north towards the persons in row 1 and five persons from the east in row 2 face south towards the persons in row 3.

H is facing north and sits third from one of the ends. As many persons sit to the right of H as to the right of M. C sits second to the left of the one who faces M. The number of persons sitting to the left of C is the same as the number of persons sitting to the right of N, who doesn't face north.

Only two persons sit between N and R, who faces the one who sits third to the right of B, who doesn't face north. More than two persons sit between B and D, who doesn't sit on the ends of the row. The number of persons sitting to the left of D is one more than the number of persons sitting to the right of Q, who sits

adjacent to E. A sits fourth to the right of the one who faces E and adjacent to F, who doesn't face R. As many persons sit between D and F as between M and P. K sits on the same row and faces the same direction as P. Only one person sits between T and I, who sits on one of the ends. L sits to the immediate left of O whereas neither J nor S sits adjacent to T. J neither sits adjacent to D nor on any of the ends. Neither J nor S sits adjacent to E.

31) Four of the following five are alike in a certain way and hence form a group. Find the one that doesn't belong to that group.

- a) JG
- b) EH
- c) FT
- d) PO
- e) LI

32) What is the position of K with respect to H?

- a) Second to the left
- b) Third to the right
- c) Immediate right
- d) Fourth to the left
- e) Cannot be determined

33) Who among the following person sits fifth to the right of M?

- a) The one who faces K

- b) P
- c) The one who faces T
- d) G
- e) No such person

34) How many persons sit between I and the one who faces K?

- a) One
- b) Two
- c) Three
- d) More than three

- e) None

35) If D is related to R and L is related to J in a certain way, then C is related to who among the following person?

- a) D
- b) M
- c) E
- d) T
- e) None of these

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Answer Key with Final Arrangement

Direction (31-35):

31. Answer: E (Both the persons face different directions)

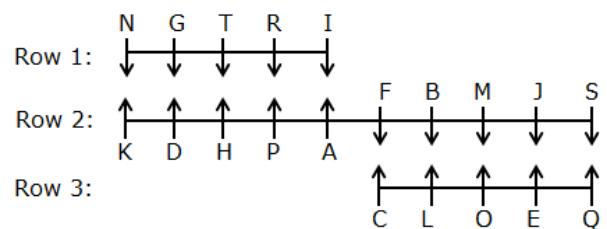
32. Answer: A

33. Answer: C

34. Answer: C

35. Answer: B (second to the right of the one who faces)

Final arrangement



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Practice Questions

Set 8 (Mains)

Direction (36-40): Study the following information carefully and answer the questions given below.

Twelve persons – A, C, E, G, J, K, M, O, Q, S, V and Z are sitting in two parallel rows, but not necessarily in the same order. Each row contains six persons and all of them are facing towards each other. The persons sitting in row 1 faces the south while the persons sitting in row 2 faces the north. All of them are of different ages.

Note: The persons sitting in row 1 have an even numbered age and the persons sitting in row 2 have an odd numbered age.

K sits third to the right of the one who sits opposite to the one whose age is 15 years. E sits two places away from the one whose age is 15 years. The one whose age is 10 years sits opposite to the one who sits immediate right of E. S sits third to the right of the one who sits adjacent to the one whose age is 31 years. Only three persons sit between the one who sits opposite to S and the one whose age is 8

years, who doesn't sit at any of the ends. The number of persons sitting between S and the one whose age is 31 years is the same as the number of persons sitting between K and the one whose age is 22 years, who sits immediate left of V. Q sits third to the left of M, whose age is 5 years more than the age of the one who sits immediate right of V. The sum of the ages of M and A is 43. Z sits adjacent to the one who sits opposite to A. The age of V is fourteen years less than the age of A. G sits third to the left of the one whose age is 7 years. The sum of the ages of S and K is 27. As many persons sit to the right of G as to the left of C. The sum of the ages of C and Q is 65. The one whose age is 27 years sits immediate left of the one who sits opposite to J. G's age is one more than O's age.

Conditions:

They are playing lucky corner game. Two persons are standing in the corner.

- I) If two persons are standing in an even numbered corner, then their

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ages will be added with the person who sits second to the left of them.

II) If two persons are standing in an odd numbered corner, then their ages will be subtracted from the person who sits immediate right from them.

III) If one person stands in an even numbered corner and another person stands in an odd numbered corner, then their ages will be twice.

36) The person who sits second to the right of A and the one whose age is 27 are playing the game, if one of them stands in an odd numbered corner and another one stands in the corner number which is 4 less than the age of the one who sits immediate left of C, then what is the sum of ages of the one who sits opposite to G and the one who sits immediate left of Z?

- a) 128
- b) 268
- c) 114
- d) 122
- e) 256

37) What is the sum of the ages of the persons C, E, K and S?

- a) 92
- b) 88

c) 68

d) 43

e) 100

38) If the persons who are sitting third from the left end of each row are playing the game and both are standing in an odd numbered corner, then what is the age of the one who sits opposite to the one whose age is 7 years?

- a) 24
- b) 10
- c) 21
- d) 35
- e) 18

39) The person who sits immediate right of Z and the one who sits immediate right of J are playing the game and both are standing in an even numbered corner. Then what is the average of the ages of M and A?

- a) 32
- b) 64
- c) 70
- d) 42
- e) 86

40) Who among the following person sits second to the right of

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the one who sits opposite to the one whose age is three years more than the age of Z?

- a) The one whose age is 34
- b) The one who sits immediate right of Q

- c) The one whose age is four years less than the age of G
- d) J
- e) M

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Answer Key with Final Arrangement

Directions (36-40):

36. Answer: D

Condition III applied, the age of the person will be twice.

37. Answer: B

38. Answer: E

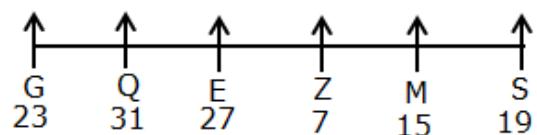
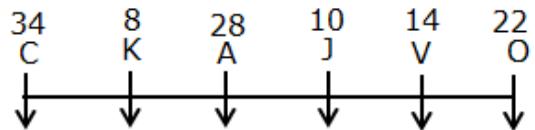
Condition II applied, Ages are subtracted from the person who sits immediate right of them

39. Answer: D

The condition I applied, ages of the persons are added to the person who sits second to the left of them

40. Answer: C

Final arrangement



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Practice Questions

Set 9 (Mains)

Directions (41-45): Study the following information carefully and answer the questions given below.

A family of three generations consists of ten members. All of them are sitting in two parallel rows containing five persons each, in such a way that there is an equal distance between adjacent seats. In row 1, P, Q, R, S and T are seated and all of them are facing north. In row 2, A, B, C, D and E are seated and all of them are facing south. Each person in row 1 faces exactly one person in row 2 in the given seating arrangement.

D sits immediate left of the one who sits opposite to A's father. One person sits between R's grandmother and D. Q and R are cousins and sit adjacent to each other. B is the only son of T and sits two places away from D. Q's only aunt is the sister-in-law of A. S is the son-in-law of T. The one who sits third to the right of S sits opposite to A. C is the mother-in-law of D, they do not sit adjacent to each other. The one who sits opposite to C sits adjacent to Q. A is the sister of T, who sits at the end. A and A's daughter-in-law sits two places away from each other.

41) Who among the following sits immediate right of Q's mother?

- a) A's daughter-in-law
- b) R's grandmother
- c) T's wife
- d) S's mother
- e) None of these

42) Which of the following statement is true?

- a) E sits opposite to Q
- b) A is the grandmother of R
- c) Only three couples are there in the family
- d) B is the brother of E
- e) R sits immediate right of P

43) Who among the following is the father of R?

- a) The one who sits opposite to R
- b) The one who sits second to the right of R
- c) The one who sits adjacent to B
- d) The one who sits opposite to B
- e) None of these

44) Four of the following five are alike in a certain way based on the relationship in the given arrangement and thus form a group. Which one of the following doesn't belong to that group?

- a) P
- b) T

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c)E
d)B
e)S

45) How many persons sit between C and the one who is the spouse of Q?

a)As many persons sit between R and T
b)Three
c)None
d)As many persons sit to the left of B
e) Two

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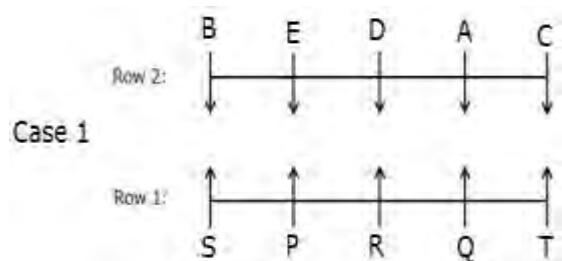
Answer Key with Final Arrangement

Directions (41-45):

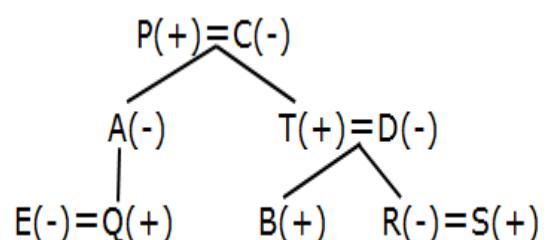
41. Answer: C
42. Answer: E
43. Answer: B
44. Answer: C
45. Answer: E

Final arrangement:

Sitting arrangement:



Family tree:



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Practice Questions

Set 10 (Mains)

Directions (46-50): Study the following information carefully and answer the questions given below.

Sixteen persons from A to P are sitting in two parallel rows such as row1 and row2. Row1 is to the north of row 2. The distance between adjacent persons in row1 is a consecutive multiple of '3m' whereas the distance between the adjacent persons in row2 is a consecutive multiple of '4m' from the left end. The distance between any two adjacent persons is not more than 40m. All of them are facing north.

Note: The number of persons sitting in both rows is not same. The consecutive alphabetically named persons are not sitting together.

Each person in row 1 sits in front of persons in row 2. If A sits in front of B, then the number of persons sitting to the left of both A and B are the same.

C sits 36m to the left of A but at least one person sits between them. The one who sits in front of A sits immediate left of K. Three persons are sitting between K and M, who sits at one of the extreme ends. Two persons are sitting between I and B. M sits 21m away from I. H sits fourth to the left of G. Neither H nor P sits

adjacent to D. G sits 60m away from D. Only one person sits between J and N, who doesn't sit adjacent to G. The number of persons sitting between N and A is same as the number of persons sitting to the right of E. O sits second to the left of E. J and A are not sitting adjacent to each other. Neither P nor F sits adjacent to N. C and F don't sit together. B and P are not sitting in the same row.

46) What is the position of J with respect to P?

- a) Third to the right
- b) Immediate left
- c) Fourth to the left
- d) Second to the right
- e) None of these

47) What is the distance between E and the one who sits second to the left of F?

- a) 39m
- b) 33m
- c) 24m
- d) 18m
- e) None of these

48) Who among the following person sits adjacent to G?

- a) The one who sits immediate left of D
- b) A

- c) The one sits sixth to the right of C
- d) The one who sits immediate left of N
- e) Both a and b

49) How many persons are sitting between I and the one who sits immediate right of B?

- a) As many persons sit to the right of J
- b) Four
- c) As many persons sit between C and the one who sits third to the left of N

- d) One
- e) No one

50) Which of the following statement is not true?

- a) P sits immediate right of C
- b) Only two persons are sitting to the right of B
- c) G sits 44m away from P
- d) O and M are sitting together
- e) All the above statements are true

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Answer Key with Final Arrangement

Direction (46-50):

46. Answer: A

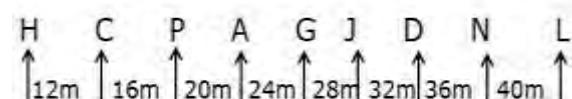
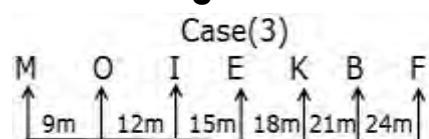
47. Answer: D

48. Answer: E

49. Answer: A

50. Answer: B

Final arrangement



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IBPS Clerk Prelims Memory Based Paper

(Memory Based Paper held on 03rd September 2022)

English Language

Directions (1-10): Read the following passage and answer the questions given below. Some words are highlighted to help you answer the questions.

Tourism can become a lever that pulls the growth of a country's economy-stimulating revenues by foreign exchange, and forming new positions for employment. Tourism sector makes up around five percent of the global GDP, being a very **lucrative** area. For numerous developing countries tourism is one of the keysolutions for stable development of the economy, being at the same time a source of earnings through foreign exchange operations. A part of these revenues improves the economic situation of poor families, solving the employment problem, or developing local companies working in the tourist sector. The producers of goods consumed by tourists and service providers are also at a benefit. Thus, the flow of tourists in

the country improves the economic situation in local communities, which are engaged in providing services for tourists. A survey indicates that the growth of the economy associated with the development of tourism may not help with poverty reduction. The improvement will only happen in areas where the poor are directly involved in the tourist sector. Another challenge is that poverty is linked not only with the economic state of the citizens in the country, but also with living standards, availability of education, access to healthcare, social engagement, personal dignity, and other aspects. Most likely, economic growth caused by the boost of the tourist sector will not have enough influence on major factors accompanying poverty. **At the same time (A)/ there are no conventional method (B)/ for measuring how the development (C)/ of tourism can decrease poverty (D).**

The sectors that accept direct tourism generated contributions

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include commodities sector (accommodation, entertainment, and transportation), industries (retail, hotel and restaurant, transportation), and sources of spending (visitor exports, business travel spending). Indirect tourism contributions cover investment spending, government collective spending, and the effect of purchases. Induced contribution to the tourist sector covers areas of recreation, clothing, housing, food and drinks, and consumption of household goods. All these sectors make a total contribution to the GDP of the country and to the employment rate.

Unequal treatment is one of the main challenges of employment in the sphere of tourism and hospitality in low-income countries. According to the data of the world's organizations, women perform around two-thirds of the world's jobs, getting at the same time less income than men, having lesser opportunities to possess land, accommodation, and to obtain an education. Another important issue is **underpayment** and poor working

conditions. Euro fond organization reports that the sector of hospitality is characterized by low wages, overtime work with no compensation, extended working hours, and the absence of the necessary breaks, especially during the hot season.

Tourism is challenged by the factors of seasonality, part-time employment or prolonged work hours, underpaid family labour, and illegal labour. Employment opportunities in some low-income countries are also threatened by unstable political situations (inducing protests and riots), terroristic attacks, and spreading of **contagious** diseases. These are the reasons that scare tourists, causing losses in the tourist sector. Tourism and hospitality sectors form one of the leading sectors of the global economy. Development of these spheres creates the boost of infrastructure and forming jobs, where the poor can be employed. At the same time, it develops areas like the hotel and restaurant sector, entertainment, retail, transport and services, and local businesses

related to tourism and providing tourist services. Unfair working conditions, gender discrimination, unstable political, social, and the epidemic situation in poor countries make the main challenges of developing the tourism sector.

1. Which sector is mentioned by the author providing no compensation and extending work hours to their employees?

- a) Tourism sector.
- b) Hospitality sector.
- c) Both the hospitality and tourism sector.
- d) Technology innovation sector.
- e) None of these.

2. According to the author, what scares the tourist and causes loss to the tourism sector?

- a) Terrorist attacks.
- b) Contagious diseases.
- c) Unstable political situations.
- d) Both A and C.
- e) All A, B and C.

3. According to the passage, poverty can be reduced in low income countries through which way?

- a) By employing the poor in the tourism sector.
- b) By providing equal opportunities to both male and female lives below the poverty line.
- c) Improving the tourism sector at a world level so that the country's GDP will boost up.
- d) Both A and B.
- e) None of these.

4. The highlighted sentence in the passage may or may not have an error in it. Find the erroneous part if any.

- a) At the same time
- b) There are no conventional method
- c) For measuring how the development
- d) Of tourism can decrease poverty.
- e) No error.

5. Choose the word that is most similar to the word "lucrative".

- a) Unsuccessful.
- b) Profitable.
- c) Typical.
- d) Low-earning.
- e) Average.

6. Choose the word that is most similar to the word “underpayment”.

- a) Not sufficient.
- b) Suffice.
- c) Abundant.
- d) Numerous.
- e) Surplus.

7. Choose the word that is opposite to the word “contagious”.

- a) Infectious.
- b) Transmissible.
- c) Non-communicable.
- d) Spreading.
- e) Communicable.

8. What are the main challenges in developing the tourism sector in poor countries?

- a) Unfair working conditions,
- b) Gender discrimination,
- c) Unstable political, social issues
- d) Epidemic situation in poor countries
- e) All of these.

9. Which of the following statements is true according to the passage?

- a) Many conventional methods are there to overcome the development of the poor from the poverty line.
- b) The flow of tourists in the country improves the economic situation in local communities, which are engaged in providing services for tourists.
- c) Women perform around two-thirds of the world's jobs, getting at the same time less income than men, having lesser opportunities to possess land, accommodation, and to obtain an education.
- d) Both A and B.
- e) Both B and C.

10. Which organization said that the hospitality sector is characterized by low wages and provides overtime work?

- a) World Health Organization.
- b) World Tourism Organization.
- c) Euro – Ford.
- d) World Economic Forum.
- e) None of these.

Directions (11-15): In the questions given below, a sentence has been divided into five segments. Rearrange the parts in order to form

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a meaningful sentence and mark the respective option as the answer. (Moderate level)

11. Was keeping constant vigil and was particularly (A)/ which was known to have closed to (B)/ the Indian Navy's anti-submarine task-force (C) /searching for the Pakistani submarine Ghazi (D)/, within 12 miles off Mumbai harbour (E).

- a) BADEC
- b) DECBA
- c) CADBE
- d) ECBAD
- e) CDEAB

12. Such as wetlands and forests (A)/ store, and release water (B)/ is a key strategy in the fight against water scarcity (C)/ that naturally collect, filter, (D)/ the preservation and restoration of ecosystems (E).

- a) EDBAC
- b) BADEC
- c) DBACE
- d) ACEBD
- e) CAEBD

13. Particularly vulnerable due to an (A)/ is steadily raising interest rates

to fight price pressures in the bloc (B)/ energy crisis exacerbated by (C)/ the region's economy is seen as (D)/ the Ukraine war and as the European Central Bank (E).

- a) ADCBE
- b) BCDAE
- c) CDBAE
- d) DACEB
- e) ECADB

14. It provide banking services on a (A)/ fintechs can act as financial (B)/ products and expanding their market share (C)/ companies in some cases (D)/ more limited scale while developing their own (E).

- a) CADBE
- b) BDAEC
- c) DEACB
- d) BDACE
- e) BDEAC

15. The pace of change will likely accelerate (A)/, leaving many subscale institutions scrambling for relevance (B)/ in their core markets and begin to compete across borders (C)/, next three to five years that will gain share(D)/ with a select set of large-scale winners emerging in the (E).

- a) BADCE
- b) DCAEB
- c) AEBCD
- d) BDCEA
- e) AEDCB

Directions (16-19): A phrase has been highlighted in each of the following sentences. You have to replace the highlighted word with the following option to make the sentence grammatically correct.

16. I just showed my respect to him and I was less recognised because his grandchild **have become** young with a well grown beard on face.

- a) have became
- b) has became
- c) has become
- d) has became very
- e) No replacement required.

17. The people of the colony **was throwing** stones at her to drive her away.

- a) were throwing
- b) was throwed
- c) were throwed
- d) was thrown
- e) No replacement required.

18. Suddenly one painter raised his hand and said **that she would** paint the king's picture in an hour.

- a) that he would
- b) that he will not
- c) that she will
- d) that she can
- e) No replacement required.

19. Marketing process **will become** the most important action before a product enters into the market whether the company is small or big.

- a) shall became
- b) would becoming
- c) will became
- d) shall becoming
- e) No interchange required.

Directions (20-23): In each of the following questions, a sentence has been divided into four parts, it may or may not have an error. You are required to choose the option which is grammatically or contextually incorrect.

20. The police warns the (A)/ protestors to remain (B)/ silent until the Supreme court's (C)/ next investigation(D)/ No error (E).

- a) A

- b) B
- c) C
- d) D
- e) E

21. The administration said (A)/ that the principal or the HOD (B)/ are planning to visit (C)/ Bangalore during the holiday (D)/ No error (E).

- a) A
- b) B
- c) C
- d) D
- e) E

22. Hardly had I (A)/ opened the book (B)/ to study when my (C)/ phone started to ring (D)/ No error (E).

- a) A
- b) B
- c) C
- d) D
- e) E

23. When the chef (A)/ asked us to cook only (B)/ few quantity of water is (C)/ left in the vessel (D)/ No error (E).

- a) A
- b) B

- c) C
- d) D
- e) E

Directions (24-27): In the below sentences a blank is followed by five words to complete the sentence meaningfully correct. You have to choose the correct word to complete the sentence.

24. He is _____ to express his opinions and never share his ideas with others.

- a) confident
- b) stressed
- c) talkative
- d) loquacious
- e) diffident

25. Priya _____ that she was the only best player in the football team during her college days.

- a) suggested
- b) criticized
- c) boasted
- d) prize
- e) won

26. The team is not ready to cooperate with the manager after they had severe _____ in the company.

- a) cooperation
- b) problems
- c) tackle
- d) disagreement
- e) redressal

27. The government should take steps to ----- a law for the rights of the people who stay in the vulnerable region of the country.

- a) enact
- b) revoke
- c) evoke
- d) continue
- e) write

Direction (28-30): A Sentence is given with four words highlighted in bold which may or may not be in their proper place, you have to interchange them in order to make the sentence contextually and meaningfully correct. (Moderate level)

28. India's related (A) 700 million women are forced to remain on the side-lines, the country harnessing (B) out on ideas and perspectives that are critical for addressing its several social and economic challenges including those

- estimated (C)** to population as well as **loses (D)** new opportunities.
- a) Only B-C
- b) Both A-B, C-D
- c) Only A-C
- d) Both A-C, B-D
- e) No interchange required.

29. The drain line **tubing (A) is used to dispose the wastewater **filtered (B)** the impurities and contaminants that have been **containing (C)** out by the reverse osmosis **membrane (D)**.**

- a) Only B-D
- b) Only A-C
- c) Only B-C
- d) Only A-D
- e) No interchange required.

30. The **cultivating (A) for food in developing countries and expansion of luxury food products in the **developed (B)** world have led to **increase (C)** the food production by **dependence (D)** the aquatic plants, invertebrates, and fishes.**

- a) Only B-C
- b) Only A-D
- c) Both A-D and B-C
- d) Both A-B and C-D

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e) No interchange required.

Numerical Ability

Directions (31-35): Find out the wrong number in the following number series.

31. 33, 42, 60, 96, 168, 310, 600

- a) 600
- b) 310
- c) 168
- d) 96
- e) 60

a) 830

- b) 782
- c) 671
- d) 590
- e) 494

32. 25, 50, 116, 241, 457, 800, 1312

- a) 50
- b) 116
- c) 241
- d) 457
- e) 800

34. 0.1, 0.7, 4.2, 21, 84, 250, 504

- a) 0.1
- b) 4.2
- c) 21
- d) 504
- e) 250

33. 830, 814, 782, 734, 671, 590, 494

35. 19, 26, 34, 44, 57, 73, 96

- a) 26
- b) 73
- c) 19
- d) 57
- e) 44

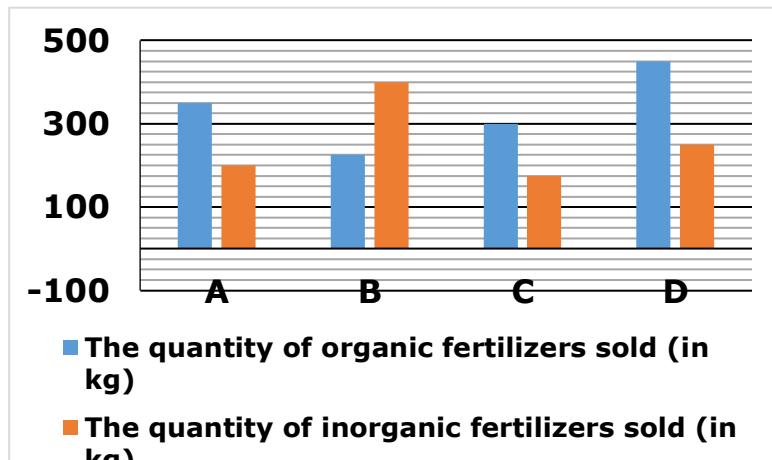
Directions (36-40): Study the following information carefully and answer the questions.

The given bar graph shows the quantity of organic fertilizers sold (in kg) by four different shops i.e. A, B, C and D in 2016 and also given the quantity of inorganic fertilizers sold (in kg) by four different shops in 2016.

Note: Total quantity of fertilizers sold = Quantity of organic fertilizers sold + quantity of inorganic fertilizers sold

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36. If the total quantity of fertilizers sold by shop E is equal to the average quantity of organic fertilizers sold by shops A and D together and the ratio of the quantity of organic to inorganic fertilizers sold by shop E is 5:3, then find the quantity of organic fertilizers sold by shop E?

- a) 250 kg
- b) 200 kg
- c) 190 kg
- d) 310 kg
- e) 170 kg

37. The total quantity of fertilizers sold by shop A is how much more

than the quantity of organic fertilizers sold by shop D?

- a) 125 kg
- b) 175 kg
- c) 200 kg
- d) 100 kg
- e) 150 kg

38. Out of the total quantity of fertilizers produced by shop D, 30% of the fertilizers are unsold. If the ratio of the quantity of inorganic fertilizers sold to unsold by shop D is 5:1, then find the total quantity of organic fertilizers produced by shop D?

- a) 900 kg

- b) 600 kg
- c) 500 kg
- d) 800 kg
- e) 700 kg

39. The quantity of inorganic fertilizers sold by shop C is what percentage of the total quantity of fertilizers sold by shop B?

- a) 34%
- b) 28%
- c) 16%
- d) 52%
- e) None of these

40. If the quantity of organic and inorganic fertilizers sold by shop C in 2017 is 10% and 20% more than that of 2016, then find the difference between the quantity of organic and inorganic fertilizers sold by shop C in 2017?

- a) 90 kg
- b) 75 kg
- c) 120 kg
- d) 100 kg
- e) 110 kg

Directions (41-45): What value should come in the place of (?) in the following questions?

$$41. \sqrt{1024} - \sqrt[3]{512} + \sqrt{784} = ? + \sqrt{484}$$

- a) 30
- b) 20
- c) 40
- d) 50
- e) 10

$$42. \frac{1}{8} + \frac{3}{12} - \frac{5}{24} + ? = \frac{1}{4} + \frac{5}{12}$$

- a) $\frac{1}{6}$
- b) $\frac{1}{12}$
- c) $\frac{5}{24}$
- d) $\frac{1}{2}$
- e) $\frac{3}{8}$

$$43. 22\% \text{ of } 500 + 35\% \text{ of } 400 = ? - 90$$

- a) 380
- b) 340
- c) 300
- d) 360
- e) 320

$$44. 910 - 15^2 - 405 - ?^2 = 210 - 555$$

- a) 50
- b) 44
- c) 25
- d) 18
- e) 32

$$45. 520 \div \sqrt{169} + ? = 660 \div 3 + 490 \div 7$$

- a) 250

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b) 340

c) 270

d) 450

e) 310

e) 50

50. $445 - 12^2 + 99 = ? \div 4 * 1600$

a) 8

b) 3

c) 6

d) 4

e) 1

46. $14 * 15 - 11^2 + ? = 30 * 13 + 104$

a) 370

b) 195

c) 280

d) 405

e) 330

51. $340 \div (84 - 12 * 5 - \sqrt{343}) = \sqrt{?}$

a) 225

b) 400

c) 324

d) 625

e) 289

47. 25% of $\sqrt{?} + 110 = 650 \div 5$

a) 2500

b) 6400

c) 1600

d) 3600

e) 900

52. $505.05 + 55.50 - 500.50 = ? + 65.05$

a) 5

b) 6.05

c) - 5.5

d) - 5

e) 5.50

48. $2(1/7) * 350 \div ? = 275 \div 11$

a) 30

b) 15

c) 25

d) 20

e) 50

53. $800 \div \sqrt{256} * ? = 750 \div \sqrt{81}$

49. 75% of 440 - ? = 190 + 20% of 550

a) 5

b) 8

c) 2

d) 4

e) 10

a) 45

b) 70

c) 65

d) 30

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54. $(208 - 5^3 + 142) \div 5 * \sqrt{16} = ?$

- a) 120
- b) 180
- c) 150
- d) 110
- e) 190

55. $\sqrt{85 + \sqrt{300 - 75}} * ? = 150$

- a) 25
- b) 12
- c) 15
- d) 10
- e) 20

56. Two inlet pipes P and Q can fill a tank in 9 hours and 6 hours respectively and R is an outlet pipe. If pipes P, Q and R together can fill the tank in 4.5 hours, then find the time taken by pipe R alone to empty the tank?

- a) 36 hours
- b) 15 hours
- c) 9 hours
- d) 18 hours
- e) 12 hours

57. A boat covers 200 km upstream in 8 hours and the boat covers 105 km downstream in 2 hours 20 minutes. Find the ratio of the speed

of the boat in still water to the speed of the stream?

- a) 7:3
- b) 9:5
- c) 7:2
- d) 8:3
- e) 5:1

58. 4 years hence, the ratio of the age of Ana to Ria is 5:4. The sum of the age of Ana and Bala is 51 years. If Ria is 4 years elder than Bala, then find the present age of Bala?

- a) 24 years
- b) 32 years
- c) 28 years
- d) 20 years
- e) 35 years

59. The side of a square is equal to the diameter of a semicircle and the area of the square is 784 cm^2 . Find the circumference of the semicircle?

- a) 88 cm
- b) 72 cm
- c) 66 cm
- d) 96 cm
- e) 84 cm

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60. A vessel contains a mixture of milk and water in the ratio of 2:1. If 80 liters of milk is added to the mixture, then the quantity of water becomes 20% of the resultant mixture. Find the difference between the initial quantity of milk and water?

- a) 40 liters
- b) 60 liters
- c) 20 liters
- d) 30 liters
- e) 50 liters

61. Pavi and Mano invested Rs. x and Rs.($x+1500$) and the investment period of Mano and Pavi is 12 months and 20 months respectively. If the ratio of the profit share of Pavi to Mano is 7:6, then find the investment of Mano?

- a) Rs.3500
- b) Rs.4200
- c) Rs.3300
- d) Rs.5000
- e) Rs.2800

62. The ratio of the expenditure of Kani to Kavi is 7:5 and the savings of Kani to Kavi is 5:3. If the income of Kani and Kavi is Rs.12000 and

Rs.8000 respectively, then find the expenditure of Kavi?

- a) Rs.7500
- b) Rs.4000
- c) Rs.5000
- d) Rs.9000
- e) Rs.6500

63. The ratio of the length of train A to train B is 6:5 and train A crosses 80 m long platform in 10 seconds. Find the sum of the length of trains A and B together, if the speed of train A and B is 20 m/sec and 15 m/sec respectively.

- a) 300 m
- b) 220 m
- c) 180 m
- d) 200 m
- e) 240 m

64. Rihana invested Rs.2500 in simple interest at the rate of R% per annum for 3 years and obtained an interest of Rs.750. Find the compound interest received by Rihana, if she invested the same sum at 2R% rate of interest per annum for 2 years?

- a) Rs.1100
- b) Rs.1050

- c) Rs.1260
- d) Rs.1440
- e) None of these

65. Ratio of the marked price to the selling price of headset is 11:8 and the headset is sold at a profit of 25%. If the selling price of the headset is Rs.200 more than its cost price, then find the marked price of the headset?

- a) Rs.1210
- b) Rs.1100
- c) Rs.1375
- d) Rs.1200
- e) None of these

Reasoning Ability

Directions (66-70): Study the following information carefully and answer the questions given below.

Eight persons A, B, C, D, E, F, G and H are living in a four storey building such that the lowermost floor is numbered as 1 and the floor immediately above it is numbered as 2 and so on.

Note-1: Each floor has two different flats viz. Flat P and Flat Q. Flat P is to the west of Flat Q.

Note-2: Flat P of floor 2 is immediately above Flat P of floor 1 and immediately below Flat P of floor 3 and so on, Similarly for Flat Q.

A lives in Flat P of a prime numbered floor. The one who lives immediately above A lives to the west of G. Only one floor is between E and G. No one lives to the west of E. C lives to the east of H. At least two floors are below the floor on which C lives. B lives above D and both of them live in the same flat.

66. Who among the following person lives on the topmost floor?

- a) The one who lives immediately above B
- b) A
- c) F
- d) The one who lives northwest of G
- e) B

67. F lives on which of the following floor and flat?

- a) Flat P, Floor 4
- b) Flat Q, Floor 4
- c) Flat P, Floor 3
- d) Flat Q, Floor 3
- e) Flat P, Floor 1

68. 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) A
- b) E
- c) F
- d) H
- e) C

69. As many persons live above D as below _____.

- a) F
- b) G
- c) A
- d) H
- e) Both c and d

70. Which of the following statement is true with respect to the final arrangement?

- a) A lives immediate northwest of G
- b) Only one floor is between C and A
- c) No one lives below B
- d) H lives immediate northeast of B
- e) None is true

Directions (71-73): Study the following information carefully and answer the questions given below.

D is the father of H. W is the sister-in-law of H, who is unmarried. G is the father of F. B is the paternal grandmother of F. H is the daughter of B, who has only two children. A is the nephew of H. One of the children of W is married. E is the Son-in-law of G, who is the parent of F.

71. How is F related to E?

- a) Husband
- b) Brother
- c) Niece
- d) Wife
- e) Father

72. 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) W
- c) H
- d) A
- e) F

73. Who among the following person is the Paternal aunt of F?

- a) B
- b) W
- c) H

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d) A
e) E

c) Only conclusion II follows
d) Both conclusions I and II follow
e) Neither conclusion I nor II follows

Direction(74-76): Study the following statements and then decide which of the given conclusions logically follow from the given statements disregarding the commonly known facts.

74. Statements:

Only a few Chinook is Apache
All Apache is Viper
Some Apache is Iroquois

Conclusions:

I. Some Iroquois is Viper
II. All Chinook can be Viper
a) Only conclusion I follows
b) Either conclusion I or II follow
c) Only conclusion II follows
d) Both conclusions I and II follow
e) Neither conclusion I nor II follows

75. Statements:

Only a few Tigers are Cobra
Some Cobra is Super Cobra
All Tigers are Kiowa

Conclusions:

I. Some Super Cobra can be Tiger
II. All Kiowa can be Cobra
a) Only conclusion I follows
b) Either conclusion I or II follows

76. Statements:

Only a few polymers are metals.
All ceramics are metals.
All steels are polymers.

Conclusions:

I. Some ceramics are steel.
II. No steel is ceramics.
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

Direction (77-81): Study the following information carefully and answer the questions given below.

Seven persons- P, Q, R, S, T, U and V are going for a tour in different months viz., January, February, March, May, July, September and December of the same year.

P goes in a month having an odd number of days but after March. Only two persons are going between P and R, who is not going in January. As many persons go before R as after Q. S goes immediately after Q. T

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goes three persons after S. U goes before V.

77. Who among the following person goes in February?

- a) The one who goes immediately before T
- b) Q
- c) S
- d) R
- e) The one who goes two persons after P

78. How many persons are going between S and V?

- a) One
- b) Two
- c) Four
- d) Three
- e) None

79. 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) P-V
- b) S-U
- c) T-R
- d) Q-U
- e) S-P

80. Who among the following person goes three persons before P?

- a) S
- b) U
- c) V
- d) Q
- e) T

81. Who among the following person goes at last?

- a) S
- b) Q
- c) R
- d) V
- e) T

Directions (82-84): In each question, the relationship between different elements is shown in the statements followed by some conclusions. Find the conclusion which is definitely true.

82. Statement:

$J \geq K > L = M \geq N \leq P = Q$

Conclusions:

- I) $N < J$
- II) $K \leq P$

- a. Only conclusion I is true
- b. Only conclusion II is true
- c. Either conclusion I or II is true
- d. Neither conclusion I nor II is true

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e. Both conclusions I and II are true

83. Statement:

$M \geq N = P \geq Q = S \geq O$

Conclusions:

- I) $M = O$
- II) $M > O$
- a. Only conclusion I is true
- b. Only conclusion II is true
- c. Either conclusion I or II is true
- d. Neither conclusion I nor II is true
- e. Both conclusions I and II are true

84. Statement:

$L > Y \leq U < S > T < Z$

Conclusions:

- I. $Z > Y$
- II. $T < L$
- 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 (85-89): Read the following information carefully and answer the questions given below.

N 7 + P O L D E 4 % X 8 Z W ^ @ & R H
6 I \$ K 3 M 2 1 A * U 5

85. How many numbers are there in the given series each of which is

immediately preceded by a symbol and immediately followed by a consonant?

- a) Three
- b) Four
- c) Two
- d) One
- e) None

86. What is the position of "W" from the left end in the given series?

- a) 15th
- b) 16th
- c) 20th
- d) 14th
- e) 17th

87. What is the sum of the numbers which are immediately followed by a symbol?

- a) 10
- b) 13
- c) 12
- d) 11
- e) 14

88. If all consonants are dropped from the given series, then which of the following will be the fifteenth element from the left end?

- a) 3

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- B. \$
- c) 2
- d) 1
- e) I

89. Which of the following will be the third letter to the left of the 5th number from the right end?

- a) W
- b) P
- c) O
- d) E
- e) None of these

Direction (90-92): Study the following information carefully and answer the questions given below.

Point L is 6m east of point S, which is 5m south of point H. Point W is 9m east of point H. Point N is 10m north of point W and 14m east of point R, which is 7m north of point K. Point D is 11m east of point K.

90) Which of the following point is to the northeast of point H?

- a) R
- b) S
- c) L
- d) N
- e) K

91. What is the approximate shortest distance between the points R and S?

- a) 15m
- b) 16m
- c) 14m
- d) 17m
- e) 11m

92. Four of the following five are alike in a certain way based on the positions of the points in the given arrangement and thus form a group. Which one of the following does not belong to the group?

- a) DR
- b) LH
- c) WK
- d) ND
- e) SK

93. If it is possible to make meaningful words with second, fourth, fifth and eighth letters of the word "ABDUCTOR" using each letter only once, 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) C
- b) U
- c) Z
- d) X
- e) R

94. How many such pairs of digits are there in the number "3814569" each of which has as many digits between them in the number as in the number series (both forward and backward directions)?

- a) Two
- b) Four
- c) More than four
- d) Three
- e) None

95. How many such pairs of letters are there in the word "ELEPHANT" each of which has as many letters between them in the word as in the English alphabetical series (both forward and backward directions)?

- a) Two
- b) Four
- c) More than four
- d) Three
- e) One

Direction (96-100): Study the following information carefully and answer the given below.

Eight persons A, B, C, D, E, F, G and H are sitting around a square table in such a way that four of them are sitting at the corners facing outside the table while four of them are sitting in the middle of the sides facing inside the table.

D sits third to the right of C. Two persons sit between D and G. E sits immediate right of G. As many persons sit between C and G as between G and F. B sits two places away from F. H sits third to the left of F. A doesn't sit in the middle of the side of the table.

96. 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) A
- b) D
- c) B
- d) E
- e) H

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97. Who among the following person sits second to the right of D?

- a) F
- b) H
- c) A
- d) B
- e) C

98. Who among the following person sits opposite to G?

- a) A
- b) The one who sits immediate left of H
- c) E
- d) G
- e) The one who sits immediate right of A

99. If all the persons are made to sit in alphabetical order in a clockwise

direction with respect to A, then how many persons remain unchanged in their position (excluding A)?

- a) One
- b) Two
- c) Three
- d) Four
- e) No one

100. How many persons are sitting between A and H when counted from the left of H?

- a) One
- b) Two
- c) Three
- d) Four
- e) No one

ANSWER WITH EXPLANATION

1. Answer: B

In the passage the author is talking about only two sectors (hospitality and tourism sector) and not talking about the technology innovation sector anywhere in the passage. So the options D and E can be eliminated. The question can be

answered by the 3rd paragraph, he says that the “**hospitality sector**” does not give any compensation and provides extra hours. Here, he did not talk about the tourism sector. So the options A and C can be eliminated. Hence option B is the right answer.

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2. Answer: E

In the last paragraph, the author states that employment in some low-income countries are also threatened by unstable political situations (inducing protests and riots), terroristic attacks, and spreading of contagious diseases. These are the reasons that scare the tourists and cause loss to tourism. We cannot choose option D as the author mentioned all the options in the passage. So option D can be eliminated. Hence, option E is the correct answer.

3. Answer: A

According to the author, the growth of the economy associated with the development of tourism may not help with poverty reduction. The improvement will only happen in areas where the poor are directly involved in the tourist sector.

Here, the author did not talk about the opportunities to male and female lives and also did not talk about the improvement of the tourism sector for the country's GDP. Hence option A is the correct answer.

4. Answer: B

The error lies in part b. As the noun (method) is singular here, so the verb should be in singular form. The correct sentence is "at the same time, there is no conventional method for measuring how the development of tourism can decrease poverty". Hence, option B is the correct answer.

5. Answer: B

Lucrative – producing more money or making a large profit.

Unsuccessful – not achieving success.

Average – something that is usual, ordinary, not so good.

Low-earning – to have no money or low income.

Typical – having the usual qualities of a particular type.

Profitable – something that yields profit

We can understand that the tourism sector makes around 5% of a country's GDP. It helps to maintain the stable development of the country and also creates employment. The words unsuccessful, average, low-earning and typical are inappropriate

here. The word “**profitable**” would be contextually correct. Hence option B is the correct answer.

6. Answer: A

Underpayment – paying less than necessary or paying less than the value of something.

Not sufficient – not enough.

Suffice – to be enough or adequate.

Surplus – something that is extra or more than you need.

Numerous – existing in large numbers.

Abundant – more than enough.

The words suffice, surplus, numerous and abundant are inappropriate here. Hence option A is the correct answer.

7. Answer: C

Contagious – Describes something that can be easily transmitted to other persons.

Non communicable – It cannot be transmittable.

The words infectious, transmissible, spreading, communicable mean the same as contagious. The correct antonym would be “**non-**”

communicable”. Hence option C is the correct answer.

8. Answer: E

In the last paragraph of the passage the author mentioned all these options are considered as the main challenges in developing the tourism sector in poor countries. Hence option E is the correct answer.

9. Answer: E

Option A contradicts the passage. In the 1st paragraph, the author states that there is no conventional method for developing the poor from the poverty line. So the options A and D can be eliminated. The question can be answered through the 2nd and 3rd paragraph respectively. Both B and C options are mentioned by the author in the passage. Hence option E is the correct answer.

10. Answer: C

World Health Organization, World Tourism Organization and World Economic Forum have not been discussed here. The options A, B, D and E can be eliminated. In the 3rd paragraph the author says that the

Euro fond organization reports that the sector of hospitality is characterized by low wages, overtime work with no compensation, extended working hours, and the absence of the necessary breaks, especially during the hot season. Hence option C is the right answer.

11. Answer: C

A sentence should always start with a **noun** or **pronoun** or **an article**. Following this logic options A, B, D and E can be eliminated. The only part that starts with a noun is C. Hence option C is the right answer.

The correct rearrangement is “The Indian Navy’s anti-submarine task-force was keeping constant vigil and was particularly searching for the Pakistani submarine Ghazi, which was known to have closed to within 12 miles off Mumbai harbour”.

12. Answer: A

A sentence never starts with “**such as**” and “**that**”. So option D and C can be eliminated. Also it never starts with a verb, following this logic option B and E can be eliminated. The

remaining option A is the correct answer.

The correct rearrangement is “The preservation and restoration of ecosystems that naturally collect, filter, store, and release water, such as wetlands and forests, is a key strategy in the fight against water scarcity”.

13. Answer: D

Here, the sentence can be started from C, D or E parts. So the options A and B can be eliminated. In option C, the arrangement is grammatically incorrect. In option E, the article should have been followed by a noun or pronoun. So option C and E can be eliminated. Hence option D is the correct answer.

The correct rearrangement is “The region’s economy is seen as particularly vulnerable due to an energy crisis exacerbated by the Ukraine war and as the European Central Bank is steadily raising interest rates to fight price pressures in the bloc”.

14. Answer: B

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Except option B, all the options are grammatically and contextually incorrect. Hence option B is the correct answer.

The correct rearrangement is “Fintechs can act as financial companies in some cases and provide some banking services on a more limited scale while developing their own products and expanding their market share”.

15. Answer: E

A sentence should always start with a **noun or pronoun or an article**. Following this logic options A, B, C and D can be eliminated. Hence option E is the correct answer.

The correct rearrangement is “The pace of change will likely accelerate, with a select set of large-scale winners emerging in the next three to five years that will gain share in their core markets and begin to compete across borders, leaving many subscale institutions scrambling for relevance”.

16. Answer: C

Here, the grandchild is a singular noun. When the subject is singular, use singular verbs. Have should be

used for plural nouns. The correct replacement is “**has become**”. Hence option C is the right answer.

17. Answer: A

Explanation: The noun people is plural. “Was” should be used with singular nouns in past tense. So the usage of “was” is incorrect here. The correct replacement is “**were throwing**”. Hence option A is the right answer

18. Answer: A

Here the gender has been used incorrectly. The painter’s gender can be identified through the word “his hand”. So the word “she” should be replaced with “he”. The correct replacement is “**that he would**”. Hence option A is the right answer.

19. Answer: E

The sentence is grammatically correct and need not be replaced.

20. Answer: A

The error lies in the part A. Here, police is a plural noun so the plural verb should be used with it. Instead of the word “warns” use “**warn**”. The

correct sentence is "the police warn the protestors to remain silent until the Supreme Court's next investigation". Hence option A is the correct answer.

21. Answer: C

The error lies in the part C. When two or more singular nouns are connected by "or", use a singular verb. The correct sentence is "the administration said that the principal or the HOD is planning to visit Bangalore during the holiday". Hence option C is the correct answer.

22. Answer: E

The sentence has no error.

23. Answer: C

The error lies in the part C. Few is used for countable nouns. Water, rice, oil are uncountable nouns. We use little, more with the uncountable nouns. The correct sentence is "when the chef asked us to cook, only little quantity of water is left in the vessel". Hence option C is the correct answer.

24. Answer: E

Both **loquacious** and **talkative** meanings are "tending to talk much or freely".

Confident - Expressing their opinions without fear

Stressed - Worried about the difficulties

Diffident - Shy and not confident of own abilities.

The words confident, loquacious and talkative are contradicted to the second half of the sentence. And the word "stressed" will not fit here as it is not relevant to this place. He will not share his ideas and opinions only if he is diffident. Hence option E is the correct answer.

25. Answer: C

Boasted – speak too proudly or show too much attention about something or someone connected with you.

Criticized – express disagreement of something or someone.

Won – past tense of win.

Prize – something valuable that is given to someone who succeeds in a competition or game.

Suggested – to mention an idea for others to consider.

Options A, D and E are irrelevant to the sentence. Option B is contraindicated to this sentence because one will never criticize themselves for being the best player. Hence option C is the correct answer.

26. Answer: D

Disagreement – A situation in which people have different opinions

Redressal – Remedy or compensation for a wrong action.

If the team had good understanding, the team would be ready to cooperate with the manager. The words tackle and problems would not fit here. The word redressal is incorrect. Hence option D is the correct answer.

27. Answer: A

Revoke – officially cancel something

Evoke – to cause something to be remembered

Enact – officially pass a law or make an idea into a law.

The words continue and write are inappropriate to the sentence, because no one will write or continue

a law. To bring rights for the people a government should pass a law. Hence option A is the correct answer.

28. Answer: D

The correct rearrangement is “India’s estimated 700 million women are forced to remain on the sidelines, the country loses out on ideas and perspectives that are critical for addressing its several social and economic challenges including those related to population as well as harnessing new opportunities”.

29. Answer: C

Here A and D are in their respective positions. So we can eliminate all the options except C and E. The wastewater would usually contain the impurities if it never filters those impurities. So B and C need to be interchanged. Hence option C is the correct answer.

The correct rearrangement is “The drain line tubing is used to dispose the the impurities and contaminants that have been filtered out by the reverse osmosis membrane”.

30. Answer: B

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Article is never preceded by a verb. Here "the" is followed by a verb. So A and D need to be interchanged. Options A, D and E can be eliminated. The word "to" should not be followed by a past tense. So B and C need not to be interchanged. Hence option B is the right answer.

The correct rearrangement is "The dependence for food in developing countries and expansion of luxury food products in the developed world have led to increase the food production by cultivating the aquatic plants, invertebrates, and fishes".

31. Answer: B

$$33 + 9 = 42$$

$$42 + 18 = 60$$

$$60 + 36 = 96$$

$$96 + 72 = 168$$

$$168 + 144 = \mathbf{312}$$

$$312 + 288 = 600$$

32. Answer: A

$$25 \quad \mathbf{52} \quad 116 \quad 241 \quad 457 \quad 800$$

$$1312$$

$$+27 \quad +64 \quad +125 \quad +216 \quad +343 \quad +512$$

33. Answer: C

$$830 - 16 = 814$$

$$814 - 32 = 782$$

$$782 - 48 = 734$$

$$734 - 64 = \mathbf{670}$$

$$670 - 80 = 590$$

$$590 - 96 = 494$$

34. Answer: E

$$0.1 * 7 = 0.7$$

$$0.7 * 6 = 4.2$$

$$4.2 * 5 = 21$$

$$21 * 4 = 84$$

$$84 * 3 = \mathbf{252}$$

$$252 * 2 = 504$$

35. Answer: B

$$19 \quad 26 \quad 34 \quad 44 \quad 57 \quad \mathbf{74} \quad 96$$

$$+7 \quad +8 \quad +10 \quad +13 \quad +17 \quad +22$$

$$+1 \quad +2 \quad +3 \quad +4 \quad \quad +5$$

36. Answer: A

The total quantity of fertilizers sold by shop E = $(350 + 450)/2 = 800/2 = 400$ kg

The quantity of organic fertilizers sold by shop E = $400 * 5/(5 + 3) = 400 * 5/8 = 250$ kg

37. Answer: D

The total quantity of fertilizers sold by shop A = $350 + 200 = 550$ kg

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Required difference = $550 - 450 = 100$
kg

38. Answer: E

The total quantity of fertilizers sold by shop D = $450 + 250 = 700$ kg

The total quantity of fertilizers produced by shop D = $700 * 100/70 = 1000$ kg

The total quantity of inorganic fertilizers produced by shop D = $250 * (5+1)/5 = 250 * 6/5 = 300$ kg

The total quantity of organic fertilizers produced by shop D = $1000 - 300 = 700$ kg

39. Answer: B

The total quantity of fertilizers sold by shop B = $225 + 400 = 625$ kg

Required percentage = $175/625 * 100 = 28\%$

40. Answer: C

The quantity of organic fertilizers sold by shop C in 2017 = $300 * 110/100 = 330$ kg

The quantity of inorganic fertilizers sold by shop C in 2017 = $175 * 120/100 = 210$ kg

Required difference = $330 - 210 = 120$ kg

41. Answer: A

$$\sqrt{1024} - \sqrt[3]{512} + \sqrt{784} = ? + \sqrt{484}$$

$$32 - 8 + 28 = ? + 22$$

$$? = 52 - 22$$

$$? = 30$$

42. Answer: D

$$1/8 + 3/12 - 5/24 + ? = 1/4 + 5/12$$

$$3/24 + 6/24 - 5/24 + ? = 6/24 + 10/24$$

$$4/24 + ? = 16/24$$

$$? = 12/24$$

$$? = 1/2$$

43. Answer: B

$$22\% \text{ of } 500 + 35\% \text{ of } 400 = ? - 90$$

$$22 * 500/100 + 35 * 400/100 = ? - 90$$

$$? = 110 + 140 + 90$$

$$? = 340$$

44. Answer: C

$$910 - 15^2 - 405 - ?^2 = 210 - 555$$

$$505 - 225 = ?^2 - 345$$

$$?^2 = 280 + 345$$

$$?^2 = 625$$

$$?^2 = 25^2$$

$$? = 25$$

45. Answer: A

$$520 \div \sqrt{169} + ? = 660 \div 3 + 490 \div 7$$

$$40 + ? = 220 + 70$$

$$? = 290 - 40$$

$$? = 250$$

$$445 - 12^2 + 99 = ? \div 4 * 1600$$

$$445 - 144 + 99 = ? * 400$$

$$? = 400/400$$

$$? = 1$$

46. Answer: D

$$14 * 15 - 11^2 + ? = 30 * 13 + 104$$

$$210 - 121 + ? = 390 + 104$$

$$89 + ? = 494$$

$$? = 405$$

47. Answer: B

$$25\% \text{ of } \sqrt{?} + 110 = 650 \div 5$$

$$25 * \sqrt{?}/100 + 110 = 130$$

$$\sqrt{?}/4 = 20$$

$$\sqrt{?} = 80$$

$$? = 6400$$

51. Answer: B

$$340 \div (84 - 12 * 5 - \sqrt[3]{343}) = \sqrt{?}$$

$$340 \div (84 - 60 - 7) = \sqrt{?}$$

$$\sqrt{?} = 340 \div 17$$

$$\sqrt{?} = 20$$

$$? = 400$$

48. Answer: A

$$2(1/7) * 350 \div ? = 275 \div 11$$

$$15/7 * 350 = ? * 25$$

$$? = 15 * 50/25$$

$$? = 30$$

52. Answer: D

$$505.05 + 55.50 - 500.50 = ? + 65.05$$

$$? = 60.05 - 65.05$$

$$? = - 5$$

53. Answer: A

$$800 \div \sqrt{256} * ? = 750 \div \sqrt[4]{81}$$

$$800 \div 16 * ? = 750 \div 3$$

$$? = 250/50$$

$$? = 5$$

49. Answer: D

$$75\% \text{ of } 440 - ? = 190 + 20\% \text{ of } 550$$

$$75 * 440/100 - ? = 190 + 20 * 550/100$$

$$3/4 * 440 - ? = 190 + 550/5$$

$$? = 330 - 190 - 110$$

$$? = 30$$

54. Answer: B

$$(208 - 5^3 + 142) \div 5 * \sqrt{16} = ?$$

$$(208 - 125 + 142) \div 5 * 4 = ?$$

$$? = 225 \div 5 * 4$$

$$? = 180$$

55. Answer: C

50. Answer: E

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$$\sqrt{(85 + \sqrt{(300 - 75)}) * ?} = 150$$

$$\sqrt{(85 + \sqrt{225}) * ?} = 150$$

$$\sqrt{(85 + 15) * ?} = 150$$

$$\sqrt{100 * ?} = 150$$

$$? = 150/10$$

$$? = 15$$

$$\text{The present age of Bala} = 4x - 4 - 4 =$$

$$4x - 8$$

$$5x - 4 + 4x - 8 = 51$$

$$9x = 51 + 12$$

$$x = 63/9$$

$$x = 7$$

$$\text{The present age of Bala} = 4 * 7 - 8 = 28 - 8 = 20 \text{ years}$$

56. Answer: D

Let the time taken by pipe R to fill the tank = x

$$1/9 + 1/6 - 1/x = 1/4.5$$

$$2/18 + 3/18 - 1/x = 4/18$$

$$1/x = 5/18 - 4/18$$

$$1/x = 1/18$$

$$x = 18$$

59. Answer: B

The side of the square = $\sqrt{784} = 28$ cm

The radius of the semicircle = $28/2 = 14$ cm

The circumference of the semicircle = $22/7 * 14 + 2 * 14 = 44 + 28 = 72$ cm

57. Answer: C

The upstream speed of the boat = $200/8 = 25$ km/hr

The downstream speed of the boat = $105/(140/60) = 45$ km/hr

The speed of the boat in still water = $(45 + 25)/2 = 70/2 = 35$ km/hr

The speed of the stream = $45 - 35 = 10$ km/hr

Required ratio = $35:10 = 7:2$

60. Answer: A

The ratio of the quantity of milk to water in the resultant mixture = $(100 - 20):20 = 80:20 = 4:1$

$$(2x + 80)/1x = 4/1$$

$$2x + 80 = 4x$$

$$2x = 80$$

$$x = 40$$

The initial quantity of milk in the mixture = $2 * 40 = 80$ liters

The initial quantity of water in the mixture = $1 * 40 = 40$ liters

Required difference = $80 - 40 = 40$ liters

58. Answer: D

Let the present age of Ana = $5x - 4$

The present age of Ria = $4x - 4$

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61. Answer: D

$$x * 20 / ((x + 1500) * 12) = 7/6$$

$$10x = 7 * (x + 1500)$$

$$10x = 7x + 10500$$

$$3x = 10500$$

$$x = 3500$$

$$\text{The investment of Mano} = 3500 + 1500 = \text{Rs.}5000$$

62. Answer: C

$$7x + 5y = 12000 \text{ ---(1)}$$

$$5x + 3y = 8000 \text{ ---(2)}$$

From (1) and (2),

$$21x + 15y = 36000$$

$$- 25x - 15y = - 40000$$

$$4x = 4000$$

$$x = 1000$$

$$\text{The expenditure of Kavi} = 5 * 1000 = \text{Rs.}5000$$

63. Answer: B

$$6x + 80 = 20 * 10$$

$$6x + 80 = 200$$

$$x = 120/6$$

$$x = 20$$

$$\text{The length of train A} = 6 * 20 = 120 \text{ m}$$

$$\text{The length of the train B} = 5 * 20 = 100 \text{ m}$$

$$\text{The sum of the length of trains A and B together} = 120 + 100 = 220 \text{ m}$$

64. Answer: A

$$2500 * R * 3/100 = 750$$

$$R = 10\%$$

$$\begin{aligned} \text{The compound interest received by} \\ \text{Rihanna} &= 2500 * (1+20/100)^2 - 2500 \\ &= 2500 * (120/100)^2 - 2500 \\ &= 3600 - 2500 \\ &= \text{Rs.}1100 \end{aligned}$$

65. Answer: C

$$\text{Let the selling price of the headset} = 8x$$

$$\text{The selling price of the headset} = 200 * 125/25 = \text{Rs.}1000$$

$$\text{The marked price of the headset} = 1000 * 11/8 = \text{Rs.}1375$$

Directions (66-70):
66. Answer: D
67. Answer: C
68. Answer: E (All the persons live in Flat P except option e)
69. Answer: D
70. Answer: B
Final arrangement

| | Flat P | Flat Q |
|----------|--------|--------|
| 4 | H | C |
| 3 | F | G |
| 2 | A | B |

| | | |
|---|---|---|
| 1 | E | D |
|---|---|---|

We have,

- A lives in Flat P of a prime numbered floor.
- The one who lives immediately above A lives to the west of G.
- Only one floor is between E and G.
- No one lives to the west of E.

From above conditions, we have two possibilities:

| Floors | Case 1 | | Case 2 | |
|--------|--------|--------|--------|--------|
| | Flat P | Flat Q | Flat P | Flat Q |
| 4 | | | | G |
| 3 | | G | A | |
| 2 | A | | E | |
| 1 | E | | | |

Again we have,

- C lives to the east of H.
- At least two floors are below the floor on which C lives.
- B lives above D and both of them live in the same flat.

While applying above conditions, case 2 gets eliminated, because no one lives below C. Thus, case 1 gives the final arrangement.

| Floors | Case 1 | | Case 2 | |
|--------|--------|------|-------------------|------|
| | Flat | Flat | Flat | Flat |
| | | | | |

| | P | Q | P | Q |
|---|---|---|---|---|
| 4 | H | C | | G |
| 3 | F | G | A | |
| 2 | A | D | E | |
| 1 | E | B | H | C |

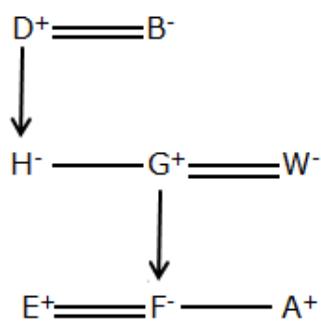
Directions (71-73):

71. Answer: D

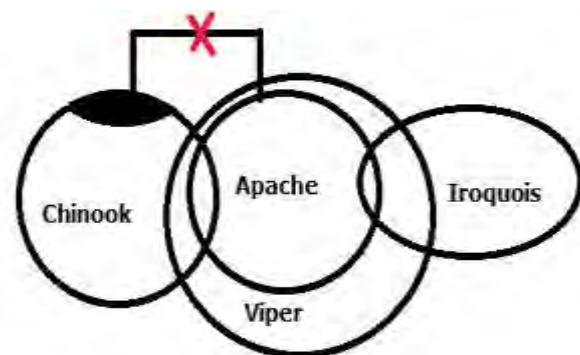
72. Answer: D (All the persons are female except option d)

73. Answer: C

Final arrangement



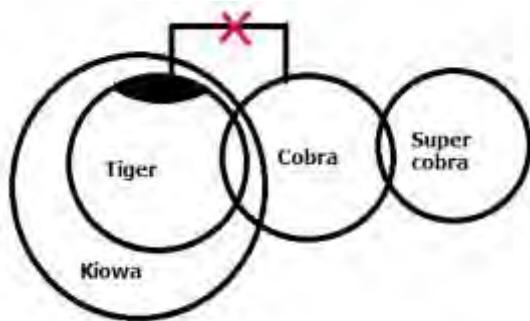
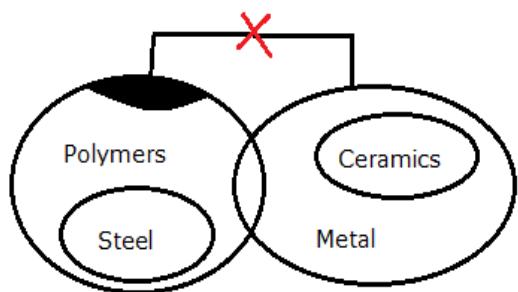
74. Answer : D



Both conclusions I and II follow

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75. Answer: A

Only conclusion I follows
76. Answer: C

Direction (77-81):
77. Answer: C
78. Answer: D
79. Answer: B (Only one person is going between them, except option b)
80. Answer: D
81. Answer: C
Final arrangement:

| Month | Name |
|----------|------|
| January | Q |
| February | S |
| March | U |

| | |
|-----------|---|
| May | P |
| July | T |
| September | V |
| December | R |

- P goes in a month having an odd number of days but after March.
- Only two persons are going between P and R, who is not going in January.
- As many persons go before R as after Q.

While applying the above conditions, we have two possibilities:

| | Case 1 | Case 2 |
|-----------|---------|---------|
| Months | Persons | Persons |
| January | Q | |
| February | | R |
| March | | |
| May | P | |
| July | | P |
| September | | Q |
| December | R | |

Again we have,

- S goes immediately after Q.
- T goes three persons after S.
- U goes before V.

While applying the above conditions, case 2 gets eliminated, because no

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one goes after S. Thus, case 1 gives the final arrangement.

| | Case 1 | Case 2 |
|------------------|----------------|----------------|
| Months | Persons | Persons |
| January | Q | |
| February | S | R |
| March | U | |
| May | P | |
| July | T | P |
| September | V | Q |
| December | R | S |

82. Answer: A

I) $N < J (J \geq K > L = M \geq N) \rightarrow$ True
 II) $K \leq P (K > L = M \geq N \leq P) \rightarrow$ False

Thus, only conclusion I is true.

83. Answer: C

I) $M = O (M \geq N = P \geq Q = S \geq O) \rightarrow$ False
 II) $M > O (M \geq N = P \geq Q = S \geq O) \rightarrow$ False

Thus, either conclusion I or II is true.

84. Answer: C

$L > Y \leq U < S > T < Z$

Conclusions:

I. $Z > Y$: False (As $Z > T < S > U \geq Y$)
 II. $T < L$: False (As $L > Y \leq U < S > T$)

85. Answer: E

Given series

$! N 7 + P O L D E 4 \% X 8 Z W ^ @ & R H$

$6 I \$ K 3 M 2 1 A * U 5$

Required order → Symbol → Number
 → Consonants

$! N 7 + P O L D E 4 \% X 8 Z W ^ @ & R H$

$6 I \$ K 3 M 2 1 A * U 5$

There is no such order.

86. Answer: A

Given series

$! N 7 + P O L D E 4 \% X 8 Z W ^ @ & R H$

$6 I \$ K 3 M 2 1 A * U 5$

87. Answer: D

Given series

$! N 7 + P O L D E 4 \% X 8 Z W ^ @ & R H$

$6 I \$ K 3 M 2 1 A * U 5$

$7+4=11$

88. Answer: A

Given series

$! N 7 + P O L D E 4 \% X 8 Z W ^ @ & R H$

$6 I \$ K 3 M 2 1 A * U 5$

After Consonants are dropped

$! 7 + O E 4 \% 8 ^ @ & 6 I \$ 3 2 1 A * U 5$

89. Answer: A

Given series

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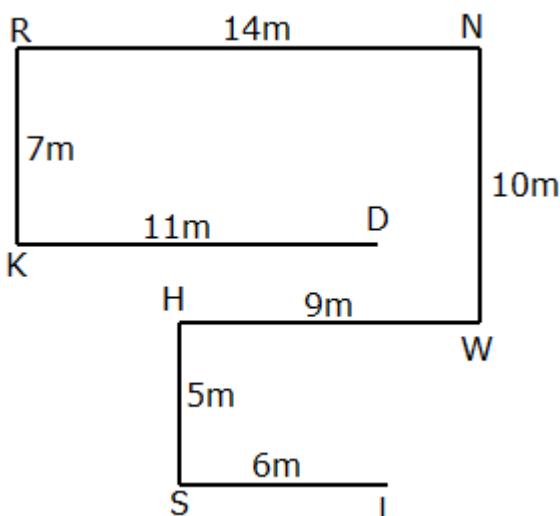
! N 7 + P O L D E 4 % X 8 Z **W** ^ @ & R H
6 I \$ K 3 M 2 1 A * U 5

Direction (90-92):

90. Answer: D

91. Answer: B

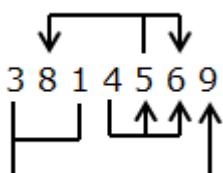
92. Answer: D (First point is southeast of second point, except option D)



93. Answer: E

ABDUCTOR → CURB

94. Answer: C (Six)



95. Answer: E

ELEPHANT

Direction (96-100):

96. Answer: C (All others are sitting in the corners of the table except in option C)

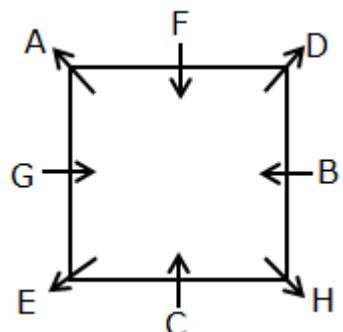
97. Answer: B

98. Answer: B

99. Answer: E

100. Answer: C

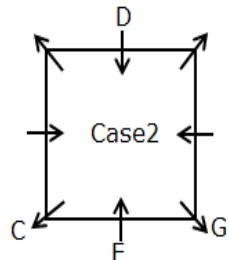
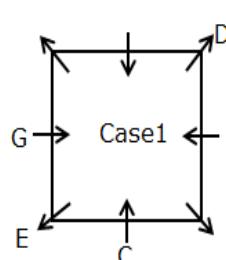
Final arrangement:



We have,

- D sits third to the right of C.
- Two persons sit between D and G.
- E sits immediate right of G.

From the above conditions, we have two possibilities:



Again we have,

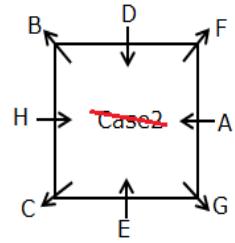
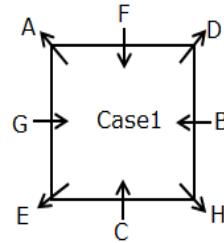
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- As many persons sit between C and G as between G and F. B sits two places away from F.
- H sits third to the left of F.
- A doesn't sit in the middle of the side of the table.

While applying the above conditions, case 2 gets eliminated, because A doesn't sit in the middle of the side.

Thus, case 1 gives the final arrangement.





ENGLISH VOCABULARY

MAY 2023



1 REITERATE (VERB)

Say something again or a number of times, typically for emphasis or clarity

Synonyms : Repeat, Restate

Antonyms : Oppose, Ceasing

Example The government has reiterated its refusal to compromise with terrorists.

**2 MALFEASANCE (NOUN)**

Illegal actions by politician or official

Synonyms : Misbehavior, Impropriety

Antonyms : Honesty, Integrity

Example The investigation has uncovered evidence of corporate malfeasance.

**3 SEDITION (NOUN)**

The act of encouraging rebellion against the government, or an action that promotes such rebellion, such as through speech or writing

Synonyms : Provocation, Inflaming

Antonyms : Obedience, Suppression

Example I found guilty of sedition, they could spend a lot of time in jail

**4 IN THE WAKE OF (PHRASE)**

Following (someone or something), especially as a consequence



Synonyms : Aftermath, as a result of, as a consequence of

Antonyms : Beginning, First

Example The committee was set up in the wake of the inquiry

5 CONTRAVENTION (NOUN)

An action which offends against a law, treaty, or other



Synonyms : Infringement, Breach

Antonyms : Obey, Allow

Example The publishing of misleading advertisements was a contravention of the Act

6 PRIMA FACIE (ADJECTIVE)

Based on the first impression; accepted as correct until proved otherwise

Synonyms : Evident, Manifest, Obvious

Antonyms : Hidden, Improbable



Example Actions that established a prima facie case of discrimination

7 OBFUSCATION (NOUN)

The action of making something obscure, unclear, or unintelligible.

Synonyms : Befog, Confuse, Perplex

Antonyms : Clarify, Simplify



Example Irrelevant matters that only serve to obfuscate the fundamental issue of guilt or innocence

8 DECORUM (ADJECTIVE)

Behavior that is controlled, calm, and polite.

Synonyms : Decency, Propriety

Antonyms : Impropriety, Vulgarity



Example She had a strong sense of decorum

9 IRON FIST (NOUN)

Used in reference to the exercise of power in an oppressive or ruthless way

Synonyms : Control, Firm hand

Antonyms : Inactivity, Derestricted



Example He rules the town an iron fist

10 DEFRAY (VERB)

Bear the expense of ; provide money to pay (a cost or expense)

Synonyms : Cover, Meet

Antonyms : Shun



Example The proceeds from the raffle help to defray the expenses of the evening

11 | CONSENSUS (NOUN)

Agreement among a group of people

Synonyms : Harmony, Concord

Antonyms : Disagreement



Example There is a growing consensus that the current regime has failed

12 | IMPRIMATUR (NOUN)

Official approval of something or permission to do something

Synonyms : Countenance, Endorsement

Antonyms : Refusal, Repudiation



Example Could not begin the project without the boss's imprimatur

13 | CULMINATE IN (PHRASAL VERB)

To happen or exist as the final result of a process or situation

Synonyms : Come to a head, Peak

Antonyms : Start, Begin



Example She had a long acting career that culminated in two Oscar nominations

14 | EMBARK ON (PHRASAL VERB)

To start something new or important

Synonyms : Commence, Start

Antonyms : Finish



Example She's embarking on a new career

15 | PURPORTEDLY (ADJECTIVE)

In a way that is stated to be true, although this may be the case.

Synonyms : Supposedly, Allegedly

Antonyms : Incredibly, Impossibly



Example The photos purportedly show nine with a lover

16 | EXIGENCIES (NOUN)

An urgent need or demand for something that must be dealt with without delay.

Synonyms : Requirement, Emergencies

Antonyms : Calm, Ease



Example Women worked long hours when the exigencies of the family economy demanded it

17 | CONTENTED (ADJECTIVE)

Feeling or expressing happiness or satisfied

Synonyms : Content, Pleased

Antonyms : Disgruntled, Displeased



Example I felt warm and contented

18 | PREROGATIVES (NOUN)

A special right that somebody/something has

Synonyms : Right, Privilege

Antonyms : Duty, Obligation



Example In some countries, higher education is predominately the prerogative of the rich

19 | GAMUT (NOUN)

The complete range or scope of something



Synonyms : Range, Span

Antonyms : Fail, Incapability

Example

The whole gamut of human emotion

20 | THAW (NOUN)

To become friendlier or more relaxed

Synonyms : Soften, Render

Antonyms : Congeal, Harden



Example A thaw in international relations

21 | FROSTY (ADJECTIVE)**Cold and unfriendly****Synonyms** : Remote, Reserved**Antonyms** : Social, Cordial, Friendly**Example** Her response was frosty enough to tell me she didn't appreciate the question**22 | TRENCHANT (ADJECTIVE)****Vigorous or incisive in expression or style****Synonyms** : Sharp, Cutting**Antonyms** : Blunt, Dull, Obtuse**Example** Even the most trenchant sword could not sever the bonds of loyalty between them**23 | FULMINATIONS (NOUN)****Strong criticism or protest****Synonyms** : Invective, Abuse, Vituperation**Antonyms** : Praise, Acclaim**Example** Players were told they had a right to be spared the foulmouthed fulmination of the hockey coach**24 | TONE DOWN (PHRASAL VERB)****Make something less extreme or intense****Synonyms** : Dampen, Diminish**Antonyms** : Strengthen, Consolidate**Example** I just hope we can now begin to tone down the rhetoric**25 | STINT (NOUN)****A period of time spent doing something****Synonyms** : Session, Term, Duty**Antonyms** : Stagnation, Pastime**Example** His varied career included a stint as a magician**26 | THRESHOLD (NOUN)****The level at which something starts to happen****Synonyms** : Verge, Brink, Entry**Antonyms** : Ending, Conclusion**Example** The bride was carried over the threshold**27 | BRACING (ADJECTIVE)****Giving strength; fresh and invigorating****Synonyms** : Stimulating, Revitalizing**Antonyms** : Draining, Exhausting**Example** The bracing sea air**28 | LOCK HORNS (PHRASAL VERB)****Engage in conflict****Synonyms** : Clash, Quarrel, Spat**Antonyms** : Consent, Agree, and get along**Example** Alan likes to locks horns with everyone, so didn't take it personally**29 | FORTIFICATION (NOUN)****A defensive wall or other reinforcement built to strengthen a place against attack****Synonyms** : Reinforcement, Strengthening**Antonyms** : Adulteration, Contamination**Example** Fortification of a state has become a necessity to avoid infiltration**30 | ARBITERS (NOUN)****A person who settles a dispute or has ultimate authority in a matter.****Synonyms** : Adjudicator, Judge**Antonyms** : Fighter**Example** The secretary of state is the final arbiter

31 | QUINTESSENTIAL (ADJECTIVE)

Being the perfect example of something

Synonyms : Typical, Prototypical

Antonyms : Poor, Bad

Example Typical behavior for a two-year world

**32 | FILLIP (NOUN)**

Something which acts as a stimulus or boost to an act

Synonyms : Incentive, Stimulus

Antonyms : Curb

Example The halving of car tax would provide a fillip to sales

**33 | AFFABLE (ADJECTIVE)**

pleasant, friendly and easy to talk to

Synonyms : Friendly, Amiable

Antonyms : Unfriendly, Prickly

Example An affable and agreeable companion

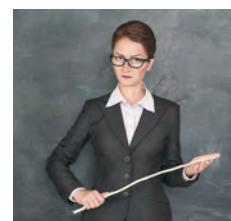
**34 | STERN (ADJECTIVE)**

Severe, or showing disapproval

Synonyms : Serious, Stringent, Severe

Antonyms : Genial, Friendly

Example A smile transformed his stern face

**35 | ON THE SIDELINES (IDIOM)**

Not taking part in an activity

Synonyms : Disinterested, Indifferent

Antonyms : Involved, Interested

Example They remained on the sidelines of the political system

**36 | QUEER (VERB)**

Strange, unusual, or not expected

Synonyms : Odd, Abnormal

Antonyms : Ordinary, Conventional, Normal



Example She had a queer feeling that they were being watched

37 | EXHORTATION (NOUN)

The act of strongly encouraging or trying to persuade someone to do something

Synonyms : Urging, Encouragement

Antonyms : Discouragement



Example Exhortations to consumers to switch off electrical appliances

38 | TRANSGRESSING (VERB)

To break a law or moral value

Synonyms : Offence, Crime, Sin

Antonyms : Obey, Observe, and Follow



Example I will be keeping an eye out for further transgressions

39 | WITCH HUNT (NOUN)

The searching out and deliberate harassment of those (such as political opponents) with unpopular views

Synonyms : Persecution, Fishing expedition, treasure-hunt

Antonyms : Fair Treatment, Kindness, Attraction



Example

He claimed he was the victim of a media witch-hunt

40 | REIGN (NOUN)

The period of time when a king or queen rules a country

Synonyms : Rule, Sovereignty, Monarchy

Antonyms : Impotence, Powerlessness



Example She was a popular ruler throughout her reign

41 | TAD (NOUN)

A very small amount

Synonyms : Bit, Little, Ounce

Antonyms : Lot, Plenty, Mess, Pile



Example Might give him some water and a tad to eat

42 | ENUNCIATED (VERB)

To express an idea clearly

Synonyms : Say, Articulate

Antonyms : Conceal, Deny



Example A written document enunciating this policy

43 | BLEAK (ADJECTIVE)

(used about a situation) bad; not encouraging or hopeful

Synonyms : Cheerless, Depressing, Dismal

Antonyms : Warm, Bright, Appealing



Example A bleak outlook

44 | PLUMMET (VERB)

To fall suddenly and quickly from a high level or position



Synonyms : Plunge, Drop

Antonyms : Rocket, Climb, Increase

Example The town's population plummets when the students leave for the summer

45 | SPURIOUS (ADJECTIVE)

False, although seeming to be genuine



Synonyms : Bogus, Phony, Counterfeit

Antonyms : Authentic, Genuine, Real

Example The spurious eminence of the pop celebrity

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46 | DECEASED (ADJECTIVE)

No longer living

Synonyms : Dead, Expired, Departed

Antonyms : Extant, Living, Alive



Example The deceased man's family

47 | INEBRIATED (ADJECTIVE)

Affected by alcohol; drunk

Synonyms : Intoxicated, Fried

Antonyms : Sober



Example I got mildly inebriated.

48 | SAGACITY (NOUN)

The quality of being sagacious

Synonyms : Discernment, Sharpness, Wisdom

Antonyms : Stupidity, Foolish



Example A man of great political sagacity

49 | SNUFF OUT (PHRASAL VERB)

Extinguish, put a sudden end to



Synonyms : Terminate, End, and Take out

Antonyms : Extant, Alive, Living

Example

As in three young lives were snuffed out in that automobile accident

50 | GRIEVOUS (ADJECTIVE)

(of something bad) very severe or serious

Synonyms : Awful, Acute, Grave

Antonyms : Trivial, Delightful, Bearable



Example His death was a grievous blow

Vocabulary May 2023

51 | LOCKSTEP (NOUN)

A situation where things happen at the same time or change at the same rate

Synonyms : Routine, Pattern, Groove

Antonyms : Retreat



Example Politicians marching in lock step with the party line

52 | HEAD OFF (PHRASAL VERB)

To prevent a difficult or unpleasant situation from happening

Synonyms : Intercept, Redirect, Divert

Antonyms : Allow, Encourage

Example The police acted quickly and managed to head off a violent confrontation

**53 | HIGH NOON (NOUN)**

An event or confrontation which is likely to decide the final outcome of a situation

Synonyms : Bloom, Prime, Pinnacle

Antonyms : Decline, Nadir, Downfall

Example The high noon of a situation

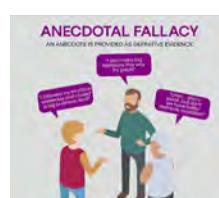
**54 | ANECDOTAL (ADJECTIVE)**

Based on reports or things someone saw rather than on proven facts

Synonyms : Informal, Unreliable, Narrative

Antonyms : Experimental, Scientific

Example While there was much anecdotal evidence there was little hard fact

**55 | ADJUNCT (NOUN)**

Something that is added to something else but is not essential to it

Synonyms : Supplement, Addition

Antonyms : Lessening, Subtraction



Example Computer technology is an adjunct to learning

(210)

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56 | PRAGMATIC (ADJECTIVE)

Dealing with problems in a practical way rather than by following ideas or principles

Synonyms : Practical, Sensible, Realistic

Antonyms : Impractical, Idealistic



Example A pragmatic approach to business ethics

57 | WRANGLING (NOUN)

An instance of intense argument

Synonyms : Argues, have a row, Squabble

Antonyms : Agree



Example Weeks of political wrangling

58 | SAGA (NOUN)

A very long story; a long series of events

Synonyms : Epic, Chronicle, Folk tale



Antonyms : Non-fiction, Fact, Reality

Example The whole saga began back in may

59 | UNANIMOUS (ADJECTIVE)

Without opposition; with the agreement of all people involved

Synonyms : Amicable, Compatible, Agreeable

Antonyms : Discordant, Divergently



Example

A unanimous vote to upgrade the school's computer facilities

60 | ABEYANCE (NOUN)

A state of temporary disuse or suspension

Synonyms : Dormancy, Postponement

Antonyms : Renewal, Action



Example Matters were held in abeyance pending further enquiries

61 | REMORSE (NOUN)

Deep regret or guilt for a wrong committed



Synonyms : Contrition, Repentance, Sorrow

Antonyms : Joy, Satisfaction

Example They were filled with remorse and shame

62 | RIFT (NOUN)

A disagreement between two people or groups



Synonyms : Crack, Fault, and Division

Antonyms : Concord, Unity, and Agreement

Example The rift between the two branches of the legal profession

63 | COUPS (NOUN)

A sudden, illegal and often violent change of government; an instance of successfully achieving something difficult



Synonyms : Overthrow, Ousting, Success, triumph

Antonyms : Election

Example He was overthrown in an army group

64 | CRACKDOWN (NOUN)

Action to stop bad or illegal behavior



Synonyms : Suppression, Clampdown, and Eradication

Antonyms : Beginning, Start

Example A crackdown on car crime

65 | LITIGATION (NOUN)

The process of taking legal action in a court of law



Synonyms : Suit, Prosecution

Antonyms : Exonerate, Cease, Halt, Release

Example The company wishes to avoid litigation

66 | BREACH (VERB)

To break an agreement, a law.



Synonyms : Contravention, Violation

Antonyms : Keep, Observe

Example A breach of confidence

67 | IMBROGLIO (NOUN)

An unwanted, difficult, and confusing situation, full of trouble and problems.



Synonyms : Complication, Predicament, and Muddle

Antonyms : Peace, Harmony

Example The abdication imbroglio of 1936

68 | INDICTMENT (NOUN)

A written paper that officially accuses somebody of a crime



Synonyms : Charge, Accusation

Antonyms : Acquittal

Example An indictment for conspiracy

69 | STATUS QUO (NOUN)

The existing state of affairs, especially regarding social or political issues



Synonyms : Status, Circumstances

Antonyms : Progression, Revolution

Example

They have a vested interest in maintaining the status quo

70 | EXPOSITION (NOUN)

A comprehensive description and explanation of an idea or theory



Synonyms : Explanation, Description

Antonyms : Mystery, Ambiguity

Example A systematic exposition of the idea of biodiversity

71 QUASH (VERB)

To say that an official decision is no longer true or legal

Synonyms : Cancel, Reverse, and Rescind

Antonyms : Validate



Example His conviction was quashed on appeal

76 PRECIPITOUS (ADJECTIVE)

Dangerously, high or steep; (of an action) done suddenly and without careful consideration

Synonyms : Hasty, Impetuous

Antonyms : Calm, Gradual



Example Precipitous Intervention

72 DEFECT (NOUN)

The act of leaving a country, political party, etc. to go to another

Synonyms : Desertion, Absconding



Antonyms : Faithfulness, Harmony, and Plenty

Example Recent changes in policy have resulted in large-scale defection from the party

77 PROTRACTED (ADJECTIVE)

Lasting for a long time or longer than expected or usual

Synonyms : Prolonged, Extended



Antonyms : Curtail, Shorten

Example A protracted and bitter dispute

73 AMPLE (ADJECTIVE)

Enough or more than enough

Synonyms : Plentiful, Adequate, and Sufficient

Antonyms : Meager, Insufficient



Example There is ample time for discussion

78 CONSTERNATION (NOUN)

A feeling of shock or worry

Synonyms : Dismay, Perturbation and Anxiety

Antonyms : Satisfaction



Example To her consternation her car wouldn't start

74 DISSIDENTS (NOUN)

Someone who publicly disagrees with and criticizes their government

Synonyms : Protester, Objector, and Dissident



Antonyms : Conformist, Orthodox, Conventional

Example A dissident who had been jailed by a military regime

79 FRUCTIFY (VERB)

Make something fruitful or productive

Synonyms : Burgeoning, Enrich, Nourish, and Thriving



Antonyms : Languishing, Shrinking, Lessening

Example

No partnership can fructify without candor on both sides

80 CARVE OUT (PHRASAL VERB)

Establish a career, role, or reputation for oneself through hard work

Synonyms : Relevance, Develop, Forge

Antonyms : Drop, Lose, and Fail



Example He managed to carve out a successful photographic career for himself

75 FRIVOLOUS (ADJECTIVE)

Not having any serious purpose or value

Synonyms : Silly, Senseless, Foolish



Antonyms : Serious, Practical, Important

Example I do not raise that in any frivolous spirit, but it seems to be somewhat important.

81 | REPRESSION (NOUN)

The use of force or violence to control a group of people

Synonyms : Suppression, Restraint, Quashing

Antonyms : Freedom, Liberty



Example Not allowing women to vote is a perfect example of political repression

86 | PARAMOUNT (ADJECTIVE)

Having supreme power

Synonyms : Supreme, Chief, and Prime

Antonyms : Trivial, Insignificant



Example The interests of the child are of paramount importance

82 | BATTERED (ADJECTIVE)

Injured by repeated blows or punishment; (of a thing) damaged by age and repeated use.

Synonyms : Beaten, Assaulted,

Antonyms : Good, Healthy



Example A pair of battered black boots

87 | CONTINGENCY (NOUN)

A future event or circumstance which is possible but cannot be predicted with certainty

Synonyms : Eventuality, Occurrence, Accident

Antonyms : Improbability, Unlikelihood



Example We must prepare for all possible contingencies

83 | SQUABBLE (NOUN, VERB)

A noisy quarrel about something trivial

Synonyms : Quarrel, Row, Argument

Antonyms : Accord, Harmony



Example The boys were squabbling over a ball

88 | WHEREWITHAL (NOUN)

The money necessary for a particular purpose

Synonyms : Cash, Reserves, and Capital

Antonyms : Failing, Losing, Poor



Example They lacked the wherewithal to pay

84 | PAN OUT (PHRASAL VERB)

End up, Conclude



Synonyms : Turn out, Fall out, and Result

Antonyms : Miss, Fail, Strike out

Example He is happy with the way the deal panned out

89 | BALLPARK (ADJECTIVE)

To be of a similar amount or at a similar level



Synonyms : Approximate, Inaccurate, Imprecise

Antonyms : Exact, Precise, Certain

Example

My first guess wasn't even in the ballpark

85 | ASSERTIVE (ADJECTIVE)

Forceful and definite in expression or action



Synonyms : Confident, Assured, and Decisive

Antonyms : Retiring

Example The job may call for assertive behavior

90 | INCARCERATE (VERB)

To put in prison



Synonyms : Jail, Look up, Imprison, and Confine

Antonyms : Free, Release

Example Many are incarcerated for property offenses

91 INEXPLICABLE (ADJECTIVE)

Unable to be explained or accounted for

Synonyms : Unaccountable, Unexplainable, Unfathomable

Antonyms : Understandable

**96 SUCCUMB (VERB)**

Fail to resist pressure, temptation, or some other negative force; die from the effect of a disease or injury

Synonyms : Give in, Surrender

Antonyms : Withstand



Example For some inexplicable reason her mind went completely blank

Example A few years later, Katya succumbed to cancer in London

92 EXUBERATE (NOUN)

Full of energy, excitement, and cheerfulness

Synonyms : Ebullient, Buoyant

Antonyms : Gloomy



Example His exuberant personality makes him fun to be around

97 FLAIR (NOUN)

A special or instinctive aptitude or ability for doing something well



Synonyms : Talent, Ability, Capability

Antonyms : Inability

Example We want casting director with a real flair for finding dramatic talent

93 SLUMP (NOUN)

A sudden severe or prolonged fall in the price, value, or amount of something

Synonyms : Plunge, Drop

Antonyms : Rise, Soar



Example A slump in profits

98 LIGHT-HEARTED (ADJECTIVE)

Amusing and entertaining; (of a person or their behavior) cheerful or carefree



Synonyms : Jovial, High-spirited

Antonyms : Cheerless, Melancholy, Gloomy

Example A light-hearted speech

94 VINDICATE (NOUN)

Having or showing a strong or unreasoning desire for revenge

Synonyms : Vengeful, Avenging, Acrimonious

Antonyms : Forgiving



Example The criticism was both vindictive and personalized

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 DISCREPANCY (NOUN)

An illogical or surprising lack of compatibility or similarity between two or more facts



Synonyms : Inconsistency, Conflict, Divergence

Antonyms : Similarity, Correspondence

Example There is a discrepancy between your account and his

100 UNRAVEL (VERB)

To solve a crime or explain a mystery



Synonyms : Reveal, Untangle, Resolve

Antonyms : Entangle, Complicate

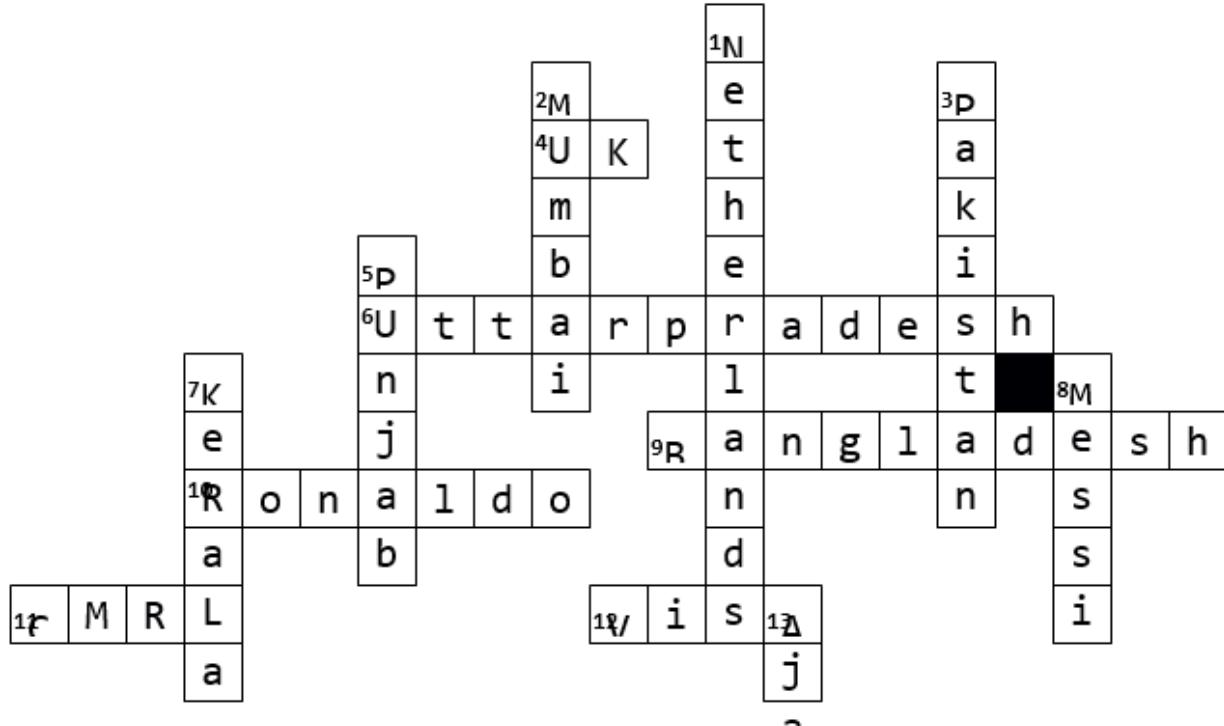
Example They were attempting to unravel the cause of death

Current Affairs

CROSSWORD

ANSWERS

PUZZLE



Across

4. 7th edition of the joint military exercise "AJEYA WARRIOR-23" held at_____.
 a) USA
 b) UK
 c) Indonesia
 d) Uttarakhand
 e) Rajasthan

6. First state which will make digital health cards for children
 a) Uttar Pradesh
 b) Uttarakhand
 c) Rajasthan
 d) Punjab
 e) Gujarat

9. Country hosted the 6th Indian Ocean Conference (IOC)
 a) UK
 b) Nepal
 c) Bangladesh
 d) India
 e) USA

10. World's highest-paid athlete
 a) Ronaldo
 b) Messi
 c) Mbappe
 d) Lebron
 e) Stephen

11. The Green Organisation of the United Kingdom presented the Green World Award 2023 to_____.
 a) KMRL
 b) HMRL
 c) CMRL
 d) MMRL
 e) LMRL

12. Which company launched cardholder verification value (CVV) free online transactions for domestic tokenized credentials in India
 a) Rupay
 b) Visa
 c) Phonepe
 d) Paytm
 e) Maestro

14. FIFA Council has announced

_____ as the official host of the upcoming FIFA U-20 World Cup 2023

- a) Argentina
- b) UK
- c) Indonesia
- d) France
- e) Ireland

Down**1. Which country emerged as the third-largest exporting platform in Indiaa)**

- a) Sweden
- a) USA
- b) UK
- c) Netherlands
- d) Spain
- e) Norway

2. India's first undersea twin tunnels

- a) Mumbai
- b) Thane
- c) Punjab
- d) Kerala
- e) Chennai

3. Country that became the largest recipient of ADB-funded programmes/projects

- a) India
- b) Pakistan
- c) Bangladesh
- d) Nepal
- e) Thailand

5. First state to implement the 'right to walk'

- a) Mumbai
- b) Thane
- c) Punjab
- d) Kerala
- e) Chennai

7. India's first "total e-governed state

- a) Mumbai
- b) Thane
- c) Punjab
- d) Kerala
- e) Chennai

8. Who won the World Sportsman of the Year award at Laureus World Sports Awards organized in Paris

- a) Ronaldo
- b) Messi
- c) Mbappe
- d) Lebron
- e) Stephen

13. 14th president of the World Bank

- a) Ajay Banga
- b) Ajay Gopal
- c) Vijay Banga
- d) Suresh Gopal
- e) Ajay Krishna