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## Solutions

### S1. Ans.(d)

**Sol.** The Mahanadi is a major river in East Central India. It drains an area of around 141,600 square kilometres and has a total course of 858 kilometres. Mahanadi is also known for the Hirakud Dam. The river flows through the states of Chhattisgarh and Odisha. Mahanadi river in central India, rising in the hills of southeastern Chhattisgarh state.

### S2. Ans.(a)

**Sol.** Angelique Kerber is a German professional tennis player and former world No. 1, and a three time Grand Slam champion. Having made her professional debut in 2003, Kerber rose to prominence upon reaching the semifinals of the 2011 US Open as the No. 92 ranked player in the world.

### S3. Ans.(e)

**Sol.** Aaron James Finch is an Australian international cricketer who captains the Australian cricket team in limited overs cricket.

### S4. Ans.(c)

**Sol.** Punjab National Bank (PNB's) managing director and chief executive, Sunil Mehta was elected as new chairman of Indian Banks Association (IBA) for year 2018-19. Bank of India's managing director and chief executive Dina Bandhu Mohapatra was elected as the deputy chairman. Indian Banks' Association, formed on 26 September 1946 as a representative body of management of banking in India operating in India - an association of Indian banks and financial institutions based in Mumbai.

### S5. Ans.(b)

**Sol.** Deepak Parekh is the Chairman of Housing Development Finance Corporation, India's leading housing finance company.

### S6. Ans.(e)

**Sol.** Khelo India Youth Games, formerly Khelo India School Games, meaning Play India Youth Games, held annually in January or February, are the national level multidisciplinary grassroot games in India held for two categories, namely under-17 years school students and under-21 college students. The 1st edition of Khelo India School Games was Conducted at Shiv Chattarpati Sports Complex, Pune (Maharashtra).

### S7. Ans.(d)

**Sol.** As much as 99.3 per cent of the junked Rs 500 and Rs 1,000 notes have returned to the banking system, the RBI said today, indicating that just a miniscule percentage of currency was left out of the system after the government's unprecedented note ban aimed at curbing black money and corruption. The Reserve Bank of India (RBI), which has taken an awfully long time to count the currency that was returned in the limited period window provided by the government to exchange or deposit the demonetised currency, said in its Annual Report for 2017-18 that the exercise is finally over.



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**S8. Ans.(b)**

**Sol.** 6.25% is the current reverse repo rate of RBI.

**S9. Ans.(c)**

**Sol.** The finance minister of india, Mr arun jaitley is the committee head of the merger of the public sector banks.

**S10. Ans.(a)**

**Sol.** World's first-ever thermal battery plant was unveiled in Andhra Pradesh by the state's Chief Minister N Chandrababu Naidu on Monday in Amaravati.

**S11. Ans.(d)**

**Sol.** The difference between exports and imports is called the balance of trade. If imports are greater than exports, it is sometimes called an unfavourable balance of trade. If exports exceed imports, it is sometimes called a favourable balance of trade.

**S12. Ans.(b)**

**Sol.** The 2018 ICC Women's World Twenty20 was hosted in the West Indies from 9 to 24 November 2018, during the 2018–19 international cricket season. It was the sixth edition of the ICC Women's T20 World Cup, and the second hosted by the West Indies (after the 2010 edition). The West Indies were the defending champions.

**S13. Ans.(e)**

**Sol.** Brazil to host the 11th BRICS Summit, scheduled for October 2019.

**S14. Ans.(a)**

**Sol.** The English Patient by Michael Ondaatje (Bloomsbury) was crowned the best work of fiction from the last five decades of the Man Booker Prize, announced on Sunday 8 July, 2018. The Golden Man Booker winner was revealed at the closing event of the Man Booker 50 Festival in Royal Festival Hall at Southbank Centre.

**S15. Ans.(c)**

**Sol.** The minimum paid-up equity capital for small finance banks shall be Rs. 100 crore.

**S16. Ans.(e)**

**Sol.** Stan Lee, the legendary writer, editor and publisher of Marvel Comics whose fantabulous but flawed creations made him a real-life superhero to comic book lovers everywhere, has died.

**S17. Ans.(d)**

**Sol.** The World Bank launched bond-I.

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**S18. Ans.(c)**

**Sol.** FSSAI, in collaboration with the Health Ministry, is also set to launch the first-of-its-kind TV campaign starring actor Rajkumar Rao to encourage consumers to make small behavioural changes and choose safe and healthier food options. The campaign's tagline is Eat Right Movement-Aaj Se Thoda Kam.

**S19. Ans.(b)**

**Sol.** India has said it aims to reduce the emissions intensity of its GDP by 33-35% by 2030 from 2005 levels and achieve 40% of its cumulative electric power of around 350GW installed capacity from non-fossil fuel-based energy resources, mainly renewable power. The statement comes ahead of the UN Framework Convention on Climate Change (UNFCCC) to be held in Paris in December 2015, where countries would try to forge a new global climate agreement based on "climate justice" and principles of equity and common but differentiated responsibilities and respective capabilities.

**S20. Ans.(a)**

**Sol.** As per the Census, 2011 the child sex ratio (0-6 years) has shown a decline from 927 females per thousand males in 2001 to 919 females per thousand males in 2011.

**S21. Ans.(b)**

**Sol.** The Reserve Bank of India made a strong case for setting up a public credit registry in India to address the twin balance sheet problem of the banking sector and the corporate sector. Public credit registry coverage reports the number of individuals and firms listed in a public credit registry with current information on repayment history, unpaid debts, or credit outstanding. The number is expressed as a percentage of the adult population.

**S22. Ans.(e)**

**Sol.** The Tejas is the second supersonic fighter developed by Hindustan Aeronautics Limited (HAL) after the HAL HF-24 Marut. As of 2016 the Tejas Mark 1 is in production for the Indian Air Force (IAF) and the naval version is undergoing flight tests for Indian Navy (IN).

**S23. Ans.(a)**

**Sol.** There is no court fee payable when a matter is filed in a Lok Adalat.

**S24. Ans.(d)**

**Sol.** The Chipko movement. In the 1970s, an organized resistance to the destruction of forests spread throughout India and came to be known as the Chipko movement. The name of the movement comes from the word 'embrace', as the villagers hugged the trees, and prevented the contractors' from felling them.

**S25. Ans.(c)**

**Sol.** Damdamaa reservoir in Sohna, district in the Indian state of Haryana. It is one of the biggest lakes in Haryana and with an area of 3,000 acres. Damdama Lake was formed when a stone and earthen dam constructed by the British was commissioned for rain water harvesting in 1947.

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**S26. Ans.(d)**

**Sol.** The International Day Against Drug Abuse and Illicit Trafficking is a United Nations International Day against drug abuse and the illegal drug trade. The United Nations' (UN) International Day Against Drug Abuse and Illicit Trafficking falls on June 26 each year.

**S27. Ans.(a)**

**Sol.** Finance Ministry Launches Mobile Application “Jan Dhan Darshak” as A Part of Financial Inclusion. Department of Financial Services (DFS), Ministry of Finance and National Informatics Centre (NIC) has jointly developed a mobile app called Jan Dhan Darshak as a part of financial inclusion (FI) initiative.

**S28. Ans.(c)**

**Sol.** India now has overall 37 World Heritage Inscriptions with 29 Cultural, 07 Natural and 01 Mixed sites. While India stands second largest in number after China in terms of number of World Heritage properties in ASPAC (Asia and Pacific) region, it is overall sixth in the world.

**S29. Ans.(e)**

**Sol.** Indian Air Force (IAF) for first time will participate in multinational air exercise Pitch Black – 18 (PB-18) in Australia hosted Royal Australian Air Force (RAAF). It will be three week multi-national large force employment exercise (27 July to 17 August 2018) conducted from RAAF Base Darwin and RAAF Base Tindal.

**S30. Ans.(b)**

**Sol.** A bank account under financial inclusion scheme Pradhan Mantri Jan Dhan Yojana (PMJDY) can be opened in any bank branch or business correspondent outlet. PMJDY is a government-run financial inclusion scheme aimed at ensuring access to services such as banking, savings, deposits, remittance, credit, insurance and pension at an affordable price. Bank accounts under the Jan Dhan scheme can be opened with zero balance. In other words, the account holder need not maintain any particular account balance to keep the account account. The government recently doubled the overdraft limit on Jan Dhan accounts. The overdraft limit of Jan Dhan accounts now stands at Rs 10,000, double than the previous limit of Rs 5,000, according to an official statement released last week.

**S31. Ans.(e)**

**Sol.** irtel Payment Bank, India's first payments bank, has announced that its customers can now make card-less cash withdrawals at over 100,000 ATMs.

**S32. Ans.(d)**

**Sol.** In exercise of the powers conferred by Section 35A of the Banking Regulation Act, 1949, Reserve Bank of India directs that with effect from April 1, 2012, banks should not make payment of cheques/drafts/pay orders/banker's cheques bearing that date or any subsequent date, if they are presented beyond the period of three months from the date of such instrument. Accordingly, cheques, Drafts, Pay Orders and Banker's Cheques are “valid for 3 months from the date of instrument”, with effect from 01.04.2012.

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**S33. Ans.(c)**

**Sol.** The four pillars of smart planning are vital to the success of Smart Cities and the Regional Smart City Initiative. While each is important in its own way, the four are interdependent. These are MOBILITY, SUSTAINABILITY, CONNECTIVITY and SECURITY.

**S34. Ans.(b)**

**Sol.** All vehicle insurance policies will now include personal accident cover worth Rs 15 lakh in case of the death of the owner while driving or riding. This new rule will help the families of accident victims especially two-wheeler riders who are most of the time under-insured. The Insurance Regulatory and Development Authority (IRDAI) in a circular has directed all third-party insurance companies to include this cover to vehicle owners-drivers of all vehicles (two-wheelers, three-wheelers, passenger vehicles and commercial vehicles) for an additional premium of Rs 750 per year (annual insurance policy). This will now be part of the mandatory insurance cover that is a must for all vehicle owners.

**S35. Ans.(a)**

**Sol.** As per guidelines of the RBI, payments banks can accept demand deposits – savings and current – up to a maximum of ₹1 lakh per customer. To overcome this restriction of holding a maximum balance of ₹1 lakh per customer, payments banks have entered into tie-ups with mainline banks so that balances over ₹1 lakh can be converted into fixed deposits with the latter.

**S36. Ans.(a)**

**Sol.** The Ministry of Heavy Industries and Public Enterprises is a branch of the Government of India that administers 48 central public sector enterprises (PSEs) and assists them in their effort to improve capacity utilization and increase profitability, generate resources and re-orient strategies to become more competitive.

**S37. Ans.(b)**


**Sol.** The 91st Academy Awards ceremony, presented by the Academy of Motion Picture Arts and Sciences (AMPAS), will honor the best films of 2018 and will take place at the Dolby Theatre in Hollywood, Los Angeles, California. The ceremony will be held on February 24, 2019.

**S38. Ans.(c)**

**Sol.** The global Multidimensional Poverty Index (MPI) is an international measure of acute poverty covering over 100 developing countries. Global Multidimensional Poverty Index given by United Nations Development Programme (UNDP).

**S39. Ans.(d)**

**Sol.** Under the Liberalised Remittance Scheme, Authorised Dealers may freely allow remittances by resident individuals up to USD 2,50,000 per Financial Year (April-March) for any permitted current or capital account transaction or a combination of both.

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**S40. Ans.(e)**

**Sol.** Digital wallet company Paytm on Tuesday launched 'Paytm Money' app for mutual fund investments. The Paytm Money platform will be offering systematic investment plans (SIPs), starting at Rs 100 per month.

**S41. Ans.(b)**

**Sol.** The World Bank Group (WBG) has approved a \$25-30 billion commitment plan for India for the 2019-22 period. The new Country Partnership Framework (CPF), endorsed by the WBG board of executive directors focuses on the development priorities of the country - resource efficient and inclusive growth, job creation and building its human capital. The WBG institution comprises of the International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC) and the Multilateral Investment Guarantee Agency (MIGA).

**S42. Ans.(e)**

**Sol.** Government has announced its historic decision on 04.07.2018 to fix MSP at a level of at least 150 per cent of the cost of production for kharif crops 2018-19 which redeems the promise made in the Union Budget for 2018-19. The MSPs fixed by Government, cost and returns over all-India weighted average cost of production of crops for 2017-18 and 2018-19 is at Annexure. Cost of production varies in different states on account of difference in levels of irrigation, resource endowment, farm mechanization, land holding size, yield of crops etc.

**S43. Ans.(a)**

**Sol.** Two Indians Bharat Vatwani and Sonam Wangchuk are among the winners of this year's Ramon Magsaysay Award 2018, regarded as the Asian version of the Nobel Prize.

**S44. Ans.(d)**

**Sol.** Nearly 1.2 crore jobs were created in the country in the 10-month period till June this year, as per a Central Statistics Office (CSO) report. The CSO's employment outlook report is based on the new member enrolments with retirement fund body EPFO, Employees' State Insurance Scheme (ESIC) and NPS.

**S45. Ans.(c)**

**Sol.** The NITI Aayog (Hindi for Policy Commission), also National Institution for Transforming India, is a policy think tank of the Government of India, established with the aim to achieve Sustainable Development Goals and to enhance cooperative federalism by fostering the involvement of State Governments of India in the economic policy-making process using a bottom-up approach.

**S46. Ans.(e)**

**Sol.** The World Economic Outlook (WEO) is a survey conducted and published by the International Monetary Fund. It is published biannually and partly updated two times a year. It portrays the world economy in the near and medium context, with projections for up to four years into the future.

**S47. Ans.(d)**

**Sol.** Thailand will chair the first 2019 summit of the Association of Southeast Asian Nations.

**S48. Ans.(c)**

**Sol.** Punjab National Bank bagged Hindi implementation award Rajbhasha Kirti. Punjab National Bank got an award for outstanding performance in implementing the Official Language Policy during 2017-18.

**S49. Ans.(b)**

**Sol.** The Public Affairs Centre is a not-for-profit research think tank situated in Bengaluru, Karnataka. It works at improving the quality of governance in India. The institute conducts research activities in two major fields, public policy and participatory governance.

**S50. Ans.(a)**

**Sol.** The Department of Industrial Policy and Promotion (DIPP), Ministry of Commerce and Industry, hosts a conference on Global Digital Content Market (GDCM) 2018, on 14th- 15th November 2018, in New Delhi. The conference will feature sessions on music, film, broadcasting and publishing, as well as collective management, emerging models and the implications for the market and policy makers.



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