## Ec ge'ucator

March 2017

Assembly Election India 2017

The definitive magazine for Bank, SSC and Govt. Exam aspirants

## Cover Story

Assembly Election India 2017

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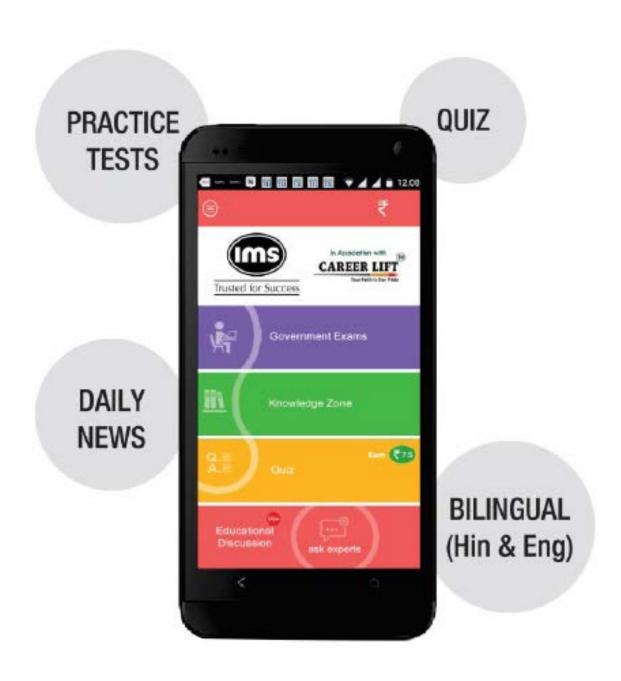
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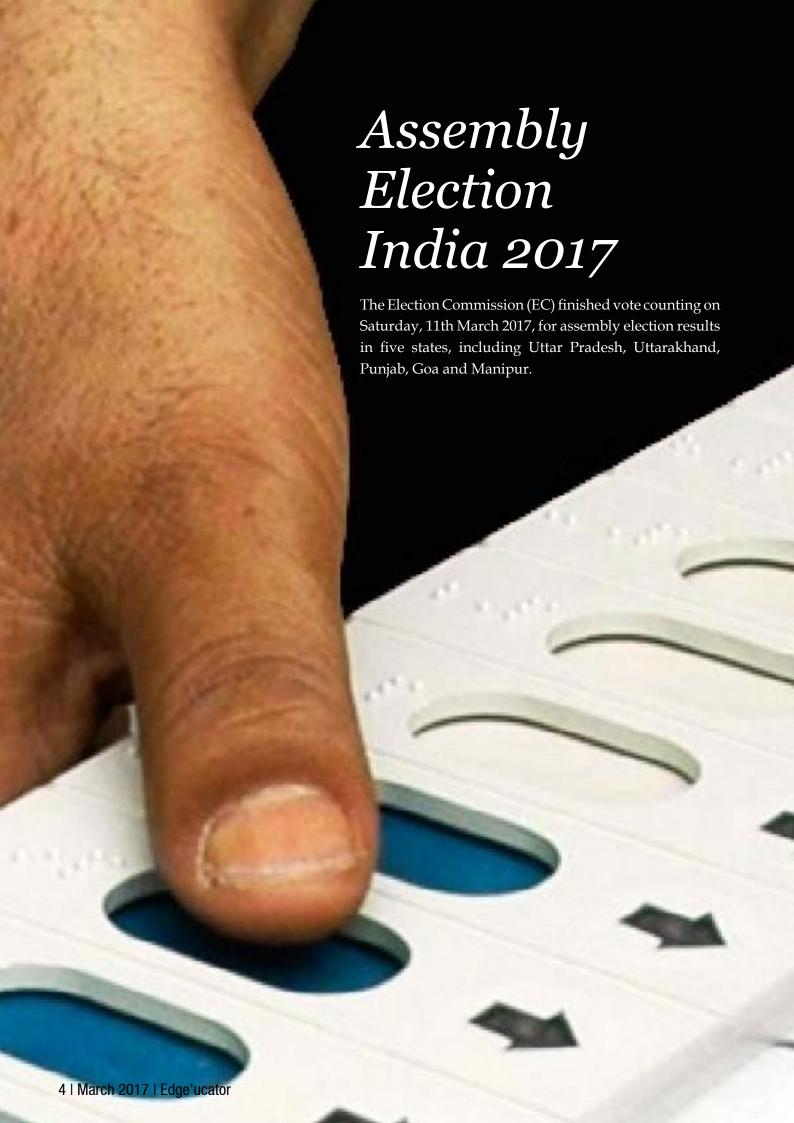
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he BJP rode a Modi super-wave to a massive victory in Uttar Pradesh today, winning 312 of the state's 403 seats; its allies have won 13 seats for a grand total of 325. It's a triumph that will strengthen Prime Minister Narendra Modi's claim to a second term in 2019. As jubilant party workers celebrated an early Holi, BJP chief Amit Shah credited the win to PM Modi's leadership, describing him as "the most popular leader since Independence."

## Uttar Pradesh

The counting of votes for the 403 seats in Uttar Pradesh (UP) assembly elections 2017 saw a historic landslide verdict in favour of the Bharatiya Janata Party (BJP) and its allies in 403-member UP assembly.

Party	Won
Bahujan Samaj Party	19
Bharatiya Janata Party	312
Indian National Congress	7
Rashtriya Lok Dal	1
Samajwadi Party	47
Apna Dal (Soneylal)	9
Nirbal Indian Shoshit Hamara Aam Dal	1
Suheldev Bhartiya Samaj Party	4
Independent	3
Total	403

## Uttarakhand

The Bharatiya Janata Party (BJP) has won a majority in the 70 seat-Uttarakhand assembly, ousting the Congress led by chief minister Harish Rawat.

Party	Won
Bharatiya Janata Party	57*
Indian National Congress	11
Independent	2
Total	70

<sup>\*</sup>The Election Commission has ordered repolling in one of the booths of Lohaghat assembly seat in Uttarakhand where EVMs went out of order, forcing counting at the station to be stopped midway.

## Punjab

Congress won 77 seats in the 117-member Punjab assembly with Amarinder Singh as its chief ministerial nominee, only one short of the 78 needed for a two-thirds majority.

Party	Won
Bharatiya Janata Party	3
Indian National Congress	77
Aam Aadmi Party	20
Shiromani Akali Dal	15
Lok Insaaf Party	2
Total	117

## Goa

The counting of votes for the 40 seats in Goa assembly elections 2017 show a close contest between the Congress and BJP, while other smaller parties such as the Goa Forward Party and Maharashtrawadi Gomantak (MGP) also making inroads.

Party	Won
Bharatiya Janata Party	13
Indian National Congress	17
Nationalist Congress Party	1
Maharashtrawadi Gomantak	3
Goa Forward Party	3
Independent	3
Total	40

## Manipur

The Congress won 28 seats, but the BJP is hot on its heels with 21 wins and neither party is yet assured of a majority.

Party	Won
All India Trinamool Congress	1
Bharatiya Janata Party	21
Indian National Congress	28
Naga Peoples Front	4
Lok Jan Shakti Party	1
National People's Party	4
Independent	1
Total	60



The New York Times: "The rise of Western populists is now emboldening peers in Asia. Mr. Modi is bringing relative political stability to India, by fragmenting the opposition and concentrating power in his hands, thus shifting the driver of economic growth from the private sector to the state, and freeing himself to conduct radical economic experiments like his currency cleansing policy. And now with his election victory in India's most populous state, his populist convictions are likely only to intensify," writes Ruchir Sharma.

The Economist: "The capture of some 312 out of 403 seats in the state assembly of Uttar Pradesh was not merely a result of harder work, superior organisation and a more aggressive message. Indian pundits, a normally quarrelsome bunch, are virtually unanimous in crediting Mr Modi himself as the biggest vote-getter. Having won power in 2014 on a wave of hope for change, Mr Modi's government had begun to lose momentum and the prime minister himself his aura of invincibility. In particular his abrupt move in November to scrap higher-denomination currency notes, which caused widespread hardship for little evident gain, raised doubts about Mr Modi's competence. But now his hawa, meaning wind - as in a political tail-wind—is back. From one end of the Britain-sized state to another, voters proudly declared confidence that Modi-ji is the man to sort out India's myriad woes."

CNN: "At a time of global anger against elected leaders, India's state elections represent a vote of confidence for the country's Prime Minister, as

well as a much-needed boost of morale. Modi had previously lost an important election in Bihar, a state which shares a similar voter base to Uttar Pradesh. Modi also suffered in recent months with the chaos and fallout from his demonetization move. With a cutback in consumer spending and economic activity, economists had predicted a fall of as much as one percentage point in India's growth rate."

BBC: "The balance of power in India has now decisively swung in favour of the BJP, and reinforces the party's position as the central pole in India's politics. The win in Uttar Pradesh—and in the Himalayan state of Uttarakhand—means the BJP now rules more than a dozen of India's 29 state legislatures. Also, the party appears to have successfully forged a coalition of upper, middle-ranking and lower castes to be able to manipulate the social arithmetic of Indian elections. It has also avoided being seen as doling out reckless patronage to a caste or group—the bane of Mr Yadav's defeated party in Uttar Pradesh. Thirdly, midway through his first term, Mr Modi becomes the front-runner in the 2019 general elections for a second term in power."

Nikkei Asian Review: "With the ruling party in a commanding position India's cumbersome democratic system will no longer be an excuse for lagging economic growth. Business leaders and the Indian National Congress, the former ruling party, previously cited the vagaries of politics in the world's largest democracy to excuse stalled reforms and justify India's modest growth rates when compared with China."



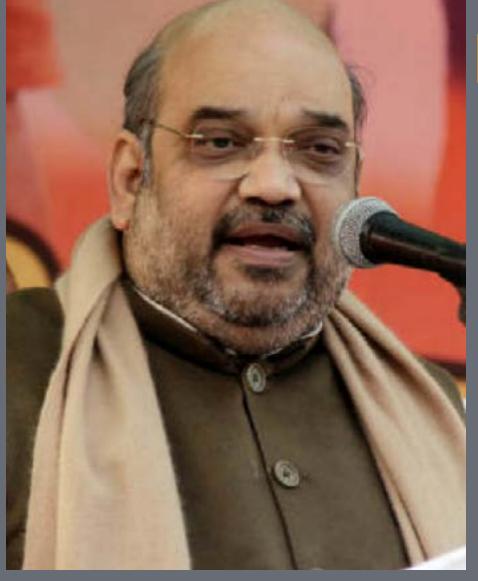
## Personality of the Month

mitbhai Anilchandra "Amit" Shah (born 22 October 1964) is an Indian politician from Gujarat and the current President of the Bharatiya Janata Party (BJP).

Shah was elected as an MLA from Sarkhej in four consecutive elections: 1997 (by-election), 1998, 2002 and 2007. He is a close associate of Prime Minister Narendra Modi, and held a number of portfolios in the state government during Modi's tenure as Chief Minister of Gujarat. He is the MLA from Naranpura, elected in the 2012 elections.

Shah was the BJP's in-charge for India's largest and most politically crucial state, Uttar Pradesh, during the 2014 Lok Sabha elections. The BJP and its allies swept the entire state, registering their best ever performance, by winning 73 out of 80 seats. As a result, Shah rose to national prominence and was appointed as the party's national president in July 2014.

Under his leadership, BJP achieved success in Legislative Assembly elections in Maharashtra, Haryana, Jammu & Kashmir, Jharkhand and Assam in 2014, but lost the elections in Delhi and Bihar in 2015. In 2017, he led the party towards landslide victory in Uttar Pradesh and Uttarakhand and marked the party's strong debut in Manipur, but the Akali-BJP alliance lost power in Punjab.



## Early life

mit Shah was born to Smt. Kusumben and Shri Anilchandra Shah, an affluent Gujarati family in the year 1964 in Mumbai. His father Anilchandra Shah, a businessman from Mansa, owned a successful PVC pipe business.

He lived and studied in his paternal village Maansa, Gujarat until the age of 16, when upon completion of his school education, his family shifted to Ahmedabad. He graduated with a B.Sc. degree in Biochemistry, and then worked for his father's business. He also worked as a stockbroker and in cooperative banks in Ahmedabad.

As a young boy he was always inspired by the stories of the great patriots of the nation and dreamt of working for the progress of the motherland. He was especially inspired and influenced by the nationalist spirit and vision of Rashtriya Swayam Sevak Sangh (RSS) and became its active member in Ahmedabad. This was one act that was to change his life forever and set him on a momentous journey towards the leadership of the Bharatiya Janata Party. He first met Narendra Modi in 1982 through Ahmedabad RSS circles. At that time, Modi was an RSS pracharak (propagator), working as in-charge of youth activities in city.

## Political career

mit Shah started his political career as a leader of the student wing of the RSS, the Akhil Bharatiya Vidyarthi Parishad, in 1983. He joined BJP in 1986, one year before Modi joined the party. He became an activist of BJP's youth wing Bharatiya Janata Yuva Morcha (BJYM) in 1987. He then gradually rose in the BJYM hierarchy, holding various posts including that of ward secretary, taluka secretary, state secretary, vicepresident, and general secretary.

His abilities to keep his ear to the ground and establish deep and lasting connect with party workers enabled him to hone his organizational capabilities. These abilities came to fore and to the notice of people when as in charge of the Amhedabad city; he successfully handled mass mobilization of people in favour of the Ram Janambhoomi Movement EktaYatra. The Ianambhoomi Movement resulted in a groundswell of support for BJP and drew tremendous response from Gujarat. These mass movements were followed by the Lok Sabha Elections in 1989, wherein he was entrusted with the task of managing the election campaign of BJP's mass leader Shri L.K. Advani from Ahmedabad constituency. This was an association that would last for over two decades with Amit Bhai formulating electoral strategy for Shri Advani till the 2009 Lok Sabha polls. He was also the election in-charge of former Prime Minister Shri Atal Bihari

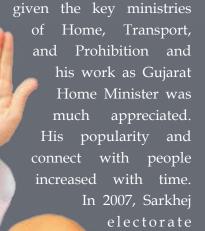
Vajpayee when he contested from Gandhinagar. Amit Bhai had earned a reputation for himself as an astute election manager.

In 1995, BJP formed its first government in Gujarat, with Keshubhai Patel as the Chief Minister. At that time, BIP's main rival Indian National Congress was highly influential in rural Gujarat. Modi and Shah worked together to decimate Congress in the rural areas. Their strategy was to find the second most influential leader in every village, and get him or her to join BJP. They created a network of 8,000 influential rural leaders who had lost elections to the pradhan (village chief) post in various villages.

A key achievement of Amit Bhai's political career was breaking the stranglehold of the Congress over Gujarat's cooperative movement, which was a source of electoral strength and influence. In 1998. barring a single Cooperative Bank, all other cooperative institutions were controlled by the Congress. This was set to change as thanks to Amit Bhai's political acumen and ability to carry people along, BJP started to win elections for cooperative banks, milk dairies, and agriculture market committees. successive These victories established BJP political strength and influence in rural and semi-rural areas. His success though was not limited to electoral Under affairs. his

Chairmanship, the Ahmedabad District Cooperative Bank, the largest district cooperative bank in Asia – turned profitable in just one year. The bank also declared a dividend for the first time in a decade. Given his wide experience, and commendable success, Amit Bhai was made the national convener of BJP's cooperative committee in 2001.

In 2002, as a prelude to the assembly elections, AmitBhai was made the co-organiser of the 'Gaurav Yatra'. The party stormed into power in the state under Chief Minister Shri. Narendra Modi. This time too, Amit Bhai won his seat from the Sarkhej constituency for the third time in a row. This time, the margin of victory was even bigger at 1,58,036 votes. Amti Bhai was



a g a i n showered i t s blessings on Amit Bhai with victory margin of a massive 2,32,832 votes. He returned to the state cabinet and was given responsibility of a number of key portfolios including Home, Transport, Prohibition, Parliamentary Affairs, Law, and Excise.

Amit Bhai's electoral victories continued unabated. In 2012, he won his fifth straight victory from the newly carved Narayanpura assembly segment. This time he won by over 60,000 votes despite the delimitation reducing the number of voters to a mere one fourth of the original number. The party recognized his electoral talent and in 2013 when he was made General Secretary of the BJP ahead of the crucial Lok Sabha polls in 2014. This was a high point in his long and arduous political journey. There was little time for celebrations though as Amit Bhai realized that he had the huge task of leading BJP to a comprehensive victory in the general elections. As one who was known as a master of electoral mathematics with an eye for smallest of data points, AmitBhai knew that a win in Uttar Pradesh was the key to taking power at the Centre. He spent the next year visiting every nook and corner of the state, energizing and motivating party workers, and pushing BJP's development agenda along with BJP's PM Candidate Shri Narendra Modi's vision. The results were spectacular with BIP and its allies winning 73 of the 80 seats in the state. With this big push from Uttar Pradesh, BJP crossed the 272-mark in Lok Sabha with a majority on their own strength.

## BJP President

he BJP recognized the commitment, hard work and organizational capabilities of Amit Bhai and made him the President of the party in 2014. With more power comes more responsibility. In less than one year of taking over as BJP's National President, Amit Bhai travelled to each and every state in the country to push the party's ideology and enlarge party membership. The results of this drive were startling. He made BJP world's largest political party with over 10 crore members. His resolve to strengthen BJP did not end at making it world's largest party as he initiated number of programs to spread party ideology and its mass connect. One of such programs was "Mahasampark Abhiyan" aimed at engaging newly acquired members in party's programs.

The combination of PM Modi's leadership and Amit Bhai's well-crafted election strategies resulted in BJP winning four of the five assembly elections held during first year of his tenure as party president. While the party had its chief ministers in Maharashtra, Jharkhand and Haryana, it formed coalition government in Jammu & Kashmir.

He also spearheaded the election campaigning in 2017 assembly elections, which gave BJP resounding success in Uttar Pradesh and Uttarakhand. BJP won the highest ever tally of 325 seats out of 403 under his leadership. Also of notability is BJP was able to make some headway into Manipur.

## Personal life

espite being on the national political stage, Amit Shah remains a humble and devout follower of Lord Shiva. His preferred destination for solace is the Lord Shiva temple at Somnath. He maintains a low profile as far as his family is concerned. He dotes on his wife, Sonal and only son, Jay. Besides, he also sustains his six sisters and their children. The couple have ensured that the legacy of middle class values left behind by Amit's parents is passed on to their son. Amit is not keen to socialize much. He prefers to keep away from the limelight. He spends a lot of time in introspection and that has helped him to remain grounded till date.



## People in News



Narendra Kumar appointed as new Chairman of Central Water Commission - March 13, 2017

he Central Water Commission (CWC) has a new Chairman. Narendra Kumar takes over the reins of the national governing body for water resources. A passout of the 1979 batch, Narendra Kumar was earlier, Member (River Management) of the CWC. His educational and professional



background has been exemplary. Narendra holds a Masters degree in Technology (Structural Engineering) from IIT-Delhi as well as a Bachelor's Degree in Civil Engineering from IIT-Roorkee. He has served as Assistant Director in Design Organization, Deputy Director in Project Appraisal Directorate and Director in Dam Safety Organisation and Project Monitoring Directorate. Narendra has also had served as Senior Joint commissioner in the Union Water Resources Ministry's Command Area Development wing from 2002 to 2005. He was Chief Engineer of Brahmaputra and Barak Basin (Shillong) from 2009 and 2011. He also has worked as commissioner, Brahmaputra and Barak wing of the ministry from 2011 to 2014.

## People in News

hen Nand Kumar Sai was born to Likhan Sai and Rupini Devi in Bhagora village of District Raigarh of Madhya Pradesh, little did his parents realize that he would reach the apex heights of spearheading the tribal movement in India. Nand Kumar Sai has been appointed as Chairman National Commission for Scheduled Tribes (NCST) in Delhi. He is an agriculturist, political and social worker. Ex-parliamentarian Nand Kumar Sai (71) succeeds Rameshwar Oraon, whose tenure had ended on October 31, 2016. He will have tenure of three years and has been given the rank of Union Cabinet Minister. He is a Master of Arts in Political Science from N.E.S.College (Formerly Ravishankar University). Kabaddi, football and wrestling are his favorite sports. He has incessantly

promoted sports activities in rural areas and folk music.

Nand Kumar Sai is actively involved in spread of education in tribal areas. He was in the forefront of various movements to oppose atrocities and exploitation of tribals. He was elected to Madhya Pradesh legislative assembly in 1977, 1985 and 1998. He was also elected to the Chhattisgarh legislative assembly in 2000. He was the first leader of opposition in the House. He was elected to the Lok Sabha in 1989, 1996 and 2004 and also to Rajya Sabha in 2009 and 2010. He has served as member of parliamentary standing committee on coal and steel and parliamentary consultative committee of Ministry of Urban Development and Ministry of Social Justice and Empowerment.



Nand Kumar Sai takes charge as Chairperson of NCST -February 28, 2017



Shurhozelie Liezitsu sworn-in as Chief Minister of Nagaland -February 22, 2017

hurhozelie L**iezitsu** began his political career in 1969 as a member of the Nagaland Legislative Assembly northern Angami-I constituency in Kohima district. His journey through the years has now culminated at the Chief Minister's office. He was swornin as the 17th Chief Minister of Nagaland. He was administered the oath of office and secrecy by Governor PB Acharya at a ceremony in the state capital Kohima. He succeeds TR Zeliang.

Liezitsu's political career spans over four decades since 1969. Having served the State Cabinet office eight times, he has held different ministerial portfolios, including education and planning. Liezitsu was the Minister for Higher education till 2013. A founder member of the first regional party in Nagaland, Liezitsu is an eminent scholar. He is the most decorated educationist in the Angami literature.

dappadi K Palaniswamy has been handpicked by Sasikala for the Chief Minister's post in Tamil Nadu. He was sworn in as the 13th chief minister in a simple ceremony held at the Durbar Hall of Raj Bhavan in Chennai. Thirty other ministers also took oath taking the total strength of the cabinet Palaniswamy his political career in the All India Anna Dravida Munnetra Kazhagam (AIADMK) in 1974. He has been elected four times from his constituency (Edappadi, Salem Distrtict). Apart from this, Palaniswamy has won the Lok Sabha seat from Tiruchengode in 1998. He was a close confidante of the Late J.Jayalalitha.

Palaniswamy was instrumental in tilting the electoral balance in favor of Late Jayalalitha by securing the support of his influential Gounder community. Earlier, Palaniswamy had served as Minister for Highways & Minor Ports in the then Jayalalithaa and O. Panneerselvam-led Government of Tamil Nadu.

Palaniswamy was born in 1957 in Nedungulam village of Salem district of Tamil Nadu. To V.Karruppa Gounder and Thavusuthaimma. A science graduate, Palaniswamy married P.Radha and they have been blessed with one son, Nithin Kumar.



Edappadi K Palaniswamy sworn-in as Chief Minister of Tamil Nadu - February 17, 2017



## Awards & Honour

IIT-M solar inverter system wins 2017 IEEE Spectrum Technology Award - March 11, 2017



The Institute of Electrical and Electronics Engineers publish a magazine "IEEE Spectrum" which periodically honors an institution or company that develops technology that has the potential to benefit mankind. For its pioneering effort in providing cheap and easily accessible power to the remote corners of the country, the Indian Institute of Technology (IIT)-Madras has won this year's award for its solar-direct current (DC) inverter system. The system was developed by Centre for Decentralized Power Systems at IIT-Musing micro grid technology.

This innovative device enables conversion of power from 230V Analog Current (AC) to 48V DC to directly power home utilities. It is equipped to tap rooftop solar power, making it most energy efficient solution for homes and offices. The popularity of the system can be evinced from the fact that it is in use in 4,000 offgrid homes in Rajasthan and 7,200 homes in Assam. It also has been installed in villages in Karnataka, Odisha, Tamil Nadu, Andhra Pradesh and Telangana.

Konkani Writer Mahabaleshwar Sail selected for Saraswati Samman 2016 - March 10, 2017



ahabaleshwar Sail an eminent Konkani writer with more than thirteen books written by him. His writing skills have been acknowledged time and again by the literary community. A recent feather in his cap is the prestigious Saraswati Samman 2016 for his novel "Hawthan". His work has been shortlisted out of 22 books in the race for which a cash prize of Rs 15 lakh and a citation was up for grabs.

Saraswati Samman is an annual award bestowed upon Indian citizen for his outstanding literary work written in any Indian language published during last 10 years.

Mahabaleshwar Sail has written four Marathi dramas and seven Konkani novels. He has also written five short stories and a novel in Marathi. He is best known for his work, 'Paltadcho Munis', which inspired a film by the same name. Most of his short stories and novels are translated into English and Hindi, 'Hawtha', his work of fiction presenting the cultural map of the traditional potter community of Goa was published in 2009.

Complete list of winners of BCCI annual awards 2017 - March 2, 2017



he Board of Control for Cricket in India (BCCI) Awards for 2015-16 have been announced. The awards recognise and honour the best Indian international and domestic cricketers of the past year.

Recipients of 2015-16 BCCI Awards are:

 CK. Nayudu Lifetime achievement award: Padmakar Shivalkar, Rajinder Goel.

- BCCI Lifetime achievement award: Shantha Rangaswamy.
- BCCI special award: Late Ramakant Desai, VV Kumar.
- Polly Umrigar Award: Virat Kohli. For third time, he was conferred with this award after 2011-12 and 2014-15 season.
- Lala Amarnath Award for the best all-rounder in the Ranji Trophy: Jalaj Saxena (Madhya Pradesh).
- Lala Amarnath Award for the best all-rounder in domestic limited-overs competitions: Axar Patel of (Gujarat).
- Madavrao Scindin Award Highest scorer in the Ranji Trophy: Shreyas Iyer (Mumbai).
- Madavrao Scindin Award Highest wicket-taker in the Ranji Trophy: Shahbaz Nadeem (Jharkhand).
- A. Chidambaram Trophy Highest scorer in (U-23): Jay.
   G. Bosta (Mumbai).
- A. Chidambaram Trophy Highest wicket-taker in (U-23): Satyajeet Bachhav (Maharashtra).
- NKP Salve Award Highest scorer in (U-19): Arman Jaffer (Mumbai).
- NKP Salve Award Highest wicket-taker in (U-19): Ninad Rathva (Baroda).
- Raj Singh Dungarpur Award Highest scorer in (U-16): Abhishek Sharma (Punjab).

- Raj Singh Dungarpur Award Highest wicket-taker in (U-16): Abhishek Sharma (Punjab). Jagmohan Dalmiya Award (Best Woman cricketer (Sr.): Mithali Raj (Railways).
- Jagmohan Dalmiya Award (Best Woman cricketer (Jr.): Deepti Sharma (Uttar Pradesh).
- Best Umpire in Domestic cricket: Nitin Menon.
- Best performance in BCCI
   Domestic tournaments:
   Mumbai Cricket Association.

89th Academy Awards (Oscar Awards) - February 27, 2017

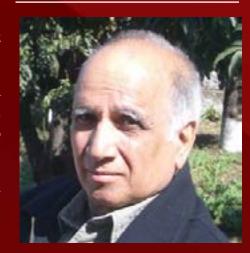


ollywood witnessed the 89th Academy Awards Ceremony, commonly known as The Oscars at the Dolby Theatre. The award presented in 24 categories by the Academy of Motion Picture Arts and Sciences (AMPAS), honouring best films of 2016. The most number of awards for a single film was won by the musical drama "La La Land". It won the most number of awards totaling to six at the ceremony after it was nominated into 14 categories. "Moonlight" and "Arrival" were nominated in eight categories.

## Winners are

- Best Picture: Moonlight.
- Best Actres: Emma Stone (La La Land).
- Best Actor: Casey Affleck (Manchester By The Sea).
- Best Director: Damien Chazelle (La La Land). At 32, he is the youngest director to win the Oscar.
- Best Supporting Actress: Viola Davis (Fences).
- Best Supporting Actor: Mahershala Ali (Moonlight).
- Best Foreign Language Film: The Salesman (Iran).

Hindi Scholar and writer Surendra Verma selected for 2016 Vyas Samman award -February 17, 2017



he **Vyas** Sanman is an annual literary award given to honor exemplary literary works in Hindi which have been published in the last ten years. The Award has been established by the K.K.Birla Foundation with a cash prize of Rs.3.50 Lakhs, a citation and logo. Jhansi born

Hindi Scholar, litterateur and playwright, Surendra Verma (75) has been bestowed this prestigious award for 2016. His novel "Kaatna Shami Ka Vriksha: Padma Pankhuri Ki Dhar Se" published in 2010, has been selected for this literary commemoration.

Surendra Verma is a Master of Arts in linguistics. Born on 7th September,1941, Surendra Verma was a teacher before the passion for writing took over. He has been associated with the National School of Drama for many years. He has also been awarded the Sangeet Natak Akademi Award in 1993 as well as the Sahitya Akademi Award in 1996. He has published fifteen short stories, novels and plays, much to public acclaim.





'alaysia's Lee Chong Wei won the

2017 All England Championship Title of Badminton in the men's singles match finals. In the final match Lee defeated China's Shi Yuqi by 21-12, 21-10 score. This was his fourth win in men's singles event. He had earlier won in 2010, 2011 and 2014.

- Women's Single: Tai Tzu-ying (China) won the title by defeating Ratchanok Intanon (Thailand)
- Men's Double: Indonesia's Marcus Gideon and Kevin Sukamuljo won the title by defeating China's Li Junhui and Liu Yuchen by 21-19, 21-
- Women's Double: South Korea's Chang Ye Na and Lee So Hee won the title by defeating Denmark's Kamilla Rytter Juhl and Christinna Pedersen by 21-18, 21-13 score.
- Mixed Double: China's Lu Kai and Huang Yaqiong won the title by defeating Malaysia's Peng Soon Chan and Liu Ying Goh by 18-21, 21-19, 21-14 score.

## International Current Affairs



Mass coral bleaching occurring in Great Barrier Reef for second year - March 11, 2017

ature has its own way of raising the red flag. As man continues unabated in his zeal to pollute the Earth, the Great Barrier Reef in Australia's eastern coast is experiencing an unprecedented second straight year of mass coral bleaching. Earlier in March and April

2016, 2,300-km reef suffered had its most severe bleaching on record due to warming sea temperatures.

Coral Bleaching occurs as a result of warmer seas. The corals expel tiny photosynthetic algae, draining them of their colour. Last year, bleaching was more severe in the northern areas of the bio-diverse site. Signifying that the situation is worsening, this year, more bleaching was being observed in the central part of the reef. Consequent occurrence occurrence of this phenomenon is leading to devastation of these corals. This implies that this natural treasure would probably not be replenished by nature in future.



Commonwealth launches Peace in the Home programme to stamp out domestic violence - March 8, 2017

ore power to the gentle gender!

Across all Commonwealth countries,
a new program "Peace in the home"
has been launched to help member states
tackle domestic violence which still remains a
"stubborn stain" on communities. Launched on
Women's Day (March 8), the program is planned
as a continuous event that shall continue upto 2018.
Thereafter. an accord on ending domestic violence in

A consolidated effort has been initiated to build a coalition of governments, businesses, human rights institutions, civil society and individual citizens to ensure that domestic violence is curbed. It will include schools, hospitals and doctors as well as government and law enforcement agencies to work together effectively. Countries will have a forum to highlight and share details of initiatives that had been effective in this regard. Women will also be mentored and counseled to address the issue of violence around

the Commonwealth shall be executed by all member states.

WHO wants new drugs against 12 antibiotics-resistant super-germs - March 1, 2017

elections and politics.

In the race to win over disease, it looks as though the bacteria seem to be winning. The World Health Organization has published a list of twelve antibiotics-resistant super germs which are looming over mankind with an explosion of incurable diseases. Governments, scientists and pharmaceutical companies have been urged to develop new drugs to overcome this threat to mankind. These super germs were once easily-treatable infections which have now evolved into incurable diseases. The urgency implied by WHO is because the antibiotics may not be ready in time if it is not developed proactively.

Christened as "priority pathogens", the WHO described these antibiotics-resistant super-germs as the greatest threat to human health. They no longer respond to an ever-growing list of ineffective antibiotics.

These 12 germs cause ailments including blood, lung, brain, and urinary tract infections, food poisoning from salmonella and gonorrhoea.





ondwana Land's long lost children are gradually standing up to be counted! A 4.5 million square km land mass has been discovered beneath the south-west Pacific. About two-thirds the size of Australia, this huge mass of land has been named "Zealandia" coined from a possible combination of New Zealand and New Caledonia, as these are the only two highest points above water. The rest of the land mass, approx. 94% is under water.

Geologists opined that Zealandia was once a part of Australia. Having broken off from Antarctica about 100 million years ago and again severed from Australia about 80 million years ago, Zealandia was part of the breakup of super-continent Gondwanaland. Eventually it sank beneath sea. Sea-floor samples show that Zealandia consists of light continental crust. The discovery contributes to the theory of a pre-existent land mass since usual underwater plateaus consist of dark volcanic rocks.

Zealandia

## National

## Current Affairs



Government launches Mission Fingerling to achieve Blue Revolution - March 15, 2017

he Fisheries sector in India gets a massive boost as the Union Ministry of Agriculture launched "Mission Fingerling". This is program entails an investment of about Rs. 52,000

lakhs to develop and manage fisheries in a holistic manner. The output from the fisheries industry is estimated to rise upto 15 million metric tonnes (mmt) by 2020-21. Presently the output is at 10.79 mmt. This is in accordance with the policy designed by the Government in its "Blue Revolution" Plan.

"Blue Revolution" is an initiative taken by the Government of India to step up the country's export earnings from fish and fish products to Rs.1,00,000 crore in the next five years. Currently the export earnings from this segment stagnates at Rs.33,441 crore. The plan focuses on creating an enabling environment for integrated development and management of fisheries and also for socio-economic development of fishermen and fish farmers. A greater emphasis has been laid on developement of infrastructure, management and conservation of the resources through modern technology. This will also result in higher income for the fish farmers. Global innovations shall be introduced in the country for enhancing productivity.

## NTPC installs India's largest Floating Solar PV Plant in Kerala - March 13, 2017

ndia has taken a significant step towards its goal of perennial supply of electricity. In line with global trends, the country's largest floating solar photovoltaic plant has been recently installed at Kayamkulam in Kerala. This milestone was achieved by the state-run NTPC (National Thermal Power Corporation Limited) at the Rajiv Gandhi Combined Cycle Power Plant (RGCCPP). The plant is capable of generating 100 kWp (kilowatt peak) power. This is another feather in the cap for

Floating solar PV plants are laid over the surface of water in lakes, reservoirs and quarries. Globally, these plants have been successfully commissioned in Japan, UK, Brazil, USA and many other countries. It has the potential to generate sufficient power to cater to large cities for decades. In India, the technology has been indigenously developed by NETRA (NTPC Energy Technology Research Alliance). NETRA is the research wing of NTPC. The Central Institute of Plastic Engineering & Technology (CIPET), Chennai has also co-assisted NETRA in this project.

The system was installed by Chennai based Swelect Energy Systems Ltd with support from NETRA and NTPC Kayamkulam station in a short span of 22 days.

the present Government's flagship 'Make In India' initiative.

The advantage of a Floating solar PV system is that it prevents evaporation of the water bodies over which it is installed while generating power. Being eco-friendly, there is minimal impact on the ecology.

## Government issues draft rules on e-wallet payments - March 10, 2017

s the demonetization drive reaches its peak, a horde of wallets have swarmed the market seeking a share in the country's digital money pie. In order to regulate this fledgeling industry, the Government has issued draft Information Technology (Security of Prepaid Payment Instruments) Rules 2017 for e-wallet firms. The draft rules seek to ensure integrity, security and confidentiality of electronic payments made through wallets. The crux of the proposal intends to cover consumer data protection.

Prepaid Payment Instruments (PPI) are methods that facilitate purchase of goods and services against the value stored on such instruments. These prepaid instruments can be issued as online wallets, mobile accounts, mobile wallets, smart cards, magnetic stripe cards, internet accounts, paper vouchers and any such instruments used to access the prepaid amount. You, as an





World's oldest aircraft carrier INS Viraat decommissioned - March 6, 2017

fter the graceful exit of the impregnable Vikrant, now it is the turn of INS Viraat to drop its anchor permanently! INS Viraat was decommissioned by the Indian Navy after six decades of yeoman service to the nation. Another glorious chapter in the history of the Indian Navy came to an end. INS Viraat has played a critical role in frontline defence of our seas. The Government is yet to decide on the future of the warship.

Believe it or not, INS Viraat is a Guinness Books of World Records holder! It is the longest serving warship in the world having thundered across the seas for over six decades. It was also the last Britishbuilt ship serving with the Indian Navy. It was built in 1943 during the Second World War. At the time of its first commissioning, it was inducted into the British Royal Navy in November 1959, christened as HMS Hermes.

During the Falklands War in 1982, the aircraft carrier had served as the flagship of the Royal Navy's task force. British navy had decommissioned in 1985 after 27 years of service. Considering its sailing log of almost 11 lakh km, this stalwart of the oceans has theoretically encircled the globe twenty seven times! INS Viraat has served the Indian Navy for thirty years. The British Royal Navy had the privilege of its presence in its arsenal for twenty seven years. It was commissioned into the Indian Navy on May 12, 1987. It had played a major role in Operation Jupiter in 1989 in the Sri Lankan peace keeping operation. It also had participated in the standoff Operation Parakram in 2001-2002 when India and Pakistan were engaged in a standoff post the Parliament terror attack. INS Viraat bid a final adieu after its last operational deployment as a participant in the International Fleet Review held at Visakhapatnam in February 2016.

The nation bids a grateful farewell to this faithful ally who sent shivers down the enemy's spine at every engagement.



GST Council approves final draft of Central GST, Integrated GST laws - March 6, 2017

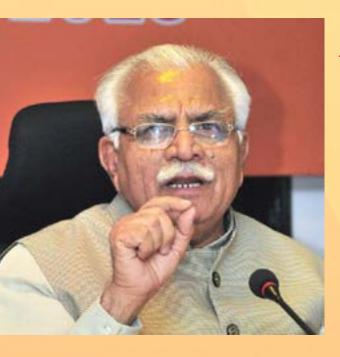
he final draft of Central GST (CGST) and Inter-State GST (IGST) laws were approved by the GST Council meeting headed by Union Finance Minister Arun Jaitley. The Council is racing ahead to meet the July 1, 2017 deadline for rolling out the GST law.

The Union Territories GST (UT-GST) and States (SGST) laws will be approved in the next GST

Council meeting. The compensation bill has already been approved. Eventually the Union government will collectively take the bills to the Union cabinet for its approval. Subsequently, the CGST, IGST and UTGST laws and Compensation law to compensate states for revenue losses arising from a transition to GST will require the approval of Parliament. SGST law will require the nod of state legislative assemblies. Agriculturists will be exempted from registering under GST regime. The basic annual turnover limit for business entities for registration under the new tax regime is set at Rs. 20 lakhs.

## About Goods and Services Tax (GST)

GST is a radical change in the tax regime of the country. A single tax has been proposed replacing all local and national level indirect taxes. It is consumption based tax levied on the supply of Goods and Services which will be levied and collected at each stage of sale or purchase of goods or services based on the input tax credit method. GST will be a comprehensive indirect tax on manufacture, sale and consumption of goods and services throughout India. It seeks to enhance fiscal federalism by removing indirect tax barriers across states and integrate the country into a common market. The Government expects its revenues to increase radically through this proposal. Businesses are expected to gain through standardization of indirect taxes across the country, thereby reducing costs.



Haryana Government announces Tirtha Darshan Scheme for senior citizens - March 6, 2017

enior citizens in Haryana are pleasantly surprised. The Haryana Government is eager to sponsor the costs of pilgrimage by senior citizens. Chief Minister Manohar Lal Khattar has announced Tirtha Darshan Scheme for the state's elders above 60 years of age The freebie was announced CM Khattar while replying to the discussion on the Governor's address during the budget session of the Haryana Assembly.

Once implemented, the state government will bear the entire cost of the tour of senior citizens belonging to Below Poverty Line (BPL) families. In case of a couple, the expenses of the spouse belonging to BPL family will also be sponsored by the state government. They will also be able to take along an assistant. In case of senior citizens of non-BPL families,

state government would bear only 70% of the cost. The selection of travelers shall be on the basis of lottery system. Over 400 destinations across India have been listed for pilgrimage under this scheme. The quota for maximum number of pilgrims will be 250 every year. A Deputy Commissioner shall be appointed to head the district committee to oversee the selection process. The tour packages will include journey in sleeper class by chartered train and night accommodation on multi-sharing basis. Travel insurance is also thrown in as an additional sop.

India to attend Lahore meet on Indus Waters Treaty World Bank - March 3, 2017

fter two months of intense diplomatic negotiations thanks to the intervention of the World Bank, India has accepted an invitation to attend the next meeting of the Permanent Indus Commission (PIC) of the Indus Waters Treaty (IWT), to be held in Lahore in March 2017. The last round of the PIC was held in July 2016.

This is a a major shift in India's position on talks with Pakistan on IWT. Earlier, India had announced suspending talks after the Uri terror attacks in September 2016. The decision to resume talks was taken by meeting chaired by Prime Minister Narendra Modi and attended by National Security Adviser (NSA) Ajit Doval, Foreign Secretary S Jaishankar, Water Resources Secretary and senior PMO officials. It is proposed to utilise water from Indus River



under India's share to fullest. India has also suspended talks on the Permanent Indus Commission (PIC), the dispute redressal mechanism until Pakistan sponsored terrorism stops. More run-of-the-river hydropower projects have been planned on western rivers (Indus, Jhelum, Chenab) to exploit full potential. In November 2016, India had rejected World Bank's decision to constitute a Court of Arbitration to look into complaints from Pakistan over India's construction of Kishenganga and Ratle river water projects. India had taken a stand that the World Bank's decision was biased in Pakistan's favour.

## Thiruvananthapuram tops city governance ranking: ASICS - March 2, 2017

hiruvananthapuram, capital of Kerala has topped in city governance ranking of the Annual Survey of India's City Systems (ASICS) 2016 conducted by Janaagraha Centre for Citizenship and Democracy. The annual survey had evaluated 21 major cities from the 18 states for this purpose. It highlighted inadequacies in urban governance that could affect public service delivery and quality of life.

The ASICS is designed to help city leaders pin point issues in urban governance in their cities and help them chalk out a reform roadmap to make them more livable. It ranks citites in the scale of 0 to 10 scale on

various parameters like urban capacities and resources, urban planning and design, empowered and legitimate political representation, and transparency, accountability and participation. The better scores of city in the survey, indicates it will be able to deliver better quality of life to citizens over the medium and long-term.



## Banking & Finance Current Affairs

RBI Current Rates: (As on 16/02/2	2017)		Money Market		
Policy Repo Rate		6.25%	Call Rates	: 4.75	%-6.25% *
Reverse Repo Rate	:	5.75%	* as on previous day		
Marginal Standing Facility Rate	:	6.75%	<b>Government Securities Market</b>		
Bank Rate	:	6.75%	7.72% GS 2025	: 7.17	81%
CRR	:	4%	91 day T-bills	: 6.19	08%*
SLR	:	20.50%	182 day T-bills	: 6.22	39%*
RBI Reference Rate			364 day T-bills	: 6.29	85%*
INR / 1 USD	:	67.0467	* cut-off at the last auction		
INR / 1 Euro	-:	71.5053	Capital Market		
INR / 100 Jap. YEN	Fel	59.1500	S&P BSE Sensex	: 2830	1.27*
INR / 1 Pound Sterling	:	83.7614	Nifty 50	: 8778	3.00*
Base Rate	: 9.25	% - 9.65%	* as on 16/02/2017		
MCLR (Overnight)	: 7.75	% - 8.20%			
Savings Deposit Rate	:	4.00%			
Term Deposit Rate > 1 Year	: 6.50	% - 7.00%			

## RBI sets up inter-disciplinary standing committee to review cyber threats - February 28, 2017

and technology, cyber security has come under a major threat. The number of cyber attacks has been seen to be rising every day. In order to review the threats inherent in the existing and emerging technological infrastructure, the Reserve Bank of India (RBI) has set up of an inter-disciplinary standing committee on cyber security. The 11-member committee will be headed by Meena Hemchandra, RBI Executive Director. The committee is empowered to co-opt more

experts and also operate through a framework of sub-committees

to examine specific issues.

The scope of the committee is to evaluate various security standards and protocols, and interface with stakeholders. Based on this exercise, the committee will suggest appropriate policy interventions to strengthen cyber security and resilience.

Earlier, the RBI had issued guidelines to all banks in June 2016 on the basis of recommendations of the Expert Panel on Cyber Security and Information Technology Examination. The central bank sounded off all banks to evaluate cyber security preparedness for addressing cyber risks. Since then banks have taken several steps to strengthen their defence. However, an ongoing review is mandatory keeping in mind the diverse and ingenious nature of cyberattacks. Even the statement on Developmental and Regulatory Policies also was issued along with the Sixth Bi-monthly Monetary Policy Statement, 2016-17 proposing constitution of inter-disciplinary Standing Committee on Cyber Security.

## RBI allows multilateral FIs to invest in masala bonds - February 17, 2017

he Reserve Bank of India (RBI) has permitted multilateral and regional financial institutions (FIs) to invest in 'masala bonds', rupee denominated bonds issued by Indian entities. This decision will allow multilateral agencies like Asian Development Bank (ADB) and BRICS led New Development Bank (NDB) to invest in these bonds. It also provides more choices of investors to Indian entities issuing rupee-denominated bonds abroad.

The Masala bonds refer to rupee-denominated bonds through which Indian entities can

in rupee, and not in foreign currency. Basically, they are debt instruments that are typically used by corporates to raise money from investors. The issuance of denominated rupee bonds, Indian entity is protected against the risk of currency fluctuation, typically associated

with borrowing in foreign currency. Masala bonds also

raise money from foreign markets

help in internationalization of the rupee and in expansion of the Indian bond markets. These bonds are usually traded on the London Stock Exchange (LSE) and not in India.

The first Masala bond was issued by the International Finance Corporation (IFC), the investment arm of the World Bank dubbed as Uridashi Masala Bonds in November 2014. The Housing Development Finance Corporation (HDFC) was the first Indian company to issue rupee-denominated bonds "masala bonds" on London Stock Exchange (LSE) in July 2016. International Financial Corporation was first time issued green masala bonds in August 2015 to raise private sector investments that address climate change in India. Canada's British Columbia province was the first foreign government to issue of masala bonds.

## Union Cabinet approves merger of SBI, 5 associate banks - February 16, 2017

the State Bank of India (SBI) is finally acquiring the stature of a giant. Five associate/subsidiary banks of the SBI shall be merged with the nation's banking behemoth, SBI. This was approved by the Union Cabinet chaired by the Prime Minister Narendra Modi. The five subsidiary banks are State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala and State Bank of Travancore. Further, the State Bank of India (Subsidiary Banks) Act, 1959 and the State Bank of Hyderabad Act,1956 is set to be repealed. A Bill to this effect shall be introduced in Parliament soon.

Consolidation of public sector banks is the main intention of this merger. The Indradhanush action plan mandated by the Government is now being implemented on the fast track. The intention is to bring the SBI in the reckoning amongst the large banks in the world. Earlier, In 2015, SBI was ranked 52 in the world in terms of assets, however the merger will boost its ranking into the top 50 banks of the world.



## QUIZ General Knowledge

## Quiz -1

- 1. Who is the author of the book "When Breath Becomes Air"?
  - A] Siddhartha Mukherjee
  - B] Kiran Desai
  - C] Paul Kalanithi
  - D] VS Naipaul
- 2. Which state government has recently launched 5. "Adarsh Gram Yojana" for rural poor?
  - A] West Bengal
  - B] Andhra Pradesh
  - Cl Arunachal Pradesh
  - D] Assam
- 3. India's largest floating solar Photo-Voltaic (PV) plant has been installed in which state?
  - A] Rajasthan
  - B] Jammu & Kashmir
  - C] Sikkim
  - D] Kerala

- Which country to host the 2018 Commonwealth Heads of Government Meeting (CHOGM)?
  - A] Holland
  - B] United Kingdom
  - C] Germany
  - D] Finland
- 5. Jiratchaya Sirimongkolnawin has been crowned the new Miss International Queen 2016. She hails from which country?
  - A] Spain
  - B] Mexico
  - C] Brazil
  - D] Thailand
- 6. Who has won the 2017 the Hero Indian Open golf tournament?
  - A] Rashid Khan
  - B] Shiv Chawrasia
  - C] Chinnaswamy Muniyappa
  - D] Shiv Kapur

Who is the author of the book "Aurangzeb: The Who is the newly elected President of the 7. Man and the Myth"? European Council (EC)? Al Andrej Plenkovic A] Audrey Truschke B] Akhil Sharma B] Nicos Anastasiades C] Andrej Plenkovic Cl Donald Tusk D] Kiran Nagarkar D] Viktor Orban Which Indian football team has won the 2017 Which state government has launched web-8. Santosh Trophy football tournament? platform "Pratibimba" project government achievements? Al Punjab Al Tamil Nadu B] Railways B] Maharashtra Cl Maharashtra Cl Kerela D] Gujarat D] Karnataka Which country has successfully test fired naval 9. strike ballistic missile "Hormuz 2"? Who is the author of the book "Age of Anger - A 16. History of the Present"? A] Iran A] Kalyan Karmakar B] USA B] Pankaj Mishra C] Japan C] Bhim Chandra Nag D] India D] Meraj Bhat Who has been appointed the new Deputy 10. Governor in Reserve Bank of India (RBI)? 17. Who is the newly appointed chairman of the Central Water Commission (CWC)? A] Manoj Pingua A] Masood Husain B] Dilip S Shanghvi B] Narendra Kumar C] Chandrakar Bharti C] T K Sivarajan D] BP Kanungo D] ASPSinha Who is the author of the book "'The Travelling 11. Belly: Eating Through India's By-Lanes"? The cultural festival 'India by the Nile' has started 18. in which country? A] Deven Sharma A] Nigeria B] Anup Goila B] Egypt Cl Vishal Patwa C] Kenya D] Kalyan Karmakar D] India 12. Which state government has launched mobile App "Mera Hunar" for job aspirants? 19. Which bank has become the India's first bank to launch Aadhaar Pay service for merchants? Al Arunachal Pradesh A] State Bank of India B] Sikkim B] HDFC Bank C] Himachal Pradesh C] ICICI Bank D] Kerala D] IDFC Bank Who has been bestowed with the 2016 Saraswati 13. Samman? 20. Who is the author of the book "From Inside the Steel Frame: The Memoirs of an Administrator"? A] Govind Mishra A] Jhumpa Lahiri B] Naiyer Masud B] R Sivapriya C] Padma Sachdev C] Ashok Pandey D] Mahabaleshwar Sail D] Vikas Swarup

## Quiz -2

- 1. Which bank has launched India's first Artificial Intelligence (AI)-basedbankingchatbot "Electronic Virtual Assistant (EVA) for customer service?
  - A] HSBC Bank
  - B] HDFC Bank
  - C] Citi Bank
  - D] SBI
- 2. Who is the author of the book "The Secret Diary of Kasturba"?
  - Al Neelima Dalmia Adhar
  - B] Aruna Chakravarti
  - C] Mira Jacob
  - D] Anita Desai
- 3. Which state government will organise the first-of-its-kind "Tulip festival"?
  - A] Himachal Pradesh
  - B] Jammu and Kashmir
  - C] Kerala
  - D] Goa
- 4. Which state government has launched "Tirtha Darshan" scheme for senior citizens?
  - A] Madhya Pradesh
  - B] Haryana
  - C] Uttar Pradesh
  - D] Kerala
- 5. Who is the author of the book "Lincoln in the Bardo"?
  - A] Christopher Paolini
  - B] George Saunders
  - Cl Marie Claire
  - D] Ayn Rand
- 6. Which state government has recently gave official language status to endangered tribal language "Kurukh"?
  - A] West Bengal
  - B] Bihar
  - C] Jharkhand
  - D] Tripura

- 7. Who is the newly appointed Chairman and Managing Director (CMD) of Mahanagar Telephone Nigam Limited (MTNL)?
  - A] Hussain Dalwai
  - B] Rattan Lal Kataria
  - C] Vijay Sampla
  - D] PK Purwar
- 3. The nationwide "Swachh Shakti Saptah" has been launched from which city?
  - A] Pune
  - B] Gurugram
  - C] Ahmedabad
  - D] Bhubaneshwar
- 9. Who is the author of the book "When Crime Pays Money and Muscle in Indian Politics"?
  - Al Milan Vaishnav
  - B] Vappala Balachandran
  - C] Pankaj Mishra
  - D] Parthasarathi Shome
- 10. Who has become the new chairman of Securities and Exchange Board of India (SEBI)?
  - A] V K Jairath Magya
  - B] V Acharya
  - C] S A Dave
  - D] Ajay Tyagi
- 11. Who is the newly appointed Prime Minister of Republic of the Sudan?
  - A] Sadiq al-Mahdi
  - B] Rashid Bakr
  - C] Bakri Hassan Saleh
  - D] Hassabu Mohamed Rahman
- 12. "The Salesman" has won the Best Foreign Language Film at 89th Oscar Academy Awards. The movie is directed by whom?
  - A] Martin Butler
  - B] Asghar Farhadi
  - C] Martin Zandvliet
  - D] Maren Ade

- 13. India's first Antyodaya Express has been launched by the Minister of Railways. The express will run between which stations?
  - Al Ernakulam and Howrah
  - B] Nizamuddin and Palakkad
  - C] Sriganganagar and Tiruchirapalli
  - D] New Delhi and Kanyakumari
- 14. Which inter-disciplinary standing committee has been constituted by the Reserve Bank of India (RBI) to review cyber threats?
  - A] Krishna Pendalaya committee
  - B] Nandkumar Sarvade committee
  - C] Meena Hemchandra committee
  - D] A S Ramasastri committee
- 15. Which state government has launched "RAHAT" project for treatment of heart disease in remote and rural areas?
  - A] Rajasthan
  - B] Mizoram
  - C] Odisha
  - D] Manipur
- 16. Which state government has launched India's first post office passport service center?
  - A] Rajasthan
  - B] Sikkim
  - C] Madhya Pradesh
  - D] Tamil Nadu

- 17. Who is the author of the book "Kohinoor: The Story of the World's Most Infamous Diamond"?
  - A] Elite Rosi
  - B] John Nicolsen
  - C] Shashi Tharoor
  - D] William Dalrymple
- 18. Who is the author of the book "Feroze: the Forgotten Gandhi"?
  - A] Laila Masri
  - B] Bertil Falk
  - C] Shashi Tharoor
  - D] Ashish Chatterjee
- 19. Pooja Ghatkar is associated with which sports?
  - A] Gymnasium
  - B] Badminton
  - C] Boxing
  - D] Shooting
- 20. Who has been appointed the new Prime Minister of Federal Republic of Somalia?
  - A] Hassan Abshir Farah
  - B] Mohamed Osman Jawari
  - C] Hassan Ali Khayre
  - D] Mohammad Ali Samatar

## ANSWERS KEYS

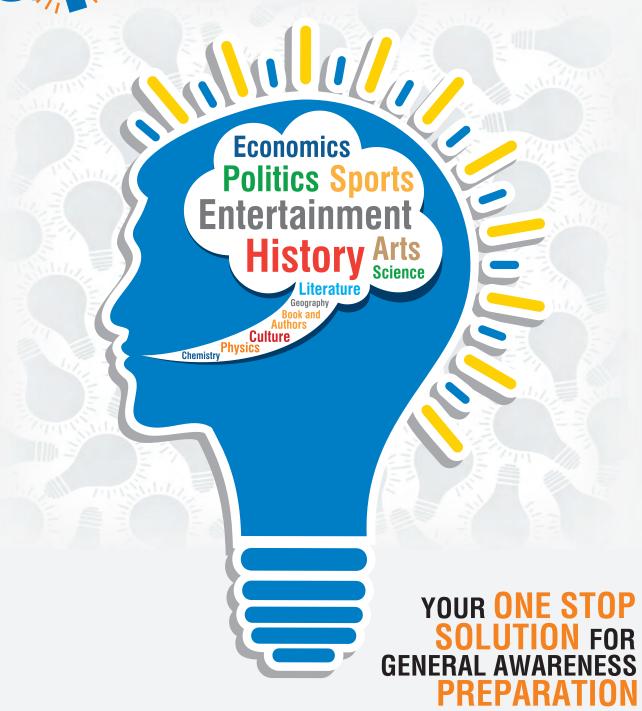
## QUIZ-1

1-C	2-C	3-D	4-B	5-D	6-B	7-A	8-A	9-A	10 <b>-</b> D
11 <b>-</b> D	12-C	13-D	14-C	15-D	16-B	17-B	18-B	19-D	20-C

## **QUIZ** - 2

1-B	2-A	3 <b>-</b> B	4-B	5-B	6-A	7 <b>-</b> D	8-B	9-A	10 <b>-</b> D
11 <b>-</b> C	12-B	13-A	14 <b>-</b> C	15-A	16 <b>-</b> C	17 <b>-</b> D	18-B	19 <b>-</b> D	20 <b>-</b> C









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