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**Prelims  
2016**

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**50 QUESTIONS  
ECONOMY**

1. Consider the following statements regarding NABARD

1. National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India, having headquarters in New Delhi and other branches are all over the country.
2. The committee to review arrangements for institutional credit for agriculture and rural development (CRAFICARD), set up by the Reserve Bank of India (RBI) under the chairmanship of Shri B. Sivaraman, conceived and recommended the establishment of National Bank for Agriculture and Rural Development (NABARD).
3. It was established on 12 July 1982 by a special Act of parliament and its main focus was on upliftment of rural India by increasing the credit flow for elevation of agriculture & rural non farm sector and completed its 34 years on 1 Jan 2016.

Which of the above statement (s) given above is/are correct?  
Select the answer from the codes given below

- a. 2 only                      b. 1 and 2 only
  - c. 2 and 3 only              d. All of the above
2. Consider the following statements regarding the Securities and Exchange Board of India
1. The Securities and Exchange Board of India (SEBI) is the regulator for the securities market in India.

2. It was established in the year 1988 and given statutory powers on 12 April 1992 through the SEBI Act, 1992.

Which of the above statement(s) is/are correct? Select the answer from the codes given below

- a. 1 only                      b. 2 only
  - c. Both 1 and 2              d. Neither 1 nor 2
3. Marginal standing facility (MSF) is a window for banks to borrow from the Reserve Bank of India in an emergency situation when inter-bank liquidity dries up completely. In this regard consider the following statements.
1. Banks borrow from the central bank by pledging government securities at a rate higher than the repo rate under liquidity adjustment facility.
  2. The MSF rate is pegged 100 basis points or a percentage point above the repo rate.
  3. Under MSF, banks can borrow funds up to ten percentage of their net demand and time liabilities (NDTL).

Which of the above statement (s) given above is/are correct?  
Select the answer from the codes given below

- a. 2 only                      b. 1 and 2 only
  - c. 2 and 3 only              d. All of the above
4. Consider the following statements regarding the Repo and Reverse Repo Rate

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1. Reduction in Repo rate helps the commercial banks to get money at a cheaper rate and increase in Repo rate discourages the commercial banks to get money as the rate increases and becomes expensive.

2. The increase in the Repo rate will increase the cost of borrowing and lending of the banks which will discourage the public to borrow money and will encourage them to deposit.

3. The increase in Repo Rate and Reverse Repo Rate is a symbol of lightening of the monetary policy.

Which of the above statement (s) given above is/are correct? Select the answer from the codes given below

- a. 2 only                      b. 1 and 2 only  
c. 2 and 3 only              d. All of the above

5. Which of the following is not a component of Bharat Nirman Programme?

- a) Food                      b) Water  
c) Roads                    d) Housing

6. Consider the following statements regarding the "National Agricultural Insurance Scheme" (NAIS).

1. NAIS envisages coverage of all food crops (cereals and pulses), oilseeds, horticultural and commercial crops.  
2. It covers all farmers, both loanees and non-loanees, under the scheme.

Which of the above statement(s) is/are correct? Select the answer from the codes given below

- a. 1 only                      b. 2 only  
c. Both 1 and 2              d. Neither 1 nor 2

7. Consider the following statements regarding the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015, popularly Black Money Act.

- A. The Bill will apply to Indian residents and seeks to replace the Income Tax (IT) Act, 1961 for the taxation of foreign income.  
B. A flat rate of 35 per cent tax would apply to undisclosed foreign income or assets of the previous assessment year.

Which of the statements given above is/are correct? Select the Correct answer from the codes given below

- a. Only A                      b. Only B  
c. Both A and B              d. Neither A nor B

8. Consider the following statements regarding the Prevention of Money Laundering Act, 2002

- A. The act prescribes that any person found guilty of money-laundering shall be punishable with rigorous

imprisonment from Five years to Eight years

B. Appropriate authorities, appointed by the Government of India, can provisionally attach property believed to be "proceeds of crime" for 180 days.

Which of the statements given above is/are correct? Select the Correct answer from the codes given below

- a. Only A                      b. Only B  
c. Both A and B              d. Neither A nor B

9. Financial Intelligence Unit – India (FIU-IND), a central national agency responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions, was set by the Government of India in which of the following years

- a. 2002                      b. 2003  
c. 2004                      d. 2005

10. The Central Statistics Office (CSO), Ministry of Statistics and Programme Implementation have released the advance estimates of national income at constant (2011-12) and current prices for the financial year 2015-16, in February 2016. In this context consider the following statements

- A. The growth in GDP during 2015-16 is estimated at 7.5 per cent as compared to the growth rate of 7.2 per cent in 2014-15.  
B. Anticipated growth of real GVA at basic prices in 2015-16 is 7.2 per cent against 6.9 per cent in 2014-15.

Which of the statements given above is/are correct? Select the Correct answer from the codes given below

- a. Only A                      b. Only B  
c. Both A and B              d. Neither A nor B

11. With reference to National Investment Manufacturing Zones NIMZs, consider the following statements:

- A. They are notified by Parliament as they create industrial township under article  
B. The central government bears the cost of master planning for the NIMZ.

Which of the statements given above is/are correct? Select the Correct answer from the codes given below

- a. Only A                      b. Only B  
c. Both A and B              d. Neither A nor B

12. Which of the following is the instruments issued by registered foreign institutional investors (FII) to overseas investors, who wish to invest in the Indian stock markets without registering themselves with the market regulator, the Securities and Exchange Board of India.

- a) Participatory Notes



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- b) Commercial equity  
c) Trading Certificate  
d) Indian Depository receipts
13. Consider the following statements regarding the Giffen Goods
- A. Its demand increases as the price increases, and falls when the price decreases.  
B. A Giffen good has an downward-sloping demand curve
- Which of the statements given above is/are correct? Select the Correct answer from the codes given below
- a. Only A                      b. Only B  
c. Both A and B              d. Neither A nor B
14. The current account of the balance of payments (BoP) includes, which of the following components
- A. Foreign aid.  
B. Foreign institutional investments.
- Select the correct answer using the codes given below.
- a. Only A                      b. Only B  
c. Both A and B              d. Neither A nor B
15. In economics, 'forced savings' refers to
- a) Taxes on individual income and wealth.  
b) Compulsory deposits imposed on income tax payer.  
c) Provident fund contribution of private sector.  
d) None of the above.
16. Consider the following statements regarding the Indian Demography
- A. Various details about the population of British India were first collected through a census in 1871.  
B. Before 1931, India was in the first stage of demographic transition. The second stage of transition began after 1931.
- Which of the statements given above is/are correct? Select the Correct answer from the codes given below
- a. Only A                      b. Only B  
c. Both A and B              d. Neither A nor B
17. Consider the following statements regarding the Trade Facilitation Agreement
- A. The Trade Facilitation Agreement (TFA) was one among the 10 agreements of the deal the WTO members (including India) had agreed upon in December 2015 Bali Ministerial meeting.  
B. Trade facilitation agreement (TFA) is a trade protocol aiming to give a spur and do away with the stumbling blocks in doing international trade between various countries.

Which of the statements given above is/are correct? Select the Correct answer from the codes given below

- a. Only A                      b. Only B  
c. Both A and B              d. Neither A nor B
18. A form of foreign direct investment where a parent company starts a new venture in a foreign country by constructing new operational facilities is called
- a) Brownfield Investment  
b) Greenfield Investment  
c) Redfield Investment  
d) Orange field Investment
19. Fiscal Responsibility and Budget Management (FRBM) became an Act in 2003. The Government notified FRBM rules in July 2004 to specify the annual reduction targets for fiscal indicators. Consider the following statements related to it.
1. The FRBM rule specifies reduction of fiscal deficit to 3% of the GDP by 2008-09 with annual reduction target of 0.3% of GDP per year by the Central government.  
2. Similarly, revenue deficit has to be reduced by 0.5% of the GDP per year with complete elimination to be achieved by 2008-09.  
3. FRBM Act provides a legal institutional framework for fiscal consolidation.  
4. However, it is voluntary for the Central government to take measures to reduce fiscal deficit, to eliminate revenue deficit and to generate revenue surplus in the subsequent years.
- Which of the statements given above are correct? Select the Correct answer from the codes given below
- (a) Only 2, 3 and 4              (b) Only 1, 2 and 3  
(c) Only 1, 2 and 4              (d) All 1, 2, 3 and 4
20. Identify the correct statement(s).
- a) Zero Based Budgeting (ZBB) is a technique of making plans and taking decisions, which overturns the working procedure in traditional budgeting.  
b) In case of Zero Based Budgeting, the function of each and every department is analyzed and evaluated in a comprehensive manner, and all expenses increase only after such approvals.  
c) In India, the System was first implemented in the Department of Financial Services in the year 1983.  
d) Both a and b
21. Consider the following statements about Call money rate.
1. Call money rate is the rate at which short term funds are borrowed and lent in the money market.



2. The duration of the call money loan is one month.
3. Banks resort to these type of loans to fill the asset liability mismatch, comply with the statutory CRR and SLR requirements and to meet the sudden demand of funds.
4. RBI, banks, primary dealers etc are the participants of the call money market.

Which of the statements given above are correct? Select the Correct answer from the codes given below

- (a) Only 1, 2 and 3                      (b) Only 2, 3 and 4  
(c) Only 1, 3 and 4                      (d) All 1, 2, 3 and 4

22. Which of the following pairs is/are incorrect?

1. **Bear** : It is an investor who believes that market will go-up-optimistic.
2. **Bull** : It is an investor who believes that market will go down.
3. **Bond** : It is a debt instrument issued for a period of more than one year with the purpose of raising capital by borrowing.

Select the correct answer from the codes given below

- (a) Only 1                                      (b) Only 2 and 3  
(c) Only 1 and 2                              (d) Neither 1 nor 2 nor 3

23. Consider the following statements about Minimum Alternative Tax (MAT).

1. MAT is a way of making companies pay minimum amount of tax.
2. It is applicable to all companies except those engaged in infrastructure and power sectors.
3. Incomes arising from free trade zones, charitable activities, investments by venture capital companies are also excluded from the purview of MAT.
4. Foreign companies with income sources in India are also not liable under MAT.

Which of the statements given above is/are correct?

- (a) Only 1, 2 and 3                      (b) Only 2 and 3  
(c) Only 1, 2 and 4                      (d) All 1, 2, 3 and 4

24. "Swabhimaan" is a path-breaking initiative by the Union Government and the Indian Banks' Association to bridge economic gap between rural and urban India. This campaign ensures to provide which of the following services to the Rural India?

1. Promises to bring basic banking services to unbanked villages with a population of 2000 and above.
2. The movement facilitates opening of banks accounts, provide need-based credit and remittance facilities besides helping in promoting financial literacy in rural India.
3. This financial inclusion campaign aims at providing branchless banking services through the use of technology.
4. Banks provide basic services like deposits, withdrawals and remittances using the services of Business Correspondents (BCs) also known as Bank Saathi.

Select the correct answer from the codes given below

- (a) All 1, 2, 3 and 4                      (b) Only 1, 2 and 3  
(c) Only 2, 3 and 4                      (d) Only 1, 3 and 4

25. Consider the following statements.

1. National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India.
2. Wholly financed by the Government of India, the Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.
3. NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.

Which of the statements given above are correct?

- (a) 1, 2 and 3                                      (b) Only 1 and 3  
(c) Only 2 and 3                                      (d) Only 1 and 2

26. Categories under priority sector lending includes which of the following

1. Agriculture
2. Micro and Small Enterprises
3. Education Loans
4. Housing Loans



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Select the correct answer from the codes given below

- (a) All 1,2,3 and 4      (b) Only 1,2 and 3  
(c) Only 2,3 and 4      (d) Only 1,3 and 4

27. Consider the following statements.

1. Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.
2. Account can be opened in only selected bank branch or Business Correspondent (Bank Mitra) outlet.
3. PMJDY accounts are being opened with Zero balance.
4. However, if the account-holder wishes to get cheque book, he/she will have to fulfill minimum balance criteria.

Which of the statements given above are correct? Select the correct answer from the codes given below

- (a) 1,2,3 and 4      (b) Only 2 and 3  
(c) Only 1,3 and 4      (d) Only 1,2 and 3

28. Krishi Karman awards were instituted to reward the best performing States in foodgrains and besides which of the following individual crops?

1. Rice      2. Wheat
3. Pulses      4. Coarse Cereals

Select the correct answer from the codes given below

- (a) Only 1 and 2      (b) Only 2,3 and 4  
(c) Only 1,3 and 4      (d) All 1,2,3 and 4

29. Open Market Operations refer to which of the following

1. To the purchase and sale of the Government securities (G-Secs) by RBI from / to market.
2. The objective of Open Market Operations is to adjust the rupee liquidity conditions in the economy on a durable basis.

Select the correct answer from the codes given below

- (a) Only 1      (b) Only 2  
(c) Both 1 and 2      (d) Neither 1 nor 2

30. Consider the following statements.

1. Deflation is the reduction of prices of goods.
2. Deflation is usually associated with significant unemployment, which is only corrected after wages drop considerably.
3. Deflation also represents a situation where inflation increases at a slower rate.

Which of the statements given above is/are incorrect? Select the correct answer from the codes given below

- (a) Only 2 and 3      (b) Only 3  
(c) Only 1      (d) Neither 1 nor 2 nor 3

31. The World Bank Group consists of which of the following organizations?

1. The International Bank for Reconstruction and Development
2. The International Development Association
3. The International Finance Corporation
4. The Multilateral Investment Guarantee Agency
5. The International Centre for Settlement of Investment Disputes

Select the correct answer from the codes given below

- (a) Only 1,2 and 3      (b) Only 1,3,4 and 5  
(c) Only 2,3 and 4      (d) All 1,2,3,4, and 5

32. Consider the following statements about Rashtriya Krishi Vikas Yojana (RKVY).

1. Rashtriya Krishi Vikas Yojana is a special Additional Central Assistance Scheme which was launched to orient agricultural development strategies, to reaffirm its commitment to achieve 4 per cent annual growth in the agricultural sector during the 11th plan.
2. The scheme was launched to incentivize the States to provide additional resources in their State Plans over and above their baseline expenditure to bridge critical gaps.

Which of the statements given above is/are correct? Select the correct answer from the codes given below

- (a) Only 1      (b) Only 2  
(c) Both 1 and 2      (d) Neither 1 nor 2

33. The term "Canalisation" used in context of foreign trade refers to which of the following?

- a) Exports and imports only through the agencies designated by the Central Government.
- b) Exports and imports only through the agencies designated by the WTO.
- c) Exports and imports only from the country which are already member of WTO.
- d) The activities of exports and imports are to be done only through canals and sea ways.

34. The term "Revenue Neutral Rate" used in terms of the fiscal policy of the government refers to which of the following?

- a) Taxing procedure that allows the government to still receive the same amount of money despite changes in tax laws.
- b) Taxing procedure that allows the government to still receive the higher amount of money despite no changes in tax laws.



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- c) Taxing procedure that allows the government to receive the lower amount of money despite changes in tax laws.  
d) Taxing procedure that allows the government to receive the higher amount of money despite no changes in tax laws.
35. The UN's Sustainable Development Goals commit to ending open defecation worldwide by the year.  
(a) 2020 (b) 2025  
(c) 2030 (d) 2050
36. Consider the following statements regarding the funding of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY)  
A. The funding pattern for all States (excluding North-east States) is 50% by Central Government and 50% by State Government.  
B. For the North-east States the funding pattern is 75% by Central Government and 25% by State Government.  
Which of the statement/s given above is/are correct? Select the answer from the codes given below  
(a) Only A (b) Only B  
(c) Both A and B (d) Neither A nor B
37. Consider the following pairs of the Revolutions with their related components  
A. Green Revolution: Eggs  
B. Pink Revolution: Fruits  
Which of the pair/s given above is/are correct? Select the answer from the codes given below  
(a) Only A (b) Only B  
(c) Both A and B (d) Neither A nor B
38. In order to improve availability of drinking water in rural areas, the National Rural Drinking Water Programme (NRDWP) initiated a new project supported by the World Bank, the 'Rural Water Supply and Sanitation Project-Low Income States' with a total cost of Rs 6000 crore. The project aims to provide safe, 24 x 7 piped drinking water supply to 7.8 million rural populations in four low-income States. Which of the following states is not the beneficiary of this project?  
(a) Orissa (b) Bihar  
(c) Uttar Pradesh (d) Jharkhand
39. According to an International Energy Agency (IEA) report 2015, the concentration of CO<sub>2</sub> in 2014 was 40% higher than in the mid-1800s. Currently which of the following is at the top, in terms of per capita emissions of CO<sub>2</sub>?  
(a) China (b) India  
(c) U.S.A (d) E.U.
40. Consider the following statements  
A. The Mission for Integrated Development of Horticulture (MIDH), was launched during the Twelfth Plan with effect from 2014-15, for the holistic development of the horticulture sector covering fruits, vegetables, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo.  
B. The scheme for setting up of a National Agriculture Market (NAM) through an Agri-Tech Infrastructure Fund (ATIF) was approved by the Cabinet Committee on Economic Affairs (CCEA) on 1 July 2015 with a budget of Rs 2000 crore, to be implemented during 2015-16 to 2017-18.  
Which of the statement/s given above is/are correct? Select the answer from the codes given below  
(a) Only A (b) Only B  
(c) Both A and B (d) Neither A nor B
41. As per the data of the economic survey 2015-16 which of the following states have more than 50% net irrigated to the total cropped area.  
i. Uttar Pradesh  
ii. Punjab  
iii. Tamil Nadu  
iv. Kerala  
Choose the correct answer from the codes given below  
a) All are correct  
b) i, ii and iv are correct  
c) i, ii and iii are correct  
d) i, iii and iv are correct
42. Consider the following statements on Pradhan Mantri Suraksha Bima Yojana (PMSBY)  
A. The PMSBY offers a renewable one-year accidental-death-cum-disability cover to all subscribing bank account holders in the age group of 18 to 70 years for a premium of Rs. 20 per annum per subscriber.  
B. The risk coverage available will be Rs. two lakh for accidental death and permanent total disability and Rs. one lakh for permanent partial disability, for a one-year period stretching from 1 June to 31 May.  
Which of the statement/s given above is/are correct? Select the answer from the codes given below  
(a) Only A (b) Only B  
(c) Both A and B (d) Neither A nor B



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43. In February 2016, RBI and Government have signed Monetary Policy Agreement or Inflation Targeting Agreement. In this regard consider the following statements

- A. As per the agreement RBI is expected to bring down inflation to six percent by April 2016 and keep it 4% from 2016-17 with a band of +/- 2%.
- B. RBI would be seen as to have failed the inflation target if inflation is more than 6% for three straight quarters from 2015-16 onwards or less than 2% for three straight quarters from 2016-17.

Which of the statement/s given above is/are correct? Select the answer from the codes given below

- (a) Only A (b) Only B  
(c) Both A and B (d) Neither A nor B

44. The concept of Credit Impulse was given by Michael Biggs, in November 2008. This concept implies which of the following

- a) The Government should allow appropriate autonomy to the banks to raise capital from market sources
- b) The main function of the banking system is to work as a chief intermediary for the flow of funds
- c) The Stock market regulators should allow the easy entry and exit of the company's from the stock exchange
- d) The corporate sector should be lending the durable and consumer goods at an attractive credit schemes to create demand in the market

45. Which of the following correctly defines the TBS problem" or "Twin Balance Sheet Syndrome".

- a) The public sector banks are burdened with the high non-performing assets (NPAs) while some of the corporate houses are also under stress due to sluggish global demand.
- b) The Government expenses are burdened with the high subsidy bills while some of the corporate houses are also under stress due to sluggish global demand.
- c) The Government expenses are burdened with the high subsidy bills while the individual households are also under stress due to Inflation.
- d) The public sector banks are burdened with the high demand deposits while some of the corporate houses are also under stress due to sluggish global demand.

46. The economic growth is measured by Gross Value Added (GVA). The relationship between GVA at factor cost, GVA at basic prices and GDP (at market prices) is as follows: GVA at basic prices = CE + OS/MI + CFC + production taxes less

production subsidies. In this the term CE refers to which of the following

- a) Consumption Expenditure
- b) Company's Expenses
- c) Current Expenses
- d) Compensation of employees

47. Consider the following statements

- A. India registered robust growth of 7.2 per cent in 2014-15 and 7.6 per cent in 2015-16, thus becoming the fastest growing major economy in the world.
- B. As per the estimates of the International Monetary Fund (IMF), global growth averaged 3.1 per cent in 2015, declining from 3.4 per cent registered in 2014.

Which of the statement/s given above is/are correct? Select the answer from the codes given below

- (a) Only A (b) Only B  
(c) Both A and B (d) Neither A nor B

48. Consider the following statements

- A. India's contribution to global growth in PPP terms increased from an average of 8.3 per cent during the period 2001 to 2007 to 14.4 per cent in 2014.
- B. During the 1990s, the US's contribution to the global GDP growth in PPP terms was, on an average, around 10 percentage points higher than India's.

Which of the statement/s given above is/are correct? Select the answer from the codes given below

- (a) Only A (b) Only B  
(c) Both A and B (d) Neither A nor B

49. Which of the following statements are correct?

1. Bharatiya Mahila Bank (BMB) is an Indian financial services banking company based in New Delhi, India.
2. Although initially reported as a bank exclusively for women, the bank allows deposits and lending to flow from everyone and to everyone.
3. India is the third country in the world to have a bank especially for women, after Pakistan and Tanzania.
4. The bank will also place emphasis on funding for skills developments to help in economic activity. Moreover, the products will be designed in a manner to give a slight concession on loan rates to women.
5. One of the other objectives of the bank is to promote asset ownership amongst women customers.

Select the answer from the codes given below

- (a) All 1,2,3,4 and 5 (b) Only 1,2,3 and 4  
(c) Only 1,3,4 and 5 (d) Only 2,3,4 and 5

50. Consider the following statements about Asian Clearing Union (ACU).

1. The Asian Clearing Union (ACU) was established at the initiative of the World Bank for promoting regional co-operation.
2. The main objective of the clearing union is to facilitate payments among member countries for eligible transactions on a multilateral basis, thereby economizing on the use of foreign exchange reserves and transfer costs, as well as promoting trade among the participating countries.

3. The Central Banks and the Monetary Authorities of Bangladesh, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan and Sri Lanka are currently the members of the ACU.

Which of the statements given above are correct? Select the answer from the codes given below

- a) Only 1 and 2
- b) Only 1 and 3
- c) Only 2 and 3
- d) All 1, 2 and 3



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