

DANISA Denmark Open 2018: List of Winners

It was held at Odense Sports Park in Odense, Denmark.

Event	Winner	Runner-up
Men's Singles	Kento Momota (Japan)	Chou Tien Chen (Chinese Taipei)
Women's Singles	Tai Tzu-ying (Chinese Taipei)	Saina Nehwal (India)
Men's Doubles	Marcus Fernaldi Gideon, Kevin Sanjaya Sukamuljo (Indonesia)	Takeshi Kamura, Keigo Sonoda (Japan)
Women's Doubles	Yuki Fukushima, Sayaka Hirota (Japan)	Shiho Tanaka, Koharu Yonemoto (Japan)

CBDT releases Direct Tax Statistics: Key Highlights

- Central Board of Direct Taxes (CBDT) released time-series data & key statistics relating to direct tax collections & administration in public domain, as updated up to FY 2017-18 & income-distribution data for AY 2016-17 & AY 2017-18.
- Constant growth in direct tax-GDP ratio over last three years & the ratio of 5.98% in FY 2017-18 is the best DT-GDP ratio in last 10 years.
- Growth of more than 80% in the number of returns filed in the last four financial years from 3.79 crore in FY 2013-14 (base year) to 6.85 crore in FY 2017-18.
- Number of persons filing return of income increased by about 65% during this period from 3.31 crore in FY 2013-14 to 5.44 crore in FY 2017-18.
- Average tax paid by corporate taxpayers increased from Rs.32.28 lakh in AY 2014-15 to Rs.49.95 lakh in AY 2017-18 (growth of 55%).
- Increase of 26% in the average tax paid by individual taxpayers from Rs.46,377/- in AY 2014-15 to Rs.58,576/- in AY 2017-18.

Vice President Naidu visit to Belgium: Key Points

- VP Naidu commenced his visit to Belgium by attending the 12th Asia-Europe Meeting (ASEM) in Brussels, Belgium. The theme was "Global Partners for Global Challenges". It was hosted by the European Union & was chaired by the President of the European Council Donald Tusk. He also held bilateral meeting with Mr. Alexis Tsipras, PM of Greece, Mr. Antonio Costa, PM of Portugal & Pedro Sanchez, PM of Spain in Brussels.

Asian Para Games 2018 Concludes: Medal Winners

- 3rd Asian Para Games took place in Jakarta, Indonesia. Around 3000 athletes from 43 countries took part in 15 Paralympic & three non-Paralympic sports.
- It took place in Gelora Bung Karno Stadium in central Jakarta. Total 18 sports were played during the Games.
- The official mascot was Bondol eagle named MOMO. India recorded its best-ever medal haul at the Asian Para Games with 72 medals (15 gold, 24 silver, & 33 bronze medals). China were at the top of the pecking order with 172 gold.

Rank	Country	Gold	Silver	Bronze	Total
1.	China	172	88	59	319
2.	South Korea	53	45	46	144
3.	Iran	51	42	43	136
9.	India	15	24	33	72

Complete List | Nobel Prize Winners 2018

- 2018 Nobel Prize were announced in 5 different fields viz. Physiology or Medicine, Physics, Chemistry, Peace, & Economic Sciences. This is for the first time that no Literature Prize was given in 70 years because of a #MeToo scandal.

Field	Winner	Description
Physiology or Medicine	James P Allison (USA) & Tasaku Honjo (Japan)	"for their discovery of cancer therapy by inhibition of negative immune regulation"
Physics	Arthur Ashkin (USA), Gerard Mourou (France) and Donna Strickland (Canada)	"for groundbreaking inventions in the field of laser physics"
Chemistry	(a) one half to Frances H. Arnold (USA) (b) Other half jointly to George P. Smith (USA) & Sir Gregory P. Winter (UK)	(a) "for the directed evolution of enzymes" (b) "for the phage display of peptides & antibodies"
Peace	Denis Mukwege (Congo) & Nadia Murad (Iraq)	"for their efforts to end the use of sexual violence as a weapon of war & armed conflict"
Economic	(a) William D.	(a) "for integrating"

Sciences	Nordhaus (USA) (b) Paul M. Romer (USA)	climate change into long-run macroeconomic analysis" (b) "for integrating technological innovations into long-run macroeconomic analysis."
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National Sports Awards 2018 Announced: Important List of Winners

- **Rajiv Gandhi Khel Ratna Award** is given for the spectacular & most outstanding performance in the field of sports by a sportsperson over a period of four year, **Arjuna Award** is given for consistency outstanding performance for four years, **Dronacharya Award** for coaches for producing medal winners at prestigious International sports events, **Dhyan Chand Award** for life time contribution to sports development & **Rashtriya Khel Protsahan Puruskar** is given to the corporate entities (both in private & public sector) & individuals who have played a visible role in the area of sports promotion & development.

Rajiv Gandhi Khel Ratna 2018		
	Name of the Sportsperson	Discipline
1.	Ms. S. Mirabai Chanu	Weightlifting
2.	Shri Virat Kohli	Cricket
Dronacharya Awards 2018		
	Name of the Coach	Discipline
1.	Subedar Chenanda Achaiah Kuttappa	Boxing
2.	Shri Vijay Sharma	Weightlifting
3.	Shri A. Srinivasa Rao	Table Tennis
4.	Shri Sukhdev Singh Pannu	Athletics
5.	Shri Clarence Lobo	Hockey (Life Time)
6.	Shri Tarak Sinha	Cricket (Life Time)
7.	Shri Jiwan Kumar Sharma	Judo (Life Time)
8.	Shri V.R. Beedu	Athletics (Life Time)
Dhyan Chand Award 2018		
	Name of the Sportsperson	Discipline
1.	Shri Satyadev Prasad	Archery
2.	Shri Bharat Kumar Chetri	Hockey
3.	Ms. Bobby Aloysius	Athletics
4.	Shri Chougale Dadu Dattatray	Wrestling

Government Appoints New MD & CEOs at 10 PSBs

- Government of India cleared the appointment of CEOs & MDs at 10 Public Sector Banks (PSBs). The list of people appointed as MD & CEO at various PSBs:
1. Padmaja Chundru - Indian Bank.
 2. Mrutyunjay Mahapatra - Syndicate Bank.
 3. Pallav Mohapatra - Central Bank of India.
 4. Packirisamy - Andhra Bank.
 5. Karnam Sekar - Dena Bank. **Note: *All of the above people are currently deputy MDs at SBI.**
 6. SS Mallikarajuna Rao - Allahabad Bank - He is currently the ED of Syndicate Bank.

List of Agreements/MoUs Exchanged Between India & Russia

- Russian President Vladimir Putin visited India. Following are the set of agreements signed.
- Protocol for Consultations between the Ministry of Foreign Affairs & MEA for the period 2019-2023.
- MoU between the Ministry of Economic Development of the Russian Federation & the National Institution for Transforming India (NITI Aayog).
- MoU between ISRO & the Federal Space Agency of Russia 'ROSCOSMOS' on Joint Activities in the field of Human Spaceflight Programme.
- MoU between the Russian Ministry of Transport & Indian Railways in the Development Cooperation in Transport Education
- MoU between the National Small Industries Corporation (NSIC), of India & the Russian Small & Medium Business Corporation (RSMB), on Cooperation in the field of Micro, Small & Medium Enterprises
- Cooperation Agreement in the Fertilizers Sector between the Russian Direct Investment Fund" ("RDIF"); PJSC Phosagro (PhosAgro) & Indian Potash Limited (IPL).

PM Modi Inaugurated various projects in Gujarat: Key Points

- PM Modi inaugurated various projects in Gujarat. Various Projects launched/Inaugurated are as follows:
- PM was in Anand to inaugurate a state-of-the-art Amul chocolate plant set up with an investment of about Rs. 190 crore.
- PM launched Mujkva Solar Energy Cooperative Group created with the assistance of the National Dairy development Board.
- PM inaugurated the Mahatma Gandhi Museum in Rajkot.
- PM inaugurated the Mundra LNG terminal, the Anjar-Mundra Pipeline Project & the Palanpur-Pali-Barmer pipeline project, at Anjar.

7. AS Rajeev - Bank of Maharashtra - He is currently the ED of Indian Bank.
8. Atul Kumar Goel - UCO Bank - He is currently the ED at Union Bank of India.
9. S Harisankar - Punjab & Sind Bank. He is currently the Executive Director of Allahabad Bank.
10. Ashok Kumar Pradhan - United Bank of India - He is currently the ED of United Bank of India.

Directing for a Drama Series	Stephen Daldry, "The Crown" ("Paterfamilias")
Directing for a Limited Series	Ryan Murphy, "The Assassination Of Gianni Versace: American Crime Story"

Internal Ombudsman Scheme 2018 introduced for SCBs

- Reserve Bank of India had, in May 2015, advised all public-sector & selected private & foreign banks to appoint Internal Ombudsman (IO) as an independent authority to review complaints that were partially or wholly rejected by the respective banks. Now, RBI has reviewed the arrangement & issued revised directions under Section 35 A of the Banking Regulation Act, 1949 in the form of 'Internal Ombudsman Scheme, 2018'. The Scheme covers, inter-alia, appointment/tenure, roles & responsibilities, procedural guidelines & oversight mechanism for the IO. All Scheduled Commercial Banks in India having more than ten banking outlets (excluding Regional Rural Banks), are required to appoint IO in their banks.

And the 2018 Emmy Awards goes to
70th annual primetime Emmy honors handed out at the Microsoft Theater in Los Angeles. Michael Che & Colin Hanks hosted the show.

Category	Winner
Best Comedy	The Marvelous Mrs. Maisel
Best Drama	Game of Thrones
Best Actress, Comedy	Rachel Brosnahan, "The Marvelous Mrs. Maisel"
Best Actor, Comedy	Bill Hader, "Barry"
Best Actress, Drama	Claire Foy, "The Crown"
Best Actor, Drama	Matthew Rhys, "The Americans"
Best Actress, Limited Series or TV Movie	Regina King, "Seven Seconds"
Best Actor, Limited Series or TV Movie	Darren Criss, "The Assassination of Gianni Versace: American Crime Story"
Directing for a Comedy Series	Amy Sherman-Palladino, "The Marvelous Mrs. Maisel" ("Pilot")

IPPB, India's Largest Payments Bank Launched: All You Need To Know

PM Modi launched the India Post Payments Bank (IPPB) at Talkatora Stadium in New Delhi. IPPB is the largest payments bank in the country by network size. IPPB has 650 Branches & 3250 Access Points spread across the country. All the 1.55 lakh post offices in the country have been linked to the IPPB system by December 31, 2018.

Ten Things You Must Know About India Post Payments Bank:

1. IPPB has been set up under the Department of Posts, Ministry of Communication, with 100% equity owned by Government of India.
2. It started operations on 30 January 2017, by opening two pilot branches, one at Raipur & the other at Ranchi.
3. IPPB will offer 4% interest rate on savings accounts.
4. Payments banks can accept deposits of up to Rs 1 lakh per account from individuals & small businesses, but do not have the mandate to extend loans.
5. But IPPB will, in alliance with other financial service providers, offer third-party products. For example, in case of loans, IPPB will work as an agent of PNB.
6. IPPB will offer a range of products such as savings & current accounts, money transfer, direct benefit transfers, bill & utility payments, & enterprise & merchant payments.
7. These products & services will be offered across multiple channels (counter services, micro-ATM, mobile banking app, SMS & IVR), using the IPPB's technology platform.
8. IPPB has been allowed to link around 17 crore postal savings bank (PSB) accounts with its accounts.
9. IPPB will leverage the vast network of the Department of Posts, which covers every corner of the country with more than 300,000 postmen & Grameen Dak Sewaks.
10. The Cabinet has approved an 80% increase in spending for IPPB to Rs 1,435 crore.

Interest Rates On PPF, NSC, Other Small Savings Schemes Raised

- Govt. raised interest rates on Small Savings Schemes (SSS), including National Savings Certificate (NSC) & Public Provident Fund (PPF) by up to 0.4% for the October-December quarter.

	Instrument	Rate of interest (01.07.2018 to 30.09.2018)	Rate of interest (01.10.2018 to 31.12.2018)	Compounding frequency
1.	Savings Deposit	4.0	4.0	Annually

2.	1 Year Time Deposit	6.6	6.9	Quarterly
3.	2 Year Time Deposit	6.7	7.0	Quarterly
4.	3 Year Time Deposit	6.9	7.2	Quarterly
5.	5 Year Time Deposit	7.4	7.8	Quarterly
6.	5 Year Recurring Deposit	6.9	7.3	Quarterly
7.	5 Year Senior Citizen Savings Scheme	8.3	8.7	Quarterly & paid
8.	5 Year Monthly Income Account	7.3	7.7	Monthly & paid
9.	5 Year National Savings Certificate	7.6	8.0	Annually
10.	Public Provident Fund Scheme	7.6	8.0	Annually
11.	Kisan Vikas Patra	7.3 (will mature in 118 months)	7.7 (will mature in 112 months)	Annually
12.	Sukanya Samriddhi Account Scheme	8.1	8.5	Annually

President Ram Nath Kovind appointed Governors for 7 States

- President Ram Nath Kovind appointed governors for seven states – Bihar, Haryana, Uttarakhand, Jammu & Kashmir, Sikkim, Meghalaya, & Tripura.
- Governor Satya Pal Malik transferred from Bihar to Jammu & Kashmir to replace NN Vohra.
- Senior BJP leader Lalji Tandon has been appointed the Governor of Bihar, replacing Malik.
- Kaptan Singh Solanki, the Governor of Haryana, has been transferred to Tripura, while Satyadev Narayan Arya will be the new Haryana governor.
- Tripura governor Tathagata Roy has been transferred to Meghalaya, & Ganga Prasad, the Governor of Meghalaya, has been transferred to Sikkim. Baby Rani Maurya will be the new Governor of Uttarakhand.

Independence Day Gallantry Awards Announced: Complete List of Winners

- On the occasion of 72nd Independence Day, President Ram Nath Kovind approved 131 Gallantry Awards to members of Armed Forces personnel & Paramilitary Forces. Defence Ministry said that one Kirti Chakra, three Bar to Sena Medals (Gallantry), three Vayu Sena Medals (Gallantry), 11 Nao Sena Medals (Gallantry), 20 Shaurya Chakras & 93 Sena Medals (Gallantry) will be awarded.
- Braveheart hailing from Jammu & Kashmir, Sepoy Vrahma Pal Singh has been shortlisted for the Kirti Chakra award posthumously.
- Major Aditya Kumar's name has been mentioned on the list of 20 armed forces personnel for the Shaurya Chakra award. Rifleman Aurangzeb will also be conferred with the third highest gallantry award.
- Six women officers of the Indian Navy will be awarded Nao Sena medals. They were part of the expedition to

circumnavigate the globe. Following gallantry awards have been conferred to Army personnel:

Award	No's	Remarks
Kirti Chakra	01	Posthumous
Shaurya Chakra	14	Including 02 posthumous
Sena Medal (Gallantry)	96	Including 08 posthumous
Mention-in-Despatches	27	Including 04 posthumous

All India Football Federation Awards 2017 Announced: Complete List of Winners

- The All India Football Federation (AIFF), the governing body of football in India named India & Bengaluru FC Captain Sunil Chhetri as the AIFF Player of the Year in the Federation's Executive Committee Meeting in Mumbai.
- Kamala Devi bagged the 2017 AIFF Woman Player of the Year.

Award For	Winner
Player of the Year	Sunil Chhetri
Woman Player of the Year	Kamala Devi
Emerging Player of the Year	Anirudh Thapa
Emerging Woman Footballer of the Year	E Panthoi

Ramon Magsaysay Award Winners 2018 Announced

- Ramon Magsaysay Award is an annual award established to perpetuate former Philippine President Ramon Magsaysay's example of integrity in governance, courageous service to the people, & pragmatic idealism within a democratic society. Two Indians, **Bharat Vatwani** (for Restoring Health & Dignity to troubled lives) & **Sonam Wangchuk** (for Harnessing nature, culture & education) made the

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country proud as their names figured in the list of 2018 Ramon Magsaysay Award winners.

	Winner	Country
1.	Bharat Vatwani	India
2.	Sonam Wangchuk	India
3.	Youk Chhang	Cambodia
4.	Maria de Lourdes Martins Cruz	East Timor
5.	Howard Dee	Philippines
6.	Vo Thi Hoang Yen	Vietnam

All about the Vietnam Badminton Open 2018

	Event	Winner	Runner-up
1.	Men's Singles	Shesar Hiren Rhustavito (Indonesia)	Ajay Jayaram (India)
2.	Women's Singles	Yeo Jia Min (Singapore)	Han Yue (China)

World Badminton Championships 2018 Concluded

- The 2018 BWF World Championships is a badminton tournament which was held at Nanjing Youth Olympic Games Sports Park Arena in Nanjing, China. Ace Indian shuttler P V Sindhu won the silver medal in a major tournament final as she went down tamely to Carolina Marin in the World Championships' women's singles title.
- In men's singles, Kento Momota of Japan won the title over Shi Yuqi. With this victory, Kento Momota became the first Japanese man to win the Championships.

Event	Winner	Runner-up
Men's Singles	Kento Momota (Japan)	Shi Yuqi (China)
Women's Singles	Carolina Marin (Spain)	P. V. Sindhu (India)

28th Meeting of GST Council | Complete Highlights

- The 28th meeting of the GST Council chaired by interim finance minister Piyush Goyal was held in New Delhi. The GST Council has exempted sanitary napkins from Goods & Services Tax. Earlier, there was a 12% levy of tax on sanitary napkins.
- GST on footwear priced below 1,000 rupees will attract 5% rate. GST on imported urea & ethanol sold to oil companies for blending with petrol & diesel has been reduced to 5%.
- GST rate on handbags, jewellery box, wooden box for paintings, artware of glass, stone endeavour, ornamental framed mirrors & handmade lamps were reduced to 12%.

South Korean President Moon Jae-In's Visit to India: Key Points

- South Korean President Moon Jae-in visited India. This was his first visit to India. He was accompanied by First Lady Kim Jung-sook.
- President Moon attended the India-Korea business forum.
- Inaugurated World's Largest Mobile Factory In Noida.
- India & South Korea Signed 5 MoUs In Field Of Science & Technology.
- India, South Korea Ink 11 MoUs.
- India-Korea Technology Exchange Centre Inaugurated in New Delhi.
- Note | South Korea Capital- Seoul, Currency- South Korean won.

FIFA World Cup 2018 Concludes | France Emerged as Champions

- 21st edition of the FIFA World Cup concluded in Luzhniki Stadium in the Russian capital of Moscow.
- France emerged as the champion team of the FIFA World Cup 2018. It has defeated Croatia in a thrilling final by 4-2. It was the second world cup win for France, it first won in 1998.

Important Highlights & Special Awards of the FIFA 2018 World Cup

- Golden Ball Award:** Croatian captain Luka Modric.
- Golden Glove Award:** Belgium's Thibaut Courtois.
- Golden Boot Award:** England's Harry Kane.
- Man of the Match in Final:** Antoine Griezmann (France).

Quick Facts:

Zabivaka was the official mascot of the 2018 FIFA World Cup.

FIFA World Cup 2022 will be held in Qatar.

Wimbledon Championships 2018: Complete List Of Winners

Category	Winner	Runner Up
Men's Singles	Novak Djokovic (Serbia)	Kevin Anderson (South Africa)
Women's Singles	Angelique Kerber (Germany)	Serena Williams (USA)

Finance Ministry Approves Infusion of Rs. 11,336 Crore In 5 PSBs

Finance ministry has approved an infusion of Rs 11,336 crore in five state-owned lenders including PNB, Corporation Bank & Andhra Bank to help them meet the regulatory capital requirement.

✚ This is the **first ever capital infusion in the current fiscal & the remaining amount of Rs 53,664 crore would be disbursed during the course of the year.**

✚ Which bank will get how much?

1. **Punjab National Bank:** Rs 2,816 crore (Highest Amount),
2. **Allahabad Bank:** Rs 1,790 crore,
3. **Andhra Bank:** Rs 2,019 crore,
4. **Indian Overseas Bank:** Rs 2,157 crore,
5. **Corporation Bank:** Rs 2,555 crore.

All about the five-pronged strategy Project 'SASHAKT' to deal with NPAs

- Sunil Mehta Committee, set up to look into the faster resolution of stressed assets, has recommended the creation of an asset management company for the resolution of stressed loans worth more than Rs. 500 crores. It recommended a five-pronged strategy Project 'SASHAKT' to deal with Non-performing Assets in the country's banking system.
- The five-pronged strategy includes: SME resolution approach, 2. Bank-led resolution approach, 3. AMC/AIF led resolution approach, 4. NCLT/IBC approach, & 5. Asset-trading platform.
- The Mehta Committee also proposed a Bank Led Resolution Approach (BLRA) for loans between Rs. 50 & Rs. 500 crores. Under the BLRA approach, financial institutions will enter into an inter-creditor agreement to authorise the lead bank to implement a resolution plan in 180 days.

RBI To Issue New Design Rs100 Denomination Banknote

- **The Reserve Bank of India will shortly issue Rs100 denomination banknotes** in the Mahatma Gandhi (New) Series, bearing the signature of Dr Urjit R. Patel, Governor, Reserve Bank of India.
- The new denomination has **Motif of "RANI KI VAV"** on the reverse, depicting the country's cultural heritage. **The base colour of the note is Lavender.** The dimension of the banknote will be **66 mm × 142 mm.**

And the IIFA goes to: IIFA Awards 2018

- **At the Indian International Film Awards (IIFA), late star Sridevi won Best Actress (posthumously) for MOM while Irrfan Khan was given the Best Actor Award for Hindi Medium.** The award ceremony was held in Bangkok. Vidya Balan's Tumhari Sulu was awarded the Best Film trophy.

Category	Winners
Best Film	Tumhari Sulu
Best Actor in a leading role (Female)	Sridevi (MOM)
Best Actor in a leading role (Male)	Irrfan Khan (Hindi Medium)

Best Director	Saket Chaudhary (Hindi Medium)
Best Debut Director	Konkona Sensharma (A Death in the Gunj)
Outstanding Achievement by an Actor in Indian Cinema	Anupam Kher
Best Story	Amit V Masurkar (Newton)
Best Music Direction	Amaal Mallik, Tanishk Bagchi, Akhil Sachdeva (Badrinath Ki Dulhania)

Know how the Trump-Kim Summit took place

- The historical **Trump-Kim summit** meeting was the **first of its kind between a sitting American president Donald Trump & a leader of North Korea Kim Jong-un.** It's been a rather long journey of mistrust, war & skirmishes that finally culminated in the **historic summit in Singapore.** The Trump-Kim meeting held at Singapore's Capella Hotel.
- **US president Donald Trump & North Korean leader Kim Jong** Unsigned a document pledging to work toward **complete denuclearization of the Korean Peninsula** in return for US providing security guarantees to the Democratic People's Republic of Korea (DPRK).

PM Modi 3-Nation Visit | Indonesia, Malaysia & Singapore | Complete Highlights

- **PM Narendra Modi returned to New Delhi** after concluding his significant & successful **three-nation visit to Indonesia, Malaysia & Singapore.**
- PM Modi has visited Indonesia. India & Indonesia **signed 15 MoUs** in the fields of defence, scientific & technological cooperation, railways & health, among others.
- PM Modi arrived in Singapore after a brief halt in Malaysia where he met his 92-year-old Malaysian counterpart Mahathir Mohamad.
- PM Modi launched three Indian digital payment systems - **RuPay, BHIM app & UPI** by SBI at the 'Business, Innovation & Community Event' in Singapore. With the launch, India's RuPay digital payments system was linked up with Singapore's 33-year old **Network for Electronic Transfers (NETS).**
- PM Modi held wide-ranging talks with his Singaporean counterpart **Lee Hsien Loong** & delivered a keynote address at the **Shangri-La Dialogue** - Asia's premier defence & strategic affairs conference. **He is the first Indian PM to address the Shangri-La Dialogue.**

Virat Kohli Emerged as International Cricketer Of Year: CEAT Ratings

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- **Indian skipper Virat Kohli** has emerged as the **International Cricketer of the Year at the CEAT Cricket Ratings awards**, which were presented in Mumbai. Batsman Rohit Sharma collected the award on behalf of Kohli. **The Other CEAT Cricket Ratings awards which were presented:**
- **International Batsman of the Year Award:** Shikhar Dhawan (India).
- **International Bowler of the Year Award:** Trent Boult (New Zealand).
- **T20 Bowler of the Year Award:** Rashid Khan (Afghanistan).
- **Outstanding Innings of the Year Award:** Harmanpreet Kaur (India).
- **Lifetime Achievement Award:** Farokh Engineer (India).

Asian Games 2018 Concludes | Complete List Of Medals | Important Highlights

- India's final tally at the 18th Asian Games in Jakarta & Palembang, Indonesia read 69 medals - 15 gold, 24 silver & 30 bronze to surpass the medal count from 2010 Games in Guangzhou, China & match the gold medal tally from the first-ever Asian Games in 1951. The games saw India create new national records. The Games got underway with Neeraj Chopra as the flag bearer at the opening ceremony. Rani Rampal was the flag bearer at the closing ceremony.

List of Gold Medal Winners

ATHLETICS		
Sl.No.	Event	Winners
1.	Men's Shot put	Tajinderpal Singh Toor
2.	Men's Javelin Throw	Neeraj Chopra
3.	Men's 800m	Manjit Singh
4.	Men's Triple Jump	Arpinder Singh
5.	Women's Heptathlon	Swapna Barman
6.	Men's 1500m	Jinson Johnson
7.	Women's 4x400m Relay	M. R. Poovamma, Saritaben Gaikwad, Hima Das, V.K. Vismaya
BOXING		
8.	Men's Light Fly (49kg)	Amit Panghal
BRIDGE		
9.	Men's Pair	Pranab Bardhan, Shibhnath Sarkar
ROWING		
10.	Men's Quadruple Sculls	Sawarn Singh, Dattu Baban Bhokanal, Om Prakash, Sukhmeet Singh
SHOOTING		
11.	Men's 10-metre air pistol	Saurabh Chaudhary

12.	Women's 25-metre pistol	Rahi Sarnobat
TENNIS		
13.	Men's Doubles	Rohan Bopanna, Divij Sharan
WRESTLING		
14.	Men's freestyle 65 kg	Bajrang Punia
15.	Women's freestyle 50 kg	Vinesh Phogat

1st In Asian Games:

- 1st medal in Sepak Takraw,
- Rahi Sarnobat became 1st Indian woman to win Asian Games gold in shooting,
- Vinesh Phogat became 1st Indian woman to win gold in wrestling
- It was the 1st time that Indian Kabaddi Team could not win Gold.
- Swapna Barman became 1st Indian to win an Asiad gold in the women's heptathlon event.
- Neeraj Chopra became 1st Indian javelin thrower to win an Asiad gold.
- Dutee Chand Won India's first medal in 20 years in a women's 100 event.
- Bajrang Punia (Wrestling) won 1st Gold Medal for India in Asian Games 2018.

Top 3 Countries in the MEDAL TALLY along with India are as follows:

Rank	Country	Gold	Silver	Bronze	Total
1	China	132	92	65	289
2	Japan	75	56	74	205
3	Republic of Korea	49	58	70	177
8	India	15	24	30	69

4th BIMSTEC Summit concluded in Kathmandu

4th BIMSTEC Summit has been successfully concluded in Kathmandu, the capital of Nepal. Nepal PM K.P. Sharma Oli presented draft Kathmandu declaration which was unanimously adopted by the all member states. The Kathmandu Declaration has underlined the importance of multidimensional connectivity as a key enabler to economic integration for the shared prosperity of the region. Sri Lanka has become the new chair of the BIMSTEC.

India & the US held the first edition of the two-plus-two talks

India & the US held the first edition of the two-plus-two talks in New Delhi. It aimed at further strengthening bilateral defence & security collaboration as well as boosting their global strategic partnership, particularly in the Indo-Pacific region. External Affairs Minister Sushma Swaraj & Defence Minister Nirmala Sitharaman held talks

with US Secretary of State Michael R Pompeo & Defence Secretary James Mattis.

Vice President 3-Nation Visit To Serbia, Malta & Romania: Complete Highlights

- Vice President of India, M. Venkaiah Naidu was on an official Visit to Serbia, Malta & Romania & returned after a successful official visit. The visit was characterised by extremely cordial discussions with Heads of Governments, PMs & other senior political leaders.
- Support for India's aspiration to be on UNSC & for taking forward UN reforms.
- Endorsement of India's stand on terror & support for early adoption of United Nation's Comprehensive Convention on International Terrorism.
- The visit gave an opportunity for the members of India Diaspora to listen to the Vice President about the transformative agenda of the government & encouraged them to think of various ways in which they can contribute to the country's development.
- The visit evoked a lot of interest among the top political leadership & there was an air of bonhomie in all the meetings. The banquets hosted by the President of Serbia & Malta as well as by the President of Senate of Romania provided an opportunity for sharing views on bilateral & multilateral issues with rare candour.
- In all the three countries, there was considerable interest in Yoga & Ayurveda & in Romania, the Vice President launched two books on Ayurveda & inaugurated an Ayurveda Information Centre.

Afghanistan President Ashraf Ghani Visits India: Important Highlights

Afghanistan President Ashraf Ghani was recently in India for visit. During a day-long visit, he reviewed & positively assessed the progress of the multi-faceted bilateral strategic partnership.

1. Both leaders (Narendra Modi & Ashraf Ghani) expressed determination to strengthen connectivity, including through Chabahar port & Air-Freight Corridor.
2. Expressed satisfaction at the increase in bilateral trade that has crossed the one billion dollar mark.

3. Mr Modi reiterated India's support to an Afghan-led, Afghan-owned & Afghan-controlled peace & reconciliation process.
4. Mr Modi also raised concern over abducted Indian nationals in Afghanistan with Mr Ghani during their meeting.
5. The Afghan President has assured that efforts are being made to ensure the safe release of the Indian nationals.

Important Cabinet Approvals October-July

- Signing & ratification of Extradition Treaty **between India & Malawi.**
- Creation of one post of Director in the basic pay of Rs. 2,25,000/- (fixed) plus NPA but not exceeding Rs.2,37,500/- each for new AIIMS at Rae Bareilly, Gorakhpur, Bathinda, Guwahati, Bilaspur & Deoghar.
- Creation of Fisheries & Aquaculture Infrastructure Development Fund (FIDF).
- The New Railway Line between Bahraich & Khalilabad, Uttar Pradesh.
- Closure of National Jute Manufactures Corporation Ltd. & its subsidiary Birds Jute & Exports Ltd.
- Establishment & operationalisation of permanent campuses of the Indian Institutes of Science Education & Research (IISERs) at Tirupati & Berhampur.
- Merger of National Council for Vocational Training, NCVT & National Skill Development Agency, NSDA to establish National Council for Vocational Education & Training, NCVET.
- Redevelopment of Railway Stations by IRSDC as Nodal Agency, through simplified procedures & longer lease tenure.
- Establishment of National Institute of Mental Health Rehabilitation in Sehore District instead of Bhopal.
- Enhanced Minimum Support Prices (MSP) for Rabi Crops of 2018-19 Season to be marketed in 2019-20 Season.
- Increasing of Government ownership in Goods & Services Tax Network & change in the existing structure with transitional plan.
- National Digital Communications Policy-2018.

RBI in News

- RBI measures to increase **liquidity flows to the non-banking financial companies**. It permitted banks to use government securities equal to their incremental outstanding credit to NBFCs, over & **above their outstanding credit to them** as on October 19, to be used to meet liquidity coverage ratio requirements.
- RBI allowed **state-owned oil companies to borrow long-term working capital** from overseas. It relaxed the policy on borrowing **up to USD 10 billion from the overseas**. It allowed them to raise ECB of minimum maturity of 3 or 5 years.
- RBI kept the **policy repo rate** under LAF **unchanged at 6.5%**. Reverse repo rate under the LAF remains at 6.25%, & MSF rate & Bank Rate at 6.75%. RBI's objective is of achieving **the medium-term target for CPI inflation of 4%** within a band of +/- 2%. Growth projection for **2018-19 has also been retained at 7.4%**.
- RBI issued guidelines for operating **Electronic Trading Platforms (ETPs)** to transact in eligible instruments. Trading on electronic platforms is being encouraged across the world as it enhances pricing transparency, processing efficiency & risk control.
- RBI released **operational guidelines to facilitate payments among prepaid instruments (PPI)** such as mobile wallets. Inter-operability among mobile wallets, & between bank account & e-wallet would be enabled through the UPI system.
- RBI asked **all scheduled commercial banks with more than 10 branches** to appoint an Internal Ombudsman (IO). It excluded regional rural banks (RRBs) from appointing IOs.
- RBI imposed a penalty of Rs 5 crore on Karur Vysya Bank for non-compliance of its directives.
- RBI barred **Bandhan Bank from opening new branches** & also ordered freezing of the bank's CEO salary over failure to stick to shareholding rules.
- RBI **allowed banks to dip further into statutory cash reserves** to ease a liquidity squeeze afflicting the nation's money markets. As per the RBI, banks **could 'carve out' up to 15% of holdings** under the SLR reserves to meet their liquidity coverage ratio (LCR) requirements as compared to 13% now.
- As per the **new RBI (Note Refund) Amendment Rules, 2018**, "the undivided area of the single largest piece of the note" for a damaged Rs 2000 note must be 88 square cm for a full refund, & 44 square cm for half refund. The Rs 2000 note is 109.56 square cm in dimension. For a damaged Rs 200 note, the criteria is 78 square cm for a full refund, & 39 square cm for half refund.
- **GOI doubled the monetary limit to 20 lakh rupees** for filing loan recovery application in the Debt Recovery Tribunals (DRT) by banks & financial institutions.
- **RBI will transfer Rs. 50,000 crore of its surplus money** to the government, the highest since 2015-16, in a partial relief for the latter struggling to replenish public sector banks.
- **Nearly two dozen Banks & Financial Institutions, including SBI & LIC**, signed the inter-creditor agreement (ICA) framework to speed up the resolution of stressed assets which are under the 500-crore rupee bracket. The framework is part of the Project SASHAKT. The objective is to resolve stressed assets fast, & will primarily focus on NPAs in the 50 crore to 500 crore bracket.
- **Sunil Mehta Committee**, set up to **look into the faster resolution of stressed assets**, recommended the creation of an **asset management company for the resolution of stressed loans worth more than Rs. 500 crores**. It recommended a **five-pronged strategy Project 'SASHAKT' to deal with Non-Performing Assets** in the country's banking system. The strategy includes:
 1. SME resolution approach,
 2. Bank-led resolution approach,
 3. AMC/AIF led resolution approach,
 4. NCLT/IBC approach, &
 5. Asset-trading platform.
- **Mehta Committee** also proposed a **Bank Led Resolution Approach (BLRA) for loans between Rs 50 & Rs 500 crore**. Under this approach, financial institutions will enter into an **inter-creditor agreement to authorise the lead bank to implement a resolution plan in 180 days**.
- **Insolvency & Bankruptcy Board of India** notified the **IBBI (Insolvency Resolution Process for Corporate Persons) (Third Amendment) Regulations, 2018**. IBBI has mandated that a **resolution professional should determine whether a corporate debtor indulged in fraudulent transactions within a specified time period during the resolution process**.
- RBI made it compulsory to incorporate **purchaser's name on the face of payment instrumentalities** like demand draft, pay order, banker's cheques & other instruments to prevent money laundering.

Public Sector Banks in News

- SBI slashed the daily **withdrawal limit** on its classic **debit card from Rs 40,000 to Rs 20,000**. There is no change in the daily withdrawal limits on other cards.
- SBI signed MoU with **Kathmandu-based National Banking Institute (NBI)** for development of human resources of NBI.

- SBI increased its benchmark lending rate or MCLR by 0.2% across all tenors up to three years.
- SBI appointed **Anshula Kant** as MD of the Bank for 2 years.
- **Punjab National Bank (PNB)** bagged "Rajbhasha Kirti" award for outstanding performance in implementing the Official Language Policy during 2017-18.
- **State Bank of India** announced that **Prashant Kumar** taken charge as the Chief Financial Officer (CFO) of the Bank.
- **Government** proposed **amalgamation of Bank of Baroda, Vijaya Bank, & Dena Bank** to create India's 3rd largest globally competitive Bank.
- **Punjab National Bank** announced that the **Department of Financial Services report** has rated it as **number one** state-owned bank in terms of digital transactions.
- SBI & NABARD joined hands to **provide collateral-free credit through Joint Liability Groups (JLGs)** in Telangana.
- In a major farmer outreach, **Kisan Mela** is being organised at SBI's rural & semi-urban branches across the country to impart financial literacy to farmers.

Private Sector Banks in News

- IDFC Bank proposed to **change its name to 'IDFC First Bank Ltd'** in the wake of its amalgamation with the non-banking financial company Capital First. The proposal now needs the approval of RBI.
- **Chanda Kochhar** quit as CEO of ICICI Bank with **immediate effect**. ICICI appointed Sandeep Bakhshi as MD & CEO for five years.
- **Axis Bank** announced that **Amitabh Chaudhry** has been appointed as its MD & CEO from January 1, 2019, for a period of three years.
- **Yes Bank** paid **Rs. 38 crores in fines to the GST department** for alleged violations in domestic remittances.
- **Axis bank** become the **first bank in the country to introduce Iris Scan Authentication feature** for Aadhaar-based transactions through its micro ATM tablets.
- **PayPal, a digital payments platform** announced its **strategic partnership with HDFC Bank** to offer safer, faster & convenient payment experiences.
- **Federal Bank** received the **regulatory nod to open offices in Bahrain, Kuwait & Singapore**.
- **YES Bank** received **final regulatory approval from SEBI** to start mutual fund business. **YES Asset Management (India), a wholly owned subsidiary of YES Bank, will launch fund offerings.**
- **ICICI Bank** announced that **its mortgage loan portfolio crossed the Rs 1.5-trillion milestone**, making it the largest private player in the segment, & the lender is targeting to grow it to Rs 2 trillion by FY20.

- **Dhanlaxmi Bank Limited** has appointed **T Latha** as the MD & CEO. She has taken over from G Sreeram.
- **HDFC securities** announced the launch of **Mutual Funds transactional capabilities on Facebook Messenger** through their virtual assistant, Arya.
- As a step towards women empowerment, **the state's first all-women branch of Jammu & Kashmir Bank was inaugurated**. First Lady Usha Vohra e-inaugurated the first 'All-Women Branch of Jammu & Kashmir Bank'. The chairman of JK Bank is Parvez Ahmad.

Small & Payments Banks in News

- **Paytm Payments Bank** appointed **veteran banker Satish Kumar Gupta** as its new MD & CEO.
- **Fino Payments Bank**, one of India's first payments banks, **has been allowed to open new accounts by RBI** after it submitted a compliance report.
- **PayU India** received **RBI's approval** to operate its own non-banking financial company (NBFC).
- For creating a **payments acceptance network for unorganized retail including small merchants & kirana stores where consumers can make payments**, IPPB partnered with Financial Software & Systems (FSS).
- **IPPB & Bajaj Allianz Life Insurance Co Ltd (BALIC)** entered into a strategic partnership to provide life insurance solutions, especially at the doorstep of every household in the country.
- **PM Modi** launched a **payments bank of the Department of Posts** that will take banking to the doorstep through an unmatched network of **post offices & almost 3 lakh postmen & 'Grameen Dak Sewaks'**. It will be accepting deposits but won't advance loans or issue credit cards. It will accept deposits of up to Rs 1 lakh, offer remittance services & other banking services like ATM/debit cards, net banking & third-party fund transfers. It would be available through 650 branches & 3,250 access points.
- **Ujjivan Small Finance Bank** launched an **overdraft (OD) facility for micro & small enterprise (MSE) customers**. OD facility is offered to **all MSEs with a turnover of Rs 50 lakh or more**. Interest rate is for one year, with a credit limit between Rs. 11 lakh to a maximum of Rs 50 lakh, which can be renewed annually.
- **Oxigen & Fincare Small Finance Bank** signed an agreement to **roll out the Branchless Banking services**, using Oxigen's flagship Point of Sale device called the Oxigen Micro ATM Super PoS.
- **Airtel Payments Bank** received requisite approvals from **RBI to begin taking new customers**. Also, Aadhaar-issuing authority UIDAI has allowed it to use the 12-digit unique identification number-based e-KYC.
- **Jana Small Finance Bank** announced the commercial launch of its banking operations, the last microfinance company to convert itself into a small finance bank (SFB), 3 years after RBI gave its in-principle approval.

International Banks in News

- **BRICS' New Development Bank approved a \$525-million loan** for infrastructure projects in India. It will be used for on-lending to Madhya Pradesh government for rehabilitating major district roads.
- **Hongkong & Shanghai Banking Corporation (HSBC)** launched a new **digital platform 'MyDeal'** to simplify capital raising process through capital markets.
- **Mauritius-based SBM Group** received **RBI's approval to operate in the country through a wholly-owned subsidiary route**. It is the first foreign lender to receive such a licence.
- **RBI licensed Bank of China** to operate in India. It will be the **second Chinese bank to be operating** in the country. UK's **Standard Chartered** has the highest, 100 branches in India as of now.

Other Financial Institutions in News

- On occasion of **Birth Anniversary of Mahatma Gandhi**, SIDBI launched a **National Level Entrepreneurship Awareness Campaign**, Udyam Abhilasha in 115 Aspirational Districts in 28 States & reaching to around 15,000 youth.
- **Alibaba & SoftBank-backed Paytm** registered over 137 million UPI transactions in September, becoming the **leading contributor to Unified Payments Interface (UPI) payments** with over 33% of the overall market share.
- NHB decided to **increase the Refinance Limit from Rs. 24,000 crores to Rs. 30,000 crores** for the Current Year (July 2018-June 2019) towards refinancing eligible institutions.
- An **ATM for deposit & withdrawal of money for cryptocurrencies** installed in Bengaluru's **Kemp Fort Mall** by virtual currency exchange Unocoin.
- NABARD sanctioned an amount of **Rs 335 crore under the RIDF** to West Bengal.
- SEBI approved a proposal to allow foreign investors to trade in commodity derivatives market, except for sensitive commodities, as well as common application form for the registration of FPIs in the domestic market.
- NABARD **All India Financial Inclusion Survey (NAFIS)**, conducted by NABARD. It was released by Dr. Rajiv Kumar, Vice Chairman, NITI Aayog. It revealed that **farm households register higher income than the families solely dependent on non-farm livelihood activities** in rural areas. The survey, with **reference year of 2015-16**, which covered 40,327 rural households, highlighted that **the average annual**

income of an agricultural household is Rs 1,07,172 compared to Rs 87,228 for families engaged only in non-agricultural activities.

- **India Banking Conclave 2018** held in New Delhi. It was organized by **Centre for Economic Policy Research (CEPR)**. Knowledge Partner of the conclave was NITI Aayog.
- **Exim Bank of India** signed a **multilateral cooperation agreement with member development banks of BRICS** to undertake "collaborative research" in distributed ledger/blockchain technology.
- BSE entered into an **agreement with Bombay Metal Exchange (BME)** for the growth & systematic development of commodity derivatives **markets in the non-ferrous metals complex**.
- **NABARD completed 36 years of service** to the nation & celebrated the 37th Foundation Day on 12th July.

Insurance Industry in News

- **Life insurer PNB Metlife** unveiled an **Artificial Intelligence (AI)-powered customer service app 'Khushi'**. It is designed to be one-stop shop providing insurance-related information, anytime, anywhere.
- **Reliance Health Insurance**, a wholly-owned subsidiary of **Reliance Capital**, received final approval from **IRDAI for its new health insurance business**.
- **HDFC ERGO, India's third-largest non-life insurance provider in the private sector**, announced the launch of 'E@Secure', a **Cyber Insurance Policy** for individuals. It aims at providing comprehensive protection to individuals & their families against any cyber-attacks, cyber frauds.
- IRDAI raised the **minimum insurance cover for owner-driver to Rs. 15 lakh for a premium of Rs. 750 per annum**, a move to provide some succour to road accident victims.
- ESIC approved a new scheme- **Atal Bimit Vyakti Kalyan Yojna** for Insured Persons covered under the Employees' State Insurance Act.
- **Bajaj Allianz General Insurance** entered into a **bancassurance deal with Vijaya Bank**.
- **United India Insurance Company** announced the appointment of **S Gopakumar** as its **Director & General Manager**.
- **IndiaFirst Life Insurance Company Limited**, a joint venture between BOB, Andhra Bank & Legal & General (UK), announced its tie-up with **Oxigen Services India Pvt. Ltd.**, to establish the distribution of its insurance products.

Topic 2: ECONOMY/FINANCIAL CURRENT AFFAIRS

- As per the RBI, **India's external debt declined 2.8% to USD 514.4 billion at June-end** over the previous quarter on account of a decrease in commercial borrowings, short-term debt & NRI deposits.
- **Thirty-eight pacts worth \$5 billion** signed among 20 technology providers, capital goods manufacturers and steel producers, which will give impetus to the **manufacturing of capital goods for the iron and steel industry**. These were signed at a conclave on Capital Goods for Steel Sector, manufacture in India, organised by CII jointly with Mecon and Steel Ministry.
- CCEA increased the **Minimum Support Price (MSP) for all Rabi crops for the current financial year** which will be marketed in 2019-20 season. MSP of **wheat raised by 105 Rs. per quintal, Masur by 225 per quintal, & Gram by 220 per quintal.**
- **Centre in consultation with RBI decided to issue Sovereign Gold Bonds 2018-19.** SGB will be issued every month from October to February 2019. It will be sold through **banks, Stock Holding Corporation of India Limited**, designated post offices & recognised stock exchanges National Stock Exchange of India Limited & Bombay Stock Exchange Limited.
- Govt. increased the **rate of interest for General Provident Fund (GPF) & other related schemes** by 0.4% points to 8% for the October-December quarter. The rate is in line with that for PPF.
- Govt. decided to make the **Pradhan Mantri Jan Dhan Yojana (PMJDY) an open-ended scheme.** FM Jaitley stated that the **overdraft facility has been doubled from Rs. 5,000 to Rs. 10,000.** The age limit for availing OD under it has also been revised to **18 to 65 years** from 18 to 60 years. The **accidental insurance cover** for new RuPay Cardholders raised from **Rs. one lakh to Rs. two lakh.**
- Union Ministry of MSME approved a **proposal by the Khadi & Village Industries Commission (KVIC) to increase the wages of artisans by over 36%.** With this, the wages will be increased from **Rs 5.50 per hank to Rs 7.50 per hank.**
- **India's current account deficit (CAD) widened to a four-quarter-high at 2.4% of gross domestic product (GDP) in April-June period,** as per the RBI data.
- As per Association of Mutual Funds of India's (AMFI) statistics, **Maharashtra tops the chart for state with the maximum penetration & Assets Under Management (AUM).**
- Economic Affairs Secretary SC Garg announced a **reduction in gross borrowing estimate for the current fiscal by 70,000 crore rupees & maintained that the government will contain fiscal deficit target at 3.3%.**
- **Department of Financial Services (DFS), Ministry of Finance & National Informatics Centre (NIC) jointly developed a mobile app called Jan Dhan Darshak** as a part of financial inclusion (FI) initiative. It will act as a guide for the common people in locating a financial service touch point at a given location in the country.
- FDI in the telecom sector **jumped nearly five times in the last three years - from USD 1.3 Billion in 2015-16 to USD 6.2 Billion in 2017-18.**
- As per Department of Industrial Policy & Promotion data, **FDI in India rose 23% to 12.8 billion dollars during the April to June quarter of this fiscal.** Sector that received maximum foreign investment is **services with 2.4 billion dollars.**
- **In the 29th meeting, GST council approves cash incentives to promote Digital transactions.** FM announced **20% Cashback upto Rs 100 for the Digital Transactions done via BHIM, Rupay or USSD mode.** It was also decided to **create a sub-committee headed by MoS Finance Shiv Pratap Shukla for MSME sector.**
- **Govt. decided to sharply increase the Minimum Support Price (MSP) for Kharif crops.** The MSP for **common variety paddy, the most important Kharif crop, will be raised by Rs 200 over last year's Rs 1,550 per quintal.** That works out a **13% increase for the financial year ended March 2019** compared to a 5.4% increase in FY18.
- **Khadi & Village Industries Commission (KVIC) launched its, in-house developed, single-umbrella e-marketing system named Khadi Institution Management & Information System (KIMIS) in New Delhi.**
- CCEA approved proposal for **expanding the scope of Higher Education Financing Agency (HEFA) by enhancing its capital base to Rs. 10,000 crores & tasking it to mobilise Rs. 1,00,000 crores for Revitalizing Infrastructure & Systems in Education or RISE by 2022.**
- **Telecom Commission approved TRAI's net neutrality recommendations that bar service providers from discriminating against internet content & services by blocking, throttling or granting them higher speed access.**

INDIA'S GDP REPORTS

- **India's economy is expected to clock GDP growth of 7.5% in this financial year** as per the Morgan Stanley report.
- **India Ratings & Research (Ind-Ra) revised down its FY19 economic growth forecast to 7.2%.**
- As per the IMF's latest report, **India is projected to grow at 7.3% in 2018 & 7.4% in 2019.**
- **Indian economy grew by 8.2% in the first quarter (April-June) of the current fiscal, the highest in over two years. Manufacturing sector grew by 13.5% which signals very good turnaround in the sector.**

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- Indian economy is expected to grow by around 7.5% in 2018 & 2019, as per Moody's Investors Service Global Macro Outlook for 2018-19. Moody's put G-20 growth at 3.3% in 2018 & 3.1% in 2019.
- RBI released its annual report in Mumbai. It was mentioned in the report that due to the evolving economic conditions, real GDP growth for 2018-19 is expected to increase to 7.4% from 6.7% in the previous year.
- IMF cut India's GDP growth forecast by 10 basis points to 7.3% in the year 2018 & by 30 basis points to 7.5% in 2019.

Topic 3: BUSINESS NEWS (NATIONAL & INTERNATIONAL)

Companies	Key Points
Bharat Petroleum Corporation Ltd (BPCL)	To complete commissioning of its second generation (2G) ethanol bio-refinery at Baulsingha village in Bargarh district of Odisha by 2020.
Coal India & NLC India (NLCIL)	To jointly set up 5000 MW of power generation capacity of which 3000 MW would be solar powered while the rest 2000 MW would be coal-fuelled.
Mukesh Ambani's Reliance Industries	is entering a strategic investment partnership with Den Networks Limited & Hathway Cable & Datacom Limited . This will create a win-win outcome for LCOs, customers, content producers.
Tata Consultancy Services (TCS) Ltd	Quarterly earnings from financial sector was more than Accenture Plc & making TCS the world's largest pure-play IT & consulting firm servicing megabanks & insurers.
TCS is the only Indian company among top 10 firms to get foreign labour certification for the H-1B visas for the fiscal year 2018.	
Paytm launched a QR-based smartphone payment settlement service in Japan in collaboration with SoftBank and Yahoo Japan Corporation.	
Bharat Sanchar Nigam Ltd	Roped in Indian boxer MC Mary Kom as its brand ambassador.
BSNL	Inked pact with Japan's Softbank & NTT Communications to roll out 5G & internet of things (IoT) technology in India.
Board of Directors of Vodafone Idea Limited, India's largest telecom operator , approved the merger of the Vodafone Idea Limited with the Aditya Birla Telecom Limited (ABTL), the parent company of Idea Cellular.	
Infosys	Acquired Finnish company Fluidio, a top consulting partner of Salesforce
Samsung opened its biggest experience centre in Bengaluru, Karnataka.	
Paytm partnered with China's Alibaba to launch AI-based cloud computing platform 'Paytm AI Cloud'.	
Mukesh Ambani-led Reliance Industries Ltd (RIL) became the first Indian company to cross Rs 8 trillion market capitalization.	
Reliance Power announced that its wholly-owned subsidiary Reliance Power Netherlands BV won an international arbitration award of \$56 million (Rs 390 crore) against Prestige Capital Holdings & Kokos Jiang .	
Receivables Exchange of India (RXIL) announced that Hindustan Aeronautics (HAL) become the first public sector enterprise to make a transaction on the "TReDS platform". Note: TReDS is an online electronic institutional mechanism for facilitating the financing of trade receivables of MSME through multiple financiers.	
PhonePe partnered with IRCTC	To facilitate convenient, fast & secure payments through PhonePe on the IRCTC Rail connect Android app.
Bharat Sanchar Nigam Ltd (BSNL)	Launched BSNL WINGS a VOIP based service. In WINGS, there is no SIM or cable wiring as is a VOIP service through an app.
PayU India into strategic partnership with Reliance Money, leading NBFC brands in India , to offer instant app-based personal loans, via LazyPay. The loan amount will start from as low as Rs. 100 & will extend up to Rs. 1,00,000.	
Reliance Industries Limited (RIL) beat TCS to become the most valued company in India.	
Department of Telecom (DoT) given final approval to the merger of Vodafone India & Idea Cellular .	
Mobile tower arm of Bharti Airtel, Infratel received clearance from SEBI for its merger with Indus Towers .	
Tata Steel board approved the joint venture with German steel giant Thyssenkrup . The Joint Entity Thyssenkrup Tata Steel BV , will be the second-largest steelmaker in European steel sector after Lakshmi Mittal's ArcelorMittal.	
Numaligarh Refinery Ltd (NRL) in Assam	Become the first oil PSU to adopt an online legal compliance system by introducing 'Legatrix'
Bharti Infratel, mobile infrastructure company	Approval of competition watchdog Competition Commission of India (CCI) for merging its operations with Indus Towers.
IFC (International Finance Corporation) invested \$100 million in Mahindra & Mahindra Financial Services Ltd .	

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(Mahindra Finance).	
Reliance Industries Chairman Mukesh Ambani announced that Reliance is India's largest payer GST, Excise & Customs Duty, & Income Tax in the private sector. It become the 1 st Indian company to record PBDIT (Profit Before Depreciation Interest & Taxes).	
ONGC- the premier Public Sector Natural gas Company approved exiting its helicopter service provider Pawan Hans by selling its entire 49%.	
Flipkart's digital payment subsidiary PhonePe	Acquired Zopper Retail - a hyperlocal Point of Sale (POS) platform for small & medium businesses.
INTERNATIONAL COMPANIES	
Fertiliser major IFFCO ranked as the biggest cooperative in the world by 'Word Cooperative Monitor' report 2018.	
Apple displaced Google to become the top brand in the world in 2018, as per Interbrand's "Best 100 Global Brands 2018" report.	
Google	To shut down Google+ for consumer use over the next 10 months.
Cisco, a U.S.-based firm	Signed two agreements with the NITI Aayog & BSNL to speed up its Country Digital Acceleration programme in India.
Salesforce.com Inc. founder Marc Benioff	To acquire Time magazine from Meredith Corp. for \$190 million in cash
Jack Ma, co-founder of China's largest e-commerce firm Alibaba Group Holding Ltd, will step down as chairman on Sept 10, 2019. Daniel Zhang will replace him as chairman.	
Alphabet Inc's Google Partnered with four Indian banks to grant consumer loans online. It teamed with HDFC Bank Ltd., ICICI Bank Ltd., Kotak Mahindra Bank Ltd. & Federal Bank Ltd. to offer instant, pre-approved loans to customers. It re-branded its made-in-India Tez app as 'Google Pay'.	
DBS Bank	Named the world's best bank by Global Finance magazine
Google announced Project Navlekha to enable Indian publishers of regional languages to publish their content online, without facing the trouble of selling printed copies.	
YouTube	Announced investment of \$25 million to counter the spread of fake news on its platform.
European Union regulators slapped Alphabet-owned Google with record 4.34 billion euro (\$5 billion) antitrust fine for abusing the dominance of its Android mobile operating system.	
E-commerce giant Amazon	Crossed \$900-billion market cap for the first time in its history & becomes only the second company after Apple to achieve this milestone.

Topic 4: AGREEMENTS/MOU SIGNED

Between Countries States Cities	
Between Whom	MoU/Agreement Details
GOI & ADB	Signed \$240 million loan for providing safe & sustainable drinking water in three districts of West Bengal affected by arsenic, fluoride, & salinity.
ADB & GOI	Signed \$150 million Loan Agreement to establish a Global Skills Park (GSP) in Madhya Pradesh, the First Multi-Skills Park in India
GOI & ADB	Signed \$110 million loan to finance the upgrade of 2,800 kilometers all-weather rural roads in MP under the Prime Minister's Rural Roads Program (PMGSY).
To promote innovative cooperation between students of India & Russia, MoU was exchanged between India's Atal Innovation Mission & the Russian Federation's SIRIUS Educational Foundation.	
Delhi Govt. with Govt. of Moscow	Signed signed twin-city agreement for cooperation in various fields like environment, culture & education, for the next 3 years.
India & Sri Lanka	Two MoU for construction of 1200 houses through 50 model villages, using Indian grant assistance of 60 crore Srilankan rupees.
India & US	Communications Compatibility & Security Agreement (COMCASA) that will facilitate India to obtain defence technologies from US & access critical communication network to ensure interoperability among both armed forces.

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India & Bulgaria 4 Pacts on Investment, Tourism, Civil Nuclear Cooperation, Science & technology cooperation. Establishment of Hindi Chair at Sofia University.	
Goa & Portugal	MoU for Water & Sewage Management
India & Morocco	Revised Air Services Agreement
India & Niger	MoU for the implementation of Mahatma Gandhi International Convention Centre (MGICC) in Niamey, Niger.
India & Cyprus Agreements in fields of IT, tourism, shipping & renewable energy.	
India & Bulgaria	4 Pacts on Investment, Tourism, Civil Nuclear Cooperation, science & technology cooperation & establishment of Hindi Chair at Sofia University
Union Water Resources Minister Nitin Gadkari signed MoU with 6 states	For construction of Lakhwar multi-purpose project in the upper Yamuna basin to deal with water crisis. Under this, the 204-metres high project will be constructed near Uttarakhand's Lohari village.
India & Germany	Agreement on financial & technical cooperation focusing on sustainable urban development & renewable energy.
Invest India & the UAE Minister for Artificial Intelligence (AI)	MoU signed for India - UAE Artificial Intelligence Bridge in New Delhi.
Invest India & Business	MoU signed to promote investment facilitation & cooperation between startups of India & France.
Between Organizations Companies	
National Mission for Clean Ganga partnered with Tata Steel Adventure Foundation (TSAF)	To launch a month-long rafting expedition of a team of 40 members which will be led by the first Indian woman to scale Mount Everest Ms. Bachendri Pal.
CII with UN Environment	MoU for coherent implementation of environmental dimension of sustainable devt.
IIT-Madras to collaborate with Tamil Nadu e-Governance Agency (TNeGA) to enhance data-driven governance.	
ISRO with Central University of Jammu (CUJ)	MoU for setting up of Satish Dhawan Center for Space Science in the University.
NSE with Uttarakhand government	Pact to provide access to capital to MSMEs, which will fuel the growth of such entities in the state.
NITI Aayog & Oracle	Statement of Intent (SoI) to pilot a real drug supply-chain using blockchain distributed ledger & Internet of Things (IoT) software.
Ministry of Housing & Urban Affairs partnered with Google to launch the Loo Review campaign to encourage all local guides in India to rate & review public toilets on Google Maps.	
Ministry of Health & Family Welfare with Tata Trusts & Dell	MoUs to provide a technological platform for nation-wide prevention, control, screening & management program of Non-Communicable Diseases (NCDs).
Prasar Bharati & Mizzima Media Group of Myanmar	MoU to realize cooperation & collaboration in broadcasting & content sharing
National Skill Development Corporation & National Health Agency (NHA)	MoU to provide capacity building for Pradhan Mantri Jan Arogya Yojana (PMJAY) to ensure effective rollout & continued quality implementation.
Department of Biotechnology (DBT), Ministry of Science & Technology, & the International Energy Agency (IEA) signed an MoU on Enhancing Innovation for Clean Energy Transition.	
Bharti Axa Life Insurance & Airtel Payments Bank	To offer the 'Pradhan Mantri Jeevan Jyoti Bima Yojana' (PMJJBY). Airtel Payments Bank becomes the first payments bank in India to offer GOI backed scheme.
MoU signed between Ministry of Health & Family Welfare (MoHFW) & Ministry of Tribal Affairs (MoTA) , GOI for cooperation between the two Ministries for sensitizing the principals & training to teachers each of all functional EMRSs, Ashram Schools & other Schools supported by MoTA in the country.	
Union Ministry of Water Resources, the NABARD & the National Water Development Agency	Memorandum of Agreement (MoA) for funding of central share of 99 prioritised irrigation projects under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).
NHAI) signed MoU with the	for getting Long Term Unsecured Loan of Rs 25000 crore for 10 years with 3 years

IBPS PO | Indian Bank PO | Mains | GA Power Capsule 2018

State Bank of India (SBI)	of moratorium on repayments.
Statement of Intent (SoI) signed between NITI Aayog & Lupin Foundation to collaborate in Aspirational Districts Programme.	
Rajya Sabha entered into a MOU with a foreign counterpart for promoting inter-parliamentary dialogue. Venkaiah Naidu become the first Chairman of RS inked with visiting President of Senate of Republic of Rwanda , Bernard Makuza.	
UNEP partnership with Google	To monitor the impacts of human activity on global ecosystems by using sophisticated online tools. {UN Environment Programme (UNEP)}

Topic 5: NEW APPOINTMENTS: NATIONAL

	Designation/Post	Who is Appointed?
Constitutional & Other Posts		
1.	Union Government has sent CBI Director Alok Verma on leave. It issued an order appointing M Nageshwar Rao as Director of CBI.	
2.	46 th Chief Justice of India.	Justice Ranjan Gogoi
3.	India's Ambassador to Spain.	Sanjay Verma
4.	Ambassador & India's permanent representative to UN Conference on Disarmament (UNCD)	Pankaj Sharma (replaced Amandeep Gill)
5.	Chief Statistician of India (CSI)	Pravin Srivastava
6.	New Solicitor General of India	Tushar Mehta
7.	Former editor MJ Akbar resigned from his post of MoS for External Affairs amid sexual harassment allegations.	
8.	Chief Economic Advisor (CEA) of India, Arvind Subramanian resigned from his post.	
9.	Secretary, Ministry of Steel, GOI	Binoy Kumar
10.	Ambassador of India to China	Vikram Misri
11.	Secretary, Department of Atomic Energy & Chairman, Atomic Energy Commission.	Renowned scientist Kamlesh Nilkanth
12.	46 th Chief Justice of India	Justice Ranjan Gogoi
13.	Secretary, Ministry of Steel, Government of India.	Binoy Kumar
14.	Chairman, DRDO & Secretary in Department of Defence Research & Development (DDR&D)	Renowned scientist, Dr G Satheesh Reddy
15.	Rajya Sabha Deputy Chairman	NDA candidate Harivansh Narayan Singh
16.	New Chief Justice of the Delhi High Court	Justice Rajendra Menon
CEO'S/Chairman of Companies/Organizations/Banks/ Other Appointments		
17.	Chairperson, National Financial Reporting Authority	Rangachari Sridharan
18.	Chairman of the working committee & director of World Federation of Exchanges (WFE).	National Stock Exchange's (NSE) MD & CEO Vikram Limaye
19.	MD & CEO, IDBI Bank	Rakesh Sharma (replaced B Sriram)
20.	Secretary General, PHD Chamber of Commerce & Industry	Mahesh Y Reddy
21.	Chairman, Association of Mutual Funds in India (AMFI)	Nimesh Shah (MD & CEO, ICICI Prudential Mutual Fund)
22.	Chairperson, National Commission for Protection of Child Rights (NCPCR)	Priyank Kanoongo
23.	Advisor to BankBazaar Company	S S Mundra
24.	BankBazaar Co-Founder & CEO	Adhil Shetty
25.	CMD, National Insurance Company Limited (NICL).	Tajinder Mukherjee
26.	Ambassadors to promote & endorse the Skill India Mission	Actors Varun Dhawan & Anushka Sharma
27.	MD & CEO, HDFC Life	Vibha Padalkar
28.	SBI's MD	Anshula Kant Note: SBI's four MDs - PK

IBPS PO | Indian Bank PO | Mains | GA Power Capsule 2018

		Gupta, DK Khara & Arijit Basu.
29.	MD & CEO of Axis Bank (From January 1, 2019)	Amitabh Chaudhry
30.	Independent Director on Board of Indiabulls Housing Finance Ltd (IBHFL)	Subhash Sheoratan Mundra
31.	Assocham, Secretary General	Uday Kumar Varma (succeeds DS Rawat)
32.	Vodafone Idea's first CEO	Balesh Sharma
33.	Bhushan Steel's Chairman & Non-Executive Additional Director	TV Narendran
34.	Independent Director, Indiabulls Housing Finance Ltd	Subhash Sheoratan Mundra
35.	Infosys Chief Financial Officer MD Ranganath , stepped down from his position.	
36.	Chairman, Marine Products Export Development Authority (MPEDA)	IAS officer K S Srinivas
37.	Head coach of the women's national team	Former India spinner Ramesh Powar
38.	Chairperson, Appellate Tribunal for Electricity, Ministry of Power	Smt. Justice Manjula Chellur
39.	CMD, Escorts	Nikhil Nanda (succeeded Rajan Nanda)
40.	Committee of Internet Corporation for Assigned Names & Numbers (ICANN) selected Ajay Data, Founder & CEO of Data XGen Plus , as a new council member of Country Code Supporting Organisation (ccNSO).	
41.	Chief Executive Officer for HSBC India	Surendra Rosha (succeeded Jayant Rikhye)
42.	Paytm Payments Bank CEO Renu Satti has resigned from the role	
43.	CEO & MD, Tata AIA Life	Rishi Srivastava
44.	Director & GM, United India Insurance Company	K B Vijay Srinivas
45.	CMD, Steel Authority of India Limited (SAIL)	Anil Choudhary (succeeds Saraswati Prasad)
46.	DG & Chairman, Ordnance Factory Board	P K Shrivastava
47.	Chairman, Payments Council of India (PCI)	Vishwas Patel
48.	Co-chairman, Payments Council of India (PCI)	Loney Antony
49.	Chairperson, National Green Tribunal (NGT)	Justice Adarsh Kumar Goel
50.	Director General, ex officio Member-Secretary of the Council, ICWA (Indian Council of World Affairs)	Dr. T.C.A. Raghavan

Topic 6: NEW APPOINTMENTS: INTERNATIONAL

	Designation/Post	Who is Appointed?
President/PM/Heads of Countries/Organizations		
1.	New Prime Minister of Sri Lanka	Mahinda Rajapakse (replaced Ranil Wickremesinghe)
2.	Ethiopia's First-ever female President.	Sahle-Work Zewde
3.	Iraq's new President	Kurdish Politician Barham Salih
4.	Iraq's New Prime Minister	Shiite Adel Abdul Mahdi
5.	13 th President of Pakistan	Pakistan Tehreek-e-Insaf's Arif-ur-Rehman Alvi
6.	Maldives' New President	Ibrahim Mohamed Solih
7.	Sudan's new PM	Moutaz Mousa Abdallah
8.	Prime Minister of Australia	Scott Morrison (Replaced Malcolm Turnbull)
9.	Malian President Ibrahim Boubacar Keita re-elected for a five-year term.	
10.	President of Paraguay	Colorado Party's Mario Abdo Benitez
11.	President of Colombia	Ivan Duque
12.	Pakistan's first-ever woman Chief Justice of HC. Justice Tahira Safdar named Chief Justice of Balochistan HC.	
Other Appointments		
1.	Chief Economist, International Monetary Fund (IMF)	Gita Gopinath (Replaced Maurice)

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2.	JSW Steel CMD Sajjan Jindal was elected as the Treasurer of the World Steel Association (worldsteel).	
3.	Technology giant Google has appointed its privacy lawyer, Keith Enright, as Chief Privacy Officer.	
4.	WPP Plc, the world's largest communication services group, appointed Mark Read as the CEO & Executive Director (ED) of the company.	
5.	Google's Chief Privacy Officer	Keith Enright
6.	India retained the top WHO position in South-East Asia Region with Dr Poonam Khetrapal Singh unanimously re-elected as Regional Director for another five-year term.	
7.	UN's new Human Rights Chief	Michelle Bachelet
8.	PepsiCo CEO Indra Nooyi will step down in October after serving for 12 years as the top boss at PepsiCo. She will be succeeded by company President Ramon Laguarta.	
9.	Head of the crucial Drug Enforcement Agency, US.	Uttam Dhillon, an Indian-American lawyer
10.	Head, UN mission tasked with monitoring the ceasefire line between India & Pakistan	Uruguayan Army Major General José Eladio Alcain

Topic 7: AWARDS & RECOGNITION

	Name of the Award	Winner
Awards for Literature/Journalism		
1.	'Vimala V Pai Vishwa' Konkani best book award 2018	'Beeg Ani Beegath' by H M Pernal
2.	Vishwa Konkani best poetry award 2018	Sharathchandra Shenoy for his book 'Idam Na Mama,'.
3.	'Sarala Puraskar'	Odia poet Satrughna Pandav (for poetry Misra Dhrupad)
Country's Highest Honour Given		
4.	PM Modi conferred with the Seoul Peace Prize for 2018 for his contribution to international cooperation and fostering global economic growth.	
5.	2018 Nobel Prize in Physics Arthur Ashkin, Gérard Mourou & Donna Strickland "for groundbreaking inventions in the field of laser physics".	
6.	2018 Nobel Prize in Chemistry Frances H. Arnold (USA)"for the directed evolution of enzymes" & jointly to George P. Smith (USA) & Sir Gregory P. Winter (UK) "for the phage display of peptides & antibodies".	
7.	2018 Nobel Peace Prize Denis Mukwege & Nadia Murad "for their efforts to end the use of sexual violence as a weapon of war & armed conflict".	
8.	2018 Nobel Prize in Economic Sciences William D. Nordhaus "for integrating climate change into long-run macroeconomic analysis" & Paul M. Romer "for integrating technological innovations into long-run macroeconomic analysis."	
9.	PM Modi honoured with United Nations' highest environmental award- UNEP Champions of the Earth, along with French President Emmanuel Macron in New Delhi.	
10.	Nobel Medicine or Physiology Prize awarded to James P Allison & Tasaku Honjo "for their discovery of cancer therapy by inhibition of negative immune regulation".	
11.	Chairman & MD, JK Tyre & Industries Ltd., Dr Raghupati Singhania conferred with 'Mexican Order of the Aztec Eagle', the highest honour accorded to non-nationals by Government of Mexico.	
12.	US govt. awarded the Legion of Merit (Degree of Commander) to General Dalbir Singh Suhag (Retired) , of the Indian Army, for exceptionally meritorious service as chief of the Army staff, Indian Army.	
13.	Delhi government's additional director of health, SK Arora awarded WHO World No Tobacco Day 2017 Award for his extraordinary contribution towards tobacco control.	
14.	US govt. awarded Legion of Merit (Degree of Commander) to General Dalbir Singh Suhag (Retired) , of the Indian Army, for exceptionally meritorious service as chief of the Army staff, Indian Army.	
15.	Three US scientists James Allison, Carl June & Steven Rosenberg declared winners of 2018 Albany Medical Center Prize in Medicine & Biomedical Research.	
16.	President & Supreme Commander of the Armed Forces approved 131 Gallantry Awards to Armed Forces Personnel & members of Paramilitary Forces which include one Kirti Chakra, 20 Shaurya Chakras, three Bar to Sena Medals (Gallantry), 93 Sena Medals (Gallantry), 11 Nao Sena Medals (Gallantry) & three Vayu Sena Medals (Gallantry).	

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17.	Akshay Venkatesh, a renowned Indian-Australian mathematician, is one of four winners of mathematics' prestigious Fields medal, known as the Nobel prize for math.	
18.	Gopalkrishna Gandhi chosen for 24th Rajiv Gandhi National Sadbhavana Award for his contribution in promoting communal harmony, peace & goodwill.	
Film/Music Awards		
19.	Hridaynath Award for Lifetime Achievement	Music director Mohammed Zahur Khayyam Hashmi (Khayyam)
20.	Rima Das' National Award-winning feature Village Rockstars chosen to represent India in the Best Foreign Language category at the 91st Academy Awards next year.	
21.	Oscar-winning director Ang Lee will be one of the recipients of the annual Directors Guild of America (DGA) honours .	
22.	3rd BRICS Film Festival took place in Durban, South Africa, along with the International Durban Film Festival (DIFF). The last day was celebrated as India Country Day. Awards won by Indian films in the 3rd BRICS Film Festival, Durban, South Africa: 1. Best Actress: Bhanita Das, Village Rockstars, 2. Best Film: Newton by Amit Masurkar	
23.	Smita Patil award for Best actor Priyadarshni Academy Global Award.	Bollywood actor Anushka Sharma
24.	Meryl Streep Award for Excellence at the Women in Film & Television (WIFT) India Award.	Actress Aishwarya Rai
Other Awards Conferred		
25.	Pakistan's human rights activist and lawyer Asma Jahangir posthumously awarded the UN Prize along with three other winners. Rebeca Gyumi of Tanzania, Brazil's first indigenous lawyer Joenia Wapichana and Ireland's human rights organisation Front Line Defenders are the other winners of the prize.	
26.	Bharat Earth Movers Limited (BEML), a Mini Ratna PSU received 'Top Challengers Award 2018' for excellent performance during the financial year 2017-18 and Best Seller in Crawler Equipment.	
27.	Roopam Sharma, Indian scientist, won World Health Summit Startup award, 2018 for his invention, Manovue - the world's first intelligent personal assisting system for the visually impaired.	
28.	India won Commonwealth Association for Public Administration and Management (CAPAM) Award, 2018. Initiative entitled "Unnayan Banka"- Reinventing Education Using Technology of Banka District, Bihar awarded under Category "Innovation Incubation". "Unified Agriculture Markets" of Co-operation Department of Government of Karnataka awarded the overall Gold Award for CAPAM Awards, 2018.	
29.	Prof Ashis Mukherjee awarded the Indian National Science Academy (INSA) Teachers Award (2018).	
30.	Prof. MS Swaminathan, chief architect of India's Green Revolution awarded World Agriculture Prize for 2018.	
31.	Tagore Award for Cultural Harmony conferred. Doyen of Manipuri dance Sh. Rajkumar Singhajit Singh (For 2014); Chhayanaut (cultural organization of Bangladesh, for 2015) & one of India's greatest sculptors, Sh. Ram Vanji Sutar (for 2016).	
32.	North-eastern state Sikkim won UN Food & Agriculture Organisation's (FAO) Future Policy Award 2018 for being the world's first 100% organic state.	
33.	PM Modi gave awards to top Ranked State, District & State based on the National Swachh Survekshan Grameen 2018 commissioned by Ministry of Drinking Water & Sanitation. Haryana ranked as the best State while Satara District of Maharashtra ranked as best district as per the rankings.	
34.	'ISSA Good Practice Award' for Administrative Solution for Coverage Extension	Employees' State Insurance Corporation (ESIC)
35.	8th Social Entrepreneur of the Year award, 2018	Prema Gopalan, founder of Swayam Shikshan Prayog (SSP)
36.	Deming Prize for 2018	Indus Towers, world's largest telecom tower company (outside China)
37.	Veena Sendre from Chhattisgarh has been chosen as India's first 'Miss Trans Queen'.	
38.	Arshdeep Singh, a 10-year-old boy from Punjab, won the Wildlife Photographer of the Year award in 10 Years & under categories given by UK's Natural History Museum.	
39.	Social Entrepreneur Suheil F. Tandon won the International Olympic Committee's Sport & Active Society Commission's Grant Award for his contribution to sports for development.	
40.	'Invest India' initiative of govt. won the top United Nations Investment Promotion Award in recognition of its efforts to boost investments in renewable energy sector in India. Presented to Deepak Bagla (CEO, Invest India)	
41.	PM Modi announced an annual award in the name of Netaji Subhash Chandra Bose for police and	

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	paramilitary forces for commendable contributions in disaster relief operations. He announced on the occasion of Police Commemoration Day (21st October).	
42.	Union Minister Piyush Goyal to receive the prestigious Carnot Prize from the Ivy League University of Pennsylvania in recognition of his work for rural electrification.	
43.	Minal Patel Davis won the US' Presidential Medal for her work against sex slavery and labor exploitation.	
44.	Delhi government's additional director of health, SK Arora awarded prestigious WHO World No Tobacco Day 2017 Award for his extraordinary contribution towards tobacco control.	
45.	PepsiCo's India-born CEO Indra Nooyi to be honoured with the Game Changer of the Year award by a global cultural organisation Asia Society in recognition of her business achievements.	
46.	Indian-American high school student Avi Goel won the world championship at the International Geography Bee's junior varsity division which was held in Berlin, Germany.	
47.	Tourism Minister K J Alphons presented National Tourism Awards 2016-17 in New Delhi. Andhra Pradesh bagged the first prize in state category for comprehensive development of tourism.	
48.	Tenzing Norgay National Adventure award	All-women crew of INSV Tarini
49.	Mohun Bagan 'Ratna', the highest honour of Mohun Bagan club	Former India international Pradip Chowdhury
50.	INFRA Icon Award in the 'Global Energy' category at the mid-day INFRA Icons Awards 2018	Oil & Natural Gas Corporation (ONGC)
51.	JP Nadda, Union Minister for Health & Family Welfare presented the Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) 'IPledgefor9' Achievers & MMR Reduction Awards. Uttar Pradesh shown 30% decline & topped the chart.	
52.	National Kalidas Samman for visual arts	Noted artist Anjolie Ela Menon
53.	Nabard 2018 award for its service to SHG linkage in Tamil Nadu for the fiscal year 2017-18.	Repco Micro Finance Ltd

Topic 8: SUMMITS | EVENTS | FESTIVALS Held (NATIONAL/INTERNATIONAL)

	Name of the Summit	Location/Held in
SUMMITS HELD NATIONALLY		
1.	5th edition of 'Women of India National Organic Festival' inaugurated by Smt. Maneka Sanjay Gandhi at the Indira Gandhi National Centre for the Arts (IGNCA), New Delhi.	
2.	Global Agriculture Leadership Summit 2018 opened in New Delhi. Theme was, 'Connecting Farmers to Market'.	
3.	UNESCO MGIEP (Mahatma Gandhi Institute of Education) in association with Govt. of Andhra Pradesh announced TECH 2018, an international conference aims to showcase the role of games and digital learning in enabling a shift from "transmissive pedagogies" to "transformative pedagogies". To be held at Novotel, Vizag City, Andhra Pradesh, India.	
4.	President of India, Ram Nath Kovind, inaugurated the International Arya Mahasammelan - 2018 in Delhi.	
5.	National Khadi Festival 2018 organised by KVIC to promote Khadi products in Mumbai.	
6.	Bureau of Police Research & Development is organising the First Ever Regional Conference at Shimla on 'Women in Detention & Access to Justice' in collaboration with the Prison Department, Himachal Pradesh.	
7.	India Chem 2018, the 10th Biennial International Exhibition & Conference held in Mumbai.	
8.	27th International Atomic Energy Agency (IAEA) Fusion Energy Conference (FEC 2018) held in Gandhinagar, Gujarat. It aims to provide a forum for the discussion of key physics and technology issues as well as innovative concepts of direct relevance to the use of nuclear fusion as a source of energy.	
9.	PM Modi inaugurated the first Uttarakhand Investors Summit	in Dehradun.
10.	Union Minister of State for Textiles, Ajay Tamta, inaugurated 46th edition of world's largest IHGF-Delhi Fair	at Greater Noida
11.	The country's biggest skill competition, India Skills 2018 concluded in New Delhi.	
12.	Mega science expo, India International Science Festival (IISF-2018) concluded in Lucknow, Uttar Pradesh. Its focal theme was "Science for Transformation".	
13.	President Kovind inaugurated 13th Annual Convention of the Central Information Commission.	in New Delhi

IBPS PO | Indian Bank PO | Mains | GA Power Capsule 2018

14.	Union Minister of Textiles, Smriti Zubin Irani, inaugurated the 6th edition of India International Silk Fair (IISF)	in New Delhi
15.	International Aviation Summit held in New Delhi . Suresh Prabhu announced that the Ministry is coming up with Vision 2035 under which it plans to build 100 new airports across India in the next 10-15 years with an investment of USD 60 billion.	
16.	Next edition of Aero India will be held in Bengaluru, Karnataka. Yelahanka Air Force station in Bengaluru has hosted all the 11 editions of Aero India.	
17.	PM Modi inaugurated India's first Global Mobility summit 'MOVE' in New Delhi.	
18.	4th World Summit on Accreditation (WOSA-2018) held at	New Delhi
19.	3-day Kalahandi Dialogue, a global conclave on development launched by CM Naveen Patnaik	Odisha
20.	In Madhya Pradesh , the first corn festival of the country is being held in Chhindwara.	
21.	PM Modi inaugurated the Conference on Academic Leadership on Education for Resurgence	In New Delhi
22.	Vice president M. Venkaiah Naidu inaugurated Smart City Expo India-2018 in Jaipur.	
23.	Bilateral meeting on Tourism Cooperation between India & Morocco held in New Delhi .	
24.	Piyush Goyal inaugurated the 'first ever' India Tourism Mart (ITM 2018)	in New Delhi
25.	EAM Sushma Swaraj led the Indian delegation at 23rd meeting of India-Russia Intergovernmental Commission (IRIGC-TEC) to discuss expansion of Russia-India relationship across all sectors held in Moscow .	
26.	Hardeep Singh Puri inaugurated first regional workshop on RERA (Real Estate (Regulation & Development) Act) Note: RERA: Launched in 2016 is aimed at consumer protection, by creating an online system for information sharing in the real estate sector. It allows states to set up the Regulatory Authority & the Appellate.	in Pune
27.	PM Modi inaugurated India's first Global Mobility summit 'MOVE'	in New Delhi
28.	Minister Javadekar Inaugurated 4 th World Summit on Accreditation (WOSA-2018)	at New Delhi
29.	3-day Defence & Homeland Security Expo & Conference - 2018	in New Delhi.
30.	6th Meeting of the UAE - India High Level Joint Task Force on Investments held in Mumbai .	
31.	NITI Aayog organized the 4th edition of NITI Lecture Series at Vigyan Bhawan, New Delhi . PM Modi attended the 4th edition of NITI Lecture series in which the keynote address was delivered by Jensen Huang, President and Co-Founder, NVIDIA Corporation.	
32.	India will host the fourth edition of Global Partners' Forum in December 2018 in New Delhi .	
33.	8th meeting of India-Kenya Joint Trade Committee held in Nairobi, Kenya.	
34.	3 rd edition of World's Biggest Open Innovation Model - Smart India Hackathon 2019	in New Delhi
35.	NITI Aayog Vice Chairman Dr. Rajiv Kumar, & CEO Amitabh Kant, unveiled a series of events to take place in the ' Mobility Week ', in the run-up to MOVE: The Global Mobility Summit 2018 at Vigyan Bhawan, New Delhi.	
36.	President Kovind, inaugurated the ' One District One Product ' Summit in Lucknow, Uttar Pradesh . Under 'One District One Product' scheme, the state govt. set a goal of providing employment to 25 lakh people in five years through the financial assistance of Rs. 25,000 crores.	
37.	3rd India-Nepal Coordination meeting held in	New Delhi
38.	NITI Aayog's International Conference on "Sustainable Growth through Material Recycling: Policy Prescriptions" held at	Pravasi Bharatiya Kendra in New Delhi
39.	Indo-US Military Cooperation Meeting held in New Delhi as a prelude to 2 plus 2 Dialogue between the two countries.	
40.	Unified Commanders' Conference (UCC) for the year 2018 started at New Delhi It provides a platform for discussions at Apex Level on all 'Joint Issues' amongst three Services & Defence Ministry	
41.	6th India-UK Science & Innovation Council (SIC) meeting to discuss a range of issues on S&T cooperation between the two countries held in	New Delhi
42.	1st Meet of India-Bangladesh Joint Committee on Border Haats concluded in Agartala, Tripura	
43.	International Union of Food Science & Technology (IUFOST) , in association with Indian National Science Academy (INSA) announced the 19th edition of its prestigious global event to be held in Focal theme: 25 Billion Meals a Day by 2025 with Healthy, Nutritious, Safe & Diverse Foods .	Navi Mumbai, India

IBPS PO | Indian Bank PO | Mains | GA Power Capsule 2018

44.	NITI Aayog, with various ministries & industry partners is organising 'MOVE: Global Mobility Summit' in	New Delhi
45.	Commerce Secretary, Rita Teotia , chaired the first meeting of the Task Force on e-commerce in New Delhi.	
46.	The first India Tourism Mart will be organized in	New Delhi
47.	Ministry of Mines organized the 4th National Conclave on Mines & Minerals at	Indore, Madhya Pradesh
48.	India & Japan held 4 th round of Maritime Affairs Dialogue	in New Delhi.
SUMMITS HELD INTERNATIONALLY		
49.	20th Water, Energy, Technology, and Environment Exhibition (WETEX) 2018 held	in Dubai, UAE.
50.	J P Nadda addressed the 'Second Plenary Session of '2nd International Conference on Primary Health Care (PHC) towards UHC & SDGs'	at Astana, Kazakhstan
51.	CII- EXIM Bank, Regional Conclave on India-West Africa Project Partnership held in	Abuja, Nigeria
52.	17 th Council of Heads of Government, CHG, meeting of the Shanghai Cooperation Organization to be held in	Dushanbe, Tajikistan
53.	Fourth International Ayurveda Congress (IAvC) held at	the Netherlands.
54.	Minister of State for AYUSH Shripad Yesso Naik inaugurated 4 th International Ayurveda Congress (IAvC) at Netherlands. It focused on promotion & propagation of Ayurveda in the Netherlands.	
55.	Commerce & Industry Minister Suresh Prabhu attended the 6 th East Asia Summit- Economic Ministers' Meeting (EAS-EMM) & 15 th India-ASEAN Economic Ministers' Meeting (AEM) in Singapore. Singapore is holding the Chair of ASEAN.	
56.	International Women Entrepreneurs Summit 2018 held in Theme Equality begins with Economic Empowerment	Kathmandu, Nepal
57.	World Hindu Congress with theme ' think collectively, achieve valiantly ' held	Chicago, the USA
58.	High Level Meeting on Tuberculosis at 73rd session of United Nations General Assembly (UNGA) at	New York
59.	Global Climate Action Summit 2018 was held at	San Francisco, USA
60.	Suresh Prabhu participated in G-20 trade & investment ministerial meeting at	Mar del Plata in Argentina
61.	Suresh Prabhu attended the 6 th East Asia Summit- Economic Ministers' Meeting (EAS-EMM) & 15 th India-ASEAN Economic Ministers' Meeting (AEM)	in Singapore.
62.	International Women Entrepreneurs Summit 2018	held in Kathmandu
63.	VP Naidu commenced his visit to Belgium to attend the 12 th Asia-Europe Meeting (ASEM) in Brussels, Belgium. The theme was "Global Partners for Global Challenges".	
64.	4 th Summit of Heads of State/Government of Bay of Bengal Initiative for Multi-Sectoral Technical & Economic Cooperation (BIMSTEC)	Kathmandu in Nepal
65.	G20 Digital Economy Ministerial Meeting held in Salta, Argentina. It took place as part of Sherpa Track for 2018 G20 Leaders' Summit, which is to be hosted by Argentina in 2018.	
66.	First South Asian Association for Regional Cooperation (SAARC) Agri Cooperative Business Forum held in Theme 'Organizing & Strengthening Family Farmers' Cooperatives to attain the Sustainable-Development-Goals-1 & 2 in South Asia'.	Kathmandu, Nepal
67.	4th BIMSTEC Summit held in Kathmandu, Nepal. Focus is on countering terrorism, enhancing regional connectivity & boosting trade. Theme ' Towards a peaceful, prosperous & sustainable Bay of Bengal region '.	
68.	Union Minister of Commerce & Industry & Civil Aviation, Suresh Prabhu, is leading the Indian delegation for the 6th RCEP Trade Ministers' Meeting which held in Singapore.	
69.	11th World Hindi Conference held in	Port Louis, Mauritius
70.	24th World Congress of Philosophy with the theme "Learning To Be Human" held in	Beijing, China
71.	Pacific Endeavor-2018, a communication exercise under the Multinational Communications Interoperability Program (MCIP) held in Kathmandu to develop common communications operating procedures to enable military forces in the Asia Pacific region to collectively work in the wake of disaster.	
72.	Singapore PM Lee Hsien Loong chaired the 51st ASEAN Foreign Ministers meeting in Singapore.	
73.	1 st Nepal-India Think Tank Summit to foster greater collaboration & knowledge-sharing among the think tanks of the two countries held in	Kathmandu

IBPS PO | Indian Bank PO | Mains | GA Power Capsule 2018

74.	The heads of state & government of all five BRICS nations including Brazil, Russia, India, China & South Africa convened for 10th BRICS Summit in Johannesburg, South Africa. The theme was 'BRICS in Africa: Collaboration for inclusive growth & shared prosperity in the 4th Industrial Revolution'. It saw the BRICS leaders come together & discuss various international & regional issues of common concern & adopted the 'Johannesburg Declaration' by consensus.	
75.	The Global Disability Summit held in	London, UK.
76.	8th BRICS Health Ministers' Meeting held at	Durban, South Africa.
77.	Ninth & final meeting of Eminent Persons Group (EPG) on Nepal-India Relations concluded.	in Kathmandu, Nepal
78.	5th Regional Comprehensive Economic Partnership (RCEP) Intersessional ministerial meeting held in.	Tokyo, Japan
79.	2nd meeting of Joint working group on tourism cooperation between India & Nepal concluded	in Kathmandu, Nepal.

Topic 9: COMMITTEES IN NEWS

	Purpose for which Committee is formed	Headed by
1.	Govt. constituted 4-member Group of Ministers (GoM) to examine and strengthen the existing legal and institutional frameworks for dealing with matters of sexual harassment of women at the workplace.	Headed by Union Home Minister Rajnath Singh
2.	Centre reconstituted Supreme Court-empowered Environment Pollution (Prevention & Control) Authority or the EPCA, which is tasked with taking various measures to tackle air pollution in the National Capital Region.	Former secretary Bhure Lal
3.	Head of the panel that has been tasked with selecting India's next chief economic advisor (CEA).	Former RBI Governor Bimal Jalan
4.	Govt. constituted a Competition Law Review Committee to review the Competition Act. It will be headed by:	Injeti Srinivas
5.	Government constituted a seven-member ministerial panel to examine modalities for revenue mobilisation in case of natural calamities & disasters.	Bihar Deputy CM Sushil Modi
6.	Government set up an eight-member Lokpal Search Committee	Chairmanship Ranjana Prakash Desai.
7.	SC constituted a 3-member committee to look into the aspect of jail reforms across the country & suggest measures to deal with them.	Former judge Justice Amitava Roy
8.	A parliamentary panel will examine the functioning of retirement fund body Employees Provident Fund Organisation (EPFO), its coverage and recovery of arrears. The panel will be headed by BJP MP Kirit Somaiya.	
9.	Head of NGT's 3-member committee, to decide mining company Vedanta's plea challenging closure of its Sterlite copper plant at Tuticorin.	S J Vazifdar
10.	Union Govt. constituted a 21-member science & technology council to advise PM Modi on matters related to science, technology & innovations.	Headed by K Vijay Raghavan, principal scientific adviser to govt.
11.	Food Safety & Standards Authority of India (FSSAI) constituted a group of experts from the health & nutrition sector to look into the issue of food labelling.	Headed by B Sesikeran.
12.	Union Government constituted a four-member Group of Ministers (GoM) to advise PM Modi on whether to continue with or withdraw from the 16-member Regional Comprehensive Economic Partnership (RCEP) negotiations.	Headed by Union Minister of Commerce & Industry Suresh Prabhu.
13.	With a view to resolve the stress & revive such assets, Govt. decided to set up a High-Level Empowered Committee with representatives from the Ministry of Railways, Ministry of Finance, Ministry of Power, Ministry of Coal & the lenders having major exposure to the power sector.	Headed by Cabinet Secretary, Pradeep Kumar Sinha
14.	National Green Tribunal formed a monitoring committee on the cleaning of the Yamuna River.	Headed by NGT Chairperson A K Goel

15.	IRDAI constituted a 16-member committee to examine motor third party insurance pricing aspects & make recommendations on the premium rates for 2019-20.	Chairman, P.J. Joseph
16.	Considering the increasing incidents of mob lynching, Govt. constituted a High-Level Committee to deliberate in the matter & make recommendations.	Chaired by the Union Home Secretary Rajiv Gauba
17.	Govt. set up a 13-member committee to upgrade the norms for computation of economic data at states & districts level in the backdrop of plans to revise the base year for National Accounts or GDP calculation.	Ravindra H Dholakia
18.	UN SG Antonio Guterres constituted a High-Level Panel on Digital Cooperation. It will be co-chaired by	Melinda Gates & Jack Ma
19.	Odisha Government constituted Heritage Cabinet to preserve the history & culture of Odisha.	Headed by CM Naveen Patnaik
20.	Ministry of Corporate Affairs (MCA) constituted a 10 Member Committee, headed by the Secretary of Ministry of Corporate Affairs Mr Injeti Srinivas, for review of the penal provisions in the Companies Act, 2013.	
21.	Govt. decided to set up a committee to suggest measures to strengthen National Cadet Corps (NCC) & National Service Scheme (NSS).	Chairmanship of Mr Anil Swarup, former Secretary, School Education

Topic 10: NATIONAL CURRENT AFFAIRS

INDIA & WORLD

- **22nd National Level Meeting between India and Myanmar** held in New Delhi. Both sides agreed to take action against insurgent groups operating within their territories and providing of security cooperation along with international border & facilitating movement of people and trade across the international border.
- **PM Modi inaugurated a farmers' conclave 'Krishi Kumbh 2018'** in Lucknow, UP. It witnessed **two of the world's top economies, Israel and Japan**, as official partners while Haryana and Jharkhand as partner states.
- **India & Bangladesh** signed several agreements for **enhancing inland and coastal waterways connectivity** between the two countries for trade and cruise movements. Agreement was signed to use Chattogram & Mongla Ports in Bangladesh for movement of goods to and from India. 'Protocol on Inland Water Transit and Trade between the two countries' also signed.
- **India & Croatia** signed 2 agreements to strengthen cultural & diplomatic cooperation between the two countries.
- **1st India-China high-level meeting on bilateral security cooperation** held in New Delhi. The two sides discussed issues of mutual interest including bilateral cooperation on counter-terrorism and welcomed increased cooperation between India and China in the area of security. Agreement on security cooperation was also signed.
- **Uzbekistan's President Shavkat Mirziyoyev met PM Modi** at Hyderabad House in New Delhi. **17 agreements & MoUs** were signed in the field of law, tourism, military education, agriculture, science & technology,

commerce & industry, pharmaceutical, national security & illicit trafficking besides others.

- **India & Russia signed the \$5 billion S-400 air defence system deal** during the annual bilateral summit between PM Modi & Russian President Vladimir Putin at Hyderabad House.
- **India & Azerbaijan** agreed to take **measures to enhance bilateral trade relations**. Both signed a protocol on trade & economic, science & technology cooperation at 5th meeting of India-Azerbaijan Inter-Governmental Commission on Trade & Economic, Science & Technology Cooperation which held in New Delhi.
- **India & China launched their first joint programme** for Afghanistan to train its diplomats. Indian Ambassador to Afghanistan, Vinay Kumar **hosted 10 Afghan Diplomats** who will be travelling to India for the 1st India-China joint training programme for Afghan diplomats.
- **India retained the top WHO position in South-East Asia Region** with **Dr Poonam Khetrpal Singh** **unanimously re-elected as Regional Director** for another five-year term beginning February 2019.
- **India was the Partner Country in the 87th Izmir International tradeshow** which held in Turkey.
- **India & Nepal** signed an MoU on **Preliminary Engineering-cum-Traffic Survey on Broad Gauge Rail Line** between Raxaul (Bihar) & Kathmandu.
- The bi-annual talks between **Indian & Bangladeshi border forces** held in New Delhi. Director General of BSF KK Sharma represented the Indian.

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- **India & Cyprus signed key agreements** after delegation-level talks **between President Kovind & his Cyprus counterpart Nicos Anastasiades in Nicosia.**
- **India & UN signed the GoI-United Nations Sustainable Development Framework (UNSDF)** for 2018-2022. It outlines the work of UN agencies in India, to support the achievement of key development outcomes.
- **PM Modi awarded with the UN's highest environmental honour**, also given to five other individuals & organisations, for his leadership of the International Solar Alliance & pledge to eliminate single use plastic by 2022.
- **World Bank Board endorsed an ambitious five-year Country Partnership Framework (CPF) for India**, which aligns with New Delhi's objectives of high, sustainable & inclusive growth.
- **India & Sri Lanka signed an MoU for construction of a 5000-metric ton temperature-controlled warehouse** in Dambulla, Sri Lanka.
- **India & Serbia signed agreements on cooperation in plant protection & plant quarantine & on-air services.**
- **India, Iran & Afghanistan held their first tripartite meeting in Kabul**, Afghanistan during which implementation of the Chabahar port project & other issues including ways to deepen counter-terror cooperation were discussed.
- **India & France signed implementation agreement on 'Mobilise Your City' (MYC).**
- **India & Singapore signed the Second Protocol amending the Comprehensive Economic Cooperation Agreement** in New Delhi which will boost bilateral trade between the two countries.
- **Central government & the World Bank signed 300 million-dollar loan agreements** for India Energy Efficiency Scale up Programme.
- **Union Government, Rajasthan & the World Bank signed a USD 250 million Development Policy Loan (DPL)** to support Rajasthan in improving the performance of its Electricity Distribution Sector under its '24x7 Power for All' program.
- **GOI & ADB signed a \$375 million loan agreement** to contribute to double farming incomes in Madhya Pradesh by expanding irrigation networks & system efficiency.
- **ADB & GOI signed a \$346 million loan to finance improvement of over 400 kms** of state highways that will enhance connectivity & access to economic centers across 12 districts in Karnataka.
- **GOI released 470 million Nepali rupees grant** for Terai roads project in Nepal.
- **Israel opened a Visa Application Centre in Kolkata** for tourists from West Bengal & the northeastern states to encourage more Indian travelers to visit that country.
- **Global Innovation Index 2018** launched in New Delhi by Ratan P Watal, Principal Adviser, NITI Aayog. **India's rank on the GII improved from 60 in 2017 to 57 in 2018.**
- **AIBD India elected as the President of the Asia-Pacific Institute for Broadcasting Development (AIBD)** for a period of two years.
- **India & the United Kingdom signed an agreement on the exchange of experience by legal professionals & government functionaries for resolution of disputes** before various courts & tribunals.
- **India become the 69th shareholder of the European Bank for Reconstruction & Development (EBRD).**
- **India become the Vice-Chair (Regional Head) of the Asia Pacific Region of World Customs Organisation (WCO)** for a period of two years (from July 2018 to June 2020).
- **India signed a revised travel agreement with Bangladesh** to ease visa restrictions for citizens from the neighbouring country. Under the Revised Travel Arrangement (RTA)-2018, freedom fighters & elderly Bangladeshi nationals **will get five-year multiple visa from India.**
- **India has been elected new President of Asian Tug of War Federation.** India's Gautam Kaul won the prestigious post in the Federations' Executive Committee elections held in Kathmandu, Nepal.
- **India & Ghana signed two agreements in an effort to enhance the bilateral cooperation.** The two MOUs on Cultural Exchange Programme & on cooperation between Bureau of Indian Standards & Ghana Standards Authority were signed.

OTHER NATIONAL CURRENT AFFAIRS

- **PM Modi dedicated the National Police Memorial (NPM) to the nation in New Delhi.** It has been built in recognition of the supreme sacrifice made by police personnel since independence. It has been erected on 6.12 acres of land in Chanakyapuri, at the northern end of Shanti Path.
- **Environment Ministry launched Harit Diwali, Swasth Diwali campaign.** It is now merged with "Green Good Deed" movement that has been initiated as a social mobilization for conservation and protection of the environment.
- **Angriya, India's first luxury cruise ship, inaugurated at Mumbai.** It will operate between Mumbai and Goa. Named after the first Maratha Navy Admiral Kanhoji Angre and the Angria bank coral reef near Vijaydurg.
- **PM Modi, inaugurated the first Assembly of the ISA in New Delhi.** It also marked the inauguration of the second IORA Renewable Energy Ministerial Meeting, & the 2nd Global RE-Invest (Renewable Energy Investors' Meet & Expo).

- As many as 21 countries in the **Indian Ocean Rim Association, IORA, adopted the Delhi Declaration** on Renewable Energy in the Indian Ocean Region. These nations adopted the Delhi Declaration post the second IORA Renewable Energy Ministerial Meeting held in Greater Noida.
- **Election Commission announced the poll schedule for Assembly elections in MP, Mizoram, Rajasthan, Chhattisgarh & Telangana.** CEC, OP Rawat stated the counting of votes in all states will take place on 11th of December.
- Centre assured **Karnataka government that nearly 450 crore rupees will be reimbursed** to it in connection with the expenditure incurred for procuring cereals & coarse cereals.
- Union Cabinet approved **merger of the existing regulatory institutions in the skills space - National Council for Vocational Training (NCVT) & the National Skill Development Agency (NSDA)** into the National Council for Vocational Education & Training (NCVET). NCVET will regulate the functioning of entities engaged in vocational education & training.
- **The country's first India-Israel Innovation Centre (IIIC),** an entrepreneurial technology hub, launched in Bengaluru.
- **PM Modi inaugurated the National Human Rights Commission's (NHRC) 25th anniversary** & said that it has an important role to play in government's efforts to achieve sustainable development goals. NHRC was set up on the 12th October 1993. NHRC Chairman: Justice HL Dattu.
- Govt. **launched a national campaign 'Swasth Bharat Yatra' on the World Food Day (16th October)** under which a pan-India cycle rally is being organized to sensitise people about eating safe food & be healthy. It was announced by the FSSAI chief executive Pawan Kumar Agarwal.
- **National Informatics Centre (NIC) & National Informatics Centre Services Incorporated (NICSI)** jointly set up a Centre of Excellence for data analytics to support Government departments to unlock the hidden potential of the data.
- Cabinet approved **the new telecom policy, now named National Digital Communications Policy (NDCP) 2018,** which aims to **attract USD 100 billion investment & create 4 million jobs** in the sector by 2022.
- PM Modi inaugurated a new airport at **Jharsuguda,** which will attract investors to the mineral-rich area.
- PM Modi inaugurated **the Pakyong Airport in Sikkim,** 9 years after the foundation stone was laid. It is the hilly state's first & only airport.
- **Supreme Court ruled that the 'None of The Above' (NOTA) option** will not be applicable for voting in the Rajya Sabha elections.
- **India's first biofuel-powered flight landed in Delhi, covering the distance between Dehradun & Delhi.** The biofuel is developed by **CSIR-Indian Institute of Petroleum (IIP),** Dehradun. The flight test was successfully completed by SpiceJet. The flight was powered with a blend of 75% air turbine fuel (ATF) & 25% biojet fuel.
- With an aim to provide country's poor access to quality & affordable healthcare, govt. **announced the launch of Ayushman Bharat (now Jan Aarogya Abhiyan) on September 25, covering 50 crore people.** Nearly 10 crore families will **get health cover worth Rs 5 lakh** each year under the scheme. World's largest healthcare cover plan that covers 10 crore families provides 5 lakh cover to them each year. It become popular as 'Modicare'.
- **National Wildlife Genetic Resource Bank (NWGRB)** inaugurated at Centre for Cellular & Molecular Biology's (CCMB) Laboratory of Conservation of Endangered Species (LaCONES) facility in Hyderabad, Telangana. It is India's first genetic resource bank where the genetic material will be stored.
- **Union Government unlocked green funds worth over Rs 66,000 crore to increase the country's forest cover.**
- **Khangchendzonga Biosphere Reserve (in Sikkim)** become the **11th Biosphere Reserve from India** that has been included in the UNESCO designated World Network of Biosphere Reserves (WNBR). India has 18 Biosphere Reserves.
- **Union minister of chemicals & Fertilisers Ananth Kumar** announced that the **country's first e-waste recycling unit will come up in Bengaluru, Karnataka.**
- SC held that **Lieutenant Governor does not have independent decision-making powers,** & is bound to act on the aid & advice of the Council of Ministers.
- **Airports Authority of India (AAI)** will set up a **state-of-the-art Civil Aviation Research Organization (CARO)** at Hyderabad's Begumpet Airport to find indigenous solutions to meet the challenges posed by the growing air traffic & for enhancing safety, capacity & efficiency of aircraft operations in the country.
- **The India-Korea Technology Exchange Centre** inaugurated by the Minister of State (I/C) MSME Giriraj Singh & Minister of SMEs & Start-ups of Republic of Korea, Hong Jong-hak in New Delhi.
- PM Modi inaugurated the **new Headquarters building of the Archaeological Survey of India** in New Delhi.

Topic 11: CURRENT AFFAIRS RELATED TO STATES IN INDIA

NORTHERN STATES

- **Punjab govt. signed four MoUs with Israeli institutions** to address issues of farmers and depleting groundwater level in the state. MoUs will help **boost cooperation in areas such as water conservation as well as agricultural research and education.**
- **Uttar Pradesh Cabinet led by CM Yogi** approved the proposal to rename Allahabad, which will be called Prayagraj with immediate effect.
 - **Minister of state for culture, Mahesh Sharma & Union Minister for Housing & Urban Affairs, Hardeep Singh Puri** jointly laid the foundation stone for proposed Museum on Prime Ministers of India at Teen Murti Estate, New Delhi.
 - **Union Minister Nitin Gadkari** laid the foundation stone for **Rs 1,224 crore highway projects in Uttar Pradesh.** He also laid the foundation stone for the **development of National Waterway 40 (river Ghaghra).**
 - **J P Nadda** inaugurated **'2nd World Conference on Access to Medical Products: Achieving the SDGs 2030'** in New Delhi.
 - **An emergency action plan** has been implemented in the national capital to combat air pollution. Under the emergency plan called Graded Response Action Plan (GRAP), stringent actions to be implemented based on the air quality of the city.
 - **PM Modi** laid the **foundation stone of India International Convention & Expo Centre (IICC)** in Dwarka, New Delhi.
 - **Loan Agreement for IBRD Credit of US\$74 million equivalent** for the Uttarakhand Workforce Development Project (UKWDP) was signed between India & the World Bank.
 - **EAM Sushma Swaraj, along with UP CM Yogi Adityanath** inaugurated the website for the **15th Pravasi Bharatiya Divas 2019**, www.pbdindia.gov.in. PM of Mauritius Pravind Kumar Jugnauth will be the Chief Guest.
 - **Delhi government signed an MoU with the Seoul Metropolitan Government** to work closely in the fields of environment, tourism, wastewater & solid waste management, infrastructure & public health.
 - **Haryana government signed an MoU with Indian Oil Corporation (IOC)** to set up an ethanol plant in Panipat with an outlay of over Rs 900 crore.
 - In a first, **Uttarakhand High Court accorded the status of 'legal person or entity'** to the animals in the state.
 - **PM Modi** dedicated the **Bansagar Canal Project to the Nation in Mirzapur, Uttar Pradesh.** It will provide a big boost to irrigation in the region.

EASTERN STATES

- **The festival of Nuakhai** is being celebrated in Odisha.
- **For the first time, bus services between Bihar & Nepal** have started. It was flagged off from Patna. Four buses will ply from **Bodhgaya to Kathmandu.** Similarly, four buses will ply from Patna to Janakpur.
- **Odisha CM Naveen Patnaik** inaugurated **Rs. 300 crore Rukura Medium Irrigation Dam project in Sundargarh district.**
- **Odisha government signed an MoU with Regional Integrated Multi-Hazard Early Warning System (RIMES)** for enhancing early warning system for effective management of all kinds of disaster in the state.
- **Bhitarkanika National Park (Odisha)** become the **largest habitat of the endangered estuarine crocodiles** in the country with a record number of their nesting sites spotted in it.
- **The first of world's cheapest drinking water project** launched in **Darbhangra district, Bihar.**

NORTH-EASTERN STATES

- **2nd Guwahati International Film Festival (GIFF 2018)** held in Assam. The theme was 'Vasudhaiva Kutumbakam'. The focus region is the ASEAN (Association of Southeast Asian Nations) region.
- In a **historic** day for India, Northeast & Assam Petrochemicals launched **Asia's first cannisters based & India's first "Methanol Cooking Fuel Program".**
- **Minister of State for Textiles, Ajay Tamta** stated that the **Ministry will release 7.8 crore rupees for the construction of a textile tourism complex** in Nongpoh, Ri-Bhoi district of Meghalaya.
- Assam released the **final draft of the National Register of Citizens (NRC)**, seven months after it released the first draft on 1 January 2018, which included 1.9 crore names out of a total applicant pool of 3.29 crore. The recently released list, however, left out 40.07 lakh people wherein 2.89 crore people were found eligible out of 3.29 crore applicants. The National Register of Citizens (NRC) is the list of Indian citizens of Assam. It was prepared in 1951, following the census of 1951.
- **Radha Mohan Singh** launched the **Meghalaya Milk Mission in Shillong.** It will facilitate in achieving the Centre's goal of doubling farmer's income by 2022 through the promotion of milk business in the state.
- **Union Minister of State for DoNER Dr Jitendra Singh** attended **Meghalaya Annual Cultural Festival, "Behdienkhlam", held every year** at the small peripheral town of Jowai, Meghalaya.

WESTERN STATES

- **Rajasthan government** to distribute mobile phones to women under the **Bhamashah Yojana**. It aims to transfer financial & non-financial benefits of government schemes in a transparent manner.
- **PM was in Anand** to inaugurate a state-of-the-art **Amul chocolate plant** set up with an investment of about Rs. 190 crores.
- **PM Modi inaugurated** various projects in **Junagadh district of Gujarat**. It includes the Government Civil Hospital, a milk-processing plant & some buildings of Junagadh Agriculture University. There were nine initiatives, worth over Rs. 500 crores.
- To strengthen the startup ecosystem in Rajasthan, **CM Vasundhara Raje launched India's largest business incubator the Bhamashah Techno Hub** in Jaipur. It will provide end-to-end support to startups.
- **Rajasthan become the first State in the country** to implement the national policy on biofuels unveiled by the Centre this year.
- **Rajasthan Government signed an MoU with a private trust Sohanlalji Buladevi Ojha Gaushala Samiti** to build its first 'Cow Sanctuary', a shelter for 10000 cows. It will be situated in Bikaner's Napasar.
- **Microsoft signed an MoU with the Rajasthan government** to provide free digital training to 9,500 college students in one year.
- **Gujarat CM Vijay Rupani given in-principle approval for the 39-crore rupees 'Seema Darshan' project** for developing more infrastructure facilities from T-Junction to Zero Point at Nadabet near Suigam in Banaskantha district.

CENTRAL STATES

- In a tribute to the late former PM Atal Bihari Vajpayee, **Chhattisgarh Cabinet approved the proposal to rename Naya Raipur as 'Atal Nagar'**. Bilaspur University as Atal Bihari Vajpayee University while the Narrow-Gauge Line will be called Atal Path. Central Park will be named as Atal Park.
- Chhattisgarh CM Raman Singh announced that **Chhattisgarh is the first among the 28 other states in the country** to provide Right to Skills' Development to the youth.
- Actress Kangana Ranaut & Chhattisgarh CM Raman Singh **launched a smartphone distribution scheme** called 'Mobile Tihar' under Sanchar Kranti Yojna.

- **Jharkhand CM Raghubar Das** announced that the first 'Khadi Mall' of the country that will be opened in Jharkhand.

SOUTHERN STATES

- **Goa International Film Festival** that is to be held in November 2018 will have Jharkhand as a partner state.
- **The Severe Cyclonic Storm 'TITLI'** over the west-central Bay of Bengal moved northwards over Westcentral Bay of Bengal & about 320 km south-southeast of Gopalpur (Odisha) & 270 km southeast of Kalingapatnam (Andhra Pradesh).
- **Telangana Cabinet** passed a resolution calling for the **dissolution of the Telangana Legislative Assembly**.
- For the first time in India, **dog owners will have a dedicated dog park to visit. Set up in Hyderabad**, the park is spread across an area of 1.3 acres.
- **Tamil Nadu CM Edappadi K. Palaniswami** laid the foundation stone for setting up of a **Special Investment Region (SIR) in northern Krishnagiri district** to attract investments.
- The world's first-ever thermal battery plant unveiled in **Andhra Pradesh** by the state's CM **N Chandrababu Naidu**. It is manufactured by Bharat Energy Storage Technology Private Limited (BEST).
- **CM of Andhra Pradesh N. Chandrababu Naidu** launched 'e-Pragati core platform'. It is aimed at connecting the citizen to 34 departments, 336 autonomous organisations & 745-plus services.
- **NDRF has the biggest ever relief & rescue operation in flood-affected Kerala**. A total of 58 teams have been deputed to work in the state out of which 55 are working on the ground. This is the highest ever deployment of NDRF in a single state since its raising in 2006.
- **Goa CM Manohar Parrikar & Tourism Minister Manohar Ajgaonkar flagged off the Goa Tourism Development Corporation's app-based taxi service called 'GOAMILES'** in Panaji.
- **Karnataka CM HD Kumaraswamy presented his government's first budget**. He announced a farm loan waiver of **Rs. 34,000 crores**. Loans of up to Rs. 2 lakhs for each farmer will be waived. Farmers who repaid the loan within time will be credited the repaid loan amount or Rs25000 whichever is less.

Topic 12: INTERNATIONAL CURRENT AFFAIRS

- A UN-backed fund approved more than 1 billion dollars for 19 new projects to help developing countries tackle climate change. South Korea-based Green Climate Fund stated the funding approved is

for the projects that linked to geothermal energy in Indonesia, greener cities in Europe and West Asia, and protection for coastal communities in India.

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- **IFC, International Finance Corporation, the World Bank's lending arm, launched its \$1 billion masala bond programme** in the US and Europe. These bonds are aimed at funding the rapidly expanding investment activities of IFC in India.
- **Druk Nyamrup Tshogpa (DNT)** will form new government in Bhutan.
- **The first trilateral meeting among India, Afghanistan and Iran of the Coordination Council of the Chabahar Agreement** took place in Tehran, Iran. The next meeting will be held in India in 2019.
- **2018 United Nations Day (24th October) Concert was held in the General Assembly Hall** in New York. Soulful music from the strings of the sarod maestro Amjad Ali Khan reverberated in the iconic Assembly hall. The theme of this year's concert, which is sponsored by Permanent Mission of India to UN, is "Traditions of Peace and Non-violence".
- **China opened the longest sea-crossing bridge ever built, nine years after construction began.** The Hong Kong-Zhuhai-Macau Bridge connects Hong Kong and Macau to the mainland Chinese city of Zhuhai. The \$20-billion bridge spans 55 kilometers.
- **India elected to the United Nations' Human Rights Council** with the highest vote among all candidates. It secured 188 votes in the Asia-Pacific category for a period of three years beginning January 1, 2019.
- **Myanmar leader Aung San Suu Kyi** became the first person to be stripped of the honorary Canadian citizenship for her role in gross human rights violations against the Rohingya people.
- **President Trump's controversial nominee Brett Kavanaugh** sworn in as the 114th Justice of the Supreme Court.
- President Kovind met with Tajikistan's President Emomali Rahmon in Dushanbe. Both countries signed **MoUs in fields including political relations, strategic research, agriculture, renewable energy, traditional medicine, space technology, youth affairs, Culture & Disaster Management.** Indian grant of 20 million US dollars for Tajikistan to finance devt. projects.
- **UNICEF & NASSCOM Foundation** signed an agreement to **strengthen child rights** through "meaningful business interventions.
- **Ukraine** began a series of **large-scale air force exercises with the United States & other NATO countries.** The "Clear Sky 2018" war games held in western Ukraine.
- **Indian-American Nikki Haley** resigned as **US Ambassador** to the United Nations.
- In Malaysia, cabinet decided to **abolish the death penalty.**
- **Canada** become the second country after Uruguay to **legalize possession & use of recreational cannabis.**
- **Canada** agreed to sign a trade deal **with the United States & Mexico,** revamping the North American Free Trade Agreement (NAFTA). The new deal named as the United States-Mexico-Canada Agreement (USMCA).
- **Argentina** received **\$57.1 billion from International Monetary Fund (IMF),** the biggest loan package ever from the global body aimed at boosting the country's struggling economy.
- **Nepal** is set to **become the first country in the world** to double its tiger population as part of the World Wildlife Foundation's (WWF) 'Tx2' programme which aims to double the number of tigers all over the world.
- **India** contributed **one million US dollars for the installation of solar panels** on the roof of the imposing UN building at its headquarters in New York.
- **PM Modi & his Bangladesh counterpart Sheikh Hasina** jointly launched the **construction of India-Bangladesh Friendship Product Pipeline Project.** The 130-kilometre pipeline will connect Siliguri in West Bengal in India & Parbatipur in Dinajpur district of Bangladesh.
- **Germany** rolled out the world's **first hydrogen-powered train.**
- Bangladesh's Cabinet approved a draft agreement **with India to enable New Delhi to use the Chittagong & Mongla ports** for movement of goods to & from northeast India.
- **Jaipur Literature Festival** held in Houston at the Asia Society of Texas.
- **Justice Om Prakash Mishra** sworn in as **new Chief Justice of Nepal.**
- **PM Modi, his Bangladesh counterpart Sheikh Hasina, & CMs of West Bengal Mamata Banerjee & Tripura Biplab Kumar Deb** jointly inaugurated three projects in Bangladesh. These include: 500 MW additional power supply from India to Bangladesh, Akhaura - Agartala Rail Link, & Rehabilitation of the Kulaura-Shahbazar section of Bangladesh Railways.
- **Pakistan Tehreek-e-Insaf (PTI) candidate Arif-ur-Rehman Alvi** elected as **13th President of Pakistan.**
- **India is the Partner Country in the 87th Izmir International tradeshow** which held in Turkey.
- **World Hindu Congress** held in **Chicago, the USA.** The theme is 'think collectively, achieve valiantly'.
- External Affairs Minister Sushma Swaraj **inaugurated 'Panini Language Laboratory' at Mahatma Gandhi Institute (MGI) at Port Louis in Mauritius.**
- In Sri Lanka, festival of the historic **Esala Maha Perehera** held in **Kandy** with a grand procession. It is one of the oldest & grandest of all Buddhist festivals.
- In Sri Lanka, the **fourth Asian electoral stakeholders forum (AESF-IV)** held in Colombo to discuss the state of elections & democracy in the region. The theme was,

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'Advancing Election Transparency & Integrity: Promoting & Defending Democracy Together'.

- Iran unveiled its first domestic fighter jet named 'KOWSAR' with President Hassan Rouhani. The new "Kowsar" is a fourth-generation fighter shown at the National Defence Industry exhibition in Tehran.
- World Bank launched 'bond-i', the world's first bond to be created, allocated, transferred & managed by using distributed ledger technology.
- EAM Sushma Swaraj inaugurated 'Panini Language Laboratory' at Mahatma Gandhi Institute (MGI) at Port Louis in Mauritius. The Lab has been gifted by the Government of India.
- Cricketer-turned-politician Imran Khan took oath as Pakistan's new PM. Khan, the chairman of Pakistan Tehreek-e-Insaf (PTI), secured 176 votes while his only rival & the Pakistan Muslim League-Nawaz chief Sharif got 96 votes.
- US secretary of state, Mike Pompeo announced formation of the Iran Action Group (IAG) to coordinate & run the country's policy towards Iran. Pompeo has named Brian Hook as the group's head.
- Qatar King Sheikh Tamim bin Hamad Al Thani pledged to make direct investment in Turkey & announced a 15-billion US dollar investment into the country's financial markets & banks. Turkey is currently grappling with a currency crisis & heightened tensions with the United States, its NATO ally. Sheikh Tamim is the first foreign head of state to visit Ankara since the stand-off with Washington.
- Nepal-India Literature Festival 2018 held in Birgunj, Nepal.
- Special meeting of Senior Officials of the Bay of Bengal Initiatives for Multi-Sectoral, Technical & Economic Cooperation (BIMSTEC) held in Kathmandu. The theme was "Towards a peaceful, Prosperous & Sustainable Bay of Bengal Region".
- As part of Shanghai Cooperation Organization (SCO) initiatives, SCO Peace Mission Exercise is conducted biennially for SCO member states. It is conducted by Central Military Commission of Russia at Chebarkul, Chelyabinsk, Russia.
- Saudi Arabia announced that it is freezing all new trade & investment with Canada over its interference in its internal affairs.
- Japan has pipped China as the world's number two stock market, according to a Bloomberg report.
- Zimbabwe President Emmerson Mnangagwa narrowly won the country's landmark election in Zimbabwe.
- United States Congress passed the National Defense Authorisation Act-2019 (NDAA-19) which capped its security-related aid to Pakistan to \$150 million.
- France's Parliament signed into law a controversial asylum & immigration bill. It is designed to accelerate asylum procedure by cutting the maximum processing time from the current 120 days to 90 days after entering France.
- Myanmar joined the India-initiated International Solar Alliance (ISA), thus, becoming the 68th signatory to the Framework Agreement of the ISA.
- UN Security Council adopted a resolution 2427, aimed at a framework for mainstreaming protection, rights, well-being & empowerment of children throughout the conflict cycle.
- US President Donald Trump & his Russian counterpart Vladimir Putin held the first summit at Helsinki in Finland. Host Finland President Sauli Niinisto met Trump before Trump & Putin sit down to a bilateral meeting first.
- European Union (EU) & Japan signed an Economic Partnership Agreement (EPA). It was signed at EU-Japan summit in Tokyo by EU Presidents Jean-Claude Juncker & Donald Tusk & Japanese PM Shinzo Abe. It is biggest ever trade deal negotiated by the EU & creates free trade zone covering nearly third of the world's GDP.
- Asia's first arbitration centre specialised in intellectual property is slated to open in Tokyo to resolve the growing number of disputes in the region.
- China, UAE, Cyprus & significantly, Mauritius, along with 21 other countries have been tagged as "high-risk jurisdictions" by global banks acting as custodians for foreign funds which comprise the largest group of investors in the Indian stock market.
- Mattala Rajapaksa International Airport (MRIA) would be operated as a Sri Lanka-India joint venture. It is dubbed the "world's emptiest airport" due to a lack of flights.

Topic 13: OBITUARIES (NATIONAL/INTERNATIONAL)

	Person Died	Profession/Famous In?
Politician (National-International)		
1.	Natwar Thakkar	Eminent Gandhian, popularly known as Nagaland's Gandhi
2.	N D Tiwari	Former CM of Uttar Pradesh & Uttarakhand
3.	Tran Dai Quang	Vietnamese President
4.	Satya Prakash Malaviya	Former Union petroleum minister
5.	Dolagobinda Pradhan	Noted freedom fighter & former Odisha Minister

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6.	Vijay Shankar Vyas	Renowned agricultural economist
7.	John McCain	US Senator
8.	Somnath Chatterjee	Former Lok Sabha speaker
9.	M. Karunanidhi	Dravida Munnetra Kazhagam (DMK) chief & former Tamil Nadu CM
10.	Ramchandra Singhdeo	Former & first Finance Minister of Chhattisgarh
Singer/Musician (National-International)		
11.	Annapurna Devi	Legendary musician
12.	Pandit Tulsidas Borkar	Renowned harmonium player
13.	Otis Rush	Legendary Chicago blues guitarist
14.	Aretha Franklin	US singer
Actor/Director/Producer (National-International)		
15.	Kalpana Lajmi	Renowned filmmaker
16.	Liliane Montevecchi	Paris-born dancer, actor, & singer
17.	Rita Bhaduri	Veteran actor
Author/Journalist/Activist/Painter (National-International)		
18.	M N Paloor	Well-known Malayalam poet
19.	Bhagwati Kumar Sharma	Noted Gujarati language author & poet
20.	Uri Avnery	Israeli journalist & peace activist
21.	Kuldip Nayar	Eminent Indian writer & journalist
22.	Uri Avnery	Israeli journalist & peace activist
23.	V S Naipaul	Nobel Prize-winning British author
24.	Ramapada Chowdhury	Acclaimed Bengali writer
25.	Swapan Sarkar	Veteran sports journalist
26.	M.N. Vyasa Rao	Kannada poet & film song lyricist
27.	Gopal Das Neeraj	Hindi poet
Sportsmen/Sportswomen (National-International)		
28.	Biswanath Dutt	Former BCCI president & Jagmohan Dalmiya's mentor
29.	Ajit Wadekar	Former India cricket captain,
30.	Jarrod Lyle	Australian professional golfer
Others (National-International)		
31.	G.D. Agarwal	Environmentalist (was on a fast for last 111 days demanding clean Ganga)
32.	Paul Allen	Co-founder of Microsoft
33.	Japanese-born Marine biologist Osamu Shimomura, who won the Nobel Prize in chemistry, has died.	
34.	Tarun Sagar	Jain Muni
35.	Anna Rajam Malhotra	India's first woman IAS officer after Independence
36.	Kofi Annan	Former United Nations Secretary-General
37.	Chiyo Miyako	World's oldest person, a 117-year-old Japanese woman
38.	Jonathan Gold	Los Angeles Times & Pulitzer Prize-winning restaurant critic

Topic 14: LIST/INDEXES ANNOUNCED RECENTLY

Name of the Index/List	Rank of India	Topped By?
As per report named QS Asia University Rankings 2019 by Quacquarelli Symonds, India doubled their presence in the ranking. India has the third largest number of universities and institutes (75), after China (112) and Japan (89). National University of Singapore assessed as Asia's best university. IIT-Bombay remains the highest ranked institution.		
India will become the world's third largest aviation market around 2024 surpassing the UK, as per global airlines' body International Air Transport Association (IATA). As per IATA, China would displace the United States as the world's largest aviation market in the mid-2020s.		
Most of the international migrants in 2017 were from India, followed by China and Bangladesh, as per the ADB		

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report titled 'Asian Economic Integration Report 2018'. India had the most outward migrants in 2017 (17 million).		
India installed 4.9 GW of solar power, consolidating its position as the second largest solar market in the world, during the first half of calendar year 2018, as per Mercom Communications India. China topped the list.		
HRD Minister Prakash Javadekar announced "Swachh Campus rankings". Cleanest 'Government University' is Maharashtra Dayanand University, Haryana. Cleanest Residential Campuses of 'Private Universities' is Symbiosis International University, Pune. Cleanest Technical Institutions' is Amrita Vishwa Vidyapeetham in Coimbatore.		
Reliance Industries' Chairman Mukesh Ambani emerged as the richest Indian for 11th consecutive year, as per the Forbes magazine's Forbes India Rich List 2018.		
Henley Passport Index 2018	Indian passport ranked 81 st	Japan ranked 1 st
As per an international survey, India's overall ranking on the government's adoption of e-payments moved up to 28th in 2018. Norway leads the pack in the 73-country ranking.		
Commitment to Reducing Inequality (CRI) Index	India ranked 147 th	Denmark topped
World Bank's Human Capital Index (HCI)	India ranked at 115th position	Singapore topped the poll
2018 Global Hunger Index (GHI)	India ranked 103 rd out of 119 qualifying countries.	
World Economic Forum's Global Competitiveness Index 2018 (GCI 4.0)	India ranked at 58th	US ranked at 1st
In the 1 st ever scientific study ranking countries for their levels of human capital	India ranked 158th	Finland topped
"Ease of Living Index" rankings launched by the Ministry of Housing & Urban Affairs (MoHUA).	Andhra Pradesh has topped the charts among States	
India secured ninth rank out of top 50 valuable national brands, as per the report titled 'Nation Brands 2018' released by Brand Finance. US topped the list.		
Engineering & construction major Larsen & Toubro is the only domestic firm to be featured among the top 25 companies in the Forbes' global 2000 best employers list that is led by Google parent Alphabet.		
International tourist arrivals hit record high in 2017 with India leading the growth in South Asian region. As per UNWTO, a total of 1,323 million international tourist arrivals recorded in destinations around the world.		
No Indian institution in top 250 of the Times Higher Education's (THE) world university rankings 2019. Indian Institute of Science, Bengaluru, retained its position as highest-ranked centre in India. Oxford topped the rankings.		
Mukesh Ambani topped the 'Barclays Hurun India Rich List 2018' for 7 th consecutive year		
India ranks third globally in terms of number of family-owned businesses with 111 companies, as per the 'Credit Suisse Family 1000 in 2018' study.		
As per UN report on the 'state of food security & nutrition in the world', the number of undernourished globally increased to 821 million in 2017.		
Serena Williams (with earnings of \$18.1 million) was the highest paid female athlete for a third consecutive year in 2018, as per "List Of Highest Paid Female Athletes 2018" published by Forbes. Indian badminton player P.V. Sindhu was at seventh place.		
Akshay Kumar (7 th) & Salman Khan(9 th) made it to the Forbes' list of World's Highest-Paid Actors 2018. It was topped by George Clooney.		
Kempegowda International Airport (KIA) emerged as the 2 nd fastest growing airport in the world in the first half of 2018 in terms of actual growth in the number of passengers. It is topped by Tokyo's Haneda International. The report was published by RoutesOnline.		
Statistics from 14 cities across India analysed by Centre for Science & Environment (CSE), to check how some cities, which hold sizeable shares of India's urban population are positioned in the race for clean & low carbon mobility. Bhopal tops for lowest overall emissions & energy use from urban commute. The analysis titled The Urban Commute.		
Economist Intelligence Unit (EIU), Global Liveability Index 2018	Delhi ranked at 112th & Mumbai at 117th	Vienna ranked as the world's most liveable city
Ease of Living Index 2018	Pune has been ranked first	Rampur ranked at last.
Smitha V. Crishna ranks first in the Kotak Wealth Hurun-Leading Wealthy Women 2018 list .		
SBI is considered to be the most patriotic brand, as per the survey conducted by UK-based online market research & data analytics firm YouGov.		
Piyush Goyal released a report on Station Cleanliness conducted by Quality Council of India (QCI).		

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<p>A1 category stations (out of 75): 1st: Jodhpur/North-Western Railway A category stations (out of a total of 332): 1st: Marwar/North Western Railway Zonal Railway rankings are: 1st: North Western Railway</p>		
<p>BBC History Magazine conducted a reader's poll of 100 women who changed the world. Marie Curie voted the woman who made the most significant impact on world history.</p>		
<p>Fortune's 500 list 2018 of world biggest corporations</p>	<p>Indian Oil Corporation(137th) (IOC) Highest ranked company from India followed by RIL (148th)</p>	<p>US-based retail company, Walmart has topped</p>
<p>UN's E-Government Development Index 2018</p>	<p>India ranked at 96th</p>	<p>Topped by Denmark</p>
<p>4 persons of India-origin, named by Fortune among 40 of the most influential & inspiring young people in business under the age of 40. Instagram Cofounder & CEO Kevin Systrom & Facebook founder Mark Zuckerberg, tied for first place on Fortune '40 Under 40' list.</p>		
<p>As per the the Public Affairs Index 2018, Kerala is the best-governed state in the country. Bihar, Jharkhand, Madhya Pradesh, Uttar Pradesh & Odisha ranked the lowest on the index. Among smaller states - with the population less than two crore - Himachal Pradesh topped the list of states. Meghalaya performed the worst in this list.</p>		
<p>As per the US-based Institute for Energy Economics & Financial Analysis (IEEFA) report, Karnataka is the new national leader in renewable energy generation.</p>		
<p>India is no longer a nation having the largest number of poor people in the world, as per the study published by the US-based think tank, Brookings. Nigeria overtaken India as the country with the largest number of extreme poor.</p>		
<p>Abu Dhabi, capital of the United Arab Emirates (UAE), topped the list of "smart cities" in the Middle East & Africa, as per Abu Dhabi's Department of Culture & Tourism.</p>		
<p>Global Innovation Index (GII) has ranked India as the 57th most innovative nation in the world. It is being developed jointly by Cornell University & the World Intellectual Property Organisation (WIPO) in Geneva. It is topped by Switzerland.</p>		
<p>For the second year in a row, Andhra Pradesh ranked as the easiest Indian state to do business in, according to a survey. It was released by the DIPP& Ministry of Commerce & Industry. Meghalaya was ranked lowest at 36th.</p>		
<p>HDFC Bank gone past Russia's Sberbank to become the most valuable bank in the emerging market outside China. Industrial & Commercial Bank of China topped the list. Globally, America's JPMorgan Chase is most valuable bank.</p>		
<p>India become the world's sixth-biggest economy, pushing France into seventh place, as per updated World Bank figures for 2017. India's GDP amounted to \$2.597 trillion at the end of 2017. Topped by The United States</p>		
<p>Forbes released its fourth annual list of America's Richest Self-Made Women. Diane Hendricks, co-founder & chairman of ABC Supply reclaims the top spot</p>		
<p>Haryana topped other states in per capita revenue collection under GST & is also the fourth highest generator of e-way bills in the country.</p>		
<p>Forbes' 'Celebrity 100' list of World's Highest-Paid Entertainers</p>	<p>Akshay Kumar ranked 76th while Salman Khan ranked 82nd</p>	<p>Boxer Floyd Mayweather topped.</p>
<p>UK topped an annual global ranking of nations' soft power, with France placed second on the list of 30 countries which does not feature India in the 2018 'Soft Power 30' index.</p>		

Topic 15: IMPORTANT DAYS OBSERVED RECENTLY

Date	Day	Theme
27 th October	World Day for Audiovisual Heritage	"Your Story is Moving".
4 th October	World Animal Day	-
5 th October	World Teachers' Day	"The right to education means the right to a qualified teacher"
9 th October	World Post Day	--
10 th October	World Mental Health Day	'Young People & Mental Health in a Changing World'
11 th October	International Day of the Girl	'With Her: A Skilled Girl Force'
13 th October	International Day for Disaster Reduction	'Reducing Disaster Economic Losses'
<p>Rashtriya Mahila Kisan Diwas is celebrated on 15th of October.</p>		

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15 th October	International Day of Rural Women Theme: "Sustainable infrastructure, services & social protection for gender equality & the empowerment of rural women & girls"	
16 th October	World Food Day	"Our Actions Are Our Future"
17 th October	UN's International Day for the Eradication of Poverty Theme: "Coming together with those furthest behind to build an inclusive world of universal respect for human rights & dignity"	
24 th October	United Nations Day Marks the anniversary of the entry into force in 1945 of the UN Charter.	
General Assembly in 1972 established World Development Information Day to draw the attention of the world to development problems & the need to strengthen international cooperation to solve them. Observed on 24th October .		
National Nutrition Month (September) celebrated across the country to mark the fight against malnutrition.		
5 th September	International Day of Charity	
8 th September	International Literacy Day	'Literacy & skills development.'
1 st October	International Day of Older Persons	"Celebrating Older Human Rights champions"
30 September celebrates the feast of St. Jerome, the Bible translator who is considered the patron saint of translators.		
The first Monday of October every year as World Habitat Day. Theme Municipal Solid Waste Management.		
29 th September	World Heart Day	-
28 th September	World Rabies Day	-
27 th September	World Tourism Day	"Tourism & the Digital Transformation"
21 st September	International Day of Peace	"The Right to Peace - The Universal Declaration of Human Rights at 70"
16 th September	International Day for Preservation of Ozone Layer.	Keep Cool & Carry On: The Montreal Protocol'
15 th September	Engineer's Day	Note: Mokshagundam Visvesvaraya's birthday
15 th September	International Day of Democracy	'Democracy under Strain: Solutions for a Changing World'
14 th September	Hindi Divas	
5 th September	International Day of Charity	
8 th September	International Literacy Day	'Literacy & skills development'
UN Declared the period from 2019 to 2028 as the Nelson Mandela Decade of Peace .		
29 th August	National Sports Day	To mark birthday, hockey player Dhyan Chand.
19 th August	World Humanitarian Day	"#NotATarget"
10 th August	World Biofuel Day	
9 th August	International Day of the World's Indigenous Peoples	'Indigenous peoples' migration & movement'
30 th July	World Day against Trafficking in Persons	'Responding to the trafficking of children & young people'
29 th July	International Tiger Day	
28 th July	World Hepatitis Day	"Test. Treat. Hepatitis"
<p>India on July 26 celebrated the 19th anniversary of Kargil Vijay Diwas to mark the success of 'Operation Vijay' & to remember the supreme sacrifice of the Indian soldiers who lost their lives during the 1999 India-Pakistan Kargil War. Four Param Vir Chakras were awarded to</p> <ol style="list-style-type: none"> 1. Captain Vikram Batra, 13 JAK Rifles, Posthumous, 2. Lieutenant Manoj Kumar Pandey, 1/11 Gorkha Rifles, Posthumous, 3. Rifleman Sanjay Kumar, 13 JAK Rifles, 4. Grenadier Yogendra Singh Yadav, 18 Grenadiers. 		
1 st July	'GST Day'	
7 th July	International Day of Cooperatives	'Sustainable societies through cooperation'
11 th July	World Population Day	'Family Planning is a Human Right'.
18 th July	Nelson Mandela International Day 2018	This year is dedicated to Action Against Poverty

Topic 16: BOOKS & AUTHORS

- **Stephen Hawking's final work "Brief Answers to the Big Questions"** was launched.
- Biography of late Anumolu Ramakrishna, a pioneer in the application of innovative systems & construction techniques titled **'Building a Legacy'** is authored by **Chartered Accountant V Pattabhi Ram**.
- **Northern Irish author Anna Burns** won **2018 Man Booker Prize** for her novel 'Milkman'.
- **"Maharana Pratap: The Invincible Warrior"** authored by historian Rima Hooja released.
- 'The Rule Breakers' by Preeti Shenoy.
- **Spin legend Shane Warne** autobiography titled 'No Spin'.
- Veteran cricketer VVS Laxman autobiography titled, "281 & Beyond".
- "Atal Ji Ne Kaha" authored & compiled by Brijendra Rehi.
- 'Jewellery' was written by Dr Gulab Kothari.
- 'Ghats of Banaras' was written by Dr Sachidanand Joshi.
- 'Untold Story of Broadcasting' was written by Dr Gautam Chatterjee.
- Ramachandra Guha penned a new book titled "Gandhi: The years that changed the world (1914-1948)".
- **Canadian author Michael Ondaatje** has again made the **Man Booker Prize list with his latest novel "Warlight,"**.
- **JK Rowling** will come out with the **fourth novel titled 'Lethal White'**.

Topic 17: DEFENCE CURRENT AFFAIRS

Indian Defence Forces

- **India, Japan and the U.S.** are set to elevate the bilateral 'Cope India' air exercise to a trilateral format. The next edition is scheduled to be held in December 2018 in Kalaikunda, West Bengal.
- **Indian Air Force celebrated its 86th Anniversary on 08 Oct 2018.** To mark the occasion & in keeping up with the tradition, IAF has planned a grand Parade cum Investiture Ceremony at Air Force Station Hindan (Ghaziabad).
- On its 86th anniversary, **Indian Air Force** launched an innovative **mobile health App named 'MedWatch'**. 'MedWatch' is the first mobile health app in the three-Armed Services.
- PM Modi inaugurated **Parakram Parv exhibition at the military station in Jodhpur** to mark the second anniversary of the surgical strikes carried out by the Indian Army across the LoC.
- Union Home Minister Singh inaugurated **Defence & Homeland Security Expo & Conference - 2018**, organised by PHD Chamber of Commerce & Industry in association with Ministry of MSME in New Delhi.
- **Delhi Police** inducted an **all-woman Special Weapons & Tactics (SWAT) team**, consisting of 36 commandos - the first ever by any police force in India - for anti-terrorist operations.
- **7th Defence Technology & Trade Initiative (DTTI) meeting** held between India & the US delegation in New Delhi.

INS | Missile | Device Inducted/ Decommissioned

- **The 11 Base Repair Depot (BRD)** of the Indian Air Force in Maharashtra's Nashik district **handed over its first indigenously overhauled Sukhoi Su-30MKI fighter jet to the IAF.** Sukhoi Su-30MKI is a twin-jet

- multi-role air superiority aircraft developed by Russia's Sukhoi & built under licence by India's Hindustan Aeronautics Ltd (HAL).
- **ICGS Varuna**, an indigenously-designed training vessel built by Reliance Naval and Engineering Limited for the Indian Coast Guard, launched in Pipavav.
- Indian Air Force successfully test fired **indigenously developed Beyond Visual Range Air-to-Air Missile Astra** from a Su-30 aircraft.
- India successfully **conducted an interceptor missile test off the Odisha coast**, achieving a major milestone in developing a two-layer Ballistic Missile Defence system.
- DRDO successfully flight tested **indigenously developed surface-to-surface tactical missile 'Prahar'**, from Launch Complex-III, ITR, Balasore, Odisha.
- **Indigenously developed weapon system Man Portable Anti-Tank Guided Missile (MPATGM)**, successfully flight tested for the second time from the Ahmednagar range, Maharashtra.
- Rajnath Singh inaugurated **two Comprehensive Integrated Border Management System (CIBMS) pilot projects** along the India-Pakistan border in Jammu region.
- **First ever mid-air refuelling of the indigenously developed light combat aircraft Tejas** successfully carried out, placing India in an elite group of countries having air-to-air refuelling capacity for military planes.
- For the first time, **India's only aircraft carrier INS Vikramaditya will be fitted with a marine hydraulic system** to boost the air operations of the ship. Technodinamika, a subsidiary of Russia's Rostec State Corporation, will install the system.
- **India successfully flight tested the indigenously developed helicopter launched Anti-Tank Guided Missile 'HELINA'** from Pokhran in Rajasthan.

- The indigenously designed & developed guided bombs **Smart Anti Airfield Weapon (SAAW)** successfully flight tested from IAF aircraft at Chandan range in Jaisalmer.
- DRDO conducted the successful test of the **Ballistic Missile Interceptor Advanced Area Defence (AAD)** from Abdul Kalam Island, Odisha. The endo-atmospheric missile, capable of intercepting incoming targets at an altitude of 15 to 25 kms.
- India's supersonic cruise missile (SCM) **BrahMos** test fired from Odisha's Chandipur range launch pad under extreme conditions. It can cruise at speeds of up to Mach 3.0, or three times the speed of sound.

International Defence Forces

- Pakistan test-fired **Ghauri ballistic missile** capable of carrying conventional & nuclear warheads up to 1,300 kms.
- Chinese company tested the 'world's largest' cargo drone **Feihong-98 (FH-98)** which can carry a payload of 1.5 tonnes (1,500kg).
- A contingent of the Russian Army arrived in Pakistan to participate in joint training exercise 'Druzhba-III'.
- Russia launched its biggest military exercise since the Cold War named "**Vostok-2018**", involving about 300,000 service personnel, in eastern Siberia.

Defence Exercises/Operations Conducted

- NATO biggest military manoeuvres since the Cold War held in Norway. Russia, which shares a border with Norway, was briefed by NATO on the **Trident Juncture 2018 drill** and invited to monitor it, but Moscow is still angered by the exercise.
- 6th edition of **IBSAMAR**, a joint Multi-National Maritime Exercise between the Indian, Brazilian & South African Navies, held at **Simons Town, South Africa**.
- A Vietnam Coast Guard ship, on its maiden visit to Chennai, undertook joint exercises with the Indian Coast Guard 'Sahyog HOP TAC-2018'.
- Japanese Maritime Self Defence Force (JMSDF) Ships **Kaga**, an Izumo Class Helicopter Destroyer & **Inazuma** - a Guided Missile Destroyer arrived at Visakhapatnam to participate in Maritime Exercise between Japan & India '**JIMEX 18**'.
- To promote Military cooperation, India & Japan are all set to hold the first-ever joint military exercise '**DHARMA GUARDIAN-2018**' involving the Indian Army & Japan Ground Self Defence Force in Mizoram, India.
- 2nd Nepal-China joint military exercise (JME) named **Mt Everest Friendship Exercise-2018** (Sagarmatha Friendship-2018) commenced in China's southwestern Sichuan province.

- As part of the ongoing Indo-US defence cooperation, a joint military training Exercise **Yudh Abhyas (14th) 2018** is scheduled to be conducted in the foothills of Himalayas at **Chaubattia in Uttarakhand**.
- **BIMSTEC Military Exercise (MILEX-18)**, 1st Military Field Training Exercise for the Bay of Bengal Initiative for Multi-Sectoral Technical & Economic Cooperation (BIMSTEC) nations, held at Aundh in Pune.
- Indo-Mongolia joint exercise **Nomadic Elephant-2018**, held at Mongolian Armed Forces (MAF) Five Hills Training Area, Ulaanbaatar, Mongolia.
- Ukraine launched annual joint military exercise named **Rapid Trident** with the United States & other NATO member countries.
- India along with 23 other nations participated in a major Indian ocean-wide tsunami mock drill. The exercise, known as '**IOWave18**', is being organised by the Intergovernmental Oceanographic Commission (IOC) of UNESCO.
- Indo-Kazakhstan Joint Army Exercise '**KAZIND**' will be conducted between the Indian & Kazakhstan Army in Otar region, Kazakhstan.
- Indian navy ships & aircraft arrived in Sri Lanka to take part in the joint exercise **SLINEX-2018** to be held with Sri Lankan navy at Trincomalee.
- Defence Acquisition Council (DAC) has approved procurement of 1,000 engines for fitment in T-72 tanks of the Army at an approximate cost of over 2,300 crore rupees.
- The Indian & Thailand's armed forces concluded platoon level military exercise called '**Exercise Maitree 2018**' in Jammu & Kashmir's Srinagar.
- 1st ever joint air exercise involving the Indian Air Force (IAF) & the Royal Malaysian Air Force (RMAF) commenced at Subang Air Base in Malaysia.
- Exercise **Shanghai Cooperation Organization (SCO) Peace Mission 2018** held at Chebarkul, Russia. All the 8-member nations will participate in this exercise.
- **INS Sahyadri** entered the Port of Darwin, Australia to participate in Exercise **KAKADU 2018**. Exercise KAKADU is the premier multilateral regional maritime engagement exercise hosted by the Royal Australian Navy (RAN) & supported by the Royal Australian Air Force (RAAF). It is held biennially in Darwin & the Northern Australian Exercise Areas (NAXA).
- An Indian Air Force contingent comprising of four Su-30 MKI fighter aircraft landed at Darwin Air Force Base, Australia for participating in the Exercise **Pitch Black-2018**. It is the first time that an Indian Air Force contingent is participating in this multinational air exercise in Australia.

- **Militaries of India & Pakistan** will be part of a **mega anti-terror drill in Russia** named "Peace Mission" in August 2018 which is being organised by the Shanghai Cooperation Organisation (SCO).

Defence Agreements Signed/Defence Summits Held

- **State-owned Israel Aerospace Industries (IAI)** won an additional \$777 million contract to supply **LRSAM air and missile defence systems** to seven ships in the Indian navy. The contract is with the Bharat Electronics Ltd (BEL).
- **Defence Acquisition Council (DAC)**, chaired by Defence Minister Sitharaman accorded approval for procurement for the Services amounting to approximately **Rs. 46,000 crores**. DAC in a landmark decision approved procurement of 111 Utility Helicopters for the Indian Navy at a cost of over Rs. 21,000 crores.
- **Defence Minister Nirmala Sitharaman & Uttar Pradesh CM Yogi Adityanath** launched a defence industrial corridor in Aligarh, Uttar Pradesh.

- Defence Minister Sitharaman **launched the Defence India Startup Challenge** in Bengaluru, Karnataka. She also launched **SPARK (support for prototype & research Kickstart) in defence**, framework for IDEX partners, & promotion of start ups under Make II procedure.
- **National Security Guard** will be the first **central paramilitary force to opt for e-ticketing** instead of the railway warrant under an agreement signed with the IRCTC.
- **India's first private sector unit for manufacturing Unmanned Air Vehicles (UAV) & light bulletproof vehicles (LBPV)** will be set up by DCM Shriram Industries Group on the campus of Shriram Rayons in Kota, Rajasthan.
- MoU was signed **between the Indian Army & State Bank of India** on the Defence Salary Package.
- **Bharat Electronics Limited (BEL) has signed an MoU with Saab, Sweden**, for jointly marketing the **L-Band 3D Air Surveillance Radar, RAWL-03, co-developed by BEL & Saab**. BEL joined hands with Saab, Sweden & the US, to market the Long-Range Air Surveillance Radar, a cost-effective L Band three dimensional radar.

Topic 18: SPORTS CURRENT AFFAIRS

Cricket {National Game of: Australia, Bermuda, England, Jamaica No. of Players: 11 Important Terms associated: Arm ball, Beamer, Bottom hand, Bouncer, Cameo, Carrom ball, Chinaman, Flick, Free hit, Glance, Googly, Hat-trick, Hit wicket, Leg bye, Nelson, Night watchman, Pinch hitter, Sweep, Upper Cut.}

- All-rounder **Dwayne Bravo** announced his retirement from international cricket.
- **India's legend cricketer and UNICEF Ambassador for South Asia, Sachin Tendulkar** gave away prizes to the winners of South Asia Regional WASH innovation in Thimphu, the capital of Bhutan.
- **India captain Virat Kohli has become the fastest batsman to score 10,000 runs** in the history of ODI cricket, achieving the feat in his 205th innings, against Windies. He overtook Sachin Tendulkar, who had reached 10,000 ODI runs in his 259th innings.
- **Mumbai defeated Delhi** to win their 3rd Vijay Hazare Trophy title at M Chinnaswamy Stadium, Bengaluru.
- **Prithvi Shaw** become the **youngest Indian to score a century on Test debut**, achieving the feat aged 18 years & 329 days against Windies in Rajkot, Gujarat.
- **Former England batsman Nick Compton** announced his retirement from cricket.

- Sport Australia Hall of Fame announced **cricketing great Richie Benaud**, who died in April, 2015, will become the **40th Legend of Australian Sport**.
- **Indian under-19 cricket team defeated Sri Lanka** to win the 2018 ACC Under-19 Asia Cup in Dhaka, Bangladesh.
- **Former Pakistan left-arm spinner Abdur Rehman** announced his retirement from international cricket.
- Former India fast bowler Praveen Kumar has retired from all forms of international cricket.
- **England's highest Test run-scorer Alastair Cook** announced his retirement from International cricket.
- **Indian Pacer RP Singh** announced his retirement from International Cricket.
- **India defeated Bangladesh** to win the Unimoni Asia Cup Title 2018. This was India's seventh Asia Cup triumph. Liton Das was the Player of the Match & Shikhar Dhawan was declared as the Player of the Series.
- **India Blue thrashed defending champion India Red** to win the **57th Duleep Trophy** at NPR College ground, in Dindigul, Tamil Nadu.
- **Australian cricketer Mitchell Johnson** announced the **retirement** from all forms of cricket.
- **Indian women's team fast bowler Jhulan Goswami** announced her retirement from T20 Cricket Internationals.

- **Fakhar Zaman** scored a double century for Pakistan against Zimbabwe & he became the first player from Pakistan to score a double century in a one-day international.
- **Former captains Rahul Dravid of India**, Ricky Ponting of Australia & retired England Women wicketkeeper-batter Claire Taylor were inducted into the ICC Cricket Hall of Fame 2018. Rahul Dravid **become the fifth Indian cricketer**.
- **Australian captain Aaron Finch** slammed 172(76) against Zimbabwe to register the highest-ever individual score in T20Is.
- **India Women's Cricket Team Coach Tushar Arothe** stepped down from the role citing personal reasons, as per BCCI.
- **Mohammad Kaif** announced his retirement from all forms of competitive cricket.

- **Alisson Becker of Brazil** has become the **World's most expensive goalkeeper** while transferring clubs from Italy's Roma to England's Liverpool.

Hockey [National Game of: India, Pakistan No. of Players: 11

Important Terms Associated: Advancing, Bully, Center Pass, Dribble, Drive, Flagrant Foul, Flick, Free Hit, Striker, Tackle, Undercutting, Dodge, Drag Flick, Grip, Hacking, Penalty Corner, Wall Pass]

- In Hockey, **Great Britain** lifted the 2018 Sultan of Johor Cup. Great Britain defeated India in the final.
- **Sardar Singh** announced his retirement from international hockey.
- In **Women's Hockey World Cup 2018**, the Netherlands has been crowned the world champions for a record eighth time. They defeated Ireland in the summit clash at London, UK. **Kitty van Male**, finished the tournament as the top scorer with eight goals. **Spain won the third-place. India finished the tournament at the 8th spot.**
- In the summit clash of the 37th & final edition of the **Hockey Champions Trophy at Breda**, Netherlands, India lost to defending champions Australia via penalty shoot-off. It was **Australia's record 15th Champions Trophy title. While India won their second consecutive silver medal**, hosts the Netherlands bagged the bronze medal.

Football [National Game of: Brazil, Italy, Germany, Israel, Mauritius, Poland No. of Players: 11

Important Terms Associated: Back Pass, Corner Kick, Free Kick, Dribble, Futsal, Header, Kick off, Banana Kick, Toe Poke, Throw-in, Bicycle Kick]

- **Australian midfielder Mile Jedinak** announced his retirement from international football.
- **Russia goalkeeper Igor Akinfeev** also retired from international soccer.
- **Real Madrid midfielder Luka Modric** has been named UEFA Men's Player of the Year for 2017/18.
- **Luka Modric** crowned world footballer of the year by FIFA.
- **Maldives** lifted the 2018 South Asian Football Federation (SAFF) Cup.
- **Former England captain David Beckham** will receive the **UEFA President's Award for his contribution to football & promoting the sport in "every corner of the planet"**.
- **U-20 Japan Women's National Team** won against the U-20 Spain Women's National Team at **final of the FIFA U-20 Women's World Cup France 2018**, taking down the FIFA U-20 Women's World Cup title for the first time in Japanese football history. **Takarada Saori was named as the Player of the match.** Takarada also awarded the Adidas Bronze Boot as well as the Adidas Silver Ball, while Minami was awarded the Bronze Ball.
- **India** defeated Bangladesh to win the **South Asian Football Federation (SAFF) Under-15 Women's Championship in Thimpu, Bhutan.**
- **Veteran German striker Mario Gomez** announced his retirement from international football.
- **India's under-20 team** won over **Argentina under-20** in the final group stage match of the COTIF Cup held in Valencia's Els Arcs Stadium.

Current Affairs related to Tennis

- **Indian tennis legend Leander Paes** won the **Santo Domingo Open** trophy with partner **Miguel Angel Reyes-Varela**.
- **Naomi Osaka** became the first Japanese woman to win a **Grand Slam** title after she registered an emphatic win over **Serena Williams** in the finals of the **U.S Open**.
- **Novak Djokovic (Serbia)** beat **Roger Federer (Switzerland)** at the 2018 **Western & Southern Open in Cincinnati**. Djokovic became the **first men's tennis player in history** to win all nine-Masters 1,000 tournaments.
- **17-time Grand Slam champion Rafael Nadal** clinched his **fourth Canadian Masters 1000 title** at the Rogers Cup in Toronto.
- **Angelique Kerber** defeated seven-time champion **Serena Williams** in the women's singles final to **clinch her first-ever Wimbledon title.** Angelique Kerber hails from Germany.

Current Affairs related to Grand Prixes

- **Lewis Hamilton of Mercedes** won the **Hungarian Grand Prix** for the 6th time

- **Lewis Hamilton** won the **Singapore Grand Prix** at Marina Bay Street Circuit, in Singapore.
- **Indian driver Jehan Daruvala** completed an exhilarating pole to flag victory in the FIA Formula 3 European Championship in Belgium.
- **Lewis Hamilton** won the **German Grand Prix 2018** held at Hockenheimring track in Germany.
- **Red Bull's Max Verstappen** won **Austrian Grand Prix 2018** title in Austria.
- **Honda's Marc Marquez (of Spain)** cruised to his **9th consecutive German Grand Prix** victory to extend his MotoGP lead.

Badminton

- Denmark Open is an HSBC World Tour Super 750 tournament. **Kento Momota of Japan won in the Men's Singles category and Tai Tzu-ying of Chinese Taipei** won in the women's singles category.
- In Badminton, Indonesia's Anthony Sinisuka Ginting beat Japan's Kento Momota to take **the Men's singles China Open title in Changzhou**. Spain's Carolina Marin beat China's Chen Yufei **to take the women's singles title**.
- **Ace Indian shuttler Sourabh Verma** lifted the Russian Open Badminton trophy at Vladivostok. In the title clash, he defeated Japan's Koki Watanabe.
- **Indian badminton player Lakshaya Sen bagged the gold medal** after defeating Indonesia's top-seeded Kunlavut Vitidsaran in the final match of the Badminton Asia Junior Championship in Jakarta, Indonesia.
- **Malaysian veteran Lee Chong Wei** won the **Malaysian Open Badminton singles title** for a historic 12th time.
- **India's star shuttler PV Sindhu (seeded second)** suffered a defeat to fourth seed Nozomi Okuhara of Japan in straight games to settle **for runners-up spot in the Thailand Open** at the Nimibutr Stadium in Bangkok.

Boxing/Wrestling/Weightlifting

- In Wrestling World Championships, **Pooja Dhanda won a bronze medal in the women's freestyle 57kg weight class in Budapest, Hungary**. This was India's second medal at the 2018 Championships.
- **Professional Boxer Canelo Alvarez** signed the largest contract in the history of sports, agreeing a five-year, 11-fight deal worth at least \$365 million with streaming service DAZN.
- **Wrestler Bajrang Punia** won the **silver medal in the 65kg, Wrestling World Championships** in Budapest, Hungary. It is his second medal at the Worlds.

- **Women's Boxing World Championships 2018, to be hosted by India** after more than a decade, in New Delhi.
- **2019 Asian Youth & Junior Weightlifting Championships** to held in the **North Korean capital Pyongyang**, a signal that the secretive country may be coming in from the sporting cold.
- **Indian five-time world boxing champion M C Mary Kom** clinched her third gold medal of the year in 48 kg category, while **Jyoti Gulia picked up the country's lone gold in 51 kg** of the youth category in Silesian Open boxing Tournament for women in Gliwice, Poland.
- **Simranjit Kaur (64kg), Monika (48kg) & Bhagyabati Kachari (81kg)** claimed gold medals at Ahmet Comert Tournament in Istanbul, Turkey.
- In Wrestling, **Bajrang Punia** won his **second consecutive international gold while Sandeep Tomar** had to be content with a **silver medal at the Yasar Dogu International in Istanbul, Turkey**. Indian wrestlers returned with 10 medals, including seven by women, from the ranking event. Vicky won a bronze in the 57 kg.
- **India won 8 medals in the Junior Asian Wrestling Championship** which concluded in New Delhi. The medals comprised 2 gold, 3 silver & 3 bronze. Sachin Rathi won the gold after winning the bout in the 74-kg category. Deepak Punia then won the gold in the 86 kg category. Iran with 189 points topped the team championship. India finished second.
- Wrestling Federation of India (WFI) president **Brij Bhushan Saran Singh is set to be named the Chef de Mission** of the Asian Games-bound Indian contingent.
- **Bajrang Punia** emerged champion **at the Tbilisi Grand Prix in the 65kg category. In the 86kg category, Deepak Punia** clinched a bronze with a 5-3 win over Osman Gosen of Turkey.
- **Indian boxers ruled the ring at the 36th Golden Glove of Vojvodina youth tournament**, ending with seven gold medals to claim the overall top spot in the event in Subotica, Serbia. Four men & three women clinched gold medals at the tournament, which featured 17 countries. India finished first with 17 medals, including six silver & four bronze.
- **Wrestler Vinesh Phogat** won **gold at the Spanish Grand Prix in Madrid** in the women's 50kg freestyle category.

Sports Events | Tournaments Current Affairs

- World Wrestling Championship has begun in Budapest, Hungary.
- **Teenage shooting star Manu Bhaker** named as the flag-bearer of the Indian contingent **for the 3rd Youth**

Olympic Games to be held in Buenos Aires, Argentina Goa Olympic Association Secretary **Gurudutta D Bhakta will be the Chef-de-Mission** of the contingent.

- **Weightlifter Jeremy Lalrinnunga** become India's first-ever gold medallist in the history of **Youth Olympic Games (YOG)** in the men's 62 kg category at the 2018 Youth Olympic Games.
- **16-Year-old Thangjam Tababi Devi** became **India's first judo medallist** at the Olympic level, claiming a silver at the ongoing Youth Games in women's 44kg category.
- **Sixteen-year-old shooter Manu Bhaker** become the first-ever **Indian woman to win gold at Youth Olympics** in the women's 10m Air Pistol event.
- **Pistol shooter Saurabh Chaudhary** bagged the Gold Medal in the 10-meter air pistol event in Youth Olympic Games.
- **Suraj Panwar** won **India's first medal** in athletics at the Youth Olympic Games 2018 after claiming the silver medal in the men's 5000m race walk event.
- **Akash Malik** became **India's first silver-medallist** in archery at the Youth Olympic Games.
- **36th National Games to be held in Goa in 2019.** Shooting & Cycling events will be held in New Delhi as Goa does not have facilities for these two sports.
- **3rd Asian Para Games took place in Jakarta, Indonesia.** The official mascot is a **Bondol eagle named MOMO**, which was chosen to represent motivation & mobility. **India recorded its best-ever medal haul at the Asian Para Games**, ending with 72 medals (15 gold, 24 silver, & 33 bronze medals). China was at the top of the pecking order with 172 gold.
- **Javelin thrower Sandeep Chaudhary** produced world record effort as **India bagged 11 medals**, including three gold, at the Asian Para Games in **Jakarta, Indonesia**. Chaudhary clinched India's first gold in the men's category, Middle distance runner Raju Rakshitha in women's 1500 meters & swimmer Jadhav Suyash Narayan in men's 50-meter butterfly won Gold.
- **Archer Harvinder Singh** won men's individual recurve gold in the Asian Para-Games in Jakarta.

Other Sports Current Affairs

- India's **Sourav Kothari** defeated **Peter Gilchrist** of **Singapore** to clinch the 2018 WBL World Billiards Championship title.
- India's **Keerthana Pandian** won the girls' title in the **IBSF World Under-16 Snooker Championships** held in St Petersburg, Russia.
- **International Olympics Committee (IOC)** picked its first African host of any Olympics, formally awarding the 2022 Youth Games to Senegal.

- **Anjum Moudgil & Apurvi Chandela** become the first set of **Indian shooters to secure quota places for the 2020 Olympics**. Anjum won silver in the women's 10m air rifle event of ISSF World Championship, Changwon, South Korea.
- **India's Saurabh Chaudhary** clinched the **10 metres Air Pistol Junior gold** at International Shooting Sport Federation (ISSF) Shooting World Championship in Changwon, South Korea.
- **Indian shooter Hriday Hazarika** won **gold medal in the 10 m air rifle junior men's** event of the ISSF World Championships in South Korea. **Women's 10m air rifle team of Elavenil Valarivan, Shreya Agarwal & Manini Kaushik** also won gold medal.
- **Ankur Mittal** claimed the **men's double trap gold medal in the ISSF World Championship in South Korea**.
- **Yuvraj Wadhvani** won **25th Asian junior individual squash championship** title by defeating Anas Ali Shah of Pakistan.
- **8th Asian Yoga Sports Championship** organised by Asian Yoga Federation held in Thiruvananthapuram, Kerala.
- **India won 3 Gold, 3 Silver & a Bronze** on day one of **5th Track Asia Cup Cycling in New Delhi**. Mayuri Lute won the country's first Gold in the Women's Junior 500 metres race.
- **India settled for the silver medal** after losing to Pakistan in the final of the **Asian Team Snooker Championship**.
- Asian Paralympic Committee (APC) confirmed that **Hangzhou in China will host the fourth edition of Asian Para Games in 2022**.
- **Sixteen-year-old Udhayveer Singh** won an individual Gold Medal in **Junior Men's 25 metre pistol event in the World Shooting Championships in South Korea**.
- **India's ace sprinter Hima Das** appointed as Sports Ambassador of Assam to inspire budding players of northeastern state to aim big & young generation to take up sports seriously. **Triple jumper Arpinder Singh** created history by becoming the **1st Indian to win a medal in the IAAF Continental Cup**.
- **Union Minister of Steel, Chaudhary Birender Singh**, unveiled the corporate sports policy for **Central Public-Sector Enterprises (CPSEs) under the Ministry of Steel**. It will provide a framework for promotion of sports by Steel Ministry CPSEs.
- **Sports Minister Rajyavardhan Singh Rathore** announced that the **rate of pension for sportspersons who have won medals in international competitions has been doubled from April 1**. As per the revised rates, **Olympic & Para Olympic medallists will get a sum of Rs 20,000 per month each**, while gold medallists at World Cups & World Championships in

Olympic & Asian Games disciplines will receive Rs 16,000 per month. Silver & bronze medallists at World Cups in Olympic & Asian Games disciplines will receive a sum of Rs 14,000 per month. Silver & bronze medallists of the Asian Games, Commonwealth Games & Para Asian Games will receive Rs 12,000 per month.

- Teen cyclist Esow Alben created history by claiming India's first ever medal – a silver- at the UCI Junior Track Cycling World Championships in Aigle, Switzerland.
- Javelin thrower Neeraj Chopra will be the flag bearer for the Indian contingent at the opening ceremony of the Asian Games 2018.
- Indian javelin thrower Neeraj Chopra won a gold medal in the Savo Games in Lapinlahti, Finland.
- International Master Nihal Sarin became the 53rd Grandmaster of India despite losing his final round game to Richard Rapport of Hungary in the ninth & final round of Abu Dhabi Masters.
- Indian women chess team at the Asian Nations Cup 2018 clinched the gold in the Blitz event held in Iran. It's India's first gold-medal finish at the event since 2014.
- Indian golfer Viraj Madappa became the youngest Indian to win on the Asian Tour, as he won his first title on the Asian Tour at Take Solutions Masters in Bengaluru.
- Shubhankar Sharma became the youngest Indian golfer to make the cut in any Major after he capped a wonderful back nine to achieve the feat at the 147th Open Championships at Carnoustie, Scotland.
- Indian Golfer Gaganjeet Bhullar grabbed his maiden European Tour title at the Fiji International in Natadola Bay.
- Dustin Johnson won the 2018 RBC Canadian Open at the Glen Abbey Golf Club in Oakville in Canada.
- World Junior Squash Championships 2018 held in Chennai, India. Egypt national junior squash team defeated England & emerged as the 2018 World Junior Squash Champions. India finished in 11th position.

- Indian women's compound archery team created history by becoming the world rank one side in the category. The team is six points ahead of the Chinese Taipei team.
- The Tokyo 2020 Organising Committee launched its Olympic mascots 'Miraitowa' & Paralympic mascot 'Someity'.
- Star sprinter Muhammed Anas Yahiya once again entered the record books as he broke his own national record to win the 400 metres race at the Cena Noveho Mesta nad Metuji meet in the Czech Republic.
- 18-year-old Indian runner Hima Das created history by becoming the first-ever Indian woman to win an athletics gold on the international stage. Hailing from Assam, Hima finished on top of the podium in the women's 400m event at the IAAF World U20 Championship in Tampere, Finland.
- The Mission Olympic Cell included the entire Indian hockey team in the Target Olympic Podium (TOP) scheme, rewarding the players for their silver medal-winning performance at the Champions Trophy.
- Javelin thrower Neeraj Chopra has clinched a gold medal at the Sotteville Athletics Meet in France.
- Planning for its next three Olympic Games, the International Olympic Committee (IOC) added seven medal events to the 2022 Beijing Winter Games, published a 2020 Tokyo Olympics schedule with no agreement on when to race swimming finals, & set a timetable to add new sports to the 2024 Paris Olympics.
- Union Sports Minister Rajyavardhan Singh Rathore announced that more than 34 years after coming into existence, the Sports Authority of India (SAI) has been renamed as Sports India.
- Janardan Singh Gehlot elected the president of the International Kabaddi Federation (IKF) for the next four years.
- At 52, Anju Khosla has become the oldest Indian woman to complete an Ironman Triathlon – one of the toughest one-day sporting events.

Topic 19: BILLS PASSED/PROPOSED IN THE PARLIAMENT

- Supreme Court ruled that no Bharat Stage-IV vehicle shall be sold across the country with effect from April 1, 2020. Bharat Stage VI (BS-VI) emission norm would come into force from April 1, 2020 across the country.
- Central Information Commission (CIC) brought the BCCI under the RTI (Right to Information) Act.
- Supreme Court Abolished Section 377 of the Indian Penal Code (IPC), the 1862 law which criminalised homosexuality. As per Section 377, consensual sexual acts are also considered unnatural & are punishable.

- The 123rd Constitutional Amendment Bill giving constitutional status to the National Commission for Backward Classes (NCBC) has got Parliamentary assent. It will give the institution all powers to safeguard the rights of the socially & educationally backward classes & fulfils a long pending commitment of the central govt to the OBCs.

123rd Constitutional Amendment Bill Explained:

1. It seeks to establish the NCBC under the constitution with authority to examine complaints & welfare measures regarding OBCs,

2. NCBC will have a Chairperson, Deputy Chairperson & 3 other members of which at least one will be a woman,
 3. The provision for mandatory woman member will be made during framing of rules,
 4. NCBC will work as an autonomous institution with powers of a civil court,
- Parliament approved a legislation to help the government bring back fugitives involved in white-collar crimes to stand trial in India. The fugitive Economic Offenders Bill, 2018 will become law after the President's assent & will empower the government to seize both local & overseas assets of alleged offenders, such as Vijay Mallya, Nirav Modi & Mehul Choksi.
 - Lok Sabha passed the **Negotiable Instruments (Amendment) Bill, 2017** which has the provision of allowing a court trying an offence related to cheque bouncing, to direct the drawer to pay interim compensation to the complainant. The interim compensation will not exceed 20% of the cheque amount & will have to be paid by the drawer within 60 days of the trial court's order to pay such a compensation.
 - President Ram Nath Kovind approved the **Assam Witch Hunting (Prohibition, Prevention & Protection) Bill, 2015, converting it to an Act, almost three years** after it was passed by the state Assembly. It aimed at eliminating the superstition from the society, imposes a punishment of up to seven years & a fine of up to Rs. 5 lakh.

Topic 20: SCIENCE & TECHNOLOGY (NASA, ISRO & OTHERS)

- **Russia launched a Soyuz-2.1B rocket** for the first time since the failure of a similar rocket aborted a manned take-off to the International Space Station (ISS).
- Union Minister of State (IC) for Atomic Energy and Space, **Dr. Jitendra Singh inaugurated 10th Nuclear Energy Conclave in New Delhi** on the theme: 'Nuclear Power- Towards a Clean & Base Load Energy'.
- **European and Japanese space agencies stated that an Ariane 5 rocket** successfully lifted a spacecraft carrying two probes into orbit for a joint mission to Mercury, the closest planet to the sun. The unmanned BepiColombo spacecraft successfully separated and was sent into orbit from French Guiana to begin a seven-year journey to Mercury.
- **6th edition of the biennial Bengaluru Space Expo** inaugurated by ISRO Chairman **Dr. K Sivan in Bengaluru, Karnataka.**
- **Japan Aerospace Exploration Agency (JAXA)** landed a pair of rovers on an asteroid, marking the world's first moving, robotic observation of an asteroid surface.
- **Tripura CM Biplab Kumar Deb** inaugurated **ISRO's first Space Technology Incubation Centre (STIC)** at the National Institute of Technology Agartala.
- **NASA launched its Ice, Cloud & Land Elevation Satellite-2, known as ICESat-2**, which will use an extremely precise laser to collect measurement data to track the Earth's shrinking polar ice from Vandenberg Air Force Base in California.
- **ISRO successfully launched PSLV C 42 with two British earth observation satellites NovaSAR & S1-4** in precision from the Sathish Dhawan Space Centre Sriharikota, Andhra Pradesh.
- **'Apsara', the first research reactor in Asia** became operational in Trombay campus of Bhabha Atomic Research Centre in August 1956. Nearly sixty-two years after Apsara came into existence, a swimming pool type research reactor "**Apsara-upgraded**", of higher capacity was born at Trombay.
- **European satellite named 'Aeolus' using advanced laser technology** to track global winds & improve weather forecasts has been successfully put into orbit on a Vega rocket from French Guyana.
- **India's first Indian human mission** will be launched by ISRO by 2022. This will make India the fourth nation in the world to launch a Human Spaceflight Mission after USA, Russia & China. PM Modi announced '**Gaganyaan – India's maiden human spaceflight programme**'.
- ISRO will **outsource the production of the Polar Satellite Launch Vehicles (PSLVs) & Small Satellite Launch Vehicles (SSLVs)** to private Industries. ISRO will launch Gaganyaan, India's first manned mission to outer space in 2020.
- **The lander on the Chandrayaan-2 mission**, which is scheduled to be launched in January 2019 **will be named 'Vikram'** after **Vikram Sarabhai**, the father of Indian space programme. ISRO got clearance from the space commission.
- **India will launch its second lunar mission "Chandrayaan-2"** on January 3, 2019, to land on the moon with a lander & rover. ISRO is aiming to launch the mission but the window to land on the lunar surface is open till March 2019. The 800-crore rupees is the cost of lunar mission named "**Chandrayaan-2**". The 3,890-kg Chandrayaan-2, which will be launched onboard the Geosynchronous Satellite Launch Vehicle Mk-3, will orbit around the moon & study its lunar conditions to collect data on its topography, mineralogy & exosphere.
- **NASA's 'Parker Solar Probe'** has become the first-ever mission to "touch" the Sun. **Parker Solar Probe**

launched aboard a Delta IV-Heavy rocket from Cape Canaveral, the USA. NASA's Parker Solar Probe soared skyward aboard a Delta IV-Heavy rocket from Cape Canaveral, Florida, at 3.31 am.

- Google launched a new video-based Q&A app called 'Cameos' on the App Store, which allows people to answer questions about themselves, then share those answers directly on Google.
- Google's latest Android operating system update, Android 9 Pie, was officially released.
- Ranchi-based software developer Ranjit Srivastava is developing the world's first Hindi-speaking humanoid robot, claimed to cost just Rs. 50,000 so far. It is named as Rashmi.
- Facebook confirmed it is working on a new satellite project, named Athena, that will provide broadband internet connections to rural & underserved areas.

- ISRO successfully carried out a flight test for a newly-designed Crew Escape System. The first 'Pad Abort Test' demonstrated the safe recovery of the crew module in case of any exigency at the launch pad. It was launched from the Satish Dhawan Space Centre at Sriharikota, Andhra Pradesh.

POWER PLANTS ESTABLISHED

- Madhya Pradesh CM Shivraj Singh Chauhan inaugurated state-run power giant National Thermal Power Corporation Limited (NTPC) 250 MW Solar Power Plant in Mandsaur.

Topic 21: SCHEMES

Schemes launched by Union Govt.

- PM Modi interacted with IT and electronic manufacturing professionals and key industry leaders from across the country in New Delhi. He launched the "Main Nahin Hum" Portal and app on the occasion. It works on the theme "Self for Society" will enable IT professionals and organizations to bring together their efforts towards social causes, and service to society, on one platform.
- PM Modi launched Ayushman Bharat - Pradhan Mantri Jan Aarogya Yojana from Ranchi, Jharkhand. Under this scheme, over 10 crore families will be provided health assurance worth five lakh rupees each, every year. This is the world's largest government-funded healthcare program targeting more than 50 crore beneficiaries.
- Government incorporated provision of penalties for States & Insurance Companies for the delay in settlement of insurance claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY). Now, the farmers will be paid 12% interest by insurance companies for the delay in settlement claims beyond two months of prescribed cut-off date.
- India's first 'smart fence' pilot project inaugurated by Union Home Minister Rajnath Singh along the Indo-Pak border at the BSF Headquarters in Ploura, Jammu.
- PM Modi, launched the 'Swachhata Hi Seva' Movement, to boost nationwide public participation in the Swachh Bharat Abhiyan, & catalyse the fulfilment of Bapu's dream of a Clean India.
- Cabinet approved new Umbrella Scheme 'Pradhan Mantri Annadata Aay Sanrakshan Abhiyan, PM-

AASHA which is aimed at ensuring remunerative prices to the farmers for their produce.

- Cabinet approved a proposal for the complete electrification of Indian Railways by 2021-22, reducing dependence on imported fossil fuel & saving revenue for the national carrier.
- Govt. announced that the treatment of childhood cancer will be covered under Pradhan Mantri Jan Arogya Yojana.
- Centre unveiled a draft scheme for extending the affordable air travel programme UDAN to international circuits, with state governments identifying the routes for operation. The draft International Air Connectivity (IAC) scheme envisages to increase the international ticketing to 20 crores by 2027.
- CCEA chaired by PM Modi gave its approval for implementation of an umbrella scheme 'Ocean Services, Technology, Observations, Resources Modelling & Science (O-SMART)'. It covers a total of 16 sub-projects, which address ocean development activities such as services, technology, resources, observations & science.
- Dharmendra Pradhan laid the foundation stone for permanent campus of National Skill Training Institute (NSTI) for Women at Mohali, Punjab. This is the first NSTI Institute for Punjab & only one of its kind in India which is exclusively for women. He also launched India's first in-phone guide & mobile application "Go whats That" in Chandigarh.
- Government approved 122 new research projects of 112 crore rupees under its Impacting Research Innovation & Technology 'IMPRINT-2' scheme. It

initiative aims to advance research in energy, security & healthcare domains in the high education institutions.

- Lok Sabha Speaker Sumitra Mahajan handed over 5 crore LPG connection under Pradhan Mantri Ujjwala Yojana (PMUY) to Smt Takrdiran of Delhi in the Parliament House. The 5 crores feat has been achieved in the time period of over 2 years. In the current year, considering the huge success of the Scheme, target was revised to 8 crores with budgetary allocation of Rs 12,800 crore. **Uttar Pradesh has got the maximum number of LPG connections (87 lakh)** followed by West Bengal (67 lakh) & Bihar (61 lakh).
- **Union Government has reduced the minimum annual deposit requirement for accounts under Sukanya Samridhi Yojana from Rs 1000 to Rs 250.** The minimum initial deposit to open the account has also been reduced to Rs 250.

Schemes launched by State Govt.

- **Odisha government** launched the **State's own food security scheme** to cover the poor people. As per the scheme, **25 lakh poor people left out from the benefits of the National Food Security Act**, will get rice of 5 kg per month for one rupee.
- **Karnataka Govt. unveiled 'Unnati Scheme'** to help entrepreneurs from SC/ST Communities. State govt., under Unnati scheme, will invest up to **Rs. 20 crores to create end-to-end support infrastructure** for startups & entrepreneurs.
- **Haryana CM Manohar Lal Khattar** launched the **'Paudhagiri' campaign** with an aim to increase the green cover in Haryana.
- **Chhattisgarh CM Raman Singh** announced a **Chhattisgarh Online Pension Management System**. Chhattisgarh Online Pension Management System launched an app called **"Abhar aapki sewa ka"**. Through this, 80,000 pensioners of the state will now get all the information related to pension & payment online.
- **Maharashtra government** announced a **new scheme called 'Kanya Van Samruddhi Yojana'**, wherein farmers families where girl children are born will be given saplings for plantation.
- **Delhi government** launched **'Happiness Curriculum'** for school students up to class 8.
- **Gujarat CM Vijay Rupani** launched **'Poshan Abhiyan'**--a statewide mission to eradicate **malnutrition** among children by providing them nutritious food through Anganwadi centres. He also launched **'PURNA' project to eliminate malnutrition among girls in the age group of 14 to 18.** 'PURNA' stands for **Prevention of Under Nutrition &**

Reduction of Nutritional Anaemia among Adolescent Girls.

MP State Government launched an **outstanding power bill waiver scheme & subsidised power scheme called 'Sambal'** for labourers & poor families. Under Sambal Yojana, BPL families would be **provided electricity at a cost of Rs 200 per month.**

- **Odisha CM Patnaik** launched **'Nirman Kusuma' programme** for providing financial assistance to the children of the construction workers for their technical education in the state.
- **Assam Government** become the **first Indian state to offer a Wage Compensation Scheme for pregnant women working in the tea gardens** of the state. Under this, an amount of **Rs 12,000 will be given to the pregnant women** so that they can take care of themselves & the unborn baby.
- To combat human trafficking, **the West Bengal government has rolled out a scheme, Swayangsiddha**, in different districts of the State. Swayangsiddha, which means self-reliance, will be executed by the West Bengal Police. It **aims to empower young boys & girls to make informed choices** so that they are less vulnerable to trafficking & child marriage.
- **Govt. of Andhra Pradesh** launched a **mobile platform, e-Rythu (e-farmer in Telugu)** which will enable small-scale farmers to market their produce at reasonable prices.
- To promote a culture of innovation & research in higher education, **HRD ministry** launched the **Atal Ranking of Institutions on Innovation Achievements (ARRIA)**. The ARRIA "will rank educational institutions for innovation output based on all major indicators & parameters used globally".
- **CM of Odisha, Naveen Patnaik** launched the **'Green Mahanadi Mission'**. He launched the mission by planting a sapling on the bank of river **Mahanadi during his visit to Boudh & Subarnapur districts in western Odisha.**

Schemes launched by Ministries

- **Prakash Javadekar** launched the **web portal (www.sparc.iitkgp.ac.in.)** of the Scheme "Scheme for Promotion of Academic and Research Collaboration (SPARC)" in New Delhi. It aims at improving the research ecosystem of India's higher educational institutions.
- **Ayushman Bharat call centre** was formally inaugurated in Bengaluru by CEO of Ayushman Bharat Dr. Indu Bhushan.
- **Mr. Dharmendra Pradhan**, Union Minister of Petroleum & Natural Gas launched an **innovative initiative titled SATAT (Sustainable Alternative**

Towards Affordable Transportation). It would benefit both vehicle-users as well as farmers & entrepreneurs.

- **Ministry of AYUSH has set up an AYUSH Information Cell** at the premises of the Indian Embassy in Romania.
- **Piyush Goyal launched the 'Rail Heritage Digitisation Project'** of Indian Railways in collaboration with Google Arts & Culture Association which aims to showcase India's rail heritage to the national & international audience.
- **Mr. K.J. Alphons launched the 'Incredible India Mobile App' & the "Incredible India Tourist Facilitators Certification"** programme. He also announced that India will be the host country for official World Tourism Day celebrations for the UNWTO, in 2019.
- **National Mission on Government e Marketplace (GeM)**, launched by Suresh Prabhu. This was followed by the launch of the Mission in 19 States & Union Territories.
- **Dr Harsh Vardhan inaugurated air pollution control device WAYU (Wind Augmentation Purifying Unit) for traffic junctions** at ITO intersection & Mukarba Chowk in Delhi.
- **An online 'e-Sahaj' portal** for grant of Security Clearance was launched. It will facilitate **an applicant to submit application online & also to view the status** of his application from time to time.
- **Piyush Goyal launched a web portal 'www.railsahyog.in'**. It will provide a platform for the Corporates & PSUs to contribute to the creation of amenities at/near Railway Stations through Corporate Social Responsibility (CSR) funds.
- **Former President Pranab Mukherjee launched the National Electoral Transformation (NETA) mobile application** to rate MPs & MLAs. 'Neta - Leaders' Report Card' App, the brainchild of Pratham Mittal, is a platform where voters can review & rate their elected representatives.
- **National Viral Hepatitis control programme** aimed at eliminating the deadly condition by 2030 **launched by the Ministry of Health & Family Welfare** in collaboration with WHO. It has been developed in association with all stakeholders who have worked at the grass-root level & launched in accordance with SDG, 2030.
- **Union Home Minister Rajnath Singh launched the Student Police Cadet (SPC) programme** for nationwide implementation. SPC would lead to a silent revolution over the years by focusing on character building by imparting moral values to budding minds.
- **HRD Ministry embarked on a major & new initiative Project called 'Study Webs of Active Learning for**

Young Aspiring Minds' (SWAYAM), which will provide one integrated platform & portal for online courses. This covers all higher education subjects & skill sector courses.

- **Suresh Prabhu launched 'Niryat Mitra' - mobile App in New Delhi.** It provides wide range of information required to undertake international trade right from the policy provisions.
- **Nitin Gadkari launched Bidder Information Management System (BIMS) & Bhoomi Rashi & PFMS linkage - two IT initiatives** of the Road Transport & Highways Ministry. BIMS is aimed at streamlining the process of pre-qualification of bidders for EPC Mode of contracts for National Highway works with enhanced transparency & objectivity. Bhoomi Rashi, the portal developed by MoRTH & NIC, comprises the entire revenue data of the country. PFMS is a web-based online software application developed & implemented by the Office of Controller General of Accounts.
- **R Ramanathan, Mission Director, Atal Innovation Mission & Arvind Gupta CEO, MyGov launched the "#InnovateIndia Platform", a collaboration between the Atal Innovation Mission & MyGov,** a citizen-centric platform of GoI. The #InnovateIndia portal will serve as the common point for all the innovation happening across the nation.
- **Ministry of Women & Child Development has launched a contest, #Childline1098,** inviting people to share images of the Childline 1098 logo that they spot at unique locations & send it with a tagline, to mark World Day against Trafficking in Persons on July 30. CHILDLINE is India's first 24-hour, free, emergency phone service for children in need of aid.
- **Union Environment Minister Harsh Vardhan unveiled a state-of-the-art Air Quality & Weather Forecast System- 'SAFAR' (System of Air Quality & Weather Forecasting)** in New Delhi.
- **Indian Government announced the launch of a new MicroDot Technology that would help check on vehicle thefts.**
- **Dharmendra Pradhan announced that the Centre is planning to set up one National Skill Training Institute (NSTI) in every State** to meet the rising demand for skilled manpower in the country. He laid the foundation stone of country's first such skill training institute in Bhubaneswar, Odisha.
- **CEC Om Prakash Rawat, along with Sunil Arora & Ashok Lavasa, launched an Android-based mobile application named 'cVigil'** for citizens to report any violation of the model code of conduct during elections.
- **Piyush Goyal launched the Coal Mine Surveillance & Management System (CMSMS) & Mobile Application 'Khan Prahari'** developed by CMPDI,

Ranchi. The basic objective is reporting, monitoring & taking suitable action on unauthorised coal mining

activities.

Topic 22: MISCELLANEOUS TOPICS

INDIAN RAILWAYS/METRO in India

- **MoU signed between Ministry of Railways & Ministry of Transport of Russian Federation** for development of cooperation in transport education.
- **IRCTC launched a new AI-based assistant, 'Ask Disha'** for its website. This new assistant will be prompt in answering generic queries about most frequently asked questions on the ticket booking platform.
- **A Conference on "E-Mobility in Indian Railways"** organized by Ministry of Railways through Institution of Railways Electrical Engineers (IREE) in association with NITI Aayog concluded in New Delhi.
- Piyush Goyal launched a **new app - "AAPOORTY' mobile App of 'Indian Railways e-procurement system' (IREPS)**. It provides information & data related to e-tendering & e-auction related activities of Indian Railways.
- **The first of its kind university in the country in the transport sector, the National Rail & Transportation Institute (NRTI)**, started operations. Currently, it is functioning out of the National Academy of Indian Railways, Vadodara.
- In order to replace Industrial gases like Dissolved Acetylene, LPG, BMCG & Furnace Oil / High Speed Diesel (HSD) oil with environment friendly Natural Gas, **Indian Railways signed a MoU with GAIL (India) Limited, to provide infrastructure facilities** for supply of Natural Gas to Indian Railways Workshops, Production Units & Depots.
- **Indian Railways launched 'Mission Satyanishtha'** & a programme on Ethics in Public Governance, in a first-of-its-kind event, held at National Rail Museum, New Delhi.
- Railways launched **its first consolidated Bridge Management System, a web-enabled IT application** to store data on its one lakh 50 thousand bridges.

OTHERS

- **Four Himalayan peaks near Gangotri glacier of Uttarkashi district have been named after former Prime Minister Atal Bihari Vajpayee.** Located near Sudarshan and Saifi peaks in Raktvan valley, the peaks have been named Atal-1, 2, 3 and 4.
- Alphonso Mango from Ratnagiri, Sindhudurg & other adjoining areas in Maharashtra, **finally gets a Geographical Indication (GI) Tag.** The first product to get a GI tag in India was the Darjeeling tea in 2004.

- **Shahi Litchi of Muzaffarpur, Bihar** got official recognition as it receives the geographical indication (GI) tag.
- Union Minister for Minority Affairs Mukhtar Abbas Naqvi **unfurled India's highest tricolour** on the terrace of the majestic Haj House in Mumbai.
- Ashwini Kumar Choubey, Minister of State for Health & Family Welfare released **12th edition of Analytical Report of the National Health Profile 2018.** It was prepared by the Central Bureau of Health Intelligence (CBHI), under the aegis of the Directorate General of Health Services.
- **NITI Aayog CEO Amitabh Kant** announced that **India will shortly unveil a One Nation-One Card policy** for public transport that will entail connectivity between various modes of transport.
- **Minister for Commerce & Industry & Civil Aviation, Suresh Prabhu** launched **Coffee Connect - India coffee field force app & Coffee KrishiTharanga - digital mobile extension services** for coffee stakeholders.
- Kolkata Municipal Corporation (KMC) **launched a Flood Forecasting & Early Warning System (FFEWS)** for Kolkata City. It is also India's first comprehensive city-level FFEWS.
- **A five-judge Constitution Bench led by Dipak Misra** scrapped the pre-Independence provision of adultery in the Indian Penal Code (IPC), which treats a married woman as a commodity owned by her husband. **Section 497 (adultery) gives a husband the exclusive right to prosecute his wife's lover.** If found guilty, the adulterer faces five years behind bars.
- SC declared **the Centre's flagship Aadhaar scheme as Constitutionally valid.** The Supreme Court ruled that linking the Aadhaar card to PAN card is mandatory & is needed for filing income tax returns. The apex court, however, said Aadhaar is not mandatory for opening bank accounts & linking with existing accounts. SC also struck down Section 57 of the Aadhaar Act that allowed private companies to avail Aadhaar data.
- **Supreme Court agreed to live-streaming & video recording of court proceedings,** saying "sunlight is the best disinfectant". The Supreme Court allowed live streaming of cases of Constitutional importance that take place in the Court of the Chief Justice of India.
- **Union Cabinet has approved an ordinance making triple talaq a punishable offence.** The Supreme Court had in a verdict in August last year declared it illegal & unconstitutional.
- Union Minister for Minority Affairs Mukhtar Abbas Naqvi launched the country's first "National

Scholarship Portal Mobile App" (NSP Mobile App) in New Delhi.

- Ministry of Health & Family Welfare announced the **implementation of the Human Immunodeficiency Virus (HIV) & Acquired Immune Deficiency Syndrome (AIDS) (Prevention & Control) Act, 2017**. As per the law, every HIV infected or affected person below the age of 18 has the right to live in a shared household & enjoy its facilities.
- NITI Aayog released **five thematic reports on Sustainable Development in Indian Himalayan Region**. The themes include Inventory & Revival of Springs in the Himalayas for Water Security, Sustainable Tourism, & Transformative Approach to Shifting Cultivation, Strengthening Skill & Entrepreneurship Landscape in the Himalayas. As per the Reports, **Himalayan Tourism, growing annually at 6.8%** has created a huge challenge related to solid waste, water, traffic, loss of bio-cultural diversity.
- **Inland Waterways Authority of India (IWAI) made public 13 standardised state-of-the-art ship designs suitable for large barge haulage on river Ganga (National Waterway-1)**.
- **The hotel named 'Hostess'** launched by Kerala Tourism minister Kadakampally Surendran. A flagship project of the Kerala Tourism Development Corporation (KTDC).
- **Santhali (Santali), a tribal language primarily spoken in India, Bangladesh & Nepal**, received global recognition when it got a Wikipedia edition in its own script.
- **Radha Mohan Singh urged to Jose Graziano da Silva**, the Director General of the United Nations Food & Agriculture Organisation (UNFAO) to **declare the upcoming year as the 'International Year of Millets'**.
- **Film actor Shri Akshay Kumar** appointed as Road Safety Brand Ambassador.
- **Supreme Court will have three serving women judges for the first time**, after the Centre cleared the elevation of Madras High Court Chief Justice Indira Banerjee. The other two judges are R Banumathi, appointed in August 2014, & Indu Malhotra, appointed in April 2018. Notably, **SC will have a total of 22 male judges** including two new male appointees.
- **Iconic Mughalsarai Railway Junction in Uttar Pradesh** renamed as **Deen Dayal Upadhyaya Junction Railway station**.
- **Inland Waterways Authority of India (IWAI) launched a dedicated portal to connect cargo owners & shippers with real-time data** on the availability of vessels. The portal has been named as **the Forum of Cargo Owners & Logistics Operators (FOCAL)**.
- **A city college student, Prabhat Koli (19), who crossed the English Channel** when he was 16, has become the

first Asian to swim the choppy water from Jersey (an Island in the UK) to France in cold weather.

- **Shivangi Pathak, who became the youngest Indian woman to reach the peak of Mount Everest**, added another feather to her cap by scaling Africa's highest peak, Mount Kilimanjaro in 3 days.
- **Major General VD Dogra** became the **first serving Indian Army officer & the only General across the world to have completed a gruelling 'Ironman' competition** held in Austria.
- **Satyarup Siddhanta** become the **second Indian mountaineer** after Malli Mastan Babu to climb Mt Ojos del Salado, the highest volcano in the world.
- **Archaeological Survey of India decided to allow photography** within the premises of all centrally protected monuments/sites. **3 monuments/sites that would not be permitted are Ajanta Caves & Leh Palace having paintings, & Mausoleum of Taj Mahal, Agra.**
- **An eight-year-old Indian-origin schoolboy Ishwar Sharma**, who is the under-11 UK national yoga champion **has been named the 'British Indian of the Year'** in the young achiever category for his accomplishments in the field.
- **Law Commission** recommended that **gambling & betting on sports, including cricket, be allowed as regulated activities taxable under the direct & indirect tax regimes & used as a source for attracting FDI.**

Person on Visit

- **PM Modi visited Japan**. During his stay, Mr Modi will attend the 13th India-Japan Annual summit with his counterpart Mr Shinzo Abe.
- **Uzbekistan Ambassador to India Farhod Arziev inaugurated** the international dance festival titled "Udbhav Utsav" in Gwalior, Madhya Pradesh.
- **UN Secretary-General Antonio Guterres** visited India. He participated in Mahatma Gandhi International Sanitation Convention in New Delhi. He also attended the joint inaugural ceremony of the First Assembly of ISA, 2nd RE-INVEST Conference & Energy Ministers Meet of Indian Ocean Rim Association of States member countries.
- **Russian President Vladimir Putin** visited India. He attended 19th India-Russia Annual Bilateral Summit in New Delhi.
- **Nirmala Sitharaman** visited Astana, Kazakhstan.
- **President Kovind** reached Tajikistan on a three-day visit. He arrived in Dushanbe & was received by Deputy PM of Tajikistan Zokirzoda Mahmad Toir.
- **Defence Minister Nirmala Sitharaman** visited France where she had wide-ranging talks with her French



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counterpart Florence Parly to deepen strategic cooperation.

- **VP Naidu visited Brussels, Belgium** to attend the 12th Asia Europe Meeting (ASEM) summit. The theme was "Global Partners for Global Challenges".
- **President Kovind embarked three-nation tour to Cyprus, Bulgaria & the Czech Republic.**
- Sayyid Badr Saud Harib Al Busaidi, the Minister Responsible for Defence Affairs, Sultanate of Oman visited India.
- **External Affairs Minister Sushma Swaraj visited Moscow, Russia.** During this visit, she attended the meeting of 23rd India-Russia Inter-Governmental Commission on Technical & Economic Cooperation (IRIGC-TEC).
- **External Affairs Minister Sushma Swaraj** visited Vietnam & Cambodia, with an aim to deepen India's strategic cooperation. She **will inaugurate the 3rd Indian Ocean Conference** in Hanoi. In Vietnam, she **will co-chair the 16th meeting of the Joint Commission along with her Vietnamese counterpart, Pham Binh Minh.** She will then visit to Cambodia where she will have a bilateral meeting with her Cambodian counterpart Prak Sokhonn & also call on Prime Minister Hun Sen & President of Senate Say Chhum.
- External Affairs Minister Sushma Swaraj is now in **Kyrgyzstan.** Here, she met the country's top leaders to discuss ways to consolidate its strategic partnership with India in areas like trade, energy, security & information technology.
- PM Modi left on a three-nation visit to **Rwanda, Uganda & South Africa.** In the first leg, **he will reach Rwanda.** India will extend two lines of credit of 100 million US Dollars each for agriculture & industrial sectors to Rwanda. On second leg **he will leave for Uganda** where he will call on the President. He will have delegation-level talks & will address Indian community. In the last leg of his visit, **PM Modi will reach South Africa to attend the 10th BRICS summit** at Johannesburg.
- **India & Uganda** signed four MoUs in various fields including the areas of defence, diplomatic ties, cultural exchange & material testing laboratory. The agreements were signed following the delegation-level talks between PM Modi & Ugandan President Yoweri Museveni in Kampala.
- **India & Rwanda** signed **eight agreements** following delegation-level talks between **PM Modi & Rwandan President Paul Kagame in Kigali.** Both **signed agreements in the fields of Defence, Trade, Agriculture, Leather & allied products & Dairy.** Mr Modi became the first Indian PM to visit Rwanda on the first leg of his three-nation tour to Africa.

- **PM of Bhutan Dasho Tshering Tobgay arrived in New Delhi** for a visit to India. During this, he will call on President Ram Nath Kovind & hold talks with PM Narendra Modi.
- A new integrated **state-of-the-art integrated Indian Visa Application Centre (IVAC)** jointly inaugurated by Home Minister Rajnath Singh & his Bangladeshi counterpart Asaduzzaman Khan at Dhaka's Jamuna Future Park. He also inaugurated **the Bangladesh-India Friendship building in Bangladesh Police Academy in Sardah.**
- EAM Sushma Swaraj embarked **visit to Manama, to co-chair the second-High Joint Commission meeting** with her Bahraini counterpart.

Countries | Capital | Currencies

- Uzbekistan Capital: Tashkent, Currency: Uzbekistani som.
- Iraq Capital- Baghdad, Currency- Iraqi dinar
- Spain: Capital: Madrid, Currency: Euro.
- Tajikistan Capital: Dushanbe, Currencies: Tajikistani somoni, Ruble.
- Nigeria Capital: Abuja, Currency: Nigerian naira.
- Ukraine Capital: Kiev, Currency: Ukrainian hryvnia
- Senegal Capital: Dakar, Currency: West African CFA franc.
- Israel Capital: Jerusalem, Currency: Israeli new shekel.
- Azerbaijan Capital: Baku, Currency: Azerbaijani manat.
- The capital of Dominican Republic: Santo Domingo, Currency: Dominican Peso.
- Tanzania Capital: Dodoma, Currency: Tanzanian shilling
- Belgium Capital: City of Brussels, Currency: Euro.
- Croatia Capital: Zagreb, President: Kolinda Grabar-Kitarovic, Currency: Croatian kuna.
- Ethiopia Capital: Addis Ababa, Currency: Ethiopian birr.
- Khadga Prasad Sharma Oli is the current Prime Minister of Nepal. Bidhya Devi Bhandari is the current President of Nepal and commander in chief of Nepalese Army. The Nepalese Rupee is the currency of Nepal.
- Netherlands Capital: Amsterdam, Currency: Euro and USD.
- Bangladesh PM- Sheikh Hasina, Capital- Dhaka, Currency- Bangladeshi Taka.
- Cyprus Capital: Nicosia, Currency: Euro.
- Bulgaria Capital: Sofia, Currency: Bulgarian lev.
- Czech Republic Capital: Prague, Currency: Czech koruna.
- Ukraine Capital: Kiev, Currency: Ukrainian hryvnia.

- Kazakhstan Capital: Astana, Currency: Kazakhstani tenge.
- Pakistan Capital: Islamabad, Prime minister: Imran Khan, Currency: Pakistani rupee.
- Turkey Capital- Ankara, Currency- Turkish lira, President- Recep Tayyip Erdogan.
- Sri Lanka Capitals: Colombo, Sri Jayawardenepura Kotte, Currency: Sri Lankan rupee, President: Maithripala Sirisena.
- France's Audrey Azoulay- 11th DG of UNESCO, Headquarters- Paris, France.
- South Korea Capital- Seoul, Currency: South Korean won.
- Russia Capital: Moscow, Currency: Russian ruble, President: Vladimir Putin.
- Mongolia Capital: Ulaanbaatar, Currency: Mongolian togrog.
- Iran Capital: Tehran, Currency: Iranian rial.
- Afghanistan Capital: Kabul, Currency: Afghan afghani.
- Serbia Capital: Belgrade, Currency: Serbian dinar.
- Malta Capital: Valletta, Currency: Euro.
- Romania Capital: Buchares, Currency: Romanian leu.
- Argentina Capital: Buenos Aires, Currency: Argentine peso.
- China President: Xi Jinping, Capital: Beijing, Currency: renminbi.
- Omar al-Bashir is the present President of Sudan. Sudan Capital: Khartoum, Currency: Sudanese pound.
- Maldives Capital: Male, Currency: Maldivian rufiyaa.
- Kenya's capital: Nairobi, Currency: Kenyan shilling.
- Germany Capital: Berlin, Currency: Euro.
- Morocco Capital: Rabat, Currency: Moroccan dirham.
- Niger Capital: Niamey, Currency: West African CFA franc.
- Vietnam Capital- Hanoi, Currency-Vietnamese Dong
- Canada Capital: Ottawa, Currency: Canadian dollar, PM: Justin Trudeau.
- Romania Capital: Bucharest, Currency: Romanian leu.
- Uzbekistan Capital: Tashkent, Currency: Uzbekistani som.
- Oman Capital- Muscat Currency- Omani rial
- Donald Trump is the 45th President of the USA. Washington DC is the capital city of USA.
- Japan Capital- Tokyo, Currency- Japanese yen, PM- Shinzo Abe.
- UK Capital- London, Currency- Pound sterling, Prime Minister- Theresa May.
- Zimbabwe got independence from Britain in 1980. Harare is the Capital city of Zimbabwe.
- Suva is the capital city of Fiji.
- Saudi Arabia Capital: Riyadh, Currency: Saudi riyal.
- Thailand Capital: Bangkok, Currency: Thai baht.
- Colombian Capital: Bogota, Currency: Colombian peso.

- Australia Capital- Canberra, Currency- Australian dollar.
- Halimah Yacob is the Present President of Singapore.
- Qatar Capital- Doha, Currency- Qatari riyal.
- Mali Capital: Bamako, Currency: West African CFA franc.
- Paraguay Capital: Asuncion, Currency: Paraguayan guarani.
- Mauritius Capital: Port Louis, Currency: Mauritian rupee.
- Mexico Capital- Mexico City, Currency- Mexican peso.
- Austria Capital: Vienna, Currency: Euro.
- Bhutan Capital- Thimphu, Currency- Indian Rupee, Bhutanese ngultrum.
- South Korea Capital- Seoul, Currency- South Korean won.
- Taipei is the capital city of Taiwan. Its currency is New Taiwan dollar.
- Manama is the capital city of Bahrain. Bahraini dinar is the currency of Bahrain.
- Capital of Ghana: Accra, Currency: Ghanaian cedi.
- South Africa President: Cyril Ramaphosa, Currency- South African rand.
- Indonesia Capital- Jakarta, Currency- Indonesian rupiah.

International Organizations/Companies in News

- Michael Møller is the 12th Director-General of the United Nations Office at Geneva (UN Geneva).
- ISSA (International Social Security Association) is the principal international organization for Social Security Organizations, Govts. and Departments of Social Security. It was founded in 1927 under the auspices of the International Labour Organization (ILO), Geneva.
- UNICEF stands for United Nations International Children's Emergency Fund UNICEF Headquarters in New York, USA.
- United Nations International Strategy for Disaster Reduction (UNISDR) Headquarters in Geneva, Switzerland.
- UN Food and Agriculture Organisation Headquarters in Italy, Rome.
- WHO was established on 7th April 1948. Headquartered of WHO is in Geneva, Switzerland. Tedros Adhanom is Director general of the World Health Organisation.
- Green Climate Fund (GCF) is a new global fund created to support the efforts of developing countries to respond to the challenge of climate change. It is headquartered in the Seoul Capital Area of the Republic of Korea.
- IAEA was created in 1957. Chair of the Board of IAEA for 2018-2019 is Ambassador Leena Al-Hadid of Jordan.

- IATA Headquarters: Montreal, Canada, Founded: 19 April 1945.
- Zurab Pololikashvili is Secretary-General of the World Tourism Organization (UNWTO).
- UNWTO's membership includes 158 countries, 6 Associate Members and over 500 Affiliate Members.
- UNWTO Headquarters in Madrid, Spain.
- United Nations Secretary-General- Antonio Guterres, Headquarters- New York, the USA, Established in- 1945.
- The BIMSTEC was formed in 1997 and it brings together Bangladesh, Bhutan, India, Nepal, Sri Lanka, Myanmar and Thailand. Sri Lanka is the current chair of BIMSTEC.
- National Aeronautics and Space Administration (NASA) is an independent agency of the executive branch of the Federal government of the United States responsible for the civilian space program, as well as aeronautics and aerospace research. It was founded on 1958. Jim Bridenstine is the present Administrator of NASA.
- President of the World Bank- Jim Yong Kim. Headquarters of World Bank- Washington, DC.
- FIFA Headquarter - Zürich, Switzerland, President - Gianni Infantino.
- Managing Director of IMF- Christine Lagarde, Headquarters in- Washington DC, USA.
- International Solar Alliance Headquarters- Gurugram, India. ISA Founded in- Paris, November 2015.
- The Asian Development Bank is a regional development Bank established in 1966. Headquarters of ADB is in Manila, Philippines. Takehiko Nakao is Present President of the Asian Development Bank.
- The Shanghai Cooperation Organization (SCO) is an eight-member multilateral organization, established on 15 June 2001 in Shanghai, China by the leaders of China, Kazakhstan, Kyrgyzstan, Russia, Tajikistan and Uzbekistan.
- Pakistan also became the full member of SCO along with India, taking its membership to 8. After the expansion of membership, SCO represents approximately 42% of the world's population, 20% of its GDP and 22% of the landmass.
- Google CEO- Sundar Pichai, Parent organization- Alphabet Inc., Headquarters- the USA.
- The G20 comprises of total 19 countries plus European Union (EU), representing 85% of global GDP, 80% of international trade, 65% of the world's population. In 2008, the first G20 Leaders' Summit was held in Washington DC, US.
- North Korea Capital- Pyongyang, Currency- North Korean won, Supreme leader: Kim Jong-un.
- Secretary-General of SAARC is Amjad Hussain B. Sial. SAARC headquarters in Kathmandu, Nepal.
- Forbes- American Business Magazine, Founded in- 1917. Headquarters- New York City, USA.
- UNEP was founded as a result of United Nations Conference on Human Environment in June 1972. It is headquartered in Nairobi, Kenya.
- BRICS is made up of China, Brazil, Russia, India and South Africa. In December 2010, China, as the Chair, invited South Africa to join BRIC and attend the Summit in Sanya, China.
- United Nations Food and Agriculture Organisation Headquarters in Rome, Italy.
- Microsoft Corporation is an America Based technology company. CEO- Satya Nadella, Headquarters- Washington DC.
- European Bank for Reconstruction & Development is a multilateral development bank set up in 1991 after the fall of the Berlin Wall. Suma Chakrabarti is the President of EBRD. It headquarters in London, UK.
- World Customs Organization Headquarters in Brussels, Belgium. Kunio Mikuriya (Japan) is the Secretary-General of WCO.
- Host cities for Asian Games 2018 are Jakarta & Palembang in Indonesia.
- HSBC Headquarters in London UK.

Financial Organizations in News

- Mohammad Mustafa is the present CMD of SIDBI. SIDBI Headquarters in Lucknow. SIDBI was set up on 2nd April 1990 under an Act of Indian Parliament.
- NHB was set up on July 9, 1988, under the National Housing Bank Act, 1987. Head Office of NHB is at New Delhi.
- Dakshita Das is the Managing Director & Chief Executive Officer of National Housing Bank.
- SBI Chairman- Rajnish Kumar, Headquarters- Mumbai, Established on- 01st July 1955.
- Urjit Patel- 24th Governor of RBI, Headquarters- Mumbai, Established on- 1st April 1935, in Kolkata.
- HDFC ERGO is a non-life insurance provider in the private sector. It headquarters in Mumbai.
- NABARD Chairman- Harsh Kumar Bhanwala, Headquarters- Mumbai, Established on- 12 July 1982.
- The Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 (also known as the SARFAESI Act) is an Indian law. It allows banks and other financial institution to auction residential or commercial properties to recover loans.
- Axis Bank Headquarters in Mumbai. Shikha Sharma is the present CEO and Managing director of Axis Bank.
- HDFC Bank MD- Aditya Puri, Headquarters in: Mumbai.
- Exim Bank Headquarters in: Mumbai, Founded in: 1982, CEO- Shri Yaduvendra Mathur.



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- Shyam Srinivasan is the Managing Director & CEO of Federal Bank. It Headquarters in Aluva, Kerala.
- PayU India is a digital payments firm owned by South Africa's Naspers Ltd. PayU India managing director Jitendra Gupta.
- Sunil Mehta is the CEO of Punjab National Bank. It headquarters in New Delhi.
- Bank of Baroda Headquarters in Vadodara.
- Vijaya Bank Headquarters in Bengaluru.
- Dena Bank Headquarters in Mumbai.
- Sushil Chandra is the chairman of Central Board of Direct Taxes.
- NICL Headquarters in Kolkata, West Bengal.
- SEBI- Securities and Exchange Board of India. SEBI Chairman- Ajay Tyagi, Headquarters- Mumbai.
- IPPB has begun operations with 650 branches and 3,250 access points across the country. IPPB CEO- Suresh Sethi.
- Yes bank Headquarter- Mumbai, CEO- Rana Kapoor
- IRDAI- Insurance Regulatory and Development Authority. IRDAI Chairman- Subhash Chandra Khuntia
- BRICS bank CEO -K V Kamath, Headquarter- Shanghai, China
- SoftBank Group CEO Masayoshi Son. NTT Comm. CEO Tetsuya Shoji
- Chairman, UIDAI- J. Satyanarayana. CEO, UIDAI- Dr. Ajay Bhushan Pandey
- Karur Vysya Bank Headquarters: Karur, Tamil Nadu, MD & CEO: PR Seshadri.
- United India Insurance Company headquarters in Chennai, Tamil Nadu.
- Anupam Pahuja is the MD of PayPal India.
- HSBC Headquarters in London UK. Surendra Rosha is the Chief Executive Officer of HSBC India.
- Samit Ghosh is the Managing Director & CEO of Ujjivan Small Finance Bank Ltd. It Headquarters in Bengaluru, Karnataka.
- RXIL is a TReDS platform operating since January 2017 and is promoted by the National Stock Exchange, Small Industries Development Bank of India, State Bank of India, ICICI Bank and Yes Bank.
- Exim Bank Headquarters in: Mumbai, Founded in: 1982.
- BSE is Indian stock exchange located at Dalal Street, Mumbai. It was established in 1875, making it Asia's first stock exchange.
- IndiaFirst Life Insurance Company Limited headquarters in Mumbai, Maharashtra.
- Bank of China (BOC) headquarters in Beijing. BOC was formally established in February 1912. Chen Siqing is the Chairman of BOC.
- Dhanlaxmi Bank Headquarters in Thrissur, Kerala.
- Airtel Payments Bank was the first payments bank to start operations in India. Anubrata Biswas is the Managing Director & Chief Executive Officer of Airtel Payments Bank.
- IDBI Bank Headquarters in Mumbai. B Sriram was appointed as the IDBI Bank's CEO & Managing Director recently.
- Invest India is the official Investment Promotion & Facilitation Agency of the Government of India, mandated to facilitate investments in the country. Deepak Bagla is the MD & CEO Invest India.
- Pramod Kabra is the Chairman of Fincare Small Finance Bank. The Corporate Office of Fincare Small Finance Bank is in Bengaluru. The registered office of Fincare Small Finance Bank is in Ahmedabad.

States | CMs | Governors | Capital | Ministers | Static General Awareness

- Sunil Arora is Election Commissioner of India.
- Ashok Lavasa is Election Commissioner of India.
- Om Prakash Rawat is Chief Election Commissioner of India.
- Rajasthan CM- Vasundhara Raje, Governor- Kalyan Singh.
- Giriraj Singh is the Minister of State (Independent Charge) of the Ministry of Micro, Small and Medium Enterprises.
- Telangana CM- K Chandrasekhar Rao, Governor- ESL Narasimhan.
- Madhya Pradesh CM: Shivraj Singh Chouhan, Governor: Anandiben Patel.
- Haryana CM: Manohar Lal Khattar, Governor: Satyadeo Narain Arya.
- Assam CM: Sarbananda Sonowal, Governor: Jagdish Mukhi.
- Ashwani Lohani is the present Chairman of Railway Board.
- Mr Kamlesh Nilkanth Vyas is the present Director of BARC. BARC Headquarters in Mumbai.
- J P Nadda is the present Health and Family Welfare Minister of India.
- Nirmala Sitharaman is the present Defence Minister of India.
- Birender Singh Dhanoa is the present Chief of Air Staff of Indian Air Force.
- Piyush Goyal is the present Cabinet Minister of Indian Railways.
- Chief Minister of Chhattisgarh: Raman Singh. Governor of Chhattisgarh: Anandiben Patel.
- Chief Minister of Odisha: Naveen Patnaik. Governor of Odisha: Professor Ganeshi Lal
- West Bengal CM: Mamta Bannerjee, Governor: Keshari Nath Tripathi.
- Kerala CM: Pinarayi Vijayan, Governor: P Sathasivam.

- Dharmendra Pradhan is the present Minister of Skill Development and Entrepreneurship.
- Suresh Prabhakar Prabhu is the currently serving as the Minister of Commerce & Industry and Civil Aviation. UDAN (Ude Desh Ka Aam Nagrik) is a Regional Connectivity Scheme.
- Sikkim's CM- Pawan Kumar Chamling, Governor- Ganga Prasad
- Andhra Pradesh Capital- Amravati, Chief Minister- N Chandrababu Naidu.
- Chief Minister of Gujarat- Vijay Rupani. Governor of Gujarat- Om Prakash Kohli.
- Goa CM: Manohar Parrikar, Governor: Smt. Mridula Sinha.
- Ravi Shankar Prasad is the present Minister of Electronics and Information Technology of India.
- Andhra Pradesh CM- Chandrababu Naidu, Governor- ESL Narasimhan.
- The core zone - Khangchendzonga National Park was designated a World Heritage Site in 2016 under the 'mixed' category. Khangchendzonga Biosphere Reserve in Sikkim is one of the highest ecosystems in the world, reaching elevations of 1, 220 metres above sea-level.
- National Archives of India is an Attached Office under the Ministry of Culture. It was established on 11 March 1891.
- Banwarilal Purohit is the present Governor of Tamil Nadu.
- Dharmendra Pradhan is the Minister of skill Development and entrepreneurship & Petroleum and Natural Gas.
- Ashwani Lohani is the present Chairman of Indian Railways.
- Maharashtra CM- Devendra Fadnavis, Governor- C Vidyasagar Rao.
- Jharkhand CM- Raghubar Das, Governor- Droupadi Murmu.
- Meghalaya CM- Conrad Sangma, Governor- Tathagata Roy
- Uttarakhand CM- Trivendra Singh Rawat, Governor- Krishan Kant Paul.
- Sardar Sarovar Dam built on river Narmada is the largest dam in Gujarat state.
- UP CM- Yogi Adityanath, Governor - Ram Naik
- Bihar CM- Nitish Kumar, Governor- Lalji Tandon
- Hirakud Dam built over Mahanadi River is situated in Odisha.
- Karnataka CM- HD Kumaraswamy, Governor- Vajubhai Vala.
- Prof. Madabhushanam Sridhar Acharyulu is the Information Commissioner of Central Information Commission.
- Narinder Batra is the President of Indian Olympic Association (IOA).
- Vinai Kumar Saxena is the present chairman of KVIC.
- CII President: Rakesh Bharti Mittal, Headquarters: New Delhi
- Asian Paralympic Committee (APC) confirmed that Hangzhou in China will host the fourth edition of Asian Para Games in 2022.
- National Association of Software and Services Companies (NASSCOM) was established in 1988. NASSCOM Chairman: Rishad Premji.
- Sabarmati Ghat, Gujrat has been renamed as 'Atal Ghat'.
- New capital of Chhattisgarh, Naya Raipur, has been renamed as 'Atal Nagar'.
- IFFCO Stands for Indian Farmers Fertiliser Cooperative. IFFCO Headquarters: New Delhi, Chairman: Mr. B. S. Nakai.
- Indian Tsunami Early Warning Centre (ITEWC), based out of the Indian National Centre for Ocean Information Services (INCOIS), Hyderabad, is an autonomous institution under the Union Ministry of Earth Sciences.
- NITI- National Institution for Transforming India.
- NITI Aayog Vice-Chairman- Rajiv Kumar, CEO- Amitabh Kant.
- M.S. Boje Gowda is the present chairman of Coffee Board of India. It headquarters in Bengaluru, Karnataka.
- Director Anupam Shrivastava is the present Chairman and Managing Director of BSNL.
- BSNL was incorporated on 15th September 2000. Headquarters of BSNL is in New Delhi. Anupam Shrivastava is the Chairman & Managing Director and Director of BSNL.
- IRIGC-TEC: India-Russia Inter-Governmental Commission on Technical and Economic Cooperation
- Samsung Headquarters in: Seoul, South Korea, Founder: Lee Byung-chul.
- India is the 3rd largest steel producer in the world. Chaudhary Birender Singh is the Present Steel Minister of India.
- Venue of BRICS Summit 2019 - Brazil
- Infosys CEO: Salil Parekh, Headquarters: Bengaluru.
- Chairman of ISRO: Dr. K Sivan. Headquarters of ISRO- Bengaluru, Karnataka.
- DRDO Headquarters in: New Delhi, Founded in: 1958. Dr G Satheesh Reddy is the present Chairman of the Defence Research and Development Organisation (DRDO).

Other Static General Awareness

- BCCI President: Vinod Rai, Headquarters in: Mumbai.

- Men's World Championship 2019- Sochi (Russia). India will host the Men's World Championship for the first time in 2021.
- Rahul Johri is the Chief Executive Officer of BCCI. CK Khanna is the present interim president of the BCCI.
- Prime Minister of India is the chairman of the Council of Scientific and Industrial Research.
- CSIR-NEERI Director- Dr Raksh Kumar
- National Informatics Centre (NIC) was established in 1976. NIC Headquarters in New Delhi. Ms. Neeta Verma is the Director General of NIC.
- National Informatics Centre Services Inc. (NICSI) was established in 1995. NICSI Headquarters in New Delhi.
- Dr. Indu Bhushan is the CEO of National Health Agency (NHA).
- Dr. Dinesh Tyagi is the CEO of Common Service Centres-Special Purpose Vehicles (CSC-SPV).
- Nutan Guha Biswas is the chairperson of IWAI.
- IMPRINT is the first of its kind government-supported initiative to address the major science and engineering challenges that India must address and champion to enable, empower and embolden the nation for inclusive growth and self-reliance.
- Rashtriya Uchchatar Shiksha Abhiyan (RUSA) is a Centrally Sponsored Scheme (CSS), launched in 2013 aims at providing strategic funding to eligible state higher educational institutions.
- R.S.Sharma is the present Chairman Telecom Regulatory Authority of India.
- NGT Chairman: A K Goel, Headquarters: New Delhi.
- Ganesh Kumar Gupta is the present President of Federation of Indian Export Organisations (FIEO). FIEO headquarters in New Delhi. FIEO was set up in 1965.
- Venkaiah Naidu is the Chairperson of Rajya Sabha.
- The Chairman of Airports Authority of India is Guruprasad Mohapatra.
- Sandeep Jajodia is the present President of Assocham. It Headquarters in New Delhi.
- Admiral Sunil Lanba is the Present chief of Naval Staff. Air Chief Marshal DS Dhanoa is the present chief of Airforce Staff.
- Air Chief Marshal Birender Singh Dhanoa is the present Chief of Air Staff.
- DRDO Headquarters in: New Delhi, Founded in: 1958.
- Dr Anil Sahasrabudhe is the Chairman of AICTE and Chairman of Smart India Hackathon 2019.
- MPEDA is a nodal coordinating state-owned agency engaged in fishery production and allied activities. It was established in 1972 under Marine Products Export Development Authority Act (MPEDA), 1972.
- David Richardson is the CEO of International Cricket Council. ICC Headquarters in Dubai, the UAE.
- Competition Commission of India (CCI) was established on 14th October 2003. It headquarters in New Delhi.
- SAIL Headquarters- New Delhi, Founded in- 1954.
- Ordnance Factory Board Headquarters in Kolkata, West Bengal.
- Sudeep Lakhtakia is the present Director General of NSG.
- General Bipin Rawat is the present & 27th Chief of Army Staff of Indian Army.
- Aruna Sundararajan is the chairman of Telecom Commission. Manoj Sinha is the Minister of State (I/C) of the Ministry of Communications.
- Indian Council of World Affairs (ICWA) is an Indian think tank founded in 1943. It Headquarters in New Delhi.
- Wholesale inflation rate, measured by Wholesale Price Index (WPI), is a marker for price movements in bulk buys for traders & broadly mirrors trends in shop-end prices.
- Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homoeopathy is abbreviated as AYUSH.
- Mob Lynching is an act to punish (a person) without legal process or authority, especially by hanging, for a perceived offence or as an act of bigotry.
- Winter Olympics will be held in Beijing, China in 2022.
- ONGC is the world's second largest exploration & production (E&P) company. Chairman & Managing Director- Shashi Shanker. Registered Office- New Delhi.

Static GA: Awards and Fields

1. International Gandhi Peace Prize: For contributions towards social, economic & political transformation through non-violence & other Gandhian methods.
2. Bharat Ratna: Premier civilian award, to serve the nation.
3. Padma Vibhushan: Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.
4. Padma Bhushan: The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.
5. Padma Shri: It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports & Public Affairs.
6. Dronacharya Award: For brilliance in sports coaching.
7. Dhyan Chand Award: Highest lifetime achievement award in sports & games in India
8. Rajiv Gandhi Khel Ratna: Highest honor given for accomplishment in sports.

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| <p>9. Vyas Samman: For literary in the Hindi language.</p> <p>10. Saraswati Samman: For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India.</p> <p>11. Param Vir Chakra: Highest decoration Awarded for the most conspicuous bravery or some daring or prominent act of valour or self-sacrifice in the presence of the enemy on land, sea or air.</p> <p>12. Maha Vir Chakra: Second highest decoration. It is awarded for acts of conspicuous gallantry in the presence of the enemy, whether on land, at sea or in the air.</p> <p>13. Vir Chakra: It is the third in the order of awards for acts of gallantry in the face of the enemy on land, sea or air.</p> <p>14. Ashok Chakra: Awarded for the most conspicuous bravery or some daring act of valour or self-sacrifice on land, at sea or in the air.</p> <p>15. Academy (Oscar) Awards: Film (From 1929)</p> | <p>16. Grammy Award: Music (From 1958)</p> <p>17. Ramon Magasaysay Award: Govt. (Public) Service, Social Service, Journalism, Literature, Communication&International Understanding Bourlog Award: Agriculture (From 1992)</p> <p>18. Grammy: Music</p> <p>19. Pulitzer: Journalism&Literature</p> <p>20. Arjun: Sports</p> <p>21. Bowelay: Agriculture</p> <p>22. Kalinga: Science</p> <p>23. Dhanwantri: Medical Science</p> <p>24. Nobel Prize: Peace, Literature, Economics, Physics, Chemistry, Medical Science</p> <p>25. Abel: Maths</p> <p>26. Man Booker: Literature</p> <p>27. Vachspati Samman: Sanskrit Literature</p> |
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Static Points related to the States in India CM/Governors/Wildlife Sanctuaries/National Parks / Power Plants in India

States	National Parks(NP)	Wild Life Sanctuaries	Power Plants
J&K Former CM : Mehbooba Mufti Governor: Satya Pal Malik Capital: Jammu(Winter) Srinagar(Summer)	🚩 Dachigam National Park 🚩 Hemis National Park 🚩 Kishtwar National Park 🚩 Salim Ali National Park	🚩 Gulmarg WLS 🚩 Limber WLS 🚩 Nandini WLS	-
Himachal Pradesh CM: Jairam Thakur Governor: Acharya Dev Vrat Capital: Shimla	🚩 Pin Valley National Park 🚩 Great Himalayan National Park 🚩 Inderkilla National Park 🚩 Khirganga National Park 🚩 Simbalbara National Park	🚩 Bandli WLS 🚩 Daranghati WLS 🚩 Dhauladhar WLS 🚩 Nargu WLS 🚩 Pong Dam Lake WLS 🚩 Shilli WLS 🚩 Talra WLS	🚩 Girinagar Hydrel Project 🚩 Binwa Hydrel Project 🚩 Rangtong Hydrel Project 🚩 Baner&Neugal Project
Punjab CM: Captain Amarinder Singh Governor: V P Singh Badnore Capital: Chandigarh		🚩 Abohar WLS 🚩 Harike Lake WLS 🚩 Jhajjar Bacholi WLS	🚩 Guru Gobind Singh Super Thermal Power Plant
Haryana CM: Manohar Lal Khattar Governor: Satya Dev Narayan Capital: Chandigarh	🚩 Kalesar National Park 🚩 Sultanpur National Park	🚩 Bhindawas WLS 🚩 Kalesar WLS 🚩 Khaparwas WLS	🚩 Gorakhpur Atomic Power Station 🚩 Deenbandhu Chhotu Ram TPS 🚩 Rajiv Gandhi TPS
UP CM: Yogi Adityanath Governor: Ram Naik Capital: Lucknow	🚩 Dudhwa National Park	🚩 Hastinapur WLS 🚩 Ranipur WLS 🚩 Sohagibarwa WLS 🚩 Sur Sarovar WLS 🚩 Chandraprabha WLS 🚩 National Chambal	🚩 Narora Atomic Power Station 🚩 Rihand Thermal Power Station 🚩 Anpara Thermal Power Station

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		WLS	
Bihar CM: Nitish Kumar Governor: Lalji Tandon Capital: Patna	<ul style="list-style-type: none"> ✚ Valmiki National Park 	<ul style="list-style-type: none"> ✚ Gautam Budha WLS ✚ Kaimur WLS ✚ Pant (Rajgir) WLS ✚ Valmiki WLS 	<ul style="list-style-type: none"> ✚ Kahalgaon Super Thermal Power Station ✚ Barauni TPS
Chhattisgarh CM: Raman Singh Governor: Anandiben Patel Capital: Raipur	<ul style="list-style-type: none"> ✚ Indravati National Park ✚ Kanger Valley National Park ✚ Guru Ghasi Das (Sanjay) 	<ul style="list-style-type: none"> ✚ Badalkhol WLS ✚ Bhairamgarh WLS ✚ Bhoramdev WLS ✚ Udanti Wild Buffalo WLS 	<ul style="list-style-type: none"> ✚ Sipat Thermal Power Plant ✚ Hasdeo TPS ✚ Bhilai Expansion Power Plant
Jharkhand CM: Raghuvar Das Governor: Draupadi Murmu Capital: Ranchi	<ul style="list-style-type: none"> ✚ Betla National Park 	<ul style="list-style-type: none"> ✚ Lawalong WLS ✚ Palkot WLS ✚ Parasnath WLS 	<ul style="list-style-type: none"> ✚ Chandrapura TPS ✚ Koderma Thermal Power Station ✚ Bokaro TPS
Andhra Pradesh CM: N. Chandrababu Naidu Governor: E.S.L Narasimhan Capital: Amravathi [*Hyderabad initially]	<ul style="list-style-type: none"> ✚ Sri Venkateswara National Park 	<ul style="list-style-type: none"> ✚ Coringa WLS ✚ Kolleru WLS ✚ Nellapattu WLS ✚ Pulicat Lake WLS ✚ Rajiv Gandhi (Nagarjuna Sagar-Srisailam) WLS ✚ Rollapadu WLS 	<ul style="list-style-type: none"> ✚ Simhadri Super Thermal Power Plant ✚ Sri Damodaram Sanjeevaiah Thermal Power Station
Telangana CM: K. Chandrashekar Rao Governor: E. S. L. Narasimhan Capital: Hyderabad	<ul style="list-style-type: none"> ✚ Mrugavani National Park 	<ul style="list-style-type: none"> ✚ Kawal WLS 	
Assam CM: Sarbananda Sonowal Governor: Jagdish Mukhi Capital: Dispur	<ul style="list-style-type: none"> ✚ Dibru-Saikhowa NP ✚ Kaziranga National Park ✚ Manas National Park ✚ Nameri National Park ✚ Rajiv Gandhi Orang National Park 	<ul style="list-style-type: none"> ✚ Amchang WLS ✚ Chakrashila WLS ✚ Dihing Patkai WLS ✚ East Karbi Anglong WLS ✚ North Karbi Anglong WLS ✚ Nambor WLS 	<ul style="list-style-type: none"> ✚ Bongaigaon Thermal Power Plant
Goa CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji	<ul style="list-style-type: none"> ✚ Bhagwan Mahavir (Mollem) National Park 	<ul style="list-style-type: none"> ✚ Bondla WLS ✚ Madei WLS ✚ Bhagwan Mahavir (Mollem) WLS ✚ Netravali WLS 	-
Gujarat CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar	<ul style="list-style-type: none"> ✚ Blackbuck National Park, Velavadar ✚ Gir Forest National Park ✚ Marine National Park, Gulf of Kutch ✚ Bansda National Park 	<ul style="list-style-type: none"> ✚ Jambugodha WLS ✚ Jessore WLS ✚ Kutch Desert WLS ✚ Mitiyala WLS ✚ Porbandar Lake WLS ✚ Rampara Vidi WLS ✚ Ratanmahal WLS ✚ Shoolpaneswar (Dhumkhal) WLS ✚ Thol Lake WLS ✚ Wild Ass WLS 	<ul style="list-style-type: none"> ✚ Mundra Thermal Power Station ✚ Ukai Thermal Power Station ✚ Akrimota Thermal Power Station ✚ Kakrapar Nuclear Power Plant
Karnataka	<ul style="list-style-type: none"> ✚ Bandipur National Park 	<ul style="list-style-type: none"> ✚ Arabithittu WLS 	<ul style="list-style-type: none"> ✚ Raichur Thermal

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<p>CM: H.D. Kumaraswamy Governor: Vajubhai R. Vela Capital: Bangalore</p>	<ul style="list-style-type: none"> ✚ Bannerghatta National Park ✚ Kudremukh National Park ✚ Nagarhole National Park ✚ Anshi national park 	<ul style="list-style-type: none"> ✚ Attiveri WLS ✚ Bhadra WLS ✚ Bhimgad WLS ✚ Brahmagiri WLS ✚ Cauvery WLS ✚ Nugu WLS ✚ Pushpagiri WLS ✚ Ranganathittu Bird WLS ✚ Sharavathi Valley WLS ✚ Someshwara WLS 	<ul style="list-style-type: none"> ✚ Power Station ✚ Udupi Thermal Power Plant ✚ Bellary Thermal Power Station
<p>Kerala CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)</p>	<ul style="list-style-type: none"> ✚ Eravikulam National Park ✚ Mathikettan Shola National Park ✚ Periyar National Park ✚ Silent Valley National Park ✚ Anamudi Shola National Park ✚ Pampadum Shola NP 	<ul style="list-style-type: none"> ✚ Aralam WLS ✚ Chimmomy WLS ✚ Idukki WLS ✚ Malabar WLS ✚ Mangalavanam Bird WLS ✚ Neyyar WLS ✚ Periyar WLS ✚ Thattekad Bird WLS 	<ul style="list-style-type: none"> ✚ Brahmapuram Power Station ✚ Kayamkulam Power Station
<p>MP CM: Shivraj Singh Chouhan Governor: Anandiben Patel Capital: Bhopal</p>	<ul style="list-style-type: none"> ✚ Kanha National Park ✚ Madhav National Park ✚ Mandla Plant Fossils National Park ✚ Panna National Park ✚ Pench National Park ✚ Sanjay National Park ✚ Satpura National Park ✚ Van Vihar National park 	<ul style="list-style-type: none"> ✚ Bori WLS ✚ Gandhi Sagar WLS ✚ Ghatigaon WLS ✚ Ken Gharial WLS ✚ Narsighgarh WLS ✚ National Chambal WLS ✚ Orcha WLS ✚ Kuno WLS ✚ Sardarpur WLS ✚ Son Gharial WLS 	<ul style="list-style-type: none"> ✚ Vindhyachal Super Thermal Power Station ✚ Sant Singaji Thermal Power Plant ✚ Satpura Thermal Power Station ✚ Amarkantak TPS ✚ Sasan Ultra Mega Power Project
<p>Maharashtra CM: Devendra Fadnavis Governor: C. Vidyasagar Rao Capital: Mumbai</p>	<ul style="list-style-type: none"> ✚ Chandoli National Park ✚ Navegaon National Park ✚ Tadoba National Park ✚ Gugamal national park 	<ul style="list-style-type: none"> ✚ Aner Dam WLS ✚ Bhamragarh WLS ✚ Bhimashankar WLS ✚ Great Indian Bustard WLS ✚ Jaikwadi WLS ✚ Koyana WLS ✚ Nagzira WLS ✚ Painganga WLS ✚ Radhanagari WLS ✚ Sagareshwar WLS ✚ Tipeswar WLS ✚ Tungareshwar WLS 	<ul style="list-style-type: none"> ✚ Tarapur Atomic Power Station ✚ Tirora Thermal Power Station ✚ Amravati Thermal Power Plant
<p>Manipur CM: N Biren Singh Governor: Najma A Heptulla Capital: Imphal</p>	<ul style="list-style-type: none"> ✚ Keibul Lamjao National Park 	<ul style="list-style-type: none"> ✚ Yangoupokpi-Lokchao WLS 	-
<p>Meghalaya CM: Conrad Sangma</p>	<ul style="list-style-type: none"> ✚ Balphakram National Park 	<ul style="list-style-type: none"> ✚ Baghmara Pitcher Plant WLS 	-

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Governor: Tathagata Roy Capital: Shillong	<ul style="list-style-type: none"> ✚ Nokrek National Park 	<ul style="list-style-type: none"> ✚ Nongkhylllem WLS ✚ Siju WLS 	
Mizoram CM: Lal Thanhawla Governor: K. Rajasekharan Capital: Aizawl	<ul style="list-style-type: none"> ✚ Murlen National Park ✚ Phawngpui Blue National Park ✚ Mountain National Park 	<ul style="list-style-type: none"> ✚ Dampa WLS (TR) ✚ Ngengpui WLS ✚ Pualreng WLS ✚ Tokalo WLS 	-
Nagaland CM: Neiphiu Rio Governor: P.B.Acharya Capital: Kohima	<ul style="list-style-type: none"> ✚ Intanki National Park 	<ul style="list-style-type: none"> ✚ Fakim WLS ✚ Puliebadze WLS ✚ Rangapahar WLS 	<ul style="list-style-type: none"> ✚ Dikhu Hydro Electric Power Plant
Odisha CM: Naveen Patnaik Governor: Ganeshi Lal Capital: Bhubaneswer	<ul style="list-style-type: none"> ✚ Bhitarkanika National Park ✚ Simlipal National Park 	<ul style="list-style-type: none"> ✚ Badrama WLS ✚ Baisipalli WLS ✚ Chilika (Nalaban) WLS ✚ Hadgarh WLS ✚ Khalasuni WLS ✚ Satkosia Gorge WLS 	<ul style="list-style-type: none"> ✚ Talcher Super Thermal Power Station
Rajasthan CM: Vasundhara Raje Governor: Kalyan Singh Capital: Jaipur	<ul style="list-style-type: none"> ✚ Sariska National Park ✚ Ranthambore National Park ✚ Darrah National Park ✚ Desert National Park ✚ Keoladeo National Park 	<ul style="list-style-type: none"> ✚ Bundh Baratha WLS ✚ Darrah WLS ✚ Jawahar Sagar WLS ✚ Kailadevi WLS ✚ Mount Abu WLS ✚ Ramsagar WLS ✚ Sariska WLS ✚ Sawai Man Singh WLS ✚ Shergarh WLS ✚ Sitamata WLS 	<ul style="list-style-type: none"> ✚ Chhabra Thermal Power Station ✚ Suratgarh Power Station
Sikkim CM: Pawan Kumar Chamling Governor: Ganga Prasad Capital: Gangtok	<ul style="list-style-type: none"> ✚ Khangchendzonga National Park 	<ul style="list-style-type: none"> ✚ Fambong Lho WLS ✚ Kitam WLS (Bird) ✚ Maenam WLS ✚ Pangolakha WLS 	<ul style="list-style-type: none"> ✚ Rangit Hydro Electric Power Prject
Tamil Nadu CM: Edapaddi Palaniswami Governor: Banwaril Lal Purohit Capital: Chennai	<ul style="list-style-type: none"> ✚ Mudumalai National Park ✚ Mukurthi National Park ✚ Indira Gandhi (Annamalai) National Park ✚ Guindy National Park ✚ Gulf of Mannar Marine National Park 	<ul style="list-style-type: none"> ✚ Indira Gandhi (Annamalai) WLS ✚ Kalakad WLS ✚ Karaivetti WLS ✚ Karikili WLS ✚ Mudumalai WLS ✚ Pulicat Lake WLS ✚ Vaduvvoor WLS ✚ Vedanthangal WLS ✚ Vettangudi WLS 	<ul style="list-style-type: none"> ✚ Kudankulam Nuclear Power Plant ✚ Neyveli Thermal ✚ Tuticorin Thermal Power Station
Tripura CM: Biplab Deb Governor: Kaptan Solanki Capital: Agartala	<ul style="list-style-type: none"> ✚ Bison(Rajbari) National Park ✚ Clouded Leopard National Park 	<ul style="list-style-type: none"> ✚ Gumti WLS ✚ Rowa WLS ✚ Sepahijala WLS ✚ Trishna WLS 	<ul style="list-style-type: none"> ✚ Palatana Thermal Power Plant
UK CM: Trivendra Singh Rawat Governor: Baby Rani Maurya Capital: Dehradun	<ul style="list-style-type: none"> ✚ Gangotri National Park ✚ Jim Corbett National Park ✚ Valley of Flowers National Park 	<ul style="list-style-type: none"> ✚ Askot Musk Deer WLS ✚ Binsar WLS ✚ Govind Pashu Vihar WLS ✚ Kedarnath WLS 	<ul style="list-style-type: none"> ✚ Chibro Power Plant ✚ Khodri Power Plant ✚ Chilla Power Plant

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		✚ Sonanadi WLS	
<p align="center">WB</p> <p align="center">CM: Mamata Banerjee Governor: Keshari Nath Tripathi Capital: Kolkata</p>	<ul style="list-style-type: none"> ✚ Buxa National Park ✚ Neora Valley National Park ✚ Singalila National Park ✚ Sundarbans National Park 	<ul style="list-style-type: none"> ✚ Ballavpur WLS ✚ Chintamani Kar Bird Sanctuary ✚ Haliday Island WLS ✚ Lothian Island WLS ✚ Mahananda WLS 	<ul style="list-style-type: none"> ✚ Mejia Thermal Power Station ✚ Farakka Super Thermal Power Station ✚ Kolaghat Thermal Power Station ✚ Bakreshwar Thermal Power Station ✚ Durgapur Steel Thermal Power Station
<p align="center">Arunachal Pradesh</p> <p align="center">Capital: Itanagar CM: Pema Khandu Governor: BD Mishra</p>	<ul style="list-style-type: none"> ✚ Namdapha National Park ✚ Mouling National Park 		

Part 2: Banking Awareness Capsule

Topic 1: Reserve Bank of India & its Functions	60
Topic 2: POLICY RATES decided by the RBI.....	61
Topic 3: Banking Regulation Act 1949 Schedule Banks Other Types of Banks	61
Topic 4: What are the different types of accounts that can be opened in a Bank?	61
Topic 5: Negotiable Instrument Act and Cheques	62
Topic 6: Financial Inclusion and the initiatives launched to achieve it.....	63
Current Status of the Pradhan Mantri Jan - Dhan Yojana as on 4th July 2018	64
Topic 7: All about the Priority Sector Lending Norms	64
Topic 8: Financial Market Important Points on Money Market, Capital Market & their Instruments	66
Topic 9: All about the DICGC (Deposit Insurance & Credit Guarantee Corporation of India).....	68
Topic 10: NPAs & SARFAESI Act.....	68
Topic 11: A Brief on ATMs in India.....	69
Topic 12: Currency System in India.....	69
Topic 13: A close look at the Prompt Corrective Action (PCA).....	70
Topic 14: All about the Products of NPCI	70
Topic 15: Small Finance Banks & its Headquarters.....	71
Topic 16: Payments Banks & its Headquarters	71
Topic 17: What are the Risks in Banking Sector?.....	72
Topic 18: What are the BASEL-3 Norms & a brief on the 3 Pillars of Basel?	72
Topic 19: Most Important Miscellaneous Banking Terms.....	73
Topic 20: How the amount can be transferred from one Bank A/c to the other?	74
Topic 21: What are the types of Accounts that can be opened by Foreign (Person) in India?	74
Topic 22: A Brief on CAMELS rating for Domestic Banks?	75
Topic 23: BANKING OMBUDSMAN SCHEME 2006	75
Topic 24: NBFC OMBUDSMAN SCHEME	75
Topic 25: What is Base Rate, MCLR & Other rates of Lending?.....	76
Topic 26: What is Reverse Mortgage Loan?	76
Topic 27: What is Hypothecation & Pledge?	76
Topic 28: What is NBFC & how it differs from Banks?.....	77
Topic 29: What are the types of Money?	77
Topic 30: What are the Different types of Banking?.....	78
Topic 31: What are the important codes that are used in Banking?.....	78
Topic 32: Important Banking Abbreviations	78
Topic 33: The HQ of NATIONALIZED/PSBs BANKS	79
Topic 34: Financial Regulations Institutions Organizations.....	80
Topic 35: Important Financial Schemes of the Government	81
Topic 36: List of Mergers in the Indian Banking Industry	81
Topic 37: What are the Sectors in the Indian Economy?	81
Topic 38: A Brief on Printing & Minting of Currencies in India	82
Topic 39: What is the Mudra Scheme?	82
Topic 40: Headquarters of the International Financial Organizations	82
Topic 41: Important Financial, Economics & Budget Terms.....	83
Topic 42: Major Controls/Schemes introduced in Banking Sector from 1968	84
Topic 43: History of Banking Sector in India	84
Topic 44: Important Financial Abbreviations Part 2	85
Topic 45: Miscellaneous Banking Terms.....	86

Internal Ombudsman Scheme 2018 Introduced For Scheduled Commercial Banks

- **The Reserve Bank of India had, in May 2015,** advised all public-sector and selected private and foreign banks to appoint **Internal Ombudsman (IO)** as an independent authority to review complaints that were partially or wholly rejected by the respective banks.
- The IO mechanism was set up with a view to strengthen the internal grievance redressal system of banks and to ensure that the complaints of the customers are redressed at the level of the bank itself by an authority placed at the highest level of bank's grievance redressal mechanism so as to minimize the need for the customers to approach other fora for redressal.
- RBI has reviewed the arrangement and issued revised directions **under Section 35 A of the Banking Regulation Act, 1949** in the form of 'Internal Ombudsman Scheme, 2018'. The Scheme covers, inter-alia, appointment/tenure, roles and responsibilities, procedural guidelines and oversight mechanism for the IO.
- All Scheduled Commercial Banks in India having more than ten banking outlets (excluding Regional Rural Banks), are required to appoint IO in their banks. The IO shall, inter alia, examine customer complaints which are in the nature of deficiency in service on the part of the bank, (including those on the grounds of complaints listed in Clause 8 of the

Banking Ombudsman Scheme, 2006) that are partly or wholly rejected by the bank. The implementation of IO Scheme, 2018 will be monitored by the bank's internal audit mechanism apart from regulatory oversight by RBI.

21 Banking Ombudsman centres:

- Currently, there are 21 Banking Ombudsman centres operating in the country. The 21 centres are located in different cities viz. Ahmedabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kanpur, Kolkata, Mumbai (I), Mumbai (II), New Delhi (I), New Delhi (II), Patna, Thiruvananthapuram, Dehradun, Ranchi, Raipur, and Jammu.

RBI Notifies Amended Note Refund Rules

RBI released new guidelines through a gazette notification for all notes which were introduced post note ban, or notes which were introduced as part of the **Mahatma Gandhi New Series**. With this, the RBI has ended the lack of clarity over the exchange of the **Rs 2000 or Rs 200 currency** notes, introduced post demonetisation. As per the new Reserve Bank of India (Note Refund) Amendment Rules, 2018, "the undivided area of the single largest piece of the note" for a damaged Rs 2000 note must be 88 square cm for a full refund, and 44 square cm for half refund. The Rs 2000 note is 109.56 square cm in dimension. For a damaged Rs 200 note, the **criteria is 78 square cm** for a full refund, and 39 square cm for half refund.

Topic 1: Reserve Bank of India & its Functions

- i. RBI established on **April 1, 1935 under RBI Act 1934** (recommendations of **John Hilton Young Commission 1926** - called Royal Commission on Indian Currency & Finance), is the central bank of the country & was **nationalized w.e.f Jan 01, 1949**.
- ii. Originally it was a shareholders' bank which was taken over by the Central Govt. under Reserve Bank (Transfer of Public Ownership) Act 1948 (**paid up capital Rs. 5 cr**).
- iii. RBI's central office is in **Mumbai**.

Functions of RBI

- ✚ **Issuance of currency:** RBI is the authority in India to issue currency notes (called bank notes) under signatures of Governor. (One rupee note called currency note is issued by the Central Govt. & signed by Finance Secretary). The stock of currency is distributed with the help of currency chests spread all over the country.
- ✚ **Banker to Govt.:** RBI transacts govt. business & manages public debt. SBI or any other bank is appointed Agent where RBI does not have office. It provides Ways & Means advances to Govt.

- ✚ **Bankers' bank:** It keeps a part of deposits of commercial banks (as CRR) & acts as lender of last resort by providing financial assistance to banks. It provides export credit refinance, Liquidity Adjustment Facility & MSF.
- ✚ **Controller of Banks:** An controller of banks by including the banks in 2nd Schedule of the Act. It issues directions, carries inspection (on-site as well as off-site) & exercises management control.
- ✚ **Controller of credit:** RBI can fix interest rates (including Bank Rate) & exercise selective credit controls. Various tools such as change in cash reserve ratio, stipulation of margin on securities, directed credit guidelines etc. are used for this purpose. It also carries sale & purchase of securities which are known as open market operations.
- ✚ **Maintenance of external value:** RBI is responsible also for maintaining external value of Indian currency as well as the internal value. Foreign exchange reserves are held by RBI & it has a wide power to regulate foreign exchange transactions under Foreign Exchange Management Act.

Important Facts of RBI

- ✚ RBI is not expected to perform the function of accepting deposits from the general public.
- ✚ Prime lending rate is decided by the individual banks.
- ✚ RBI decides the following rates namely; Bank rate, repo rate, reverse repo rate & cash reserve ratio.
- ✚ The quantitative instruments of RBI are – bank rate policy, cash reserve ratio & statutory liquidity ratio.
- ✚ The objective of monetary policy is to control inflation; discourage hoarding of commodities & encourage flow of credit into neglected sector.

- ✚ When RBI is lender of the last resort, it means that RBI advances credit against eligible securities.
- ✚ GOI decides the quantity of coins to be minted.
- ✚ The method which is used currently in India to issue currency note – minimum reserve system. For issuing notes, RBI is required to hold the minimum reserves of Rs. 200 crores of which note less than Rs. 115 crores is to be held in gold.

Topic 2: POLICY RATES decided by the RBI

Current Policy rates as on 13th September 2018

Policy Repo Rate	:	6.50%
Reverse Repo Rate	:	6.25%
Bank Rate	:	6.75%
Marginal Standing Facility Rate:		6.75%
CRR	:	4%
SLR	:	19.5%

- ✚ **Repo Rate:** Repo rate is the rate of interest which is levied on Short-Term loans taken by commercial banks from RBI. Whenever the banks have any shortage of funds they can borrow it from RBI.
- ✚ **Reverse Repo Rate:** This is exact opposite of Repo rate. Reverse repo rate is the rate at which commercial banks charge on their surplus funds with RBI. RBI uses this tool when it feels there is too much money floating in the banking system.
- ✚ **SLR Rate:** Statutory Liquidity Ratio is the amount a commercial bank needs to maintain in the form of cash, or gold or Govt. approved securities (Bonds) before providing credit to its customers. It is determined as the %age of total Net Demand & Time Liabilities (NDTL).

- ✚ **Bank Rate:** It is defined in Sec 49 of RBI Act 1934 as the 'standard rate at which RBI is prepared to buy or rediscount bills of exchange or other commercial papers eligible for purchase under this act'.
- ✚ **Cash Reserve Ratio:** CRR refers to the ratio of bank's cash reserve balances with RBI with reference to the bank's net demand & time liabilities to ensure the liquidity & solvency of the scheduled banks.
- ✚ **MSF:** It was introduced w.e.f. May 09, 2011, by RBI. **Eligibility:** Scheduled Commercial Banks having Current Account & SGL Account with RBI. **Amount:** 1% of NDTL

A Brief on LAF (Liquidity Adjustment Facility)

- ✚ It was introduced by RBI during June, 2000 in phases, to ensure smooth transition & keeping pace with technological upgradation.
- ✚ **Tenor:** Reverse Repo auctions (for absorption of liquidity) & Repo auctions (for injection of liquidity) are conducted on a daily basis (except Saturdays).
- ✚ **Cap:** 0.25% of NDTL w.e.f. 01.04.14.

Topic 3: Banking Regulation Act 1949 | Schedule Banks | Other Types of Banks

- a) Passed as the Banking Companies Act 1949 (came into force w.e.f. 16.3.49 & changed to Banking Regulation Act 1949 w.e.f. 01.03.66, it was made applicable to J & K in 1956 (and now applicable throughout India).
- b) The Act is not applicable to primary agricultural credit societies, cooperative land mortgage banks & non-agricultural primary credit societies.

- will not be conducted by the bank in a way to jeopardize the interests of the depositor. (Commercial, Rural & many State Coop Banks are classified as Scheduled Banks).
- c) A bank that is not included in the 2nd Schedule of RBI is called **Non-scheduled Bank**.

SCHEDULED BANK

- a) As per Sec 2 (e) of RBI Act, a scheduled bank means a bank who is included in 2nd schedule of RBI Act 1934.
- b) A scheduled bank should satisfy the conditions which include paid-up capital & reserves requirement of not less than Rs. 5 lac, satisfaction of RBI that the affairs

<p>Total No. of Banks (As per IBA Website)</p> <p>Total PSBs: 22 (IPPB is 100% Equity of GoI)</p> <p>Total Private Sector Banks: 24, If we include Payment & Small Bank (7) then it is 31.</p> <p>RRB's: 56 Foreign Banks: 46 Cooperative Banks: 42</p>

Topic 4: What are the different types of accounts that can be opened in a Bank?

- a) Savings Bank Account

- b) Current Deposit Account

- c) Fixed Deposit Account
- d) Recurring Deposit a/c

✚ **Savings Bank Account:** The rate of interest on savings bank account varies from bank to bank & also changes from time to time. Interest rate is paid to the account holders on daily balance basis.

✚ **Current Deposit Account:**

a) This account is mainly for big businessmen, companies & institutions, since there are no restrictions on number of withdrawals from this type of account. From this withdrawal can be made any number of times.

b) For the convenience of the account holders banks also allow withdrawal of amounts in excess of the balance of deposit. This facility is known as overdraft facility.

✚ **Fixed Deposit Account (also Term Deposit Account):** Money is deposited in a fixed deposit account to earn interest at a higher rate.

✚ **Recurring Deposit Account:** The rate of interest allowed on the deposits in this account is higher than that on a savings bank deposit but lower than the rate allowed on a fixed deposit for the same period.

Note:

- a) Minimum age to open a bank account is now 10 years.
- b) Maximum Interest rate is given on FD A/c.
- c) The maximum period of an FD is 10 years & for RD is 10 years.

Important points related to Interest Rates on Bank Accounts {Differential rate of interest (DRI)}

- ✚ Interest on Savings A/c is calculated on daily balance basis.
- ✚ Now, All SCBs (Excluding RRBs) have the discretion to offer differential interest rates based on whether the term deposits are with or without-premature-withdrawal-facility, subject to the following guidelines:

a) All term deposits of individuals (held singly or jointly) of Rs.15 lakh & below should, necessarily, have premature withdrawal facility.

b) For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.

✚ **Taxation of Savings Bank Interest rates:** Interest earned on savings bank accounts is not subject to Tax Deduction at Source. It is exempt upto **Rs. 10,000 in a year.**

What are Inoperative & Dormant Accounts?

✚ RBI clarified on 30.10.09 that SB account can be treated as inoperative account only after 2 years from the date of the last credit entry of interest on Fixed Deposit account, where FD interest is being credited to SB account or where dividend on shares is being credited).

Miscellaneous Terms related to the Deposits

✚ **Unclaimed Deposits:** The banks are to furnish to RBI a statutory annual return (penalty for delay) for unclaimed accounts which have not been operated for a period of 10 years or more in December every year u/s 26 of RBI Act.

✚ **Demand liabilities:** Current deposits, Demand liabilities portion of saving deposits, margins held against LC/LG, Balances in overdue FD, cash certificate & RD, Outstanding TTs, MTs & DDs, Unclaimed deposits, Credit balance in CC a/c & Deposits held as security for loan payable on demand.

✚ **Time liabilities:** FDs, cash certificate, cumulative & RDs, time liabilities portion of saving bank deposits, staff security deposits, margins against LC not payable on demand, deposit held as securities for advances & India Dev Bonds.

Topic 5: Negotiable Instrument Act and Cheques

✚ In India the Negotiable Instruments Act was passed during 1881 which came into force wef **March 01, 1882.**

✚ **CHEQUE:** A cheque is (a) a bill of exchange (b) drawn on a specified bank & (c) not expressed to be payable otherwise than on demand. It includes electronic image of a truncated cheque & also an electronic cheque.

✚ **AMOUNT OF A CHEQUE:** Where amount of a cheque differs in words & figures, as per Section 18, amount written in words should be paid irrespective of the fact, which amount is less or more.

What are the Types of Cheque?

1. **Bearer Cheque or open Cheque:** When the words "or bearer" appearing on the face of the cheque are not cancelled, the cheque is called a bearer cheque. The bearer cheque is payable to the person specified therein

or to any other else who presents it to the bank for payment.

2. **Order Cheque:** When the word "bearer" appearing on the face of a cheque is cancelled & when in its place the word "or order" is written on the face of the cheque, the cheque is called an order cheque. Such a cheque is payable to the person specified therein as the payee, or to any one else to whom it is endorsed (transferred).

3. **Crossed Cheque:** Crossing of cheque means drawing two parallel lines on the face of the cheque with or without additional words like " & CO." or "Account Payee" or "Not Negotiable". A crossed cheque cannot be encashed at the cash counter of a bank but it can only be credited to the payee's account.

4. **Ante-Dated Cheque:** If a cheque bears a date earlier than the date on which it is presented to the bank, it is

called as "ante-dated cheque". Such a cheque is valid upto 3 months from the date of the cheque.

5. **Post-Dated Cheque:** If a cheque bears a date which is yet to come (future date) then it is known as post-dated cheque. It cannot be honoured earlier than the date on the cheque.
6. **Stale Cheque:** If a cheque is presented for payment after 3 months from the date of the cheque it is called stale cheque. A stale cheque is not honoured by the bank.
7. **A self-cheque:** It is written by the account holder as pay self to receive the money in the physical form from the branch where he holds his account.
8. **"A truncated cheque"** means a cheque which is truncated during the course of a clearing cycle, either by the clearing house or by the bank whether paying or receiving payment, immediately on generation of an electronic image for transmission. *The expression "clearing house" means the clearing house managed by the RBI or a clearing house recognised as such by the RBI.*

The Parties of a Cheque

There are three parties to the cheque

- + Drawer or Maker
- + The bank - on whom the cheque is drawn (i.e. the bank with whom the account is maintained by the drawer)
- + Payee - Payee is the person whose name is mentioned on the cheque to whom or to whose order the money is directed to be paid.
- + **ENDORSEMENT:** As per Section 15, endorsing means signing on the face or backside of an instrument (or even on a paper called Allonge or stamped paper), for the purpose of negotiating (transferring to next person) a negotiable instrument.
- + **Endorsement in full:** If an endorser signs his name & adds a direction to pay the amount mentioned in the instrument to, or to order of, a specified person, the endorsement is said to be in full. Blank endorsements can be converted into full.
- + **Restrictive endorsement:** Where an endorsement prohibits & restricts further negotiability of the instrument, it is called restricted endorsement. The words 'Pay to Ashish only' or 'Pay to Ashish for my use' or 'Pay to Ashish for account of B', are the cases of restrictive endorsement.

A Brief on Crossing of a Cheque

- + Crossing of a cheque means two parallel transverse lines on the face with or without words, such as '& Co', 'not-negotiable', 'payee's account only' etc. The words without lines will not constitute crossing. Such instruments should not be paid as drawer's mandate is not clear.
- + Crossing is **applicable** in case of **cheques & demand draft** only & does not cover BOE or promissory note.

What are the Types of Crossing?

- + **General crossing (sec 123):** General crossing is where a cheque bears across its face two parallel transverse lines (with or without words such as "& co" or any abbreviation. (Words not important, lines are).
- + **Special crossing (sec 124):** Where a cheque bears across its face, name of bank, either with or without the words not-negotiable (lines are not important, the addition of name of the bank is important), that addition shall be deemed as special crossing & the cheque be considered to be crossed specially to banker.
- + **Special Crossing in favour more than one bank:** As per Section 127, if a cheque is crossed specially to more than one bank (unless one bank is acting as collecting agent to another), the payment shall be refused. A cheque crossed to two or more branches of the same bank is considered to be crossed to one bank only.
- + **Not negotiable crossing:** As per Section 130, a person taking a cheque crossed generally or specially bearing the words 'not negotiable' shall not have not be capable of giving a better title to the cheque than that, which ther p erson from whom he took it, had.

Demand Drafts

- + Demand draft is defined as per Section 85 (a) of NI Act 1881 as an order to pay money drawn by one office of a bank upon another office of the same bank for a sum of money payable to order on demand.
- + It is payable to order on demand (85-A NI Act). It cannot be issued as payable to bearer (Sec. 31 RBI Act).
- + If a bank fails to honour a bank draft, it renders itself liable for damages. Similarly, omission of signatures or wrong signatures can also make the bank liable.
- + By prior arrangement, the paying bank could be a different bank also.

Topic 6: Financial Inclusion and the initiatives launched to achieve it

Financial inclusion involves

- 1) Give formal banking services to poor people in urban & rural areas.
- 2) Promote habit of money-savings, insurance, pension-investment among poor-people.

- 3) Help them get loans at reasonable rates from normal banks. So. they don't become victims in the hands of local moneylender.

Some Important initiatives for Financial Inclusion

- + Lead banking scheme (LBS).
- + No frills account.

- ✚ BSBDA
- ✚ Business Correspondents (BC) system.
- ✚ Swabhiman Campaign
- ✚ PMJDY

Lead Bank Scheme

- ✚ Lead Bank Scheme, introduced towards the end of 1969, envisages assignment of lead roles to individual banks (both in public sector & private sector) for the districts allotted to them.
- ✚ A bank having a relatively large network of branches in the rural areas of a given district & endowed with adequate financial & manpower resources has generally been entrusted with the lead responsibility for that district. Accordingly, all the districts in the country have been allotted to various banks.
- ✚ The lead bank acts as a leader for coordinating the efforts of all credit institutions in the allotted districts.

No Frill Account

- ✚ 'No Frills' account is a basic banking account. Such account requires either nil minimum balance or very low minimum balance. Charges applicable to such accounts are low.
- ✚ The RBI in 2005-06 called upon Indian banks to design a 'no frills account' – a no precondition, low 'minimum balance maintenance' account with simplified KYC (Know Your Customer) norms.
- ✚ But all the existing 'No-frills' accounts opened were converted into BSBDA in compliance with the guidelines issued by RBI in 2012.

What is BSBDA (Basic Savings and Bank Deposit A/c)?

In 2012, RBI introduced BSBDA. Some important points are:

- ✚ This account shall not have the requirement of any minimum balance.
- ✚ The services available in the account will include: deposit & withdrawal of cash at bank branch as well as ATMs; receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Govt. agencies & departments;
- ✚ While there will be no limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals.
- ✚ Facility of ATM card or ATM-cum-Debit Card.

Business Correspondent

- ✚ BCs are bank representatives. They personally go to area allotted to them & carry out banking. They help villagers to open bank accounts, in banking transactions etc.
- ✚ Business Correspondents get commission from bank for every new account opened, every transaction made via them, every loan-application processed etc.

Current Status of the Pradhan Mantri Jan - Dhan Yojana as on 4th July 2018

Bank Name / Type (All figures in Crore)	Number of Beneficiaries at rural/semi-urban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	No Of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts (In Crore)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	13.89	11.93	13.53	25.81	62921.37	19.44
Regional Rural Banks	4.34	0.80	2.81	5.14	13788.70	3.69
Private Sector Banks	0.60	0.40	0.53	1.00	2242.02	0.92
Grand Total	18.82	13.12	16.87	31.95	78952.09	24.06

Topic 7: All about the Priority Sector Lending Norms

It means provide credit to the needy sectors of the society. The sectors are:

- Agriculture
- Education
- Export
- Social Infrastructure
- Micro & Small Enterprises
- Housing
- Weaker Sections
- Renewable Energy

Targets under PSL

- ✚ **Agriculture:** 18% of ANBC (Adjusted Net Bank Credit). Out of this 18%, a target of 8% of ANBC is for Small &

Marginal Farmers, to be achieved in a phased manner i.e., 7% by March 2016 & 8% by March 2017.

- ✚ **Weaker Sections:** 10 % of ANBC.
- ✚ **Micro Enterprises:** 7.5% of ANBC has been prescribed for Micro Enterprises, to be achieved in a phased manner i.e. 7% by March 2016 & 7.5% by March 2017.
- ✚ Overall PSL Target for Domestic Bank/Foreign Bank with more than 20 Branches: 40% of ANBC.

Overall PSL Target for Foreign Bank with less than 20 Branches: 40% of ANBC to be achieved in phased manner

2017-18	36
2018-19	38
2019-20	40

Categorization of MSME according to MSME ACT 2006 Manufacturing Sector (Goods)

- The government has given a new turnover based classification of MSMEs in February 2018. As per this new classification, the MSMEs are categorized in term of business turnover. This is in place of the previous classification based on investment made in plant and machineries if they are operating in the manufacturing sector and investment in equipment for service sector companies. As per the new classification, the same turnover based criteria have been applied for all type of MSMEs including those operating in the services sector.
- Though the primary responsibility of promotion and development of MSMEs is of the State Governments, the center has passed an Act in 2006 to empower the sector and also has formed a Ministry (Ministry of MSMEs). It was the Micro, Small and Medium Enterprises Development (MSMED) Act which was notified in 2006 that defined the three tier of micro, small and medium enterprises and set investment limits. The new turnover criteria will better suit with the GST Network (GSTN) and other formats of segregating the MSMEs.

The new turnover based classification of MSMEs

- The Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 will accordingly be amended to define units producing goods and rendering services in terms of annual turnover as follows:
 - A micro enterprise will be defined as a unit where the annual turnover does not exceed Rs 5 crores;
 - A small enterprise will be defined as a unit where the annual turnover is more than Rs 5 crore but does not exceed Rs 75 crore;
 - A medium enterprise will be defined as a unit where the annual turnover is more than Rs 75 crore rupees but does not exceed Rs 250 crore.
- Additionally, the Central Government may, by notification, vary turnover limits, which shall not exceed thrice the limits specified in Section 7 of the MSMED Act.

Table: Classification of MSMEs-

Classification of the MSME	New Classification (annual turnover)	Previous classification – Ceiling on Investment in Plant and Machinery (in Rs)
Micro	Not exceeding Rs 5 crores	Below 25 lakhs
Small	Between Rs 5 crores to Rs 75 crores	25 lakhs to 5 crores
Medium	Rs 75 to Rs 250 crores	5 crores to 10 crores

Other Targets under PSL

- Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a landholding of more than 1 hectare & upto 2 hectares are considered as Small Farmers.
- SCB having any shortfall in lending to priority sector shall be allocated amounts for contribution to Rural Infrastructure Development Fund with NABARD.
- For Renewable Energy, bank loans up to a limit of Rs.15 crore to borrowers for purposes like solar based power generators, etc. For individual households, the loan limit will be Rs.10 lakh per borrower.
- Export credit will be allowed up to 32% of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses upto Rs. 10 lakh for studies in India & Rs. 20 lakh for studies abroad.
- **Limits under Social infrastructure** Bank loans up to a limit of Rs.5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities & sanitation facilities in Tier II to Tier VI centres.

Monitoring of Priority Sector Lending targets

- To ensure continuous flow of credit to priority sector, there will be more frequent monitoring of priority sector lending compliance of banks on 'quarterly' basis instead of annual basis as of now.

Non-achievement of Priority Sector targets

- Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to RIDF established with NABARD & other Funds with NABARD/NHB/SIDBI, as decided by the Reserve Bank from time to time.
- The interest rates on banks' contribution to RIDF or any other Funds, tenure of deposits, etc. shall be fixed by Reserve Bank of India from time to time.

RBI revises priority sector lending norms for RRBs

Salient features of the guidelines:-

- **Targets:** 75 % of total outstanding to the sectors eligible for classification as priority sector lending.
- **Categories of the Priority Sector:** Medium Enterprises, Social Infrastructure & Renewable Energy will form

part of the Priority Sector, in addition to the existing categories, with a cap of 15% of total outstanding.

- ✦ **Agriculture:** 18% of total outstanding should be advanced to activities mentioned under Agriculture.
- ✦ **Small & Marginal Farmers:** A target of 8% of total outstanding has been prescribed for Small & Marginal Farmers within Agriculture.
- ✦ **Micro Enterprises:** A target of 7.5 % of total outstanding has been prescribed for Micro Enterprises.
- ✦ **Weaker Sectors:** A target of 15 % of total outstanding has been prescribed for Weaker Sections.
- ✦ **Monitoring:** Priority Sector Lending will be monitored on a quarterly as well as annual basis.

Note: The revised guidelines will be operational with effect from Jan 2016.

Priority Sector Lending Certificates (PSLCs)

- ✦ These are a mechanism to enable banks to achieve the priority sector lending target & sub-targets by purchase of these instruments in the event of shortfall. This also incentivizes surplus banks as it allows them to sell their excess achievement over targets thereby enhancing lending to the categories under priority sector.
- ✦ All PSLCs will be valid till March 31st & will expire on April 1st.
- ✦ There are only four eligible categories of PSLCs i.e. PSLC General, PSLC Small & Marginal Farmer, PSLC Agriculture & PSLC Micro Enterprises.

Topic 8: Financial Market | Important Points on Money Market, Capital Market & their Instruments

MONEY MARKET

It is a market for short-term debt securities, such as **commercial paper, repos, negotiable certificates of deposit, & Treasury Bills** with a **maturity of one year or less**.

CAPITAL MARKETS IN INDIA

It is the **market for long term funds**. It refers to all the facilities & institutional arrangements for **borrowing & lending medium & long term funds**.

Money Market VS Capital Market

Money Market	Capital Market
Market for short term financial assets	Market for long term financial assets
Maturity period less than one year	Maturity period beyond one year
Deals over the counter	Deals at stock exchange
No. of players limited	No. of players unlimited
Regulated by RBI	Regulated by SEBI

Major money market Instruments

- ✦ Certificate of Deposit (CD)
- ✦ Commercial Paper (CP)
- ✦ Inter Bank Participation Certificates
- ✦ Inter Bank term Money
- ✦ Treasury Bills
- ✦ Bill Rediscounting
- ✦ Call/Notice Money

Terms relating to Money Market

Call Money	Money lent or borrowed for one day
Notice Money	Money lent or borrowed for a period of 2-14 days .
Term Money	Money lent or borrowed for 15 days to

1 year.

Yield to maturity	Expected rate of return on an existing security purchased for the market.
Coupon Rate	Specified interest rate on a fixed maturity security fixed at the time of issue.

CALL/NOTICE MONEY MARKET OPERATIONS

- ✦ Under call money market, funds are transacted on overnight basis & under notice money market, for 2 days to 14 days.
- ✦ Participants include banks (excluding RRBs) & Primary Dealers (PDs), both as borrowers & lenders. Non-bank institutions are not permitted in the call/notice money market with effect from August 6, 2005.
- ✦ Calculation of interest payable is based on FIMMDA's (Fixed Income Money Market & Derivatives Association of India) Handbook of Market Practices.

INSTRUMENT OF GOVT. BORROWING

- ✦ To meet the temporary receipt & expenditure mismatch, govt. obtains over draft from RBI under Ways & Means Advances. For short term liquidity, it issues cash management bills, treasury bills of 91 days, 182 days & 364 days maturity. For long term funds, it uses dated securities in the form of bonds/long term loans.

TREASURY BILLS

- ✦ These are the instruments (in the form of promissory notes) of short term borrowing by the Central govt., first issued in India in 1917.
- ✦ TBs can be purchased by any one (including individuals) except State govt.
- ✦ Minimum amount of face value Rs. 25000 & in multiples thereof.

- ✚ **Maturity: 91 days, 182 days & 364 days.**
- ✚ **Treasury bills are zero coupon securities.** They are issued at a discount & redeemed at face value at maturity.

Cash Management Bills (CMB)

- ✚ CMB introduced on 11.08.11, is a short-term security to be sold by Govt. of India to raise temporary money for cash management needs.
- ✚ **The tenure is less than 91 days but the notified amount & date of issue depends upon the temporary cash requirement of the Govt.**
- ✚ It is issued at discount to the face value through auctions, as in the case of the Treasury Bills.

DATED SECURITIES

- ✚ These are **long term securities & carry a fixed or floating coupon (interest rate) paid on the face value, payable at fixed time periods (half-yearly).**
- ✚ The **tenor of dated securities** can be up to **40 years.**
- ✚ **Public Debt Office of RBI** acts as the **registry/depository of Govt. securities & deals with the issue, interest payment & repayment of principal at maturity.**

WAYS & MEANS ADVANCES (WMAs)

- ✚ WMAs were introduced as per an agreement between RBI & Govt.
- ✚ WMAs are temporary overdrafts by RBI to govt. (Central & State) under Section 17(5) of RBI Act. WMSs replaced the earlier ad hoc T-Bills system.
- ✚ WMAs bridge the time interval of mismatch between govt. expenditure & receipts.
- ✚ **Duration:** 10 consecutive working days for Central Govt. & 14 days for State Govt.

OTHER MONEY MARKET INSTRUMENTS

CERTIFICATE OF DEPOSIT

This scheme was introduced in July 1989, **to enable the banking system to mobilize bulk deposits from the market, which they can attract at competitive rates of interest.**

Who can issue	Scheduled commercial banks (except RRBs) & All India Financial Institutions within their 'Umbrella limit'.
CRR/SLR	Applicable on the issue price in case of banks
Investors	Individuals (other than minor), corporations, companies, trusts, funds, associations etc.
Maturity	Min: 7 days Max : 12 Months (in case of FIs minimum 1 year & maximum 3 years).
Amount	Min: Rs. 1 lac, beyond which in multiple of Rs. 1 lac

Int. Rate	Market related. Fixed or floating
Loan	Against collateral of CD not permitted
Nature	Usance Promissory note. Can be issued in Dematerialisation form only wef June 30, 2002

COMMERCIAL PAPER

- CP introduced during 1990, is a short term money market instrument issued as an unsecured **usance promissory note** & privately placed.
- Who can issue Commercial paper (CP):** Companies, primary dealers (PDs) & all-India financial institutions (FIs).
- A company is eligible to issue CP if:
 - Its tangible net worth, as per latest audited balance sheet, is not less than Rs. 4 crore.
 - Sanctioned working capital limit by bank/s or all-India financial institution/s;
 - The borrower accounts are classified as a Standard Asset by financing bank/s/ institution/s & '
 - Minimum credit rating from SEBI approved credit rating agency (CRA) is A3.
- Maturity:** Min 7 days & max upto one year
- Amount:** Min Rs. 5 lakh or multiples thereof.

Collateralised Borrowing & Lending Obligation (CBLO)

- ✚ CBLO, an RBI approved money market instrument, is developed by CCIL for the benefit of the entities phased out from interbank call money market or given restricted participation in terms of ceiling on call borrowing & lending transactions & who do not have access to the call money market.
- ✚ It is a discounted instrument available in electronic book entry form for the maturity period ranging from 7 days to 90 Days (can be up to one year as per RBI guidelines).

MERCHANT BANKING

Merchant banking stands for providing various services relation to capital market & financing the corporate sector. The Merchant Bankers provide consultancy to the corporate sector on the issues like finance, capital structure & investment, mergers, takeover & amalgamations, establishing coordination between the Govt. & the corporate sector.

CAPITAL MARKETS IN INDIA

- It refers to all the facilities & institutional arrangements for borrowing & lending medium & long-term funds.
- It is segregated into (i) **gilt edged market** & (ii) the **industrial securities market.**
- The **gilt edged market** refers to the market for **govt. & semi-govt. securities** which are traded in the market in

stable value & are sought after by banks & other institutions.

- d) The **industrial securities market** refers to the **market for shares & debentures of old as well as new companies**. This market is further divided as primary market & secondary market.
- ✚ The primary market refers to the setup which helps the industry to raise funds by issuing different types of securities, which are issued directly to the investors, both individual & institutions.
 - ✚ The secondary market refers to the network for subsequent sale & purchase of securities, after these are issued.

INDIAN DEPOSITORY RECEIPTS (IDRs)

IDR is an instrument in the form of a Depository Receipt created by the Indian depository in India against the underlying equity shares of the issuing company. In an IDR, foreign companies would issue shares, to an Indian companies would issue shares, to an Indian Depository which would in turn issue depository receipts to investors in India.

**Topic 9: All about the DICGC
(Deposit Insurance & Credit Guarantee Corporation of India)**

1. Which banks are insured by the DICGC?

All commercial banks including branches of foreign banks functioning in India, local area banks & regional rural banks are insured by the DICGC.

2. What does the DICGC insure?

It insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.

- (i) Deposits of foreign Govt.s;
- (ii) Deposits of Central/State Govt.s;
- (iii) Inter-bank deposits;
- (iv) Deposits of the State Land Development Banks with the State co-operative bank;

(v) Any amount due on account of any deposit received outside India

(vi) Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.

3. What is the maximum deposit amount insured by the DICGC?

Each depositor in a bank is insured upto a maximum of Rs.1,00,000 for both principal & interest amount held by him in the same capacity.

4. HQ: **Mumbai** Chairman: **B.P.Kanungo**

Topic 10: NPAs & SARFAESI Act

It means once the borrower has failed to make interest or principal payments for 90 days, the loan is considered to be a non-performing asset.

Criteria for classification of loan as NPA

Farm Credit within Agriculture loans: A loan will be treated as an NPA if installment of the principal or interest remains unpaid beyond the due date for (a) two crop seasons in case of short duration crops (maturing within one year) & (b) one crop season for long duration crops (maturing after one year). This would also be applicable, mutatis mutandis, to agricultural term loans. In other agriculture loans, the 90 days norm would be applicable.

SARFAESI Act & Rules

✚ SARFAESI Act (The Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002) was enacted to regulate securitization & reconstruction of financial assets & enforcement of security interest created in respect of Financial Assets to enable realization of such assets.

✚ The Act provides for the manner for enforcement of security interests by a secured creditor without the intervention of a court or tribunal.

✚ If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the secured creditor is conferred with powers under the SARFAESI Act to

- a) Takes possession of the secured assets of the borrower, including transfer by way of lease, assignment or sale, for realizing the secured assets
- b) Takeover of the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured assets,
- c) Appoint any person to manage the secured assets possession of which is taken by the secured creditor, and
- d) Require any person, who has acquired any of the secured assets from the borrower and from whom money is due to the borrower, to pay the secured creditor so much of the money as if sufficient to pay the secured debt.

The assets portfolio of the banks is required to be classified as

- (1) standard assets
- (2) sub-standard assets
- (3) doubtful assets
- (4) loss assets.

- ✦ Standard asset is one that does not disclose any problems & which does not carry more than normal risk attached to the business.
- ✦ An asset which has been classified as NPA for a period not exceeding 12 months is considered as sub-standard asset.
- ✦ Doubtful asset is one which has remained NPA for a period exceeding 12 months.

- ✦ An asset which is considered uncollectible & loss has been identified by the bank or internal or external auditors or the RBI inspection & the loss has not been written off is regarded as loss asset.

What is pledge: U/s 172 of Indian Contracts Act, pledge is bailment (delivery) of goods as security for payment of a loan. Only goods (movable assets excluding actionable claims (Sec 2(7) of Sales of Goods Act) can be pledged.

Topic 11: A Brief on ATMs in India

1. What is an Automated Teller Machine (ATM)?

A. Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their account for dispensing cash & to carry out other financial & non-financial transactions without the need to actually visit their bank branch.

2. What is White Label ATMs (WLAs)?

A. ATMs set up, owned & operated by non-banks are called White Label ATMs. Non-bank ATM operators are authorized under Payment & Settlement Systems Act, 2007 by the Reserve Bank of India.

3. Is there any time limit for the card issuing banks for recrediting the customers account for a failed ATM/WLA transaction?

A. As per the RBI instructions, banks have been mandated to resolve customer complaints by re-crediting the

customer's account within 7 working days from the date of complaint.

4. Are the customers eligible for compensation for delays beyond 7 working days?

A. Yes. Effective from July 1, 2011, banks have to pay compensation of Rs. 100/- per day for delays in re-crediting the amount beyond 7 working days from the date of receipt of complaint for failed ATM transactions. The compensation has to be credited to the account of the customer without any claim being made by the customer. If the complaint is not lodged within 30 days of transaction, the customer is not entitled for any compensation for delay in resolving his / her complaint.

Topic 12: Currency System in India

- ✦ Money as a means of payment consists of coins, paper money & withdrawable bank deposits.

- ✦ **Legal tender:** As per provisions of coinage Act 1906, bank notes, currency notes & coins (Rs. 1 & above) are legal tender for unlimited amount. The subsidiary coins (below Re 1) are legal tenders for sum not exceeding Re 1. Issue of 1, 2 & 3 paise coins discontinued wef Sep 16, 1981.

- ✦ **Currency chests are operated by RBI** so that they can provide good quality currency notes to the public. However, RBI has appointed commercial banks to open & monitor currency chests on behalf of RBI. The cash kept in currency chests is considered to be kept in RBI.

- ✦ The bank branches are also **authorised to establish Small Coin Depots to stock small coins.** The Small Coin Depots also distribute small coins to other bank branches in their area of operation.

What are soiled, mutilated & imperfect banknotes?

- ✦ **Government note:** means any note issued by Central Government or supplied by the Central Government to the Bank and issued by the Bank, provided the liability for the payment of the value in respect of such note has devolved on and been taken over by the Bank.

- ✦ **Imperfect Note:** means any note, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated note.

- ✦ **Mutilated note:** means a note of which a portion is missing or which is composed of more than two pieces.

- ✦ **Mismatched note:** means a mutilated note which has been formed by joining a half note of any one note to a half note of another note.

- ✦ **Soiled note:** means a note which, has become dirty due to usage and also includes a two piece note pasted together wherein both the pieces presented belong to the same note, and form the entire note.

Pre-2005 series Banknotes

The banknotes issued before 2005 MG series are called pre-2005 series banknotes, which do not have the year of printing on the reverse side. On Jan 23, 2014, RBI decided to withdraw, from circulation, these notes as they have fewer security features.

1. These notes shall continue to be legal tender. The notes are only being withdrawn from circulation.
2. These notes can be exchanged at select bank branch till 30.06.16.

Currency Quick Facts

Den.	Letter	Colour	Motif	Dimension
10	-	Chocolate Brown	Sun Temple, Konark	63 mm x 123 mm
50	-	Fluorescent Blue	Hampi with Chariot	66 mm x 135 mm
200	H	Bright Yellow	Sanchi Stupa	66 mm x 146 mm

500	-	Stone Grey	Red Fort	66mm x 150mm
2000	-	Magenta	Mangalyaan	66mm x 166mm

Topic 13: A close look at the Prompt Corrective Action (PCA)

To ensure that banks don't go bust, RBI has put in place some trigger points to assess, monitor, control & take corrective actions on banks which are weak & troubled. The process or mechanism under which such actions are taken is known as Prompt Corrective Action, or PCA.

conserving capital so that their balance sheets can become stronger.

What is PCA as per RBI? All Misconceptions Cleared

- ✚ RBI clarified that the PCA framework is not intended to constrain normal operations of the banks for the general public.
- ✚ Under RBI's supervisory framework, it uses various measures/tools to maintain sound financial health of banks. PCA framework is one of such supervisory tools.
- ✚ It involves monitoring of certain performance indicators of the banks as an early warning exercise & is initiated once such thresholds as relating to capital, asset quality etc. are breached.
- ✚ Its objective is to facilitate the banks to take corrective measures including those prescribed by the Reserve Bank, in a timely manner, in order to restore their financial health.
- ✚ It provides an opportunity to the Reserve Bank to pay focussed attention on such banks by engaging with the management more closely in those areas.
- ✚ The PCA framework is, thus, intended to encourage banks to eschew certain riskier activities & focus on

Salient Features of revised PCA Framework for Banks

- A. Capital, asset quality & profitability continue to be the key areas for monitoring in the revised framework.
- B. Indicators to be tracked for Capital, asset quality & profitability would be:
 - a) **CRAR/ Common Equity Tier I ratio:** CET ratio - the percentage of core equity capital, net of regulatory adjustments, to total risk weighted assets as defined in RBI Basel III guidelines
 - b) **Net NPA ratio:** NNPA ratio - the percentage of net NPAs to net advances
 - c) **Return on Assets:** ROA - the percentage of profit after tax to average total assets
- C. Leverage would be monitored additionally as part of the PCA framework.
- D. Breach of any risk threshold (as detailed under) would result in invocation of PCA.
- E. The PCA framework would apply without exception to all banks operating in India including small banks & foreign banks operating through branches or subsidiaries based on breach of risk thresholds of identified indicators.
- F. A bank will be placed under PCA framework based on the audited Annual Financial Results & the Supervisory Assessment made by RBI.

Topic 14: All about the Products of NPCI

- ✚ **A Brief on NPCI:** National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was incorporated in December 2008 & the Certificate of Commencement of Business was issued in April 2009. The authorized capital was pegged at Rs 300 crore & paid up capital was Rs 100 crore.
- ✚ **Mr. Biswamohan Mahapatra | Non Executive Chairman**

A Brief on BHIM

- ✚ Bharat Interface for Money is an app that lets you make simple, easy & quick payment transactions using Unified Payments Interface (UPI). This can be done using just Mobile number or Virtual Payment Address (VPA). Currently it is available in 12 languages.

- ✚ Virtual Payment Address (VPA) is a unique identifier which you can use to send & receive money on UPI.
 - ✚ **With BHIM, you can't pay more than Rs. 20 thousand in a transaction.**
 - ✚ **Daily limit for BHIM app transaction is Rs. 40,000.**

A Brief on UPI- 2016

- ✚ Unified Payments Interface is an instant payment system developed by NPCI. UPI is built over the IMPS infrastructure & allows you to instantly transfer money between any two parties' bank accounts.
- ✚ UPI-PIN is a 4-6 digit pass code you create/set during first time registration with this App.
- ✚ The upper limit per UPI transaction is Rs. 1 Lakh.

Immediate Payment Service (IMPS): It was launched in 2010. IMPS offers an instant, 24X7, interbank electronic fund transfer service through mobile phones.

Overview of *99# Service: *99# service launched by NPCI, which works on Unstructured Supplementary Service Data (USSD) channel. This service was launched in 2014. Banking customers can avail the service by dialing *99#, a "Common number across all Telecom Service Providers (TSPs)" on their mobile phone & transact through an interactive menu displayed on the mobile screen.

Overview of *99*99# Service: *99*99# is a USSD (Unstructured Supplementary Service Data) based value added service from NPCI that facilitates the customers to check the status of his/her Aadhaar number seeding/linking in the bank account. The service works across all GSM service providers & brings together the diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers).

MMID: MMID stands for Mobile Money Identifier. MMID is a 7-digit code issued by the bank to their customers for availing IMPS.

A Brief on QSAM *99*99# service, is alternatively known as QSAM (Query Service on Aadhaar Mapper). Using this

service, a person can check the Aadhaar seeding/linking status in his/her bank account.

A Brief on NACH

- ✦ NPCI implemented "National Automated Clearing House (NACH)" for Banks, Financial Institutions, Corporates & Govt., is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive & periodic in nature.
- ✦ NACH System can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc. for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium etc.
- ✦ NACH's Aadhaar Payment Bridge (APB) System, developed by NPCI has been helping the Govt. & Govt. Agencies in making the Direct Benefit Transfer scheme a success.

BBPS: Bharat Bill Payment System (BBPS) will function as a tiered structure for operating the bill payment system in the country under a single brand image. NPCI will function as the authorized Bharat Bill Payment Central Unit (BBPCU), which will be responsible for setting business standards, rules & procedures for technical & business requirements for all the participants.

Topic 15: Small Finance Banks & its Headquarters

- ✦ **The objective** is to further financial inclusion by (a) provision of savings vehicles, (b) supply of credit to small business units; small & marginal farmers; micro & small industries; & other unorganised sector entities, through high technology-low cost operations.
- ✦ It shall primarily undertake basic banking activities of acceptance of deposits & lending to unserved & underserved sections including small business units, small & marginal farmers, micro & small industries & unorganised sector entities. The minimum paid-up equity capital is **Rs. 100 crores**.
- ✦ The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be 40 % & gradually brought down to 26 % within 12 years from the date of commencement of business of the bank.

Headquarters of the Small Finance Banks

- ✦ Au Financiers (India) Ltd., Jaipur
- ✦ Capital Local Area Bank Ltd., Jalandhar
- ✦ Disha Microfin Private Ltd., Ahmedabad
- ✦ Equitas Holdings P Limited, Chennai
- ✦ ESAF Microfinance & Investments Private Ltd., Registered Office- Chennai, Corporate Office- Thrissur (Kerala)
- ✦ Janalakshmi Financial Services Private Limited, Bengaluru
- ✦ RGVN (North East) Microfinance Limited, Guwahati
- ✦ Suryoday Micro Finance Private Ltd., Navi Mumbai
- ✦ Ujjivan Financial Services Private Ltd., Bengaluru
- ✦ Utkarsh Micro Finance Private Ltd., Varanasi

Topic 16: Payments Banks & its Headquarters

- ✦ The objective is to further financial inclusion by providing (i) small savings accounts(ii) payments/remittance services to migrant labour workforce, low income households, small businesses, other unorganised sector entities & other users.

- ✦ **Scope of activities:** Acceptance of demand deposits. It will initially be restricted to holding a maximum balance of Rs. 100,000 per individual customer.
- ✦ It cannot undertake lending activities. Apart from amounts maintained as CRR on its outside demand & time liabilities, it will be required to invest minimum 75% of its "demand deposit balances" in SLR eligible.

The minimum paid-up equity capital shall be Rs. 100 crore.

- ✦ The promoter's minimum initial contribution to the paid-up equity capital of such payments bank shall at least be **40 %** for the first five years from the commencement of its business.

Headquarters of the Payment Banks

- ✦ Aditya Birla Nuvo Limited- Veraval, Gujarat

- ✦ Airtel M Commerce Services Limited- Registered Office- New Delhi, Corporate Office- Gurugram, Haryana
- ✦ Cholamandalam Distribution Services Limited- Chennai
- ✦ Department of Posts (IPPB)- New Delhi
- ✦ Fino PayTech Limited- Navi Mumbai
- ✦ National Securities Depository Limited- Mumbai
- ✦ Reliance Industries- Mumbai
- ✦ Vodafone m-pesa Limited- Mumbai

Topic 17: What are the Risks in Banking Sector?

- ✦ Banking risk can be defined as exposure to the uncertainty of outcome. It is applicable to full-service banks like SBI, PNB & Others.

Types of bank risks

1. Credit risk
2. Operational risk
3. Business risk
4. Market risk
5. Liquidity risk
6. Reputational risk

- ✦ **Credit risk:** It usually occurs because of inadequate income or business failure. Credit risk signifies a decline in the credit assets' values before default that arises from the deterioration in a portfolio or an individual's credit quality.
- ✦ **Market risk:** Basel Committee on Banking Supervision defines market risk as the risk of losses in on- or off-balance sheet positions that arise from movement in market prices. Market risk is the most prominent for banks present in investment banking.

- ✦ **Operational risk:** Basel Committee on Banking Supervision defines operational risk "as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events. Operational risk, the risk in all banking transactions
- ✦ **Liquidity risk:** Liquidity risk is the risk of a bank not being able to have enough cash to carry out its day-to-day operations.
- ✦ **Reputational risk—when banks lose the public's trust:** It is the risk of damage to a bank's image & public standing that occurs due to some dubious actions taken by the bank.
- ✦ **Business Risk:** Business risk is the risk arising from a bank's long-term business strategy. It deals with a bank not being able to keep up with changing competition dynamics, losing market share over time, & being closed or acquired.

Topic 18: What are the BASEL-3 Norms & a brief on the 3 Pillars of Basel?

- ✦ Basel Committee is the primary global standard-setter for the prudential regulation of banks & provides a forum for cooperation on banking supervisory matters.
- ✦ Its mandate is to strengthen the regulation, supervision & practices of banks worldwide with the purpose of enhancing financial stability.
- ✦ Stefan Ingves, Governor of Sveriges Riks bank (SWEDEN), is the Chairman of the Basel Committee.
- ✦ Basel III or Basel 3 released in December, 2010 is the third in the series of Basel Accords. These accords deal with risk management aspects for the banking sector.
- ✦ According to Basel Committee on Banking Supervision "Basel III is a comprehensive set of reform measures, developed by the Basel Committee on Banking Supervision, to strengthen the regulation, supervision & risk management of the banking sector".
- ✦ Basel 3 measures aim to:
 - a) Improve the banking sector's ability to absorb shocks arising from financial & economic stress, whatever the source
 - b) Improve risk management & governance
 - c) Strengthen banks' transparency & disclosures.

Three Pillars of Basel 3

- ✦ **Pillar 1: Minimum Regulatory Capital Requirements based on Risk Weighted Assets (RWAs):** Maintaining capital calculated through credit, market & operational risk areas (mainly that capital which can absorb risk.)
- ✦ **Pillar 2: Supervisory Review Process:** Regulating tools & frameworks for dealing with peripheral risks that bank face.
- ✦ **Pillar 3: Market Discipline:** Increasing the disclosures that banks must provide to increase the transparency of banks

Important Facts related to BASEL 3

- ✦ Minimum Ratio of Total Capital To RWAs--10.50%
- ✦ Minimum Ratio of Common Equity to RWAs--4.50% to 7.00%
- ✦ Tier I capital to RWAs--6.00%
- ✦ Core Tier I capital to RWAs--5.00%
- ✦ Capital Conservation Buffers to RWAs--2.50%
- ✦ Leverage Ratio--3.00%
- ✦ Countercyclical Buffer--0% to 2.50%

Topic 19: Most Important Miscellaneous Banking Terms

- ✦ **ACU:** Asian Clearing Union (ACU) was established with its head-quarters at Tehran, Iran, on December 9, 1974.
- ✦ The Central Banks & the Monetary Authorities of Bangladesh, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan & Sri Lanka are currently the members of the ACU.
- ✦ Asian Monetary Units (AMUs) is the common unit of account of ACU & is denominated as 'ACU Dollar' & 'ACU Euro'. All instruments of payments under ACU have to be denominated in AMUs.
- ✦ **Rupee Denominated Bonds:** Any corporate (entity registered as a company under the Companies Act, 1956/ 2013) or body corporate (entity specially created out of a specific act of the Parliament) & Indian banks are eligible to issue Rupee denominated bonds overseas. Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs) coming under the regulatory jurisdiction of SEBI are also eligible. The minimum maturity period for such bonds will be 3 years.
- ✦ **National Institute of Bank Management (NIBM):** It was established in 1969 by RBI, in consultation with the Govt. of India, as an autonomous apex institution for research, training, education & consultancy in bank management. Its mandate is to play a proactive role of "think-tank" of the banking system. The Governor of RBI is the Chairman of the Governing Board. It is situated at Pune, Maharashtra.
- ✦ **Electronic Funds Transfer at Point of Sale (EFTPOS):** EFTPOS is the method for paying for goods or services without needing to carry cash.
- ✦ **Moral Suasion:** Moral Suasion is just as a request by the RBI to the commercial banks to take so & so action & measures in so & so trend of economy. RBI may request commercial banks not to give loans for unproductive purpose which does not add to economic growth but increases inflation.
- ✦ **Bouncing of a cheque:** Where an account does not have sufficient balance to honour the cheque issued by the customer, the cheque is returned by the bank with the reason "funds insufficient" or "Exceeds arrangement". This is known as 'Bouncing of a cheque'.
- ✦ **Demat Account:** The term "demat", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures.
- ✦ **Capital Adequacy Ratio (CAR):** Capital adequacy ratio measures the amount of a bank's capital expressed as a %age of its credit exposure. Globally, the capital adequacy ratio has been developed to ensure banks can absorb a reasonable level of losses before becoming insolvent. Indian banks are expected to maintain a minimum capital adequacy ratio of 9 % (Rs 9 as capital for every Rs 100 in loan or asset)
- ✦ **Balance of Trade:** The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.
- ✦ **Balance of Payments:** A list of all of a country's international transactions for a given time period, usually one year.
- ✦ **NOSTRO Account:** A Nostro account is maintained by an Indian Bank in the foreign countries.
- ✦ **VOSTRO Account:** Vostro account is maintained by a foreign bank in India with their corresponding bank.
- ✦ **BCBS:** Basel Committee on Banking Supervision is an institution created by the Central Bank governors of the Group of Ten nations.
- ✦ **What is STRIPS:** Separate Trading for Registered Interest & Principal Securities.
- ✦ The CORE word in CBS stands for Centralized Online Realtime Exchange.
- ✦ **Cross Selling:** Cross-selling stands for offering to the existing & new customers, some additional banking products, with a view to expand banking business, reduce the per customer cost of operations & provide more satisfaction & value to the customer.
- ✦ **Credit Card Business :** Issue of cards
 - (a) Banks having net worth of Rs. 100 cr or above only can undertake the credit card business.
 - (b) RBI permission is not required to undertake credit card issue business.
- ✦ **ASSET SECURITISATION:** Securitisation of assets is an additional channel for recycling of funds by business entities including banks. **Securitisation** is process through which the future receivables (say rent, installment of a term loan due in future) of an organization (say bank), are converted into debt instruments (such as bonds with a fixed rate of return) & then sold.

Important Terms related to Mutual Funds

- ✦ **Asset Management Company:** A company formed & registered under the Companies Act 1956 & approved as such by the SEBI to manage the funds of a mutual fund. Under an agreement (with the trustees of the Mutual Fund), an AMC undertakes to formulated mutual funds schemes, distribute income as per agreement.
- ✦ **Close-ended scheme:** A scheme where funds are raised for a fixed period. The scheme is wound up after that period & funds are returned with capital appreciation

to unit holders. Normally, a close-ended scheme is listed on a stock exchange.

- ✦ **Net asset value:** The price of value of one share of a fund. It is calculated by summing the quoted values of all the securities held by the fund, adding in cash & any accrued income & subtracting liabilities & dividing the result by the number of shares outstanding.
- ✦ **Open ended scheme:** A scheme is the one which continuously offers its units & buys them back from investors.

A Brief on Nationalization of Banks

- ✦ Nationalisation of Imperial Bank of India & its conversion into State Bank of India in July 1955.
- ✦ Conversion of 8 major State-associated banks into subsidiary banks of SBI in 1959.
- ✦ Nationalisation of 14 Indian scheduled banks in July 1969.
- ✦ Nationalisation of 6 more banks in April 1980 & New Bank of India merged into Punjab National Bank.

Topic 20: How the amount can be transferred from one Bank A/c to the other?

Real Time Gross Settlement (RTGS)

- ✦ RTGS implemented w.e.f. 26.03.2004 is a centralized payment system operated by RBI. In RTGS inter-bank payment instructions are processed & settled, on gross basis in a real time environment.
- ✦ It uses Indian Financial Network (INFINET) & SFMS platforms. RTGS is regulated by RTGS System Regulations, 2013.

National Electronic Funds Transfer (NEFT)

- ✦ RBI operationalized NEFT System in Nov 2005. It facilitates transfer of funds from any bank branch to any other bank branch.
- ✦ **Amount:** There is no lower/upper value limit.
- ✦ **Bank account:** NEFT is an account to account transfer system. The remitter & beneficiary should have a bank account.

Processing Charges/Service Charges

1. Banks cannot levy any charges for inward NEFT,
2. For outward NEFT: Up to Rs. 10000 = Rs. 2.50, above Rs. 10000 to Rs. 1 lac = Rs. 5. Above Rs. 1 lac to Rs. 2 lac

= Max Rs. 15 & above Rs. 2 lac = Max Rs. 25 (w.e.f. 13.07.2012).

- ✦ **CENTRALIZED FUNDS MANAGEMENT SYSTEMS (CFMS):** CFMS was operated & maintained by RBI to enable operations on current accounts maintained at various offices of the RBI, through standard message formats in a secure manner.
- ✦ **NEPAL REMITTANCE SCHEME:** It is a cross-border one-way remittance facility scheme, for remittance from India to Nepal. Amount: Up to Indian Rs. 50,000 from NEFT branches. Beneficiary will receive funds in Nepalese rupees.
- ✦ **CORE BANKING SOLUTIONS:** Core Banking Solutions (CBS) or Centralised Banking Solutions is the process which is completed in a centralized environment i.e. under which the information related to the customer's account (i.e. financial dealings, profession, income, etc.) is stored in the Central Server of the bank (that is available to all networked branches) instead of the branch server.

Topic 21: What are the types of Accounts that can be opened by Foreign (Person) in India?

a) NRO A/c (Foreign Tourist)

- ✦ Foreign tourists during their short visit to India can open a Non-Resident (Ordinary) Rupee (NRO) account (Current / Savings) with any Authorised Dealer bank dealing in foreign exchange.
- ✦ Can be opened up to a maximum period of 6 months.
- ✦ All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / DDs.

b) EEFC A/c

- ✦ Exchange Earners' Foreign Currency Account (EEFC) is an a/c maintained in foreign currency with Authorised Dealer.
- ✦ It is a facility provided to foreign exchange earners, including exporters, to credit 100% of their foreign exchange earnings to the a/c, so that the account holders do not have to convert foreign exchange into Rupees, thereby minimizing the transaction costs.

- ✦ All categories of foreign exchange earners, such as individuals, companies, etc. who are resident in India, may open EEFC accounts.
- ✦ It can be held only in the form of a current account. No interest is payable on EEFC accounts.

ACCOUNTS FOR NRI/PIO: Non-Resident Ordinary Rupee Account (NRO Account)

- ✦ NRO accounts may be opened / maintained in the form of current, savings, recurring or fixed deposit accounts.
- ✦ Interest rates offered by banks on NRO deposits cannot be higher than those offered by them on comparable domestic rupee deposits.
- ✦ Account should be denominated in Indian Rupees.
- ✦ NRI/PIO may remit from the balances held in NRO account an amount not exceeding USD one million per financial year, subject to payment of applicable taxes.

✚ The limit of USD 1 million per financial year includes sale proceeds of immovable properties held by NRIs/PIOs.

Non-Resident (External) Rupee Account (NRE Account)

- ✚ NRE account may be in the form of savings, current, recurring or fixed deposit accounts.
- ✚ Account will be maintained in Indian Rupees.
- ✚ Accrued interest income & balances held in NRE accounts are exempt from Income tax.
- ✚ Authorised dealers/authorised banks at their discretion allow for a period not more than two weeks, overdrawings in NRE savings bank accounts, up to a limit of Rs. 50,000.

✚ Loans up to Rs.100 lakh can be extended against security of funds held in NRE Account either to the depositors or third parties.

Foreign Currency Non-Resident (Bank) Account - FCNR (B) Account

- ✚ FCNR (B) accounts are only in the form of term deposits of 1 to 5 years
- ✚ Account can be in any freely convertible currency.
- ✚ Loans up to Rs.100 lakh can be extended against security of funds held in FCNR (B) deposit either to the depositors or third parties.
- ✚ The interest rates are stipulated by the Department of Banking Operations & Development, RBI.

Topic 22: A Brief on CAMELS rating for Domestic Banks?

- ✚ RBI's 1995 working group headed by Sh. S. Padmanabhan suggested method for rating.
- ✚ RBI rates the banks on a 5 point scale of A to E, widely on the lines of international CAMELS rating model for domestic banks & CALCS model for foreign banks.

CAMELS Rating for Domestic Banks

C	Capital adequacy ratio
A	Asset quality
M	Management Effectiveness
E	Earning (i.e. profitability)

L	Liquidity (asset-liability management)
S	System & controls

Rating parameters for foreign banks

C	Capital adequacy ratio
A	Asset quality
L	Liquidity
C	Compliance
S	System & controls

Topic 23: BANKING OMBUDSMAN SCHEME 2006

The Scheme enables a bank customer for filing of complaints relating to certain services rendered by banks.

- 1) The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- 2) All Scheduled Commercial Banks, Regional Rural Banks & Scheduled Primary Co-operative Banks are covered under the Scheme.
- 3) The Banking Ombudsman does not charge any fee for filing & resolving customers' complaints.

- 4) The maximum compensation which a BO can help a complainant to get is Rs. 20 lakhs.
- 5) If a complaint is not settled by an agreement within a period of one month, the BO proceeds further to pass an award. Before passing an award, the BO provides reasonable opportunity to the complainant & the bank, to present their case.
- 6) If one is not satisfied with the decision passed by the BO, one can approach the appellate authority who is the Deputy Governor of the RBI.

Topic 24: NBFC OMBUDSMAN SCHEME

- ✚ RBI introduced an Ombudsman Scheme for customers of Non-Banking Financial Companies (NBFCs).
- ✚ The Scheme is an expeditious & cost free apex level mechanism for resolution of complaints of customers of NBFCs, relating to certain services rendered by NBFCs.
- ✚ It is being introduced under Section 45 L of RBI Act, 1934, with effect from February 23, 2018.
- ✚ The NBFC Ombudsman is a senior official appointed by RBI to redress customer complaints against NBFCs for deficiency in certain services covered under the grounds of complaint specified under Clause 8 of the Scheme.

- ✚ As on date, four NBFC Ombudsman have been appointed with their offices located at Chennai, Kolkata, New Delhi and Mumbai.
- ✚ NBFCs which are defined in Section 45-I (f) of RBI Act 1934 & registered with RBI under Section 45-IA of RBI Act 1934, which (a) are authorized to accept deposits; or (b) have customer interface, with assets size of one billion rupees or above, as on the date of the audited balance sheet of previous financial year, or of any such asset size as the RBI may prescribe, are covered under the Scheme.

- ✚ The Scheme initially covers NBFCs authorized to accept deposits & would be gradually extended to cover other identified NBFCs.
- ✚ The compensation amount, if any, which can be awarded by NBFC Ombudsman, for any loss suffered by complainant, is limited to the amount arising directly out of the act or omission of the NBFC or rupees one million, whichever is lower.

- Note:** NBFC Ombudsman may award compensation not exceeding rupees 0.1 million to the complainant for causing mental agony & harassment.
- ✚ Appellate Authority is vested with a Deputy Governor-in-Charge of the department of the RBI implementing the Scheme.

Topic 25: What is Base Rate, MCLR & Other rates of Lending?

Base Rate

- ✚ RBI decided that banks should switch over to Base Rate system w.e.f. 1.7.2010.
- ✚ Banks may determine their actual lending rates w.r.t. Base Rate.
- ✚ No loan can be sanctioned below base rate.
- ✚ Exempted accounts: The following loans could be priced without reference to Base Rate: (a) DRI loans (b) loans to banks' own employees (c) loans to banks' depositors against their own deposits.

Marginal Cost Based Lending Rate

- ✚ RBI introduced MCLR w.e.f. 1.4.2016 to determine Base Rate by banks to improve the efficiency of monetary policy transmission.
- ✚ All rupee loans sanctioned & credit limits renewed w.e.f. 01.04.16 to be priced w.r.t. MCLR. It will be internal benchmark.
- ✚ The MCLR comprises of (a) Marginal cost of funds; (b) Negative carry on account of CRR; (c) operating costs; (d) Tenor premium.
- ✚ Marginal Cost of funds (MCF): It has 2 components (a) Marginal cost of borrowings (b) return on network.

- ✚ By using MCF, it will be calculated as: $\text{Required CRR} \times (\text{marginal cost}) / (1 - \text{CRR})$

Exemptions from MCLR

- ✚ loans under schemes of Govt. of India wherein banks have to charge interest rate as per the scheme.
- ✚ Working Capital Term Loan, Funded Interest Term Loan etc. as part of rectification/restructuring package.
- ✚ Loans under various refinance schemes of Govt. of India or any Govt. Undertaking wherein banks charge interest at the rates prescribed under the schemes.
- ✚ The following loans can be priced without being linked to MCLR :
 - a) Loan to depositors against their own deposits.
 - b) Loan to banks' employees & Chief Executive Officer/Whole Time Directors.
 - c) Loans linked to a market determined external benchmark.
 - d) Fixed rate loans. In case of hybrid loans where the interest rates are partly fixed & partly floating, interest rate on the floating portion should adhere to the MCLR guidelines.

Topic 26: What is Reverse Mortgage Loan?

- ✚ The scheme of reverse mortgage has been introduced for the benefit of senior citizens owning a house but having inadequate income to meet their needs. Some important features of reverse mortgage are:
- ✚ A homeowner who is above 60 years of age is eligible for reverse mortgage loan. It allows him to turn the equity in his home into one lump sum or periodic payments mutually agreed by the borrower & the banker.
- ✚ NO REPAYMENT is required as long as the borrower lives, Borrower should pay all taxes relating to the

- house & maintain the property as his primary residence.
- ✚ The amount of loan is based on several factors: Borrower's age, Value of the property, Current interest rates & The specific plan chosen.
- ✚ **As per the scheme formulated by National Housing Bank (NHB), the maximum period of the loan period is 15 years.** The residual life of the property should be at least 20 years. Where the borrower lives longer than 15 years, periodic payments will not be made by lender. However, the borrower can continue to occupy.

Topic 27: What is Hypothecation & Pledge?

	Hypothecation	Pledge
Defined in	SARFAESI Act 2002	Indian Contract Act

	(Sec 2 n)	1872 (section 172)
Definition	Charge on movable property in favour	Bailment of goods as security for

	of secured creditor without delivery of possession	payment of a debt or performance of promise		consent of the borrower. On taking possession bank gets rights of pledge & can sell the assets without intervention.	goods carefully & return the same, if loan is repaid.
Parties: -Borrower -Bank	Hypothecator Hypothecate	Pledger / pawner Pledger / pawnee			
Nature of securities	Movable assets such as stocks, machinery, vehicles	Goods			
Possession	Borrower (in trust for bank). Bank cannot take possession without	Possession with bank till repayment of the loan. Bank has to preserve the			

✚ **Mortgage:** As per section 58 of Transfer of Property Act 1882, mortgage is transfer of interest in specific immovable property for the purpose of securing the payment of money advanced or to be advanced by way of loan, an existing or future debt or the performance of an engagement which may give rise to pecuniary liability.

Topic 28: What is NBFC & how it differs from Banks?

✚ Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans & advances, acquisition of shares/stocks/bonds/debentures/securities issued by Govt. or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit fund business.

✚ NBFCs lend & make investments & hence their activities are akin to that of banks; however there are a few differences as given below:

- NBFC cannot accept demand deposits;
- NBFCs do not form part of the payment & settlement system & cannot issue cheques drawn on itself;
- Deposit insurance facility of Deposit Insurance & Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

✚ **Register with RBI:**
A company incorporated under the Companies Act, 1956 & desirous of commencing business of non-banking

financial institution as defined under Section 45 I(a) of the RBI Act, 1934 should comply with the following:

- It should be a company registered under Section 3 of the companies Act, 1954
- It should have a minimum net owned fund of Rs 200 lakh.

Deposits in NBFC:

✚ Presently, the maximum rate of interest an NBFC can offer is 12.5%. The interest may be paid or compounded at rests not shorter than monthly rests.

✚ NBFCs are allowed to accept / renew public deposits for a minimum period of 12 months & maximum period of 60 months. They cannot accept deposits repayable on demand.

✚ The deposits with NBFCs are not insured.

✚ The repayment of deposits by NBFCs is not guaranteed by RBI.

Topic 29: What are the types of Money?

✚ **Commodity Money** - Commodity money value is derived from the commodity out of which it is made. The commodity itself represents money, & the money is the commodity.

✚ **Representative Money** - is money that includes token coins, or any other physical tokens like certificates, that can be reliably exchanged for a fixed amount/quantity of a commodity like gold or silver.

✚ **Fiat Money** - Fiat money, also known as fiat currency is the money whose value is not derived from any intrinsic value or any guarantee that it can be converted into valuable commodity (like gold). Instead, it derives value only based On Govt. order (fiat)

✚ **Commercial Bank Money** - Commercial bank money or the demand deposits are claims against financial

institutions which can be used for purchasing goods & services.

✚ **Reserve Money (M 0)**

Currency in circulation + Bankers' 'deposits with the RBI + 'Other' deposits with the RBI = Net RBI 'credit to the Govt. + RBI credit to the commercial sector + RBI's claims on banks + RBI's net is foreign assets + Government's currency liabilities to the public - RBI's net non-monetary liabilities.

M1=Currency with the public + Demand deposits with the banking system + 'Other' deposits with the RBI
M2=M1 + Savings deposits of office savings banks.
M3=M1+ Time deposits with the banking system
 = Net bank credit to the Govt.

M4=M3 +All deposits with post office savings banks (excluding National Savings Certificates)

✚ **Bhartiya Reserve Bank Note Mudran Private Limited (BRBNMPL):** RBI established BRBNMPL in February

1995 as a wholly-owned subsidiary to augment the production of bank notes in India & to enable bridging of the gap between supply & demand for bank notes in the country.

Topic 30: What are the Different types of Banking?

- ✚ **Para banking-** When Bank provides banking services except the general banking facility.
- ✚ **Narrow Banking-** When banks invest its money in Govt. securities instead investing in market to avoid risk.
- ✚ **Offshore Banking-** Bank which accept currency of all countries.
- ✚ **Green banking-** Promoting environmental-friendly practices & reducing your carbon footprint from your banking activities.
- ✚ **Retail Banking-** Retail banking refers to the division of a bank that deals directly with retail customers.
- ✚ **Wholesale banking-** Wholesale banking is the provision of services by banks to organisations such as Mortgage

Brokers, large corporate clients, mid-sized companies, sreal estate developers & investors, international trade finance businesses etc.

- ✚ **Universal Banking:** R H Khan committee & recommended the concept of Universal Banking. It means allowing Fls & banks to undertake all types of banking or development financing activity, subject to compliance of statutory & other requirements of RBI, Govt. & related legal Acts.
- ✚ **Islamic Banking:** An Islamic bank is a deposit-taking banking institution whose scope of activities excluding borrowing & lending on the basis of interest.

Topic 31: What are the important codes that are used in Banking?

IFSC (Indian Financial System Code)

- ✚ Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.
- ✚ This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero) & the last 6 characters representing the bank branch.

MICR - Magnetic ink character Recognition

- ✚ MICR is 9-digit numeric code that uniquely identifies a bank branch participating in electronic clearing scheme.
- ✚ Used to identify the location of a bank branch.
- ✚ City (3) Bank (3) Branch (3)
- ✚ It is allotted to a bank branch is printed on the MICR band of cheques. MICR used for electronic credit system.

SWIFT Code: Society for Worldwide Interbank financial tele-communication

- ✚ India was 74th Nation to join SWIFT Network.
- ✚ SWIFT Code is a standard format of bank Identifier code.
- ✚ This code is used particularly in International transfer of money between banks.
- ✚ A majority of FOREX related message are sent to correspondent banks abroad through SWIFT.
- ✚ SWIFT Code consist 8 or 11 character when code is 8 digit, it is referred to primary office.
4 - bank code 2 - country code 2 - location code 3 - branch code (optional)

Topic 32: Important Banking Abbreviations

1. **PSBs:** Public Sector Banks
2. **SNBCs:** Schedule Non- Commercial Banks
3. **SENSEX:** Sensitive Index of Stock Exchange
4. **KYC:** Know Your Customer
5. **RTGS:** Real Time Gross Settlement
6. **EFT:** Electronic Fund Transfer
7. **CBS:** Core Banking Solutions
8. **LIBOR:** London Interbank Offered Rate
9. **MIBOR:** Mumbai Interbank Offered Rate
10. **MIBID:** Mumbai Interbank Bid Rate
11. **SARFAESI:** Securitisation & Reconstruction of Financial Assets & Enforcement Of Security Interest
12. **CAR:** Capital Adequacy Ratio

13. **FIIs:** Foreign Institutional Investments
14. **MICR:** Magnetic Ink Character Recognition
15. **BIRD:** Bankers Institute of Rural Development
16. **IBA:** Indian Bank Association
17. **BPLR:** Benchmark Prime Lending Rate
18. **SWOT:** Strength, Weaknesses, Opportunities & Threats
19. **SWIFT:** Society For Worldwide Interbank Financial Telecommunication
20. **FERA:** Foreign Exchange Regulatory Act
21. **FEMA:** Foreign Exchange Management Act
22. **CASA:** Current & Saving Account
23. **NDTL:** Net Demand & Time Liabilities

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|--|--|
| <p>24. NASDAQ: National Association For Securities Dealers Automated Quotations</p> <p>25. CRISIL: Credit Rating & Investment Services India Limited</p> <p>26. CIBIL: Credit Information Bureau Of India Limited</p> <p>27. NAV: Net Asset Value</p> <p>28. ICRA: Indian Credit Rating Agency</p> <p>29. CARE: Credit Analysis & Research Limited</p> <p>30. WMAs: Ways & Means Advances</p> <p>31. ALM: Asset Liability Management</p> <p>32. INFINET Indian Financial Network</p> <p>33. OLTAS - On-line Tax Accounting System (OLTAS) for Direct Taxes</p> <p>34. TIN - Tax Information Network (TIN)</p> <p>35. IMPS - Interbank Mobile Payment Service (IMPS) or Immediate Payment Service</p> <p>36. CDR- Corporate Debt Restructuring</p> <p>37. CAD- Capital Account Deficit</p> <p>38. REITs: Real Estate Investment Trusts</p> <p>39. InvITs: Infrastructure Investment Trusts</p> <p>40. ALM- Asset Liability Management</p> <p>41. ASBA: Application Supported by Blocked Amount</p> <p>42. PIN: Personal Identification Number</p> <p>43. CECA: Comprehensive Economic Cooperation Agreement</p> <p>44. CEPA: Comprehensive Economic Partnership Agreement</p> <p>45. DTAA - Double Taxation Avoidance Agreement</p> <p>46. EFSF - European Financial Stability Facility</p> <p>47. FINO- Financial Inclusion Network Operation</p> <p>48. FIPB - Foreign Investment Promotion board</p> <p>49. FSLRC- Financial Sector Legislative Reforms Commission</p> <p>50. CRAR: Capital to Risk-weighted Assets Ratio</p> <p>51. LCR: Liquidity Coverage Ratio</p> <p>52. TARC - Tax Administration Reform Commission</p> <p>53. GIRO - Govt. Internal Revenue Order</p> <p>54. FRBMA: Fiscal Responsibility & Budget Management Act</p> <p>55. AMFI- Association of Mutual Fund in India.</p> | <p>56. TIEA - Tax Information exchange Agreement</p> <p>57. GAAR - General anti avoidance rule</p> <p>58. GSLV - Geo-Synchronous Launch Vehicle</p> <p>59. PPP - Public Private Partnership & Purchasing Power parity</p> <p>60. PSLV - Polar Satellite Launch vehicle</p> <p>61. TAPI - Turkmenistan-Afghanistan-Pakistan-India.</p> <p>62. QFI -Qualified Foreign Investors</p> <p>63. AD-Authorized Dealer.</p> <p>64. ASSOCHAM-Associated Chambers of Commerce & Industry of India.</p> <p>65. BCSBI-Banking Codes & Standards Board of India.</p> <p>66. BIS-Bank for International Settlements.</p> <p>67. CDS-Credit Default Swap.</p> <p>68. CEPA-Comprehensive Economic Partnership Management.</p> <p>69. FIMMDA-Fixed Income Money MARKETS & Derivatives Association.</p> <p>70. FPI-Foreign Portfolio Investment.</p> <p>71. IBRD-International Bank for Reconstruction & Development.</p> <p>72. UIDAI-Unique Identification Development Authority of India.</p> <p>73. PMGSY- Pradhan Mantri Gram Sadak Yojana</p> <p>74. PMEGP- PM's Employment Generation Programme</p> <p>75. NRDWP- National Rural Drinking Water Programme</p> <p>76. PMKK- Pradhan Mantri Kaushal Kendras</p> <p>77. SANKALP- Skill Acquisition & Knowledge Awareness for Livelihood Promotion programme</p> <p>78. STRIVE- Skill Strengthening for Industrial Value Enhancement</p> <p>79. NTA- National Testing Agency</p> <p>80. ICDS- Integrated Child Development Services</p> <p>81. TIES- Trade Infrastructure for Export Scheme</p> <p>82. FIPB- Foreign Investment Promotion Board</p> <p>83. CERT-Fin- Computer Emergency Response Team for our Financial Sector</p> <p>84. IRFC- Indian Railway Finance Corporation Limited</p> <p>85. FFO- Further Fund Offering</p> |
|--|--|

Topic 33: The HQ of NATIONALIZED/PSBs BANKS

- | | |
|---|---|
| <ul style="list-style-type: none"> ✚ Allahabad Bank-Kolkata ✚ Bank of India -Mumbai ✚ Bank of Maharashtra -Pune ✚ Canara Bank -Bangalore ✚ Central Bank of India -Mumbai ✚ Corporation Bank -Mangalore ✚ Dena Bank -Mumbai ✚ Indian Bank- Chennai ✚ Indian Overseas Bank- Chennai ✚ Oriental Bank of Commerce- Gurgaon ✚ Punjab National Bank- New Delhi | <ul style="list-style-type: none"> ✚ Punjab & Sind Bank- New Delhi ✚ State Bank of India- Mumbai ✚ Syndicate Bank- Manipal ✚ UCO Bank- Kolkata ✚ Union Bank of India- Mumbai ✚ United Bank of India- Kolkata ✚ Vijaya Bank- Bangalore ✚ Andhra Bank- Hyderabad ✚ Bank of Baroda- Vadodra ✚ IDBI Bank- Mumbai ✚ IPPB- New Delhi |
|---|---|

Topic 34: Financial Regulations | Institutions | Organizations

Chit Funds	Respective State Govt.s
Insurance companies	IRDA
Housing Finance Companies	NHB
Venture Capital Fund /	SEBI
Merchant Banking companies	SEBI
Stock broking companies	SEBI
Nidhi Companies	Ministry of corporate affairs, Govt. of India

- ✚ Export-Import (EXIM) Bank of India is the principal financial institution in India for coordinating the working of institutions engaged in financing export & import trade.
- ✚ It is a statutory corporation wholly owned by the Govt. of India.
- ✚ It was established on January 1, 1982 for the purpose of financing, facilitating & promoting foreign trade of India.
- ✚ Chairman- David Rasquinha | Headquarters : Mumbai

National Bank for Agriculture & Rural Development

- ✚ Established on 12th July 1982 on the recommendation of CRAFICARD committee (also called as Sivaraman Committee)
- ✚ For Agricultural finance, It is the apex organization.
- ✚ Chairman: Dr. Harsha Kumar Bhanwala
- ✚ Head Quarters: Mumbai
- ✚ Rural Infrastructure Development Fund (RIDF) is operated by NABARD, instead in April 1995.
- ✚ NABARD is the "Micro-Finance Regulatory Authority"

NATIONAL HOUSING BANK(NHB)

- ✚ It is the apex institution of housing finance in India, was set up as wholly owned subsidiary of RBI.
- ✚ The bank started its operations from July 1988.
- ✚ NHB is a subsidiary bank of Reserve Bank of India.
- ✚ National Housing Bank was established under section 6 of National Housing Bank Act (1987).
- ✚ The HQ: of NHB is in New Delhi | Chairman: Shri Sriram Kalyanaraman

Small Industries Development Bank of India (SIDBI)

- ✚ Small Industries Development Bank of India (SIDBI in short) was established in the year 1990 (Date: 2nd April 1990) under the Small Industries Development Bank of India Act 1989 as a subsidiary of Industrial Development Bank of India.
- ✚ Chairman- Mohammad Mustafa
- ✚ Head Quarters: Lucknow

ECCG

- ✚ Export Credit Guarantee Corporation of India. This organisation provides risk as well as insurance cover to the Indian exporters. | Chairman- Geetha Muralidhar | Head Quarters : Mumbai

Securities & Exchange Board of India (SEBI)

- ✚ It is the regulator for the securities market in India. SEBI was initially established as a non statutory body in April 1988, to regulate the working of stock exchange. Later it was given a statutory status on April 1992 via SEBI Act, 1992 with the following objectives.
- ✚ Chairman- Ajay Tyagi
- ✚ Head Quarters : Mumbai

CLEARING CORPORATION OF INDIA

- ✚ Clearing Corporation of India Limited (CCIL) was incorporated on 30th April 2001, as the country's first clearing house for the Govt. securities, forex & other related market segments. It commenced operations from Feb 15, 2002. It provides a system for efficient clearing of money, Govt. securities & foreign exchange market transactions.

REGIONAL RURAL BANK (RRB):

- ✚ Regional Rural Bank Were Set Up By An Ordinance In 1975, Later Replaced By Rrbs Act, 1976 As Pre Banking Commission Recommendation In 1975.
- ✚ Father Of Rrb Is M.Swaminathan.
- ✚ The Govt. Of India Had Appointed A Working Group On Rural Banks Under The Chairmanship Of Mr. M. Narasimham In 1975. First Rrbs Were Set Up On 2nd Oct.
- ✚ Share Holder Contribution: Govt. Of India 50% Sponsor Bank 35% State Govt. 15%.

BANKING CODES & STANDARDS BOARD OF INDIA

- ✚ Banking Codes & Standards Board of India (BCSBI) was set up on the lines of a similar set up in UK to oversee the Fair Practice Code evolved by the Bankers.
- ✚ **Members:** The Board was set up as a Society, under the Societies Registration Act, 1860. Commercial banks, RRBs & Urban Coop Banks are its members.
- ✚ **A Governing council of the BCSBI looks after its financial affairs & managerial policies.** The tenure of the Council is 5 years & the appointment of the Council after 5 years would be with the concurrence of the RBI.

Indian Banks' Association (IBA)

- ✚ **Indian Banks' Association (IBA)** set up in 1946 with 22 members to discuss issues of common interests. Over

EXIM BANK:

IBPS PO | Indian Bank PO | Mains | GA Power Capsule 2018

the years, IBA emerged as the Voice of Indian Banking Industry. IBA adopts a consultative approach to give its views on any issue pertaining to banking sector. **As on**

December 28, 2015 the total Membership of the Association is 237.

- ✚ **Ordinary: 139 Associate: 98 Total: 237**
- ✚ **Usha Ananthasubramanian is present Chairman of IBA & it's headquarter is in Mumbai.**

Topic 35: Important Financial Schemes of the Government

KISAN VIKAS PATRA From 1st October 2018

- ✚ KPV are regulated by KVP Rules 2014, Scheme is available through Post Offices & those banks that are authorized to operate PPF scheme.
- ✚ **Denomination:** Rs.1000, Rs.5000, Rs.10000 & Rs.50000
- ✚ **Types of certificates:** Category Single, Joint A-Type & Joint B-Type (E/S).

- ✚ **Maturity period: 112 Months**
 - ✚ **Rate of Interest: 7.7%.**
 - ✚ **Rate of interest:** Rs.1000 becomes double during the maturity period.
1. Nomination facility, 2. Pledge for loan facility & 3. premature payment after 2 years & 6 months subject to certain conditions, is eligible.

Topic 36: List of Mergers in the Indian Banking Industry

The Bank which acquired	The Bank which got Merged	Year of Merger
State Bank of India	5 SBI's Associate Banks & Bharatiya Mahila Bank	2017
Kotak Mahindra Bank	ING Vysya Bank	2016
ICICI Bank	Bank of Rajasthan	2010
State Bank of India	State Bank of Indore	2009
State Bank of India	State Bank of Saurashtra	2008
HDFC Bank	Centurion Bank of Punjab	2008
Centurion Bank of Punjab	Lord Krishna Bank	2007
Indian Overseas Bank	Bharat Overseas Bank	2007
IDBI Bank	United Western Bank Ltd.	2006
Federal Bank	Ganesh Bank of Kurundwad	2006

Centurion Bank	Bank of Punjab (BoP)	2005
IDBI Bank Limited	IDBI Limited	2005
Oriental Bank of Commerce	Global Trust Bank (GTB)	2004
Punjab National Bank	Nedungadi Bank	2003
Bank of Baroda	Benares State Bank	2002
ICICI Bank Limited	ICICI Limited	2002
ICICI Bank	Bank of Madura	2001
HDFC Bank	Times Bank	2000
Union Bank of India	Sikkim Bank	1999
State Bank of India	Kashinath State Bank	1995
Bank of India	Bank of Karad	1994
Punjab National	Bank New Bank of India	1993
State bank of India	Bank of Cochin	1985
Canara Bank	Lakshmi Commercial Bank	1985

Topic 37: What are the Sectors in the Indian Economy?

- ✚ Indian Economy is normally categorized into **three sectors** namely - **1. Primary Sector 2. Secondary Sector 3. Tertiary Sector**
- ✚ **Primary Sector:** Primary Sector is directly dependent on environment for manufacture & production. For example, agriculture, mining, farming etc.

- ✚ **Secondary Sector:** Secondary Sector adds value to the proud by transforming raw materials into valuable products. For example, processing & construction industries.
- ✚ **Tertiary Sector/Service Sector:** Tertiary Sector is involved in production & exchange of services. For example, transportation, communication, & other

services of such kind. **Tertiary Sector is also known as Services Sector** as it facilitates the production &

exchanges of services.

Topic 38: A Brief on Printing & Minting of Currencies in India

- ✚ In India, RBI is engaged in printing of all notes & production of coins is handled by Government under The Coinage Act, 1906.
- ✚ RBI determines what volume of currency is required at a particular time.
- ✚ The production of bank notes, coins, non-judicial stamps, postage stamps & other govt. documents is managed by Security Printing & Minting Corporation of India Limited (SPMCIL). It was established in 2006.

A brief on the Printing Presses

- a) The first printing press of **India Currency Note Press (CNP)** was established in 1928 for printing bank notes in India. This press is located in Nashik, Maharashtra.
- b) **Bank Note Press (BNP)** has two branches located in Mysore, Karnataka & Dewas, Madhya Pradesh. Currently both CNP & BNP print Indian currency.
- c) Currency is also printed by RBI which has two printing presses & owned by **Bhartiya Reserve Bank Note Mudran Limited**. These are located in Mysore, Karnataka & Salboni, West Bengal.
- d) **Indian security Press** is located in Nashik & **Security Printing Press** is located in Hyderabad.

A brief on the Minting of Coins

- a) Security Printing & Minting Corporation of India Limited (SPMCIL) comprises four mint:
 - ❖ India Government Mint, Mumbai
 - ❖ India Government Mint, Kolkata
 - ❖ India Government Mint, Hyderabad
 - ❖ India Government Mint, Noida
- b) The main objectives of these mints is to produce coins, medals & awards, as per the requirements of India.
- c) Mumbai mint is known for producing standardized weights & measures.
- d) Noida is known as the first mint in the country to produce stainless steel coins.

Points to Remember

- ✚ Special kind of paper is required for the printing of bank notes & non-judicial stamps. This paper is produced in special Security Paper Mill which was established in 1968 at **Hoshangabad**, Madhya Pradesh.
- ✚ **2 currency note printing presses** owned by GOI & 2 are owned by RBI, through the Bharatiya Reserve Bank Note Mudran Ltd. (BRBNML). **GOI presses** are at **Nasik (Western India) & Dewas (Central India)**. **RBI presses** are at **Mysore (Southern India) & Salboni (Eastern India)**.
- ✚ Coins are minted in four mints owned by GOI which are located at Mumbai, Hyderabad, Calcutta & NOIDA.

Topic 39: What is the Mudra Scheme?

- a) MUDRA stands for Micro Units Development & Refinance Agency Ltd.
- b) Financial institution set up by GOI for development & refinancing micro units enterprises.
- c) The purpose is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.
- d) It be responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Section 8 Companies, Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks.
- e) Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial

products / schemes. The financial limit for these schemes are:-

- Shishu: covering loans upto Rs. 50,000/-
- Kishor: covering loans above Rs. 50,000/- and upto 5 lakhs
- Tarun: covering loans above Rs. 5 lakhs to 10 lakhs
- f) Pradhan Mantri Mudra Yojana is a Government of India scheme, which enables a small borrower to borrow from banks, MFIs, NBFCs for loans upto 10 lakhs for non-farm income generating activities. Generally, loans upto 10 lakhs issued by banks under Micro Small Enterprises is given without collaterals.
- g) Shri Mohammad Mustafa is the Head currently.

Topic 40: Headquarters of the International Financial Organizations

Name of the Organization	HQ
IMF International Monetary Fund	Washington, DC
IBRD International Bank for	Washington,

Reconstruction and Development	DC
IFC International Finance Corporation	Washington, DC
IDA International Development	Washington,

Association	DC
ICSID, International Centre for Settlement of Investment Disputes	Washington, DC
MIGA Multilateral Investment Guarantee Agency	Washington, DC
World Trade Organization (WTO)	Geneva
AFDB African Development Bank	Abidjan
ADB Asian Development Bank	Manila
EBRD European Bank for Reconstruction & Development	London
BIS Bank of International	Basel

Settlements	
EIB European Investment Bank	Luxembourg
AACB African Association of Central Banks	Dakar, Senegal
IIB International Investment Bank	Moscow, Russia
SEACEN South East Asian Central Banks Centre	Kuala Lumpur, Malaysia

Topic 41: Important Financial, Economics & Budget Terms

- ✚ **Fiscal Responsibility and Budget Management Act:** The Act is an attempt to make the Government adhere to a phased plan to reduce fiscal deficit, which denotes an excess of expenditure over revenue.
- ✚ **Dividend Distribution Tax:** This is a tax levied on companies that pay out dividends to its shareholders, i.e. share a portion of earnings with them.
- ✚ **Venture Capital Funds:** These are funds that invest in startups, a financially riskier proposition than investing in established companies.
- ✚ **Securities Transaction Tax:** It is a tax on all transactions done over the stock exchanges involving securities such as shares, derivatives, and equity-linked mutual funds.
- ✚ **Capital Gains Tax:** It is a tax on the gains that ensue when an asset is sold for a price higher than what it was bought for.
- ✚ **Ad Valorem Tax:** This is charged as a percentage of the value of a good or service, not at a specific rate per unit.
- ✚ **Advance Pricing Agreement (APA):** It is an agreement between a taxpaying entity and the taxman that indicates how the former will price transactions with its associates.
- ✚ **Fiscal Consolidation:** The term refers to the things a Government does to maintain good fiscal health – cut debt and wasteful expenditure and improve revenue opportunities.
- ✚ **Current Account Deficit:** It is a trade measure that shows the value of a country's imports of goods and services to be higher than the value of its exports.
- ✚ **Bear market:** A period during which the majority of securities prices in a particular market (such as the stock market) drop substantially.
- ✚ **Bull market:** A period during which the majority of securities prices in a particular market (such as the stock market) rise substantially.
- ✚ **Inflation risk:** The risk that the purchasing power of the future value of assets or income will be lower due to inflation.
- ✚ **Interest rate risk:** Risk of gain or loss on a security due to possible changes in interest rate levels. When interest rates rise, the market value of a debt security will fall, and vice versa.
- ✚ **Direct and Indirect Taxes:** Direct taxes are the one that fall directly on individuals and corporations. For example, income tax, corporate tax etc. Indirect taxes are imposed on goods and services. They are paid by consumers when they buy goods and services. These include excise duty, customs duty etc.
- ✚ **Customs Duty:** These are levies charged when goods are imported into, or exported from, the country, and they are paid by the importer or exporter. Usually, these are also passed on to the consumer.
- ✚ **Primary Deficit:** The primary deficit is the fiscal deficit minus interest payments. It tells how much of the Government's borrowings are going towards meeting expenses other than interest payments.
- ✚ **Fiscal policy:** It is the government actions with respect to aggregate levels of revenue and spending. Fiscal policy is implemented through the budget and is the primary means by which the government can influence the economy.
- ✚ **Fiscal Deficit:** When the government's non-borrowed receipts fall short of its entire expenditure, it has to borrow money from the public to meet the shortfall. The excess of total expenditure over total non-borrowed receipts is called the fiscal deficit.
- ✚ **Revenue Deficit:** The difference between revenue expenditure and revenue receipt is known as revenue deficit. It shows the shortfall of government's current receipts over current expenditure.
- ✚ **Capital Budget:** It consists of capital receipts and payments. It includes investments in shares, loans and advances granted by the central Government to State

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Governments, Government companies, corporations and other parties.

✦ **Vote on Account:** The Vote on Account is a grant made in advance by the parliament, in respect of the estimated expenditure for a part of new financial year, pending the completion of procedure relating to the voting on the Demand for Grants and the passing of the Appropriation Act.

✦ **Guillotine:** Parliament, unfortunately, has very limited time for scrutinising the expenditure demands of all the Ministries. So, once the prescribed period for the discussion on Demands for Grants is over, the Speaker

of Lok Sabha puts all the outstanding Demands for Grants, Whether discussed or not, to the vote of the House. This process is popularly known as 'Guillotine'.

✦ **Public Account:** Under provisions of Article 266(1) of the Constitution of India, Public Account is used in relation to all the fund flows where Government is acting as a banker. Examples include Provident Funds and Small Savings. This money does not belong to government but is to be returned to the depositors. The expenditure from this fund need not be approved by the Parliament.

Topic 42: Major Controls/Schemes introduced in Banking Sector from 1968

Year	Reform Introduced	
1962	In order to ensure the safety of deposits of small depositors in banks in India, Deposit Insurance Corporation Act, 1961 was enacted. Deposit Insurance Corporation of India was established in January 1962.	1972 Differential Rate of Interest (DRI) Scheme was instituted to cater to the needs of the weaker sections of the society and for their upliftment.
1963	Agricultural Refinance Corporation (ARC) was set up by the Act of July 1, 1963. Its objective was to refinance central land mortgage banks, State cooperative banks and scheduled commercial banks.	1980 Six Banks with demand and time liabilities greater than Rs.200 crore as on March 14, 1980, were nationalised on April 15, 1980.
1965	Credit Authorisation Scheme(CAS) was introduced, under which the commercial banks were required to obtain prior permission of RBI for sanctioning any fresh working capital limits above the prescribed norm which was revised from time to time.	1994 Board for Financial Supervision (BFS) was set up within RBI to attend exclusively to supervisory functions & provide effective supervision in an integrated manner over the banking system, financial institutions, NBFCs & other para-banking financial institutions.
1968	National Credit Council (NCC) set up in Feb. 1968 to assist RBI & Govt. to allocate credit according to plan priorities.	1995 Banking Ombudsman Scheme was introduced under the provisions of the BR Act, 1949.
1969	Fourteen banks with deposits of over Rs.50 crores were nationalised.	2006 Banking Codes and Standards Board of India (BCSBI) was set up by Reserve Bank in order to provide for voluntary registration of banks committing to provide customer services as per the agreed standards and codes.
1969	Lead Bank Scheme was introduced to mobilise deposits on a massive scale throughout the country and also for stepping up lending to the weaker sections.	The roadmap for the presence of foreign banks in India was drawn up in February 2005.
1972	Concept of Priority Sector was formalised. Specific targets were set out in Nov 1974 for public sector banks & in Nov. 1978 for private sector banks.	Banks were advised to introduce a facility of 'no frills' account with nil or low minimum balances in November 2005.
		Recovery of Debts Due to Banks and Financial Institutions Act was enacted in 1993, which provided for the establishment of tribunals for expeditious adjudication and recovery of non-performing loans.
		Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 was enacted in March, 2002.

Topic 43: History of Banking Sector in India

a) The first bank of a joint stock variety was Bank of Bombay, established in 1720 in Bombay. This was followed by Bank of Hindustan in Calcutta, which was established in 1770 by an agency house.

b) The General Bank of Bengal and Bihar, which came into existence in 1773, after a proposal by Governor (later Governor General) Warren Hastings, proved to be a short-lived experiment.

- c) The first 'Presidency bank' was the Bank of Bengal established in Calcutta on June 2, 1806 with a capital of Rs.50 lakh. The bank was given powers to issue notes in 1823.
- d) Bank of Bombay was the second Presidency bank set up in 1840 with a capital of Rs.52 lakh, and the Bank of Madras the third Presidency bank established in July 1843 with a capital of Rs.30 lakh.
- e) With the collapse of the Bank of Bombay, the New Bank of Bombay was established in January 1868.
- f) The Presidency Bank Act, which came into existence in 1876, brought the three Presidency banks under a common statute and imposed some restrictions on their business.
- g) The first Indian owned bank was the Allahabad Bank set up in Allahabad in 1865, the second, Punjab National Bank was set up in 1895 in Lahore, and the third, Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership.
- h) Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership and many more Indian commercial banks such as Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were established between 1906 and 1913.
- i) The late Shri Vithal L Kavthekar pioneered the urban co-operative credit movement in the year 1889 in the then princely State of Baroda.
- j) The first registered urban co-operative credit society was the Conjeevaram Urban Co-operative Bank, organised in Conjeevaram, in the then Madras Presidency.

Note: They were known as Presidency banks as they were set up in the three Presidencies that were the units of administrative jurisdiction in the country for the East

- India Company. The Presidency banks were governed by Royal Charters. The Presidency banks issued currency notes until the enactment of the Paper Currency Act, 1861, when this right to issue currency notes by the Presidency banks was abolished and that function was entrusted to the Government.
- k) The presidency banks were amalgamated into a single bank, the Imperial Bank of India, in 1921. It also functioned as a central bank prior to the establishment RBI. The Imperial Bank of India performed three set of functions, viz., commercial banking, central banking and the banker to the government.
- l) By 1930, the number of commercial banks increased to 107 with the Imperial Bank of India still dominating the Indian banking sector.
- m) Indian Central Banking Enquiry Committee was set up in 1929 to survey extensively the problems of Indian banking, observed that a central bank be established for the country.
- n) Reserve Bank of India Act 1934 was enacted paving the way for the setting up of the Reserve Bank of India. The issue of bank failures and the need for catering to the requirements of agriculture were the two prime reasons for the establishment of the Reserve Bank. The banking sector came under the purview of the Reserve Bank in 1935.
- o) The Government, therefore, first implemented the exercise of nationalisation of the Imperial Bank of India with the objective of "extension of banking facilities on a large scale, more particularly in the rural and semi-urban areas, and for diverse other public purposes". The Imperial Bank of India was converted into the State Bank of India in 1955 with the enactment of the State Bank of India Act, 1955.

Topic 44: Important Financial Abbreviations Part 2

- ✚ ADRs - American Depository Receipts
- ✚ CAGR - Compounded Annual Growth Rate
- ✚ CDSL - Central Depository Services (India) Limited
- ✚ ECS - Electronic Clearing Scheme
- ✚ FIIs - Foreign Institutional Investors
- ✚ GETFs - Gold Exchange Traded Funds
- ✚ IFCI - Industrial Financial Corporation of India
- ✚ IPO - Initial Public Offering
- ✚ NSC - National Savings Certificate
- ✚ OTCEI - Over the Counter Exchange of India Limited
- ✚ Industrial Credit and Investment Corporation of India Bank
- ✚ NISM: National Institute of Securities Market
- ✚ SIP: Systematic Investment Plan
- ✚ SWP: Systematic Withdrawal Plan
- ✚ AAY: Antyodaya Anna Yojana

- ✚ CAA&A: Controller of Aid Accounts and Audit
- ✚ CFPI: Consumer Food Price Index
- ✚ CIRP: Corporate Insolvency Resolution Process
- ✚ CLSS: Credit Linked Subsidy Scheme
- ✚ DARE: Department of Agricultural Research and Education
- ✚ DDA: Doha Development Agenda
- ✚ DGCI&S: Directorate General of Commercial Intelligence and Statistics
- ✚ DGFT: Directorate General of Foreign Trade
- ✚ DIPAM: Department of Investment and public Asset Management
- ✚ DIPP: Department of Industrial Policy and Promotion
- ✚ DISCOMS: Distribution Companies
- ✚ EBRD: European Bank for Reconstruction and Development

- ✚ EFTA: European Free Trade Association
- ✚ EIB: European Investment Bank
- ✚ e-NAM: Electronic National Agriculture Market
- ✚ EPCG: Export Promotion on Capital Goods
- ✚ GCC: Gulf Cooperation Council
- ✚ IBC: Insolvency and Bankruptcy Code
- ✚ LFPR: Labour Force Participation Rate
- ✚ M0: Reserve Money
- ✚ M3: Broad money
- ✚ MDGs: Millennium Development Goals
- ✚ NAREDCO: National Real Estate Development Council
- ✚ NCDs: Non-Convertible Debentures
- ✚ NCLT: National Company Law Tribunal

- ✚ NICRA: National Innovations on Climate Resilient Agriculture
- ✚ PMAY: Pradhan Mantri Awas Yojana
- ✚ PMFBY: Pradhan Mantri Fasal Bima Yojana
- ✚ PMKSY: Pradhan Mantri Krishi Sinchayee Yojana
- ✚ POL: Petroleum Oil and Lubricants
- ✚ RMSA: Rashtriya Madhyamik Shiksha Abhiyan
- ✚ SSA: Sarva Shiksha Abhiyaan
- ✚ SUUTI: Specified Undertaking for Unit Trust of India
- ✚ UDAY: Ujjwal Discom Assurance Yojna
- ✚ UDISE: Unified District Information System for Education

Topic 45: Miscellaneous Banking Terms

- ✚ **Average Yield:** It is the sum of all interest that the investment generates divided the length of time the investor invested in it.
- ✚ **Net Interest Margin:** Net interest margin is the net interest income divided by average interest earning assets.
- ✚ **Bulk Deposits:** a) It means single Rupee term deposits of Rupees one crore & above for Scheduled Commercial Banks other than RRBs. b) For RRBs, it is the Single Rupee term deposits of Rupees fifteen lakhs and above.
- ✚ **"Notice deposits":** It means term deposit for specific period but withdrawable on giving at least one complete banking day's notice.
- ✚ **"Term deposit":** It means a interest bearing deposit received by the bank for a fixed period and shall also include deposits such as Recurring /Cumulative /Annuity /Reinvestment deposits and Cash Certificate.
- ✚ **Small Accounts:** It means a savings account in which:
 1. the aggregate of all credits in a financial year does not exceed rupees one lakh;
 2. the aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand; and
 3. the balance at any point of time does not exceed rupees fifty thousand.
- ✚ **LIBOR:** It is the average weighted interest rate on inter-bank loans provided by banks, that participate in the London interbank market and offer funds in different currencies for different time periods (from 1 day to 1 year).
- ✚ **Double Taxation Avoidance Agreement (DTAA):** It is a tax treaty signed between two or more countries. Its key objective is that tax-payers in these countries can avoid being taxed twice for the same income. It applies in cases where a tax-payer resides in one country and earns income in another.
- ✚ **DRI Loans**

- DRI scheme provides bank loan at a concessional rate of interest of 4% per annum for productive / self employment ventures. SC/ST, minorities and physically handicapped persons are targeted under this scheme to boost financial inclusion.
- ✚ **Amortization:** It is the reduction of an amount at regular intervals over a certain time period. It mainly refers to the reduction of debt by regular payment of loan installments during the life of a loan. It also describes the accounting process of writing off an intangible asset.
- ✚ **Lessor & Lessee:** Lessor and Lessee are two parties to a lease agreement. An agreement or a contract by which the owner (lessor) of a specified asset grants permission to another party (lessee) to use the asset for a specific period of time and with defined terms and conditions in return of periodic rentals, is termed as a lease. A lessor is a person or a party who is the owner of the asset under the lease agreement. The lessor holds the legal rights over an asset. A lessee is a person or a party who takes the asset on lease from the lessor (owner of the asset). The lessee is often termed as a tenant. The lessee is required to oblige the terms and conditions mentioned in the lease agreement.
- ✚ **"Bailment":** It is the delivery of goods by one person to another for some purpose, upon a contract that they shall, when the purpose is accomplished, be returned or otherwise disposed of according to the directions of the person delivering them. The person delivering the goods is called the "bailor". The person to whom they are delivered is called the "bailee".
- ✚ **Derivative:** A derivative instrument derives its value from an underlying product. There are basically three derivatives
 - a) **Forward Contract-** A forward contract is an agreement between two parties to buy or sell an agreed amount of a commodity or financial instrument at an agreed price,

- for delivery on an agreed future date. **Future Contract-** Is a standardized exchange tradable forward contract executed at an exchange.
- b) Options-** An option is a contract which grants the buyer the right, but not the obligation, to buy (call option) or sell (put option) an asset, commodity, currency or financial instrument at an agreed rate (exercise price) on or before an agreed date (expiry or settlement date). The buyer pays the seller an amount called the premium in exchange for this right. This premium is the price of the option.
- c) Swaps-** Is an agreement to exchange future cash flow at pre-specified Intervals. Typically one cash flow is based on a variable price and other on affixed one.
- ✦ **Restructuring:** A restructured account is one where the bank, grants to the borrower concessions that the bank would not otherwise consider.
 - ✦ **CASA Deposit:** Deposit in bank in current and Savings account.
 - ✦ **Liquid Assets:** Liquid assets consists of: cash, balances with RBI, balances in current accounts with banks, money at call and short notice, inter-bank placements due within 30 days and securities under "held for trading" and "available for sale" categories excluding securities that do not have ready market.
 - ✦ **ALCO:** Asset-Liability Management Committee (ALCO) is a strategic decision making body, formulating and overseeing the function of asset liability management (ALM) of a bank.
- ✦ **Consortium Financing:** It occurs for transactions that might not take place with a single lender. Several banks agree to jointly supervise a single borrower with a common appraisal, documentation and follow-up and own equal shares in the transaction.
 - ✦ **Moratorium Period:** Moratorium period or EMI holiday period refers to a particular duration in the loan tenure when the borrower is not required to pay EMIs. This holiday period is mostly available for salaried individuals. Although the borrower is not required to pay EMIs, the loan amount would still continue to incur interest during this period.
 - ✦ **A Brief on Insolvency and Bankruptcy Board of India**
 - a) It was established on 1st October, 2016 under the Insolvency and Bankruptcy Code, 2016 (Code).
 - b) It is a key pillar of the ecosystem responsible for implementation of the Code that consolidates and amends the laws relating to reorganization and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximization of the value of assets of such persons, to promote entrepreneurship, availability of credit and balance the interests of all the stakeholders.
 - c) It is a unique regulator: regulates a profession as well as processes.
 - d) It has regulatory oversight over the Insolvency Professionals, Insolvency Professional Agencies, Insolvency Professional Entities and Information Utilities.
 - e) Dr. M. S. Sahoo is the Chairperson.

Part 3: Static General Awareness Capsule for IBPS RRB PO | Clerk Mains Exam 2018

Topic 1: List of Union Cabinet Ministers & their Constituency	88
Topic 2: Upcoming Important Sport Events.....	89
Topic 3: The Headquarters of the UN Organizations	90
Topic 4: Revolutions in the field of Agriculture in India.....	90
Topic 5: A Brief on the Census 2011	90
Topic 6: Current Office Holders List	91
Topic 7: Important Ports in India.....	92
Topic 8: The Most Famous Temples in India	92
Topic 9: List of the Important Airports in India	92
Topic 10: What are the names of the Borders/Boundary Lines?	93
Topic 11: List of Schemes & Apps launched by Banks	93
Topic 12: Stock Exchanges around the World.....	94
Topic 13: Dams in India.....	94
Topic 14: CLASSICAL DANCES & FOLK DANCES IN INDIA	94

Topic 15: The Headquarters of the important Public-Sector Undertakings	95
Topic 16: Nick Names of Important Indian Places.....	95
Topic 17: Important Defence Exercise Conducted in the World	96
Topic 18: Stadiums Around the World	96
Topic 19: List of Important Days.....	97
Topic 20: Summits & the Meetings to be held recently	98
Topic 21: List of Indian Cities on Rivers Banks	98

Topic 1: List of Union Cabinet Ministers & their Constituency

Cabinet Ministers	Portfolio	Constituency
Shri Narendra Modi	Atomic Energy Space Personnel, Public Grievances and Pensions All important policy issues and all other portfolios not allocated to any Minister	Varanasi
Shri Raj Nath Singh	Home Affairs	Lucknow, Uttar Pradesh
Smt. Sushma Swaraj	External Affairs	Vidisha, Madhya Pradesh
Arun Jaitely	Finance & Corporate Affairs	Maharashtra
Shri Nitin Jairam Gadkari	Road Transport & Highways Shipping, Water Resources, River Development & Ganga Rejuvenation	Nagpur, Maharashtra
Shri Suresh Prabhu	Commerce & Industry & Civil Aviation	Andhra Pradesh, Rajya Sabha
Shri D. V. Sadananda Gowda	Statistics & Programme Implementation	Bangalore North, Karnataka
Sushri Uma Bharati	Drinking Water & Sanitation	Jhansi, Uttar Pradesh
Shri Ramvilas Paswan	Consumer Affairs, Food & Public Distribution	Hajipur, Bihar
Smt. Maneka Sanjay Gandhi	Women & Child Development	Pilibhit, Uttar Pradesh

Shri Ananthkumar	Chemicals & Fertilizers, Parliamentary Affairs	Bangalore South, Karnataka
Shri Ravi Shankar Prasad	Law & Justice, Electronics & Information Technology	Bihar - Rajya Sabha
Shri Jagat Prakash Nadda	Health & Family Welfare	Himachal Pradesh, Rajya Sabha
Shri Anant Geete	Heavy Industries & Public Enterprises	Raigad, Maharashtra
Smt. Harsimrat Kaur Badal	Food Processing Industries	Bathinda, Punjab
Shri Narendra Singh Tomar	Rural Development, Panchayati Raj & Mines	Gwalior, Madhya Pradesh
Shri Chaudhary Birender Singh	Steel	Haryana, Raj ya Sabha
Shri Jual Oram	Tribal Affairs	Sundargarh, Odisha
Shri Radha Mohan Singh	Agriculture & Farmers Welfare	Purvi Champaran, Bihar
Shri Thawar Chand Gehlot	Social Justice & Empowerment	Madhya Pradesh, Rajya Sabha
Smt. Smriti Zubin Irani	Textiles	Gujarat, Rajya Sabha
Dr. Harsh Vardhan	Science & Technology Earth Sciences, Environment, Forest & Climate Change	Chandni Chowk, Delhi
Shri Prakash	Human Resource	Maharashtra,

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Javadekar	Development	Rajya Sabha
Shri Dharmendra Pradhan	Petroleum & Natural Gas Skill Development & Entrepreneurship	Deogarh
Shri Piyush Goyal	Railways, Coal	Maharashtra
Smt. Nirmala Sitharaman	Defence	Rajya Sabha Karnataka
Shri Mukhtar Abbas Naqvi	Minority Affairs	Jharkhand

Ministers of State (Independent Charge)		
Cabinet Ministers	Portfolio	Constituency
Shri Inderjit Singh Rao	Planning	Gurugram, Haryana
Shri Santosh Kumar Gangwar	Labour and Employment	Bareilly, Uttar Pradesh
Shri Shripad Yesso Naik	Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy	North Goa

(AYUSH)		
Dr. Jitendra Singh	Development of North Eastern Region	Udhampur, Jammu & Kashmir
Dr. Mahesh Sharma	Culture	Gautam Buddha Nagar, UP
Shri Giriraj Singh	Micro, Small and Medium Enterprises	Nawada, Bihar
Shri Manoj Sinha	Communications	Ghazipur, UP
Col. Rajyavardhan Singh Rathore	Youth Affairs and Sports, Information and Broadcasting	Jaipur Rural, Rajasthan
Shri Raj Kumar Singh	Power, New and Renewable Energy	Arrah
Shri Hardeep Singh Puri	Housing and Urban Affairs	Uttar Pradesh, Rajya Sabha
Shri Alphons Kannanthanam	Tourism	Rajasthan, Rajya Sabha

Topic 2: Upcoming Important Sport Events

Summer Olympics	Japan (2020); Paris (2024), Los Angeles (2028)
Winer Olympics	Pyeong Chang, South Korea (2018); Beijing China (2022)
Common Wealth Games	Queensland, Australia (2018); London (2022)
Asian Games	Indonesia (2018); Hangzohu, China (2022)
FIFA	Russia (2018); Qatar (2022)
Common Wealth Youth Games	Brahmas (2017); Belfast (2021)
Common Wealth Weightlifting Championship	Lima, Peru (2018)

Men Hockey World Cup	2018 (India)
Women Hockey World Cup	2018 (London)
ICC Women Cricket World Cup	2021 (New Zealand)
ICC Men Cricket World Cup	2019 (England); 2023 (India)

FIFA (Women) World Cup	2019 (France) → Dare to Shine
ITTF Table Tennis World Cup	2018 (London)

ICC World Cup Cricket Venue:

ODI: (One day International): 1. England - 2019 | 2. India - 2023

T20 World Cup: Australia - 2020.

FIFA (Football) World Cup venue:

2018: Russia | 2022: Qatar

Commonwealth Games venues: 2018 - Gold Coast (Australia). | **2022: Birmingham (England)**

Olympics Games venues:

2016 Summer: Rio de Janeiro (Brazil)

2018 winter: Pyeongchang (South Korea)

2020 summer: Tokyo (Japan)

2022 Winter: Beijing (China)

2024 Summer: Paris (France)

Asian Games host cities:

1. 2014: Incheon (South Korea)

2. 2018: Jakarta, Indonesia

Topic 3: The Headquarters of the UN Organizations

International Organizations	HQ:
UNO (United Nations Org)	New York
UNICEF	New York
UNCTAD	Geneva
WHO (World Health Org)	Geneva
ILO (International Labour Org)	Geneva
WMO (World Meteorological Org)	Geneva
World Intellectual Property Org	Geneva
International Standards Org.	Geneva
IMF	Washington DC
World Bank	Washington DC
UNESCO	Paris
OECD	Paris
UNIDO (United Nations Industrial Dev. Org)	Vienna
IAEA (International Atomic Energy	Vienna

Agency)	
OPEC	Vienna
Amnesty International	London
Commonwealth of Nations	London
International Maritime Organization	London
ICJ (International Court of Justice)	The Hague
Food & Agricultural Organization	Rome
NATO	Brussels
Transparency International	Berlin
SAARC	Kathmandu
ASEAN	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah

Topic 4: Revolutions in the field of Agriculture in India

- ✚ Black Revolution - Petroleum Production
- ✚ Blue Revolution - Fish Production
- ✚ Brown Revolution - Leather/Non-conventional (India)/Cocoa production
- ✚ Golden Fiber Revolution - Jute Production
- ✚ Golden Revolution - Fruits/Overall Horticulture development/Honey Production
- ✚ Green Revolution - Food grains
- ✚ Grey Revolution - Fertilizer
- ✚ Pink Revolution - Onion production/Pharmaceutical (India)/ Prawn production

- ✚ Red Revolution - Meat & Tomato Production
- ✚ Round Revolution - Potato
- ✚ Silver Fiber Revolution - Cotton
- ✚ Silver Revolution - Egg/Poultry Production
- ✚ White Revolution (In India: Operation Flood) - Milk/Dairy production
- ✚ Yellow Revolution - Oil Seeds production
- ✚ Evergreen Revolution - Overall development of Agriculture.

Topic 5: A Brief on the Census 2011

- 1) The population of the country as per the provisional figures of Census 2011 is 1210.19 million of which 623.7 million (51.54%) are males&586.46 million (48.46%) are females.
The major highlights of the Census 2011 (Provisional figures) are as under:
*The population of India has increased by more than 181 million during the decade 2001-2011.
- 2) %age growth in 2001-2011 is 17.64; males 17.19&females 18.12.
- 3) *Uttar Pradesh (199.5 million) is the most populous State in the country followed by Maharashtra with 112 million.

Some of the highlights

- ✚ Slogan - Our census, Our Future
- ✚ India's 1st Census - 1872
- ✚ 2011 Census is - 15th Census
- ✚ Total Population - 1,21,01,93,422

- ✚ India's Rank in population - 2nd with 17.5% (1st China with 19%)
- ✚ Most Populous State - Uttar Pradesh
- ✚ Least Populous State - Sikkim
- ✚ Most Literate State - Kerala (93.9%)
- ✚ Least Literate State - Bihar (63.82%)
- ✚ National Sex Ratio - Female : Male (940 : 1000)
- ✚ Highest Sex Ratio (State) - Kerala (1084 : 1000)
- ✚ Lowest Sex Ratio (State) - Haryana
- ✚ Highest Sex Ratio (UT) - Puducherry
- ✚ Least Sex Ratio (UT) - Damn & Dayyu (61 : 1000)
- ✚ Literacy of Male - 82.14%
- ✚ Literacy of Female - 65.46%
- ✚ Population Growth Rate - 17.64%
- ✚ Highest fertility Rate - Meghalaya
- ✚ Most literate union territory - Lakshadweep (92.2%)
- ✚ Least literate Union Territory - Dadra Nagar & Haweli
- ✚ Most Literate District - Serechhip (Mizoram)
- ✚ Least Literate District - Dadra Naga & Haveli

IBPS PO | Indian Bank PO | Mains | GA Power Capsule 2018

- | | |
|--|--|
| <ul style="list-style-type: none"> ✚ Highest Density of Population - Bihar (1102 sq.km) ✚ Lowest Density of Population - Arunachal Pradesh (17) ✚ Total number of districts - 640 ✚ Highest Populous District - Thane (Mumbai) ✚ 100% Literacy District - Palakkad (Kerala) | <ul style="list-style-type: none"> ✚ 100% Banking State - Kerala ✚ 100% Banking District - Palakkad (Kerala) ✚ Density of Population in India - 382 sq. km ✚ Increase in population (during 2001-2011) - 181 million |
|--|--|

Topic 6: Current Office Holders List

Important National Officials	
Designation	Name
Chairperson, CBDT	Suhsil Chandra
Chairperson, National Commission for Scheduled Tribes	Nand Kumar Sai
Chairperson, UGC	Dhirendra Pal Singh
Chairman, ISRO	K Sivan
Chairman, Atomic Energy Commission	K N Vyas
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, NHAI	Shri Yudhvair Singh Malik
Director General, National Cadet Corps	PP Malhotra
Chairperson, Central Board of Secondary Education	Anita Karwal
Chairperson, IRDAI	Subhash Chandra Khuntia
Chairperson, Press Council of India	CK Prasad
Director General, BSF	K K Sharma
Director General, SSB	Rajni Kant Mishra
Director General, CRPF	Rajiv Rai Bhatnagar
Director General, ITBP	RK Pachnada
Solicitor General	Tushar Mehta
Attorney General	KK Venugopal
Chairperson, National Green Tribunal	Justice Adarsh Kumar Goel
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Sandeep Jajodia
Chairperson, NASSCOM	Rishad Premji
Chairman, Press Trust of India	Vivek Goenka
DRDO Chairman	G Satheesh Reddy

Post	Name
Chief Justice, Supreme Court	Ranjan Gogoi (46th)
Speaker, Lok Sabha	Sumitra Mahajan
Deputy Speaker, Lok Sabha	M. Thambidurai
Comptroller & Auditor General of India	Rajiv Mehrishi
Chief Election Commissioner	Om Prakash Rawat
Chairman, Union Public Service Commission	Sh. Arvind Saxena
Deputy Chairman, Rajya Sabha	Harivansh Narayan Singh

Designation	Name
Secretary-General, United Nations Organisation	Antonio Guterres
Managing Director, International Monetary Fund	Christine Lagarde
President, World Bank	Jim Yong Kim
Director-General, World Trade Organisation	Roberto Azevedo
DG, UNESCO	Audrey Azoulay
President, UN General Assembly	Miroslav Lajcak
Director-General, WHO	Tedros Adhanom Ghebreyesus
President, International Court of Justice	Abdulqawi Ahmed Yusuf
President, Asian Development Bank	Takehiko Nakao
President, International Olympic Committee	Thomas Bach
Director-General, International Atomic Energy Agency	Yukiya Amano
Secretary-General, NATO	Jens Stoltenberg
Secretary-General, ASEAN	Lim Jock Hoi
Secretary-General, SAARC	Amjad Hussain B Sial
Secretary-General, Commonwealth	Patricia Scotland
President, FIFA	Gianni Infantino
Chairman, International Cricket Council	Shashank Manohar

Designation	Name
National Security Advisor	Ajit Kumar Doval
Chairman, Railway Board	Ashwani Lohani
Interim, Director, CBI	Nageshwara Rao
Chief, Intelligence Bureau (IB)	Rajiv Jain
Chief, Research & Analysis Wing (RAW)	Anil Dhasmana
Director General, NIA	YC Modi

Topic 7: Important Ports in India

Port	State
Kolkata	West Bengal
Paradip	Orissa
Vishakhapatnam	Andhra Pradesh
Chennai	Tamil Nadu
Ennore	Tamil Nadu
Tuticorin	Tamil Nadu

Cochin	Kerala
New Mangalore	Karnataka
Mormugao	Goa
Jawaharlal Nehru	Maharashtra
Mumbai	Maharashtra
Kandla	Gujarat

Topic 8: The Most Famous Temples in India

- ✦ Badrinath Temple: Chamoli district, Uttarakhand
- ✦ The Konark Sun Temple: Puri district of Odisha
- ✦ Brihadeeswara Temple: Thanjavur city of Tamil Nadu
- ✦ Somnath Temple: Saurashtra (Gujarat)
- ✦ Kedarnath Temple: Garhwal area (Uttarakhand)
- ✦ Sanchi Stupa: Raisen district of Madhya Pradesh
- ✦ Ramanathaswamy Temple: Tamil Nadu
- ✦ Vaishno Devi Mandir: J&K, near Katra.
- ✦ Siddhivinayak Temple: Prabha Devi, Mumbai
- ✦ Gangotri Temple: Uttarkashi district of Uttarakhand
- ✦ Golden Temple or Sri Harmandir Sahib: Amritsar
- ✦ Kashi Vishwanath Temple: Varanasi (Uttar Pradesh)
- ✦ Lord Jagannath Temple: Puri (Orissa)
- ✦ Yamunotri Temple: Uttarkashi district of Uttarakhand
- ✦ Meenakshi Temple: Madurai (Tamil Nadu)
- ✦ Amarnath Cave Temple: State of J&K
- ✦ Lingaraja Temple: Orissa
- ✦ Tirupati Balaji: Tirumala (Andhra Pradesh)
- ✦ Kanchipuram Temples: Tamil Nadu
- ✦ Khajuraho Temple: [Madhya Pradesh](#)
- ✦ Virupaksha Temple: Hampi, Bellary, Karnataka
- ✦ Akshardham Temple: Delhi
- ✦ Shri Digambar Jain Lal Mandir: Oldest Jain temple in Delhi
- ✦ Gomateshwara Temple: Shravanabelagola town of Karnataka
- ✦ Ranakpur Temple: Pali district of [Rajasthan](#)
- ✦ Shirdi Sai Baba Temple: Shirdi town of Maharashtra
- ✦ Sree Padmanabhaswamy Temple : Thiruvananthapuram, the capital city of Kerala
- ✦ Dwarkadhish Temple: Dwarka city (Gujarat)
- ✦ Laxminarayan Temple: In Delhi

Topic 9: List of the Important Airports in India

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose Intl. Airport	Kolkata	West Bengal
Rajiv Gandhi International Airport	Hyderabad	Telangana
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan Singh Intl. Airport	Lucknow	Uttar Pradesh
Lokpriya Gopinath Bordoloi Intl. Airport	Guwahati	Assam
Srinagar Airport	Srinagar	J&K
Biju Patnaik International Airport	Bhubaneswar	Odisha
Visakhapatnam Airport	Visakhapatnam	Andhra Pradesh
Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Dr. Babasaheb Ambedkar Intl. Airport	Nagpur	Maharashtra
Lok Nayak Jayaprakash Airport	Patna	Bihar
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Swami Vivekananda Airport	Raipur	Chhattisgarh

Bagdogra Airport	Bagdogra	West Bengal	Zaruki International Airport	Shillong	Meghalaya
Veer Savarkar International Airport	Port Blair	andaman&Nicobar Islands	Daporijo Airport	Daporijo	Arunachal Pradesh
Birsa Munda Airport	Ranchi	Jharkhand	Tezu Airport	Tezu	Arunachal Pradesh
Maharana Pratap Airport	Udaipur	Rajasthan	Kandla Airport	Kandla	Gujarat
Raja Bhoj International Airport	Bhopal	Madhya Pradesh	Sonari Airport	Jamshedpur	Jharkhand
Jolly Grant Airport	Dehradun	Uttarakhand	Birsa Munda Airport	Ranchi	Jharkhand
Rajahmundry Airport	Rajahmundry	Andhra Pradesh	Agatti Aerodrome	Agatti	Lakshadweep
Silchar Airport	Silchar	Assam			
Lengpui Airport	Aizwal	Mizoram			

Topic 10: What are the names of the Borders/Boundary Lines?

- ✦ **Durand Line:** Afghanistan & Pakistan
- ✦ **Hindenburg Line:** Germany & Poland.
- ✦ **Mason-dixon Line:** Line of demarcation between four states in the United States.
- ✦ **Mannerheim Line:** Russia-Finland border.
- ✦ **Macmahon Line:** India & China
- ✦ **Medicine Line:** Canada & the United States.
- ✦ **Order-neisse Line:** Poland & Germany
- ✦ **Radcliffe Line:** India & Pakistan.
- ✦ **Siegfried Line:** Germany on its border with France.
- ✦ **17th Parallel:** North Vietnam & South Vietnam
- ✦ **26th Parallel south:** Africa, Australia & South America.
- ✦ **30TH PARALLEL** Equator & the North Pole.
- ✦ **38th Parallel:** Separates North Korea&South Korea.
- ✦ **39th Parallel north** is an imaginary circle of latitude that is 39 degrees north of the Earth's equatorial plane.
- ✦ **40th Parallel north:** formed the original northern boundary of the British Colony of Maryland.
- ✦ **42nd Parallel north:** New York - Pennsylvania Border.
- ✦ **The Parallel 440 north** is an imaginary circle of latitude that is 44 degrees north of the Earth's equatorial plane.
- ✦ **45th Parallel north** is often called the halfway point between the Equator&the North Pole.
- ✦ **45th parallel** makes up most of the boundary between Montana&Wyoming.
- ✦ **49th Parallel** is the boundary between USA&Canada

Topic 11: List of Schemes & Apps launched by Banks

1. **Airtel money** - AXIS BANK + AIRTEL
2. **Asha Home loan** - AXIS BANK
3. **Branch on Wheel** - ICICI Bank in Odisha
4. **Chillar** - HDFC Bank
5. **China's first online Banking "webank"** - Tancet Holdings
6. **Digital Banking "POCKET"** - ICICI Bank
7. **Digital Village Project in Akodara Village of Gujarat** - ICICI Bank
8. **eforex** - State Bank of India
9. **E-KYC** - State Bank of India
10. **EMI ON DEBIT CARD** - ICICI Bank
11. **First home grown INDEX "COMPOSITE INDEX"** - State Bank of India
12. **I-Mobile app for windows phone** - ICICI Bank
13. **India's first" transparent credit card "in association with American Express** - ICICI Bank
14. **Instant money transfer** - Bank of India
15. **Instant Money Transfer (IMT)** - Bank of India
16. **Kisan card** - AXIS BANK
17. **M-Pesa** - ICICI Bank+Vodafone
18. **Student Travel Card** - ICICI Bank
19. **TAB BANKING FACILITY** - State Bank of India
20. **Tap & pay** - ICICI Bank
21. **IMobile app for windows phone** - ICICI Bank
22. **'Saras Rural Housing Loan' Scheme** - ICICI Bank
23. **Awareness initiative 'Dhanchayat** - HDFC Bank
24. **UPI App That Turns Your Smartphone into a Bank for Easy Transfers** - RBI
25. **SBI launches 'State Bank of India No Queue' Mobile App** - State Bank of India
26. **UcoPay wallet** - UCO Bank
27. **LIME App** - Axis Bank
28. **PAYZAPP App** - HDFC Bank

Topic 12: Stock Exchanges around the World

- ✦ New York Stock Exchange (NYSE): HQ in New York City
- ✦ NASDAQ OMX: HQ in New York City.
- ✦ Tokyo Stock Exchange: HQ in Tokyo
- ✦ London Stock Exchange: HQ in London.
- ✦ Shanghai Stock Exchange: HQ in Shanghai.
- ✦ Hong Kong Stock Exchange: HQ in Hong Kong.
- ✦ Toronto Stock Exchange: HQ in Toronto.
- ✦ BM&F Bovespa: HQ in Sao Paul
- ✦ Australian Securities Exchange: HQ in Sydney
- ✦ Deutsche Börse: HQ in Frankfurt.
- ✦ Taiwan Stock Exchange - HQ in the city of Taipei
- ✦ JSE Limited HQ in Johannesburg, South Africa.
- ✦ American Stock Exchange (AMEX) HQ in New York, USA
- ✦ Borsa Italia HQ in Milan, Italy
- ✦ London International Financial Futures&Options Exchange (LIFFE) HQ in London, Great Britain
- ✦ Montreal Exchange (MSE) HQ in Montreal, Canada
- ✦ Nordic: Baltic market (OMX) HQ in Stockholm, Sweden
- ✦ Bolsa de Madrid (Madrid Stock Exchange) HQ in Madrid, Spain
- ✦ Afghanistan Stock Exchange HQ in Kabul
- ✦ Chittagong Stock Exchange HQ in Chittagong
- ✦ Royal Securities Exchange of Bhutan HQ in Thimphu
- ✦ Maldives Stock Exchange HQ in Malé
- ✦ Nepal Stock Exchange HQ in Kathmandu
- ✦ Sialkot Stock Exchange HQ in Sialkot
- ✦ Colombo Stock Exchange HQ in Colombo

Topic 13: Dams in India

Dam	River	State
Tehri Dam	Bhagirathi	Uttarakhand
Lakhwar Dam	Yamuna	Uttarakhand
Idukki (Eb)/Idukki Arch Dam	Periyar	Kerala
Bhakra Dam	Satluj	Himachal Pradesh
Pakal Dul Dam	Marusudar	J&K
Sardar Sarover Gujarat Dam	Narmada	Gujarat
Srisaillam (N.S.R.S.P) Dam	Krishna	Andhra Pradesh
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	CHENAB	J&K
Pong Dam	Beas	Himachal Pradesh

Nagarjuna Sagar Dam	Krishna	Telangana
Salal (Rockfill& Concrete) Dam	Chenab	J&K
Supa Dam	Kali Nadi	Karnataka
Koteswar Dam	Bhagirathi	Uttarakhand
Rihand Dam	Rihand	Uttar Pradesh
Indira Sagar (NHDC) Dam	Narmada	Madhya Pradesh
Pillur Dam	Bhavani	Tamil Nadu
Madupetty (Eb) Dam	Palar	Kerala
Parbati II Dam	Parbati	Himachal Pradesh
Chakra Dam	Chakra	Karnataka
Ukai Dam	Tapi	Gujarat

Topic 14: CLASSICAL DANCES & FOLK DANCES IN INDIA
Indian Classical Dances

- ✦ Bharatnatyam: Tamil Nadu & Karnataka
- ✦ Kathak: North India
- ✦ Kathakali: Kerala.
- ✦ Kuchipudi: Andhra Pradesh.
- ✦ Manipuri: Manipur
- ✦ Mohiniattam: Kerala.
- ✦ Odissi: Orissa state.
- ✦ Gaudiya Nritya: West Bengal
- ✦ Satriya: Assam
- ✦ Ghoomar: Rajasthan
- ✦ Thang Ta: Manipur

North India

- ✦ Dumhal: Rauf tribe of Jammu & Kashmir
- ✦ HurkaBaul: Uttarakhand
- ✦ Chholiya: Kumaon region, Uttarakhand

- ✦ Bhangra: Punjab
- ✦ Dharmyal - 'Dhamyal' or 'Dhuph': Haryana
- ✦ Mayur Nritya: Uttar Pradesh
- ✦ Charkula: Braj region of Uttar Pradesh.
- ✦ Giddha: State of Punjab
- ✦ Haryana: Swang, Naqqal, Dhamal
- ✦ Himachal Pradesh: Nati, Kariyala, Bhagat

Central India

- ✦ Gaur Dance: Chhattisgarh
- ✦ Muria Dance: Bastar district of Chhattisgarh
- ✦ Saila Dance: Bastar district in the state of Chhattisgarh
- ✦ Kaksar Dance: Bastar district in the state of Chhattisgarh
- ✦ Jawara Dance: Madhya Pradesh
- ✦ Bhagoria Dance: Madhya Pradesh
- ✦ Suwa Dance: Chhattisgarh
- ✦ Grida Dance: Madhya Pradesh

East India

- ✦ **Brita Dance:** 'Brita' or 'Vrita' dance: West Bengal
- ✦ **Dalkhai:** Odisha.
- ✦ **Gotipua:** Odisha
- ✦ **Bihar:** Jadur, Kathaputli, Bhako, Jhijiya

North East India

- ✦ **Hojagiri:** Tripura
- ✦ **Nongkram Dance:** Meghalaya
- ✦ **Bagurumba:** Assam
- ✦ **Bhortal Dance:** Assam
- ✦ **Cheraw Dance:** Mizoram
- ✦ **Chang Lo:** Nagaland
- ✦ **Bardo Chham:** Arunachal Pradesh
- ✦ **Bihu:** Assam

South India

- ✦ **Padayani:** Kerala
- ✦ **Kolannalu:** Andhra Pradesh
- ✦ **Parai Attam:** Tamil Nadu

- ✦ **Karagattam:** Tamil Nadu
- ✦ **Paampu Attam:** Tamil Nadu.
- ✦ **Poikal Kudirai Attam:** Tamil Nadu
- ✦ **Theyyam:** Kerala
- ✦ **Andhra Pradesh:** Veethi Natakam, Burrakatha, Lambadi, Koya.
- ✦ **Telangana:** Bathukamma
- ✦ **Dollu Kunitha:** Karnataka
- ✦ **Ghodemodni:** Goa
- ✦ **Lava Dance:** Lakshadweep
- ✦ **Fugdi:** Goan dance performed in the Konkan region
- ✦ **Veeragase:** Karnataka
- ✦ **Koli:** Maharashtra

West India

- ✦ **Dandiya:** Gujarat and Rajasthan
 - ✦ **Garba:** Gujarat
 - ✦ **Padhar Dance:** Gujarat
- Rajasthan:** Khyal, Rasdhari, Rammatt, Gauri, Ghoomar

Topic 15: The Headquarters of the important Public-Sector Undertakings

- | | |
|---|---|
| <ul style="list-style-type: none"> ✦ Agriculture Insurance Company of India: New Delhi ✦ Air India Limited: New Delhi ✦ Airports Authority of India: New Delhi ✦ Bharat Bhari Udyog Nigam: Kolkata, West Bengal ✦ Bharat Earth Movers (BEML): Bangalore, Karnataka ✦ Bharat Electronics Limited: Bangalore, Karnataka ✦ Bharat Heavy Electricals Limited(BHEL): New Delhi ✦ Bharat Petroleum Corporation Limited: Mumbai, Maharashtra ✦ Coal India Limited: Kolkata, West Bengal ✦ Damodar Valley Corporation: Kolkata, West Bengal ✦ Electronics Corporation of India: Hyderabad, Telangana ✦ Fertilizer Corporation of India Limited: Noida, Uttar Pradesh ✦ Food Corporation of India: New Delhi ✦ General Insurance Corporation of India Limited (GIC): Mumbai, Maharashtra ✦ Hindustan Aeronautics Limited: Bangalore, Karnataka ✦ Hindustan Petroleum Corporation Limited: Mumbai, Maharashtra ✦ India Infrastructure Finance Company: New Delhi ✦ Indian Oil Corporation: New Delhi ✦ The Jute Corporation of India Limited: Kolkata, West Bengal ✦ Mahanadi Coalfields Limited: Sambalpur, Odisha | <ul style="list-style-type: none"> ✦ Mineral Exploration Corporation Limited: Nagpur, Maharashtra ✦ NHPC Limited: Faridabad, Haryana ✦ National Aluminium Co Ltd: Bhubaneswar, Orissa ✦ National Aviation Company of India: New Delhi ✦ National Buildings Construction Corporation: New Delhi ✦ National Fertilizers Limited: Noida, Uttar Pradesh ✦ National Handloom Development Corporation Limited: Lucknow, Uttar Pradesh ✦ National Insurance Co Ltd: Kolkata, West Bengal ✦ National Textile Corporation: New Delhi ✦ New India Assurance Company: Mumbai, Maharashtra ✦ Neyveli Lignite Corporation Limited: Tamil Nadu ✦ North Eastern Regional Agricultural Marketing Corporation: Assam ✦ Numaligarh Refinery Limited: Assam ✦ Oil & Natural Gas Corporation: Dehradun, Uttarakhand ✦ Oil India Limited: New Delhi ✦ Oriental Insurance Company: New Delhi ✦ Pawan Hans Limited: New Delhi ✦ Shipping Corporation of India Limited: Mumbai, Maharashtra ✦ United India Insurance Company: Chennai, Tamil Nadu ✦ Uranium Corporation of India: Jaduguda, Jharkhan. |
|---|---|

Topic 16: Nick Names of Important Indian Places

Nick Names	City	Space City	
Golden City	Amritsar		Bangalore
Manchester Of India	Ahmedabad	Garden City Of India	Bangalore
City Of Seven Islands	Mumbai	Silicon Valley Of India	Bangalore
Queen Of Arabian Sea	Cochin	Electronic City Of India	Bangalore
		Pink City	Jaipur

Gateway Of India	Mumbai	Hollywood Of India	Mumbai
Twin City:	Hyderabad, Secunderabad	City Of Castles	Kolkata
City Of Festivals	Madurai	State Of Five Rivers	Punjab
Deccan Queen	Pune	City Of Weavers	Panipat
City Of Buildings	Kolkata	City Of Lakes	Srinagar
Dakshin Ganga	Godavari	Steel City Of India	Jamshedpur (Called Tatanagar)
Old Ganga	Godavari	City Of Temples	Varanasi
Egg Bowls Of Asia	Andhra Pradesh	Manchester Of The North	Kanpur
Soya Region	Madhya Pradesh	City Of Rallies	New Delhi
Manchester Of The South	Coimbatore	Heaven Of India	J&K
City Of Nawabs	Lucknow	Boston Of India	Ahmedabad
Venice Of The East	Cochin	Garden Of Spices Of India	Kerala
Sorrow Of Bengal	Damodar River	Switzerland Of India	Kashmir
Sorrow Of Bihar	Kosi River	Abode Of The God	Prayag(Allahabad)
Blue Mountains	Nilgiri	Pittsburg Of India	Jamshedpur
Queen Of The Mountains	Mussoorie (Uttarakhand)		
Sacred River	Ganga		

Topic 17: Important Defence Exercise Conducted in the World

- ✦ **Garuda:** India-France
- ✦ **HAND-HAND:** India-China
- ✦ **Indra:** India-Russia
- ✦ **Jimex:** India-Japan
- ✦ **Malbar:** Us-India-Japan
- ✦ **Shade:** Naval Forces Of India, Japan&China
- ✦ **Surya Kiran:** India&Nepal
- ✦ **Varuna:** France&India
- ✦ **Simbex:** Indian Navy With Republic Of Singapore Navy
- ✦ **Ibsamar:** India with Brazil&South African Navy
- ✦ **Konkan:** Indian Navy&Royal Navy Of Britain
- ✦ **Ausindex:** Indian&Australian Navy
- ✦ **Indradhanush Or Rainbow:** India-Uk Air Exercises
- ✦ **Nomadic Elephant:** Indian Army Exercises with Mongolia
- ✦ **Ekuverin:** Maldives&India
- ✦ **Garuda Shakti:** India&Indonesia
- ✦ **Mitra Shakti:** India-Sri Lanka
- ✦ **Naseem Al-Bahr:** India-Oman
- ✦ **SLINEX:** Joint exercise in Navy between India&Sri Lanka
- ✦ **Sahyog-Kaijin** -Joint exercise of Coast Guards of India&Japan
- ✦ **Malabar:** India&US
- ✦ **Yudh Abhyas:** India&US
- ✦ **Red flag:** India&US
- ✦ **Cope:** India&US
- ✦ **SAMPRITI** - India&Bangladesh

Topic 18: Stadiums Around the World

Stadiums in Australia

- ✦ Adelaide Oval- **Adelaide**
- ✦ Bundaberg Rum Stadium- **Cairns**
- ✦ Telstra Dome- **Melbourne**
- ✦ Manuka Oval- **Canberra**
- ✦ Marrara Cricket Ground- **Darwin**
- ✦ Melbourne Cricket Ground- **Melbourne**
- ✦ Sydney Cricket Ground- **Sydney**
- ✦ W.A.C.A. Ground- **Perth**

Stadiums in Bangladesh

- ✦ Bangabandhu National Stadium- **Dhaka**
- ✦ Chittagong Stadium- **Chittagong**

Stadiums in England

- ✦ Edgbaston- **Birmingham**
- ✦ Headingley- **Leeds**

- ✦ Lord's- **London**
- ✦ Old Trafford- **Manchester**
- ✦ Sophia Gardens- **Cardiff**
- ✦ St Lawrence Ground- **Canterbury**
- ✦ The Brit Oval- **London**
- ✦ Trent Bridge- **Nottingham**

Stadiums in India

- ✦ Barabati Stadium -**Cuttack**
- ✦ Barkatullah Khan Stadium -**Jodhpur**
- ✦ Barsapara Cricket Stadium: **Guwahati**
- ✦ **Greenfield International Stadium:** Thiruvananthapuram
- ✦ Brabourne Stadium -**Mumbai**
- ✦ Eden Gardens -**Kolkata**
- ✦ Feroz Shah Kotla -**Delhi**
- ✦ Gandhi Stadium -**Jalandhar**

- + Green Park -**Kanpur**
- + Indira Gandhi Stadium -**Vijayawada**
- + Rajiv Gandhi Port Silver Jubilee Stadium -**Visakhapatnam**
- + Jawaharlal Nehru Stadium -**New Delhi**
- + Lal Bahadur Shastri Stadium -**Hyderabad**
- + M.Chinnaswamy Stadium -**Bangalore**
- + MA Chidambaram Stadium -**Chennai**
- + Madhavrao Scindia Cricket Ground -**Rajkot**
- + Moin-ul-Haq Stadium -**Patna**
- + Sardar Vallabhai Patel Motera Stadium -**Ahmedabad**
- + Sawai Mansingh Stadium -**Jaipur**
- + Vidarbha CA Ground -**Nagpur**
- + Wankhede Stadium -**Mumbai**
- + Jawaharlal Nehru Stadium: **Kochi (Kerala)**
- + Dr. Bhupen Hazarika Cricket Stadium: **Guwahati (Assam)**
- + Dhyan Chand National Stadium: **Delhi**

Stadiums in New Zealand

- + Basin Reserve-**Wellington**
- + Eden Park-**Auckland**
- + Jade Stadium-**Christchurch**
- + John Davies Oval-**Queenstown**
- + McLean Park-**Napier**

Stadiums in Pakistan

- + Arbab Niaz Stadium-**Peshawar**
- + Ayub National Stadium-**Quetta**
- + Gaddafi Stadium-**Lahore**

Stadiums in South Africa

- + Kingsmead-Durban
- + New Wanderers Stadium-**Johannesburg**
- + Newlands-**Cape Town**
- + St George's Park-**Port Elizabeth**
- + Centurion Super Sport Park-**Pretoria**

Stadium in Sri Lanka

- + Colombo Cricket Club Ground-**Colombo**
- + Galle International Stadium-**Galle**
- + P.Saravanamuttu Stadium-**Colombo**
- + R.Premadasa Stadium-**Colombo**
- + Sinhalese Sports Club Ground-**Colombo**

Stadiums in West Indies

- + Sabina Park Kingston-**Jamaica**
- + Antigua Recreation Ground St John's-**Antigua**
- + Guyana Cricket Stadium Georgetown-**Guyana**
- + Kensington Oval Bridgetown-**Barbados**
- + Mindoo Phillip Park Castries-**St Lucia**
- + Albion Sports Complex Berbice-**Guyana**

Stadiums in Zimbabwe

- + Bulawayo Athletic Club-**Bulawayo**
- + Harare Sports Club-**Harare**
- + Kwekwe Sports Club-**Kwekwe**
- + Queens Sports Club-**Bulawayo**

Stadiums in United Arab Emirates

- + Sheikh Zayed Stadium-**Abu Dhabi**
- + Sharjah Cricket Stadium-**Sharjah**

Topic 19: List of Important Days
Important Days: April

- 2 April - World Autism Awareness Day
- 5 April - National Maritime Day
- 7 April - World Health Day
- 10 April - World Homoeopathy Day
- 11 April - National Safe Motherhood Day
- 18 April - World Heritage Day
- 22 April - World Earth Day
- 24 April - National Panchayati Day
- 25 April - World Malaria Day
- 26 April - World Intellectual Property Day
- 29 April - International Dance Day

Important Days: May

- 1 May - International Labour Day
- 2 May - World Asthma Day
- 3 May - Press Freedom Day
- 8 May - World Red Cross Day

Important Days: October

- First Monday of October-World Habitat Day
- 5th October- World Teachers Day
- 9th October- World Post Day
- 10th October- World Mental Health Day
- 11th October- International Day of the Girl Child
- 13th October- International Day for Disaster Reduction
- 15th October- International Day of Rural Women
- 16th October- World Food Day
- 17th October- International Day for Eradication of Poverty
- 21st October- Police Commemoration Day
- 24th October- United Nations Day, World Polio Day,
- 31st October- Rashtriya Ekta Diwas (National Unity Day)



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<p>11 May - National Technology Day 17 May - International Telecommunication Day 22 May - International Day for Biological Diversity 24 May - Commonwealth Day 31 May - Anti Tobacco Day</p> <p>Important Days: June</p> <p>4th June: World Day of Innocent Children Victims of Aggression 5th June: World Environment Day 8 June: World Oceans Day 12 June: World Day Against Child Labor 14th June: World Blood Donor Day 15th June: World Elder Abuse Awareness Day 3rd Sunday of June: World Father's Day 21st June: International Yoga Day 23rd June: International Olympic Day 26th June: International Day against Drug Abuse & Illicit Trafficking</p> <p>Important Days: January</p> <p>4th Jan: International World Braille Day 9th Jan: NRI Day 10th Jan: World Laughter Day 12th Jan: National youth day (India) 15th Jan: Army Day (India) 24th Jan: National Girl child day (India) 25th Jan: Tourism Day & National Voters Day (India)</p> <p>Important Days: February</p> <p>2nd Feb: World Wetlands Day</p> <p>4th Feb: World Cancer Awareness Day</p> <p>21st Feb: International Mother Language Day 23th Feb: World Peace & Understanding Day 28th Feb: National Science Day (India)</p>	<p>Important Days: November</p> <p>9 Nov: World Legal Services Day 10 Nov: World Immunization Day 12 Nov: World Pneumonia Day 16 Nov: International Day for Tolerance 17th Nov: International Students Day 19 Nov: International Journalist's Remembrance Day 20th Nov: Universal Children's Day 21st Nov: World Television Day, World Fisheries Day 25th Nov: International Day for the Elimination of Violence against Women 26th Nov: National Law Day (India)</p> <p>Important Days: December</p> <p>1st Dec: World Aids Day 2nd Dec: International Day for the Abolition of Slavery 4th Dec: Indian Navy Day 7th Dec: Indian Armed Force Flag Day, International Civil Aviation Day 9th Dec: International Day against Corruption 10th Dec: Human Rights Day 14th Dec: National Energy Conservation Day (India) 18th Dec: International Migrants Day 23rd Dec: Farmers Day (India) 29th Dec: International Biodiversity Day</p> <p>Important Days: March</p> <p>8 Mar: International Women's Day 15 Mar: World Consumer Rights Day, World Disabled Day 16 Mar: National Vaccination Day World Forestry Day: 21Mar World Day for Water: 22Mar World TB Day: 24 Mar</p>
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Topic 20: Summits & the Meetings to be held recently

S.no	Name of the Summit/Meeting	Venue
1.	Summit of the Americas 2018	Lima, Peru
2.	G7 Summit 2018	Canada
3.	Euro Summit 2018	Brussels
4.	NATO Summit 2018	Brussels
5.	10th BRICS Summit 2018	Johannesburg
6.	Our Ocean Summit 2018	Bali
7.	13th G20 Summit 2018	Buenos Aires, Argentina
8.	UNFCCC COP 24 {UN Framework Convention on Climate Change}	Katowice, Poland
11.	44th G7 Summit 2018	Canada
12.	51st ADB Annual Meeting 2018	Manila
13.	18th NAM Summit 2019	Azerbaijan
15.	Commonwealth Heads of Government Meet	London, United Kingdom

(CHOGM): CHOGM 2018		
16.	7 th OPEC International Seminar 2018	Vienna, Austria
17.	33 rd ASEAN Summit 2018	Singapore
18.	East Asia Summit 2018	Singapore
19.	30 th APEC Summit 2018: Papua, New Guinea Port	

Mores		
31 st APEC Summit 2019: Chile		
20.	SCO Summit 2018	Qingdao, China

Topic 21: List of Indian Cities on Rivers Banks

	City	River	State
1.	Agra	Yamuna	Uttar Pradesh
2.	Ahmedabad	Sabarmati	Gujarat
3.	Allahabad	At the confluence of Ganga, Yamuna and Saraswati	Uttar Pradesh
4.	Ayodhya	Saryu	Uttar Pradesh
5.	Badrinath	Alaknanda	Uttarakhand
6.	Banki	Mahanadi	Odisha
7.	Brahmapur	Rushikulya	Odisha
8.	Chhatrapur	Rushikulya	Odisha
9.	Bhagalpur	Ganga	Bihar
10.	Kolkata	Hugli	West Bengal
11.	Cuttack	Mahanadi	Odisha
12.	New Delhi	Yamuna	Delhi
13.	Dibrugarh	Brahmaputra	Assam
14.	Ferozpur	Sutlej	Punjab
15.	Guwahati	Brahmaputra	Assam
16.	Haridwar	Ganga	Uttarakhand
17.	Hyderabad	Musi	Telangana
18.	Jabalpur	Narmada	Madhya Pradesh
19.	Kanpur	Ganga	Uttar Pradesh
20.	Kota	Chambal	Rajasthan
21.	Kottayam	Meenachil	Kerala
22.	Jaunpur	Gomti	Uttar Pradesh
23.	Patna	Ganga	Bihar
24.	Rajahmundry	Godavari	Andhra Pradesh
25.	Srinagar	Jhelum	Jammu & Kashmir
26.	Surat	Tapi	Gujarat
27.	Tiruchirapalli	Kaveri	Tamil Nadu
28.	Varanasi	Ganga	Uttar Pradesh
29.	Vijayawada	Krishna	Andhra Pradesh
30.	Vadodara	Vishwamitri	Gujarat
31.	Mathura	Yamuna	Uttar Pradesh
32.	Mirzapur	Ganga	Uttar Pradesh
33.	Auraiya	Yamuna	Uttar Pradesh
34.	Etawah	Yamuna	Uttar Pradesh
35.	Bangalore	Vrishabhavathi	Karnataka
36.	Farrukhabad	Ganga	Uttar Pradesh

37.	Fatehgarh	Ganga	Uttar Pradesh
38.	Kannauj	Ganga	Uttar Pradesh
39.	Mangalore	Netravati, Gurupura	Karnataka
40.	Shimoga	Tunga River	Karnataka
41.	Bhadravathi	Bhadra	Karnataka
42.	Hospet	Tungabhadra	Karnataka
43.	Karwar	Kali	Karnataka
44.	Bagalkot	Ghataprabha	Karnataka
45.	Honnavar	Sharavathi	Karnataka
46.	Gwalior	Chambal	Madhya Pradesh
47.	Gorakhpur	Rapti	Uttar Pradesh
48.	Lucknow	Gomti	Uttar Pradesh
49.	Kanpur	Ganga	Uttar Pradesh
50.	Shuklaganj	Ganga	Uttar Pradesh
51.	Chakeri	Ganga	Uttar Pradesh
52.	Malegaon	Girna River	Maharashtra
53.	Sambalpur	Mahanadi	Odisha
54.	Rourkela	Brahmani	Odisha
55.	Pune	Mula, Mutha	Maharashtra
56.	Daman	Daman Ganga River	Daman
57.	Madurai	Vaigai	Tamil Nadu
58.	Thiruchirapalli	Kaveri	Tamil Nadu
59.	Chennai	Cooum, Adyar	Tamil Nadu
60.	Coimbatore	Noyyal	Tamil Nadu
61.	Erode	Kaveri	Tamil Nadu
62.	Tirunelveli	Thamirabarani	Tamil Nadu
63.	Bharuch	Narmada	Gujarat
64.	Karjat	Ulhas	Maharashtra
65.	Nashik	Godavari	Maharashtra
66.	Mahad	Savitri	Maharashtra
67.	Nanded	Godavari	Maharashtra
68.	Kolhapur	Panchaganga	Maharashtra
69.	Nellore	Pennar	Andhra Pradesh
70.	Nizamabad	Godavari	Telangana
71.	Sangli	Krishna	Maharashtra
72.	Karad	Krishna, Koyna	Maharashtra
73.	Hajipur	Ganga	Bihar
74.	Ujjain	Shipra	Madhya Pradesh