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Topic 1: Most Important Current Affairs

G-20 Summit Buenos Aires 2018: Complete Highlights

G-20 Summit 2018 was held in Buenos Aires, Argentina. G-20 is a grouping of the world's 20 major economies. Theme of the summit was 'Building Consensus for Fair & Sustainable Development'. The important agenda discussed during the summit:

- Climate change:** G20 signatories to the Paris Agreement on climate, which is all of them except the US, pledged the "full implementation" of the pact, which they called "irreversible." They also took note, without further pledges, of UN scientists' call for a more ambitious target of reducing warming to 1.5 degrees Celsius above pre-industrial levels.
- Trade:** Bowing to the view of Trump's administration, the G20 stated that multilateral trade was "falling short of its objectives" on promoting growth & job creation.
- IMF:** Calling the International Monetary Fund crucial to the global safety net, the G20 pledged to provide adequate funding & to meet a goal of finalising new national quotas in time for the global lender's spring 2019 meetings.
- Corruption:** The G20 "committed to prevent & fight corruption & lead by example," promising action from 2019 through 2021 on cleaning up state-run enterprises.
- Gender inequality:** The G20 recommitted to a four-year-old goal of reducing the gender gap in the labor force by 25 percent by 2025.
- Future of work:** Noting that new technologies will transform the nature of labour, the G20 called for "an inclusive, fair & sustainable" future of work, with retraining of workers where needed.
- Infrastructure:** Calling infrastructure a key driver of global growth, the G20 called for greater standardisation in contract-making to encourage more private capital.

Note: PM Narendra Modi highlighted the flagship programmes like the Pradhan Mantri Jan Dhan Yojna, MUDRA & Start-up India undertaken by Indian government to modernise the economy & promote inclusive growth at the opening session of the G-20 summit in Buenos Aires.

33rd ASEAN Summit held in Singapore

- 33rd edition of the ASEAN Summit held in Singapore. PM of Singapore Lee Hsien Loong is the Chairman of the Summit. PM Modi & IMF, Managing Director Christine Lagarde will also address the audience.

- Note:** ASEAN stands for Association of Southeast Asian Nations. | Headquarters: Jakarta, Indonesia.

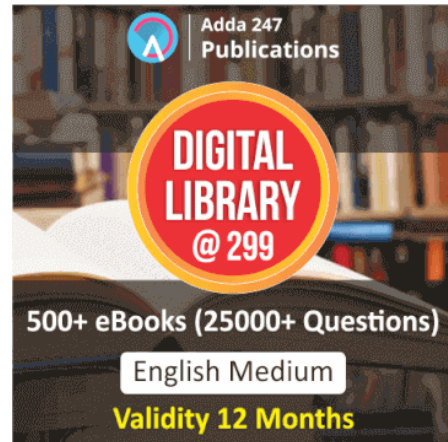
Vice President's visit to 3 South African Countries | Complete Highlights

- Vice President M Venkaiah Naidu visited 3-South African nation visit to Botswana, Zimbabwe, & Malawi. He visited Botswana on first leg, Zimbabwe on second & on the third leg he visited Malawi. Here are the complete highlights of 3 nation visit of M Venkaiah Naidu.

Key Highlights | 3-day Visit to Botswana

Capital: Gaborone | Currency: Botswana pula | President: Dr. Mokgweetsi Eric Masisi

- Botswana decided to join the International Solar Alliance.
- M. Venkaiah Naidu attended the India-Botswana CEO Roundtable in Gaborone.
- He visited the state-of-the-art diamond sorting & valuation operating facility 'The Diamond Trading Company Botswana'. It is the second largest Diamond Trading company in the world.
- MoU was signed for waiving Visa for Diplomatic Passport holders.



Key Highlights | 3-day Visit to Zimbabwe

Capital: Harare | Currency: US dollars, South African rand, Euro. | President: Mr. Emmerson Mnangagwa

- Vice President, Shri M. Venkaiah Naidu reached Harare, Zimbabwe for his 2nd leg of the official tour at the invitation of Vice President of Zimbabwe.
- Vice President announced the US\$ 310 million Line of Credit for up-gradation of Hwange Thermal Power Station. It is Zimbabwe's second biggest power plant with an installed capacity of 920 MW.

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- ✚ US\$23 million Line of Credit for rehabilitation of Bulawayo Thermal Power Plant,
- ✚ US\$19.5 million Line of Credit for Deka Pumping & River Water Intake System,
- ✚ Assistance for construction of Mahatma Gandhi Convention Centre,
- ✚ US\$2.93 million grant for Up-gradation of INDO-Zim Technology Centre.
- ✚ India, Zimbabwe sign 6 agreements in various fields including Mining & Visa waiver:
- ✚ Mr. Naidu addressed the India-Zimbabwe Business Forum meeting in Harare, Zimbabwe.

Key Highlights | 2-day Visit to Malawi

- Capital: Lilongwe | Currency: Malawian kwacha | President: Prof. Arthur Peter Mutharika.
- ✚ Attended the Malawi-India Business Meet, in Lilongwe, Malawi.
 - ✚ The MOUs are Extradition treaty, MoU on cooperation in the field of atomic energy for peaceful purposes between Global Center for Nuclear Energy in a partnership of the Department of Atomic Energy & the Ministry of Natural Resources, Energy & Mining of Malawi, MOU on visa waiver agreement for diplomatic & official passports.
 - ✚ Inaugurated a very unique event, India for Humanity to commemorate the 150th birth anniversary of Mahatma Gandhi.

President Kovind 2-Nation Visit: Signed 4 MoUs With Vietnam

- President of India Ram Nath Kovind was on 2 nation Visit to Vietnam & Australia. On first leg he visited Vietnam. India & Vietnam released a Joint Statement after extensive talks between Vietnam President Nguyen Phu Trong & Indian President Ram Nath Kovind. 4 MoU's were signed between the two nations. The agreements are as follows:
- ✚ MOU between Vietnam's Ministry of Information & Communications & the Indian Ministry of Communications on cooperation in the field of Communications.
 - ✚ MOU on cooperation between Vietnam's Department of Foreign Affairs & the Indian Business Chamber in Viet Nam (INCHAM).
 - ✚ MOU between the Ho Chi Minh National Academy of Politics, Ha Noi, Vietnam & the Jawaharlal Nehru University, New Delhi, India.
 - ✚ Cooperation Agreement between Confederation of Indian Industry (CII) & Vietnam Chamber of Commerce & Industry (VCCI).
 - ✚ After visiting Vietnam, **President of India Ram Nath Kovind was in Australia** on his second leg of 2-Nation visit. He met Australian PM Scott Morrison in Sydney. He became the first Indian President to visit Australia.

- ✚ 5 MoUs were exchanged in the field of disability sector, education, trade-investment, scientific cooperation, agriculture & on higher education focussing on PhD by both the nations.
- ✚ He also unveiled the statue of Mahatma Gandhi at Parramatta in Sydney. The President addressed the International Business Summit 2018 organized by Australian Financial Review on Australia-India economic engagement.

List of Loan Agreements Signed With Asian Development Bank

- India & ADB have signed 3 important loan agreements in various fields/projects in New Delhi.
- ✚ A \$300 million Loan Agreement to support lending by India Infrastructure Finance Company Limited (IIFCL).
 - ✚ A \$169 million loan as the First Tranche of a \$500 million multi-tranche financing to develop climate-resilient water supply, sewerage, & drainage infrastructure in at least 10 cities in the State of Tamil Nadu.
 - ✚ A \$105 million loan to continue financing the transmission system upgrades in Himachal Pradesh for increased supply of hydropower to the state & the national grid.

Australia Win Women's World Twenty20 Crown

- ✚ Australia clinched Women's World Twenty20 title as they attained an easy win over England in the final of the Women's World T20 tournament. This is Australia's 4th title win at Women's World T20 in 6 editions of the tournament.
- ✚ West Indies hosted the event. Player of the Match: Ashleigh Gardner. Player of the Tournament: Alyssa Healy.

ATP World Tour Awards 2018 Announced: Complete List Of Winners

- ✚ Novak Djokovic, Rafael Nadal & Roger Federer - were all among the winners at the 2018 ATP World Tour Awards. Djokovic won the 'Comeback Player of the Year Award', voted by the ATP players. The complete list of Winners of ATP World Tour Awards 2018:

Award	Winner
ATP World Tour No 1 (determined by ATP Rankings)	Novak Djokovic
Comeback Player of the Year	Novak Djokovic
ATP World Tour No. 1 Duables Team	Oliver Marach & Mate Pavic
Most Improved Player	Stefanos Tsitsipas

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of the Year		ATP Coach of the Year	Marian Vajda (Novak Djokovic)
Newcomer of the Year	Alex de Minaur		

Complete List of Announcements/Agreements Signed Between India & Japan

- Japan announced joining the International Solar Alliance (ISA) submitting the instrument of ratification. As of now, there are 70 countries that have signed the ISA Framework Agreement (ISA FA) & 47 countries that have ratified it. Japan will be the 71st country to sign & 48th country to ratify the ISA FA.
- The Complete table of Agreements/ MoUs/ Treaty Signed:

Sl.	Name of the MOU/Agreement/Treaty	Description
A. Defence & Strategic		
1.	Implementing arrangement for deeper cooperation between Japan Maritime Self-Defence Force & Indian Navy	For greater cooperation & exchange of information in Maritime domain awareness between the Indian Navy & Japan Maritime Self Defence Force
B. Digital & New Technologies		
2.	MoC between Ministry of Electronics & Information Technology & Ministry of Economy, Trade & Industry on Japan-India Digital Partnership	To tap into the synergies & complementarities between Japan's "Society 5.0" & India's flagship programmes like "Digital India", "Smart City" & "Start-up India" in areas of next generation technologies such as Artificial Intelligence (AI), & IoT (Internet of Things), etc.
3.	Statement of Intent between NITI Aayog & Ministry of Economy, Trade & Industry (METI), Japan on Artificial Intelligence (AI)	To encourage & develop cooperation on Artificial Intelligence technologies
C. Healthcare & Wellness		
4.	MoC between Ministry of Health & Family Welfare of India & Japan	To establish a mechanism to identify potential areas for collaboration between India & Japan in common domains of primary healthcare, prevention of non-communicable diseases, maternal & child health services, sanitation, hygiene, nutrition & elderly care
5.	MoC between The Ministry of AYUSH of India & the Kanagawa Prefectural Government of Japan	_____
6.	MoU on Food Safety between Food Safety & Standards Authority of India (FSSAI) & The Food Safety Commission of Japan, The Consumer Affairs Agency of Japan, The Ministry of Health, Labour & Welfare of Japan.	For furthering cooperation between the agencies from India & Japan in area of food safety
D. Food Value Chain & Agriculture Areas		
7.	MoC between Ministry of Food Processing & Industries & Ministry of Agriculture, Forestry & Fisheries, Japan	Aims at developing India's food processing industry with involvement of relevant stakeholders such as local governments, private companies, etc.
8.	The Program for Promoting Investment into India by Japan in the Field of Agriculture & Fisheries between Ministry of Agriculture & Farmer Welfare, India & Ministry of Agriculture, Forestry & Fisheries, Japan.	To promote development of agricultural value chain & fisheries, including aquaculture, by improving the investment environment for Japanese companies.
9.	MoC on Development of Food Value Chain in Maharashtra between State Government of Maharashtra & Ministry of Agriculture, Forestry & Fisheries, Japan.	To facilitate investment of Japanese companies in food value chain in State of Maharashtra
10.	MoC on Development of Food Value Chain in	To facilitate investment of Japanese companies in food

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	Uttar Pradesh Between The Ministry of Agriculture, Forestry & Fisheries of Japan & The State Government of Uttar Pradesh, India.	value chain in State of Uttar Pradesh
E. Economic		
11.	MoU between Export Credit Guarantee Corporation of India & NEXI, Japan	For stimulating trade & investment between India & Japan & strengthening cooperation in projects in third countries.
F. Postal		
12.	MOC in Postal Field between the Ministry of Communications, Government of India & the Ministry of Internal Affairs & Communications, Government of Japan.	To strengthen cooperation in postal field including through setting up of Postal Services Dialogue between Ministry of Communications & Ministry of Internal Affairs & Communications
G. S&T, Academic Exchanges & Environment		
13.	MoU between Council of Scientific & Industrial Research (CSIR), India & Hiroshima University, Japan for Research Partnership.	To promote research partnership in areas such as Electronics, Sensors, High Speed Vision, Robotics, Advanced Manufacturing including Mechatronics, Environmental Research, Intelligent Transportation, etc.
14.	MoU between Council of Scientific & Industrial Research (CSIR), India & Research Centre for Advanced Science & Technology (RCAST), The University of Tokyo, Japan for Research Partnership	To promote research partnership in areas like Renewable Energy, Electronics including Robotics/IoT, Advanced Materials, etc.
15.	Agreement for Cooperation between Council of Scientific & Industrial Research (CSIR), India & Institute of Innovative Research, Tokyo Institute of Technology (IIT), Japan for joint research in interdisciplinary areas for application in Industrial Research.	To establish research partnership between Council of Scientific & Industrial Research (CSIR), India & Institute of Innovative Research, Tokyo Institute of Technology (IIT) in areas such as Advanced Materials, Bioscience & Information Technologies.
16.	MoC between India & Japan in the field of Environment Cooperation.	To promote greater cooperation between India & Japan for protection & improvement of environment
17.	MoU between National Institute of Pharmaceutical Education & Research (NIPER), India, & Shizuoka University, Japan for Academic & Research exchanges.	To promote academic linkages between the National Institute of Pharmaceutical Education & Research S.A.S Nagar, & Shizuoka University
18.	MoU on Further Cooperation toward Indo-Japan Global Startup between Nagasaki University & IIITDM Kancheepuram, India.	Information Technology & Human Resources development along with Indo-Japan Global Startup.
19.	MoU on Academic & Educational Exchange between Indian Institute of Technology Hyderabad, India & Hiroshima University, Japan.	Joint Research Promotion & exchange of students & faculties between the two institutions.
20.	MoU between Indian Institute of Technology Hyderabad & National Institute of Advanced Industrial Science & Technology.	Joint Research Promotion & exchange of students & faculties between the two institutions.
H. Sports		
21.	MoU between Sports Authority of India (SAI), India & University of Tsukuba, Japan for academic exchanges & sports cooperation	To strengthen cooperation in the field of sports development & excellence through joint programmes.

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	Chou Tien Chen

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	(Japan)	(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	"for their efforts to end the use of"

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	Murad (Iraq)	sexual violence as a weapon of war & armed conflict"
Economic Sciences	(a) William D. Nordhaus (USA) (b) Paul M. Romer (USA)	(a) "for integrating climate change into long-run macroeconomic analysis" (b) "for integrating technological innovations into long-run macroeconomic analysis."

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).

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.
 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.

Internal Ombudsman Scheme 2018 introduced for SCBs

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● 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.

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.

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:

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 Samridhi Account Scheme	8.1	8.5	Annually

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

No.	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

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.

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%.

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- 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

1. Golden Ball Award: Croatian captain Luka Modric.
2. Golden Glove Award: Belgium's Thibaut Courtois.
3. Golden Boot Award: England's Harry Kane.

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)

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 Rs. 100 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, Former 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)

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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 Un signed 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.

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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		

Virat Kohli Emerged as International Cricketer Of Year: CEAT Ratings

- Indian skipper Virat Kohli has emerged as the International Cricketer of the Year at the CEAT Cricket Ratings awards, which were presented in

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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.

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.

Topic 2: BANKING & FINANCIAL AWARENESS CURRENT AFFAIRS

RBI in News

- Reserve Bank of India approved the merger of SBM (Mauritius), India with SBM Bank (India).

- RBI relaxed norms for **External Commercial Borrowings (ECBs)** by reducing the mandatory hedging provision to **70% from the current 100%**. It

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will apply to the ECBs with a maturity period between 3 & 5 years.

- RBI launched a survey to gauge their scope with respect to turnover, profitability, & workforce with an aim to create a profile of India's startup sector. The survey forms have been mailed to all startup entities registered with DIPP.
- RBI board decided to set up a high-powered committee to examine issues related to the surplus capital of Rs 9.69 lakh crore with the central bank & advised it to consider a scheme for restructuring stressed assets in the MSME sector.
- RBI is likely to establish an ombudsman for digital payments by March 2019 to take the load off the increasing number of complaints currently being handled by the banking ombudsman.
- RBI liberalised the norms governing foreign borrowings for infrastructure creation "in consultation with the Government". As per the notification, the minimum average maturity requirement for ECBs in the infrastructure space raised by eligible borrowers reduced to three years from earlier five years.
- RBI canceled the certificate of registrations of as many as 31 NBFCs for unspecified reasons.
- RBI allowed banks to provide partial credit enhancement (PCE) to bonds issued by systemically important non-deposit taking NBFCs registered with RBI & housing finance companies (HFCs) registered with the National Housing Bank.
- RBI initiated the process to set up a digital Public Credit Registry (PCR) to capture all the details of borrowers, including wilful defaulters & also the pending legal suits in order to check financial delinquencies.
- RBI announced 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 announced that it will inject Rs 40,000 crore into the system in November through the purchase of government securities.
- 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 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.
- In 3rd Bi-monthly Policy Statement, RBI's monetary policy committee (MPC) raised policy rates by 25 basis points to 6.5% on account of inflationary pressures arising due to hike in minimum support price. MPC increased the policy repo rate under the liquidity adjustment facility (LAF) by 25 basis points to 6.5%. Consequently, the reverse repo rate under the LAF stands adjusted to 6.25%, & the marginal standing facility (MSF) rate & the Bank Rate to 6.75%.
- 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.

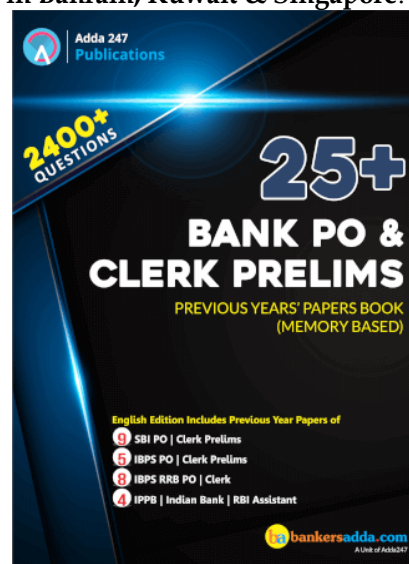
Public Sector Banks in News

- **SBI roped in Asian Games gold medalist Swapna Barman** as brand ambassador for its digital app YONO. YONO, the bank's digital platform that makes both lifestyle & banking available through a single app, was launched exactly a year back.
- **RBI kept the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 6.5%. Consequently, the reverse repo rate under the LAF remains at 6.25%, & the marginal standing facility (MSF) rate & the Bank Rate at 6.75%.** On the domestic front, gross domestic product (GDP) growth slowed down to 7.1% year-on-year (y-o-y) in Q2:2018-19, after four consecutive quarters of acceleration. Based on an overall assessment, **GDP growth for 2018-19 has been projected at 7.4% (7.2-7.3% in H2) as in the October policy, & for H1:2019-20 at 7.5%, with risks somewhat to the downside**
- **SBI increased fixed deposit or FD rates for some select maturity periods.** Now, SBI is offering 6.8% interest rate on FDs with maturity period of one to two years. Interest rate for senior citizens also goes up to 7.30% on SBI FDs with tenure between one year & two years.
- **SBI & payments solution provider Hitachi Payment Services India** entered into an agreement to form a joint venture for establishing a card acceptance & digital payment platform.
- **FM announced that the sixth tranche of electoral bonds sale started & will continue for 10 days. State Bank of India (SBI) has been authorised to issue & encash electoral bonds through its 29 authorised branches.**
- **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 Managing Director 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 has proposed amalgamation of Bank of Baroda, Vijaya Bank, & Dena Bank to create India's 3rd largest globally competitive Bank.**
- **Punjab National Bank (PNB) announced that the Department of Financial Services report has rated it**

as **number one** state-owned bank in terms of digital transactions.

Private Sector Banks in News

- **Leading Investment Bank Axis Capital** announced that its MD & CEO Dharmesh Mehta has stepped down. Bank has elevated Salil Pitale & Chirag Negandhi as Joint Managing Directors & Co-Chief Executive Officer.
- **Karnataka Bank** launched a special campaign for opening CASA. It introduced as a new SB scheme 'KBL SB - TASC' a specialized product for Trusts/Associates/Societies/Clubs.
- **IndusInd Bank** announced the launch of **IndusInd Bank Nexxt Credit Card**, which empowers customers with a choice of payment options such as EMI, Reward Points or Credit at the push of a button, on the card. The bank claims it to be **the nation's first interactive credit card with buttons.**
- **Chanda Kochhar quit as CEO of ICICI Bank with immediate effect.** ICICI appointed Sandeep Bakhshi as managing director & chief executive officer for five years.
- **Axis Bank** announced that **Amitabh Chaudhry** has been appointed as its **managing director & 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.**



Small & Payments Banks in News

- **Fino Payments Bank**, one of India's first payments banks, allowed to open new accounts by RBI after it submitted a compliance report.
- **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.
- **Oxygen & Fincare Small Finance Bank** signed an agreement to **roll out the Branchless Banking services**, using Oxygen's flagship Point of Sale device called the Oxygen Micro ATM Super PoS.

International Banks in News

- In a first for India, **HSBC Holdings Plc** executed a **trade finance transaction using blockchain for an export by Reliance Industries Ltd (RIL)** to US-based Tricon Energy.
- 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.

Other Financial Institutions in News

- **European Central Bank** launched a new system aimed at letting banks settle payments **instantly across Europe, helping them to compete with PayPal & other global tech giants**. ECB's TARGET Instant Payment Settlement (TIPS) system will let people & companies in Europe transfer euros to each other within seconds.
- **SBICAP Ventures (SVL)** launched **two funds for the small & medium enterprises (SMEs) & affordable housing sectors**. It is expecting to raise a corpus of Rs 400 crores.
- Sunil Mehta announced that an **asset management company (AMC) for resolving large bad loans has been formed & will be called as Sashakt India Asset Management**.
- **National Investment & Infrastructure Fund (NIIF)** acquired **IDFC Infrastructure Finance (IDFC-IFL)**, an infrastructure debt fund.
- **Kirloskar group** announced that it has received **licence from RBI to launch a non-banking finance**

company (NBFC), **Kirloskar Capital**, which will be headed by industry veteran Vimal Bhandari.

- **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 Rural Infrastructure Development Fund (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.

Insurance Industry in News

- **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

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protection to individuals & their families against any cyber-attacks, cyber frauds.

- IRDAI has 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.
- **Employees' State Insurance Corporation (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**.

Topic 3: ECONOMY/FINANCIAL CURRENT AFFAIRS

- **SEBI fined brokerage house Anand Rathi Rs. 1 lakh** for violating stock broker norms by transferring funds from the client's account to own account & vice versa on several occasions.
- **SEBI** come out with new rules for **re-classification of a promoter as a public investor**, wherein an outgoing promoter will have to **relinquish special rights as well as control over the affairs of the listed firm & not be allowed to hold over 10% stake**.
- **National Stock Exchange of India (NSE)** launched a **mobile application & web-based platform** for retail investors to buy government securities. The new app - **NSE goBID**, launched by Sebi chairman **Ajay Tyagi**.
- Government **approved 100% stake sale in state-owned airline Air India's ground-handling company Air India Air Transport Services Limited (AIATSL)**. AIATSL is Air India's only profitable subsidiary.
- Govt. will infuse **INR 42,000 crores in the state-owned banks by March-end** & the next tranche would be released as early as December 2018.
- **CBDT** released **time-series data as updated up to FY 2017-18 & income-distribution data for AY 2016-17 & AY 2017-18**. As per it, there is a **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. There is a 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.
- 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 & non-resident Indian (NRI) deposits.
- **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**.
- **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.
- As per **Department of Industrial Policy & Promotion** data, **FDI in India rose 23% to 12.8 billion dollars**

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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.

- 28th meeting of GST Council was held in New Delhi. It reduced **tax rates on more than 50 items & exempted sanitary napkins, rakhis, stone, marble, wooden deities & Saal leaves** from GST.
- GST council has cleared 46 amendments which will be passed in Parliament. The exemption limit for traders in Assam, Arunachal Pradesh, Himachal Pradesh & Sikkim has been increased from 10 lakh to 20 lakh rupees.

Topic 4: BUSINESS NEWS (NATIONAL & INTERNATIONAL)

Companies	Key Points
Paisabazaar.com	Launched an industry-first feature that will help loan applicants choose their most-suited lender on its platform. It is named as 'Chance of Approval'
FMCG major Hindustan Unilever Limited (HUL)	Approved the merger with GlaxoSmithKline Consumer Healthcare (GSKCH India) through an-all equity deal
Paytm	Partnered with LIC to offer online insurance premium payments on its platform.
Kerala Infrastructure & Technology for Education (KITE) rolled out- KOOL, its Online Open Learning training platform which can be used to train teachers, students & the general public.	
Myntra	Will integrate its sister firm Jabong with itself & the integrated firm will continue to be led by Myntra CEO Ananth Narayanan.
MoU for collaboration in LPG services signed between Oil Marketing Companies (IOCL, HPCL & BPCL) & CSC e-Governance Services India Limited.	
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.
Tata Consultancy Services (TCS)	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 & 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.	
Idea Cellular Ltd announced that it has completed its merger with Vodafone India Ltd (VIL) & Vodafone Mobile Services Ltd (VMSL) after getting approval from National Company Law Tribunal (NCLT).	

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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.	
INTERNATIONAL COMPANIES	
United Nations World Food Programme (WFP) & Chinese e-commerce giant Alibaba Group formed a strategic partnership to support efforts eliminate hunger globally by 2030.	
America's IBM	Acquired software company Red Hat in a \$34 billion cash & debt deal.
WhatsApp partnered with Confederation of Indian Industry (CII) to train small & medium enterprises (SMEs) & entrepreneurs on using the messaging platform.	
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, the charismatic 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.	
Apple Inc.	Became the first US-based company with a market value of \$1 trillion

Topic 5: AGREEMENTS/MOU SIGNED

Between Countries States Cities	
Between Whom	MoU/Agreement Details
Centre & ADB	\$85 million loan to improve skill development eco-system in Odisha.
India & China	Protocol to amend the DTAA for the avoidance of double taxation & prevention of fiscal evasion with respect to taxes on income.
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	
Dr. Ambedkar International Centre (DAIC) & JNU	MoU to facilitate & enhance research activities & policy formulation aimed at Socio-economic Transformation & Sustainable Development.
Central Institute of Medicinal & Aromatic Plants (CIMAP) signed an agreement with US-based Research Institute for Fragrant Materials (RIFM) for improving the quality of fragrant oils.	
Ministry of Tourism signed an MoU with Ministry of Culture, Sports & Tourism , Government for Republic of Korea for strengthening cooperation in the field of Tourism.	
As part of the European Union (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania , signed an MoU.	
Centre Govt. & ADB	Signed a \$200 million loan agreement to finance widening & upgrading of State Highways in Bihar to all-weather standards with road safety features.
India's premier National Research Laboratory CSIR-Institute of Microbial Technology (CSIR-IMTECH) announced new partnership with Merck to establish a ' High End Skill Development Centre ' in CSIR-IMTECH, Chandigarh.	
IIM Calcutta Innovation Park & Indian Chamber of Commerce	MoU for energising the startup ecosystem in East & Northeast India.
AAI with US Trade & Development Agency (USTDA)	An agreement to develop a roadmap for modernization of AAI air traffic services.
NBCC (India) Limited signed an agreement with Health Ministry to acquire Hospital Services Consultancy Corporation (HSCC) .	
Indian Strategic Petroleum Reserves Ltd (ISPRL) signed MoU with the Abu Dhabi National Oil Company (ADNOC) to explore the possibility of storing ADNOC crude oil at ISPRL's underground oil storage facility at Padur, Karnataka.	
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

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	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 State Bank of India (SBI)	for getting Long Term Unsecured Loan of Rs 25000 crore for 10 years with 3 years of moratorium on repayments.
Statement of Intent (SoI) signed between NITI Aayog & Lupin Foundation to collaborate in Aspirational Districts Programme.	

Topic 6: NEW APPOINTMENTS: NATIONAL

	Designation/Post	Who is Appointed?
Constitutional & Other Posts		
1.	New Chairman of Union Public Service Commission	Arvind Saxena
2.	New Chief Election Commissioner of India	Sunil Arora (succeeds Om Prakash Rawat)
3.	Chairman of the Inland Waterways Authority of India	Jalaj Srivastava
4.	Director General, Indo Tibetan Border Police (ITBP)	S. S. Deswal (replaced R K Pachnanda)
5.	Chairman, Competition Commission of India	Ashok Kumar Gupta (replaced Sudhir Mittal)
6.	New Enforcement Directorate Director (ED)	Sanjay Mishra (replaced Karnal Singh)
7.	After the demise of Ananth Kumar, Union Minister DV Sadananda Gowda got the additional charge of Ministry of Chemicals & Fertilizers & Narendra Singh Tomar assigned the Ministry of Parliamentary Affairs.	
8.	Union Government sent CBI Director Alok Verma on leave & appointed M Nageshwar Rao as Director of CBI.	
9.	46 th Chief Justice of India.	Justice Ranjan Gogoi
10.	India's Ambassador to Spain.	Sanjay Verma
11.	Ambassador & India's permanent representative to UN Conference on Disarmament (UNCD)	Pankaj Sharma (replaced Amandeep Gill)
12.	Chief Statistician of India (CSI)	Pravin Srivastava
13.	New Solicitor General of India	Tushar Mehta
14.	Former editor MJ Akbar resigned from his post of MoS for External Affairs amid sexual harassment allegations.	
15.	Chief Economic Advisor (CEA) of India, Arvind Subramanian resigned from his post.	
16.	Secretary, Ministry of Steel, GOI	Binoy Kumar
17.	Ambassador of India to China	Vikram Misri
18.	Secretary, Department of Atomic Energy & Chairman, Atomic Energy Commission.	Renowned scientist Kamlesh Nilkanth
19.	46 th Chief Justice of India	Justice Ranjan Gogoi

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20.	Secretary, Ministry of Steel, Government of India.	Binoy Kumar
21.	Union Minister Arun Jaitley is back as the Finance Minister after a three-month interval.	
22.	Chairman, DRDO & Secretary in Department of Defence Research & Development (DDR&D)	Renowned scientist, Dr G Satheesh Reddy
23.	Rajya Sabha Deputy Chairman	NDA candidate Harivansh Narayan Singh
24.	New Chief Justice of the Delhi High Court	Justice Rajendra Menon
CEO'S/Chairman of Companies/Organizations/Banks/ Other Appointments		
25.	T.S. Vijayan, Additional director (Independent), Yes Bank Ltd.	
26.	Pawan Singh become the first Indian to be elected one of seven member's of the Judges Committee of International Shooting Sports Federation (ISSF).	
27.	Ajay Narayan Jha , New Finance Secretary (Replaced Has Mukh Adhia)	
28.	Siddhartha Bhattacharya, Secretary-General, NATHEALTH	
29.	AS Rajeev, MD & CEO, Bank of Maharashtra	
30.	CEO, Hospitality startup OYO	Rohit Kapoor
31.	Head, WhatsApp India	Abhijit Bose
32.	Independent director at Yes Bank Ltd resigned	R. Chandrashekhar
33.	New revenue secretary	Ajay Bhushan Pandey (replaced Has Mukh Adhia.)
34.	Co-founder Binny Bansal resigned as CEO of Flipkart Group.	
35.	Actor Anupam Kher resigned as the chairman of the Film & Television Institute of India.	
36.	HDFC Bank announced that RBI approved the re-appointment of Aditya Puri as MD & CEO of the bank for another two years.	
37.	Brand Ambassador, 10th edition of the Women's World Championship in New Delhi.	MC Mary Kom
38.	MD & CEO, UCO Bank	Atul Kumar Goel
39.	Chairperson, National Financial Reporting Authority	Rangachari Sridharan
40.	Chairman of the working committee & director of World Federation of Exchanges (WFE).	National Stock Exchange's (NSE) MD & CEO Vikram Limaye
41.	MD & CEO, IDBI Bank	Rakesh Sharma (replaced B Sriram)
42.	Secretary General, PHD Chamber of Commerce & Industry	Mahesh Y Reddy
43.	Chairman, Association of Mutual Funds in India (AMFI)	Nimesh Shah (MD & CEO, ICICI Prudential Mutual Fund)
44.	Chairperson, National Commission for Protection of Child Rights (NCPCR)	Priyank Kanoongo
45.	Advisor to BankBazaar Comapny	S S Mundra
46.	BankBazaar Co-Founder & CEO	Adhil Shetty
47.	CMD, National Insurance Company Limited (NICTL).	Tajinder Mukherjee
48.	Ambassadors to promote & endorse the Skill India Mission	Actors Varun Dhawan & Anushka Sharma
49.	MD & CEO, HDFC Life	Vibha Padalkar
50.	BSNL's Brand ambassador for two years.	Indian boxer MC Mary Kom
51.	SBI's Managing Director	Anshula Kant Note: SBI's four MDs - PK Gupta, DK Khara & Arijit Basu.
52.	MD & CEO of Axis Bank (From January 1, 2019)	Amitabh Chaudhry
53.	Independent Director on Board of Indiabulls Housing Finance Ltd (IBHFL)	Subhash Sheoratan Mundra
54.	Assocham, Secretary General	Uday Kumar Varma (succeeds DS Rawat)
55.	Vodafone Idea's first CEO	Balesh Sharma
56.	Bhushan Steel's Chairman & Non-Executive Additional Director	TV Narendran
57.	Independent Director, Indiabulls Housing Finance Ltd	Subhash Sheoratan Mundra
58.	Infosys Chief Financial Officer MD Ranganath , stepped down from his position.	

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59.	Chairman, Marine Products Export Development Authority (MPEDA)	IAS officer K S Srinivas
60.	Head coach of the women's national team	Former India spinner Ramesh Powar
61.	Chairperson, Appellate Tribunal for Electricity, Ministry of Power	Smt. Justice Manjula Chellur
62.	CMD, Escorts	Nikhil Nanda (succeeded his father Rajan Nanda)
63.	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) .	
64.	Chief Executive Officer for HSBC India	Surendra Rosha (succeeded Jayant Rikhye)
65.	Paytm Payments Bank CEO Renu Satti has resigned from the role	
66.	CEO & MD, Tata AIA Life	Rishi Srivastava

Topic 7: NEW APPOINTMENTS: INTERNATIONAL

	Designation/Post	Who is Appointed?
President/PM/Heads of Countries/Organizations		
1.	New President, Mexico	Andres Manuel Lopez Obrador
2.	Acting Executive Director of UN Environment Programme	Tanzanian national Joyce Msuya
3.	Interpol's next President	South Korea's Kim Jong-yang
4.	Fiji's PM	Voreqe Bainimarama
5.	Iraq's new President	Kurdish Politician Barham Salih
6.	President of Ireland	Michael D Higgins
7.	President of Brazil	Jair Bolsonaro
8.	Iraq's New Prime Minister	Shiite Adel Abdul Mahdi
9.	Acting Executive Director of UN Environment Programme	Tanzanian national Joyce Msuya
10.	Interpol's next President	South Korea's Kim Jong-yang
11.	Fiji's PM	Voreqe Bainimarama
12.	13 th President of Pakistan	Pakistan Tehreek-e-Insaf's Arif-ur-Rehman Alvi
13.	Maldives' New President	Ibrahim Mohamed Solih
14.	Sudan's new PM	Moutaz Mousa Abdallah
15.	Prime Minister of Australia	Scott Morrison (Replaced Malcolm Turnbull)
16.	Malian President Ibrahim Boubacar Keita re-elected for a five-year term.	
17.	President of Paraguay	Colorado Party's Mario Abdo Benitez
18.	President of Colombia	Ivan Duque
19.	Pakistan's first-ever woman Chief Justice of HC. Justice Tahira Safdar named Chief Justice of Balochistan HC.	
Other Appointments		
	President, LG Electronics	Brian Kwon
	Jon Ridgeon, CEO, International Association of Athletics Federations (IAAF)	
	Raninder Singh , 1 st Indian to be elected one of the four VPs of the International Shooting Sport Federation.	
20.	WhatsApp's Chief Business Officer Neeraj Arora resigned from the post.	
21.	1 st 'Youth Advocate' of Northeastern region by UNICEF to fight for child rights	Popular singer Nahid Afrin of Assam
22.	UNICEF's Youngest ever goodwill ambassador	Millie Bobby Brown
23.	UN's environment chief, Erik Solheim , resigned	
24.	Head, Google's cloud division.	Thomas Kurian
25.	UNICEF appointed India's first ever Youth Ambassador	Hima Das
26.	Bank for International Settlements (BIS) appointed Siddharth Tiwari as the Chief Representative for Asia & the Pacific.	
27.	President, International Boxing Association (AIBA)	Uzbekistan's businessman Gafur Rakhimov
28.	WPP Plc, the world's largest communication services group , appointed Mark Read as the CEO & Executive Director (ED) of the company.	
29.	Google's Chief Privacy Officer	Keith Enright

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30.	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.	
31.	Assistant Secretary-General & Head of the New York Office of the UN Environment Programme (UNEP)	Veteran Indian development economist Satya S Tripathi
32.	UN's new Human Rights Chief	Michelle Bachelet
33.	PepsiCo CEO Indra Nooyi resigned. She was succeeded by company President Ramon Laguarta.	

Topic 8: AWARDS & RECOGNITION

	Name of the Award	Winner
Awards for Literature/Journalism		
1.	Sahitya Akademi announced its annual Awards for 2018 in 24 languages. Seven books of poetry, six novels, six short stories, three of literary criticism & two of essays have won the Sahitya Akademi Awards, 2018.	
2.	Munin Barkotoki Literary Award 2018 in Assam	Writer-critic Dr Debabhuson Borah for ' Nirbochon '.
3.	2018 London Press Freedom Award for Courage.	Swati Chaturvedi (Author of 'I am a Troll: Inside the Secret World of the BJP's Digital Army')
4.	'Vimala V Pai Vishwa' Konkani best book award 2018	' Beeg Ani Beegath ' by H M Pernal
5.	Vishwa Konkani best poetry award 2018	Sharathchandra Shenoy for his book 'Idam Na Mama,'.
6.	Munin Barkotoki Literary Award 2018 in Assam	Writer-critic Dr Debabhuson Borah for ' Nirbochon '.
7.	2018 London Press Freedom Award for Courage.	Swati Chaturvedi (Author of 'I am a Troll: Inside the Secret World of the BJP's Digital Army')
8.	'Sarala Puraskar'	Odia poet Satrugna Pandav (for poetry Misra Dhruvad)
Country's Highest Honour Given		
9.	Abhinav Bindra conferred the sport's highest honour for his outstanding services as the chairman of ISSF's Athletes Committee. He has been bestowed with the Blue Cross, the ISSF's highest award.	
10.	Azim Premji bestowed with the highest French civilian distinction Chevalier de la Legion d'Honneur (Knight of the Legion of Honour).	
11.	Centre for Science & Environment (CSE) won this year's Indira Gandhi Prize for Peace, Disarmament & Development.	
12.	Young golfer Shubhankar Sharma becomes the 1 st Indian to win the tour's 'Sir Henry Cotton Rookie of the Year' award.	
13.	Jawahar Lal Sarin , President, Alliance Francaise conferred with France's highest civilian honor by French Ambassador to India Alexandre Ziegler at an event.	
14.	PM Modi conferred with the Seoul Peace Prize for 2018 for his contribution to international cooperation & fostering global economic growth.	
15.	2018 Nobel Prize in Physics Arthur Ashkin, Gérard Mourou & Donna Strickland "for groundbreaking inventions in the field of laser physics".	
16.	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".	
17.	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".	
18.	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."	
19.	PM Modi honoured with United Nations' highest environmental award- UNEP Champions of the Earth , along with French President Emmanuel Macron in New Delhi.	
20.	Azim Premji bestowed with the highest French civilian distinction Chevalier de la Legion d'Honneur (Knight of the Legion of Honour).	
21.	Centre for Science & Environment (CSE) won this year's Indira Gandhi Prize for Peace, Disarmament & Development.	
22.	Young golfer Shubhankar Sharma becomes the 1 st Indian to win the tour's 'Sir Henry Cotton Rookie of the Year' award.	
23.	Jawahar Lal Sarin , President, Alliance Francaise conferred with France's highest civilian honor by French	

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	Ambassador to India Alexandre Ziegler at an event.	
24.	Nobel Medicine or Physiology Prize awarded to James P Allison & Tasaku Honjo “for their discovery of cancer therapy by inhibition of negative immune regulation”.	
25.	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.	
26.	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.	
27.	Delhi government's additional director of health, SK Arora awarded WHO World No Tobacco Day 2017 Award for his extraordinary contribution towards tobacco control.	
28.	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.	
29.	Three US scientists James Allison, Carl June & Steven Rosenberg declared winners of 2018 Albany Medical Center Prize in Medicine & Biomedical Research .	
30.	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) .	
31.	Akshay Venkatesh , a renowned Indian-Australian mathematician, is one of four winners of mathematics' prestigious Fields medal, known as the Nobel prize for math.	
32.	Gopalkrishna Gandhi chosen for 24th Rajiv Gandhi National Sadbhavana Award for his contribution in promoting communal harmony, peace & goodwill.	
Film/Music Awards		
33.	Golden Peacock Award at 49th International Film Festival of India (IFFI)	Donbass directed by Sergei Loznitsa
34.	Asia Pacific Screen Award (APSA) 2018 Brisbane, Australia Best Performance by an Actor (Male) Nawazuddin Siddiqui for Manto. Nandita Das , director of Manto received International Federation of Film Producers Associations (FIAPF) Award for achievement in film in the Asia Pacific region.	
35.	JNU's Hispanic Studies professor Shyama Prasad Ganguly won Mexico's highest civilian honor “Orden Mexicana del Águila Azteca” (Mexican Order of the Aztec Eagle).	
36.	Ustad Amjad Ali Khan presented the ' Sumitra Charat Ram Award for Lifetime Achievement ' for his "immense contribution to the enrichment & promotion of the Indian classical music".	
37.	Hridaynath Award for Lifetime Achievement	Music director Mohammed Zahur Khayyam Hashmi (Khayyam)
38.	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.	
39.	Smita Patil award for Best actor Priyadarshni Academy Global Award.	Bollywood actor Anushka Sharma
40.	Meryl Streep Award for Excellence at the Women in Film & Television (WIFT) India Award.	Actress Aishwarya Rai
41.	Oscar-winning director Ang Lee will be one of the recipients of the annual Directors Guild of America (DGA) honours .	
42.	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, 3. Special Jury Award: Village Rockstars by Rima Das.	
Other Awards Conferred		
43.	Real Madrid & Croatia midfielder Luka Modric won Ballon d'Or 2018 in Paris. 33-year old Croatian was awarded the FIFA's World Cup 2018 MVP, UEFA's Player of the Year 2018, Best FIFA Footballer of the Year & the number one player by International Federation of Football History & Statistics.	
44.	Delhi Minister of Food Supplies, Environment & Forest & Elections Imran Hussain awarded by the People for the Ethical Treatment of Animals (PETA)-India for banning the Chinese Manjha, or the glass-coated kite strings,	



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	across Delhi.	
45.	8th Forbes India Leadership Awards (FILA) was released in Mumbai. Azim Premji, chairman of Wipro won Forbes India Leadership Awards 2018, Lifetime Achievement.	
46.	Amitabh Bachchan awarded 3rd Sayaji Ratna Award.	
47.	UN Environment awarded Wildlife Crime Control Bureau (WCCB), Ministry of Environment, Forest & Climate Change, GOI with Asia Environment Enforcement Awards, 2018 for excellent work done in combating transboundary environmental crime.	
48.	Manipal Academy of Higher Education won silver in the International Green Apple Award for Environmental best practice 2018.	
49.	FM Jaitley inaugurated National Press Day (16 November) celebrations in New Delhi. Eminent journalist & Chairman of Hindu Publishing Group, N Ram selected under award category of Raja Ram Mohan Roy award.	
50.	Arunima Sinha, the world's first woman amputee to climb Mount Everest awarded an honorary doctorate by a prestigious UK university for her inspirational achievements.	
51.	Renewal of the early 20th-century 'Shijo-cho Ofune-hoko Float Machiya' received the Award of Excellence in this year's UNESCO Asia-Pacific Awards for Cultural Heritage Conservation.	
52.	Late Dr. Martha Farrell honoured with "Lifetime Achievement Award" at 6th Indian Social Work Congress in New Delhi.	
53.	Nobel Prize Winner Malala Yousafzai will be honored by Harvard University for her work promoting girls' education.	
54.	Miss Paraguay Clara Sosa won Miss Grand International 2018 title at 6th Edition of beauty pageant in Yangon, Myanmar.	
55.	North-eastern state Sikkim won UN Food & Agriculture Organisation's (FAO) Future Policy Award 2018 for being the world's first 100% organic state.	
56.	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.	
57.	'ISSA Good Practice Award' for Administrative Solution for Coverage Extension	Employees' State Insurance Corporation (ESIC)
58.	8th Social Entrepreneur of the Year award, 2018	Prema Gopalan, founder of Swayam Shikshan Prayog (SSP)
59.	Deming Prize for 2018	Indus Towers, world's largest telecom tower company (outside China)
60.	Veena Sendre from Chhattisgarh has been chosen as India's first 'Miss Trans Queen'.	
61.	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.	
62.	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.	
63.	'Invest India' initiative of the 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.	
64.	PM Modi announced an annual award in the name of Netaji Subhash Chandra Bose for police & paramilitary forces for commendable contributions in disaster relief operations.	
65.	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.	
66.	Minal Patel Davis won the US' Presidential Medal for her work against sex slavery & labor exploitation.	
67.	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.	
68.	Tenzing Norgay National Adventure award	All-women crew of INSV Tarini
69.	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.	
70.	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.	
71.	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.	
72.	Mohun Bagan 'Ratna', the highest honour of Mohun	former India international Pradip Chowdhury

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	Bagan club	
73.	INFRA Icon Award in the 'Global Energy' category at the mid-day INFRA Icons Awards 2018	Oil & Natural Gas Corporation (ONGC)

Topic 9: SUMMITS | EVENTS | FESTIVALS Held (NATIONAL/INTERNATIONAL)

	Name of the Summit	Location/Held in
SUMMITS HELD NATIONALLY		
1.	2nd Meeting of the NITI Forum for the North East held in Guwahati, Assam.	
2.	Union Agriculture Minister Radha Mohan Singh inaugurated Global Agriculture & Food Summit 2018 in Ranchi, Jharkhand . 7 countries, including China, Israel & Malaysia are participating in the Summit.	
3.	President Kovind, inaugurated the 13th edition of CII Agro Tech India-2018 in Chandigarh .	
4.	National Mission for Clean Ganga International workshop on 'Developing a Ganga Museum Concept: Exchanging Experiences & Ideas between India & Europe' in Delhi . DG NMCG Shri Rajiv Ranjan Mishra.	
5.	Conference on the partnership between the European Union & India for Cultural Heritage Conservation commenced in New Delhi .	
6.	Nitin Gadkari inaugurated India Water Impact Summit 2018 , jointly organized by National Mission for Clean Ganga & the Centre for Ganga River Basin Management & Studies (cGanga) in New Delhi .	
7.	First India-ASEAN InnoTech Summit held in New Delhi. Organized by FICCI in association with Department of Science & Technology (DST) & Ministry of External Affairs .	
8.	4th edition of annual "Aadi Mahotsav" , a National Tribal Festival held at Dilli Haat, Delhi.	
9.	50th Union World Conference on Lung Health to be held in Hyderabad .	
10.	President Kovind, inaugurated the 2nd International Ambedkar Conclave as part of the commemoration of Constitution Day in	in New Delhi
11.	National Festival for Children of Child Care Institutions (CCIs) - "Hausla 2018" of the Ministry of Women & Child Development inaugurated in New Delhi.	
12.	9th Session of the India-Kyrgyz Inter-Governmental Commission on Trade, Economic, Scientific & Technological Cooperation (IK-IGC) held in New Delhi .	
13.	26th Central & State Statistical Organizations(COCSO) Conference organized by Ministry of Statistics & Programme Implementation (MoSPI) with the theme "Quality Assurance in Official Statistics" held at Dharamshala, Himachal Pradesh .	
14.	27th BASIC Ministerial Meeting on Climate Change held in	New Delhi, India
15.	Indo-Japan Business Council's Business Festival held in. (IJBC, hosted KONNICHI WA PUNE - a first of its kind business festival)	Pune
16.	Nongkrem dance festival was celebrated by inhabitants of Khasi Hills in Shillong, Meghalaya .	
17.	14th edition of JashneBachpan , a theatre festival for children held in	New Delhi
18.	49th International Film Festival of India held at the Shyama Prasad Mukherjee Indoor Stadium in Goa . Israel is the focus country, Jharkhand is the focus state. Veteran Israeli filmmaker Dan Wolman to be given Lifetime Achievement Award .	
19.	3rd Edition of the India International Cherry Blossom Festival 2018 held in	Shillong
20.	Mr R K Singh, Union Minister of State (IC) for Power & New & Renewable Energy inaugurated International Symposium to Promote Innovation & Research in Energy Efficiency in New Delhi .	
21.	India Mobile Congress 2018 under theme NEW DIGITAL HORIZONS held in	Aerocity, New Delhi.
22.	Kingdom of Netherlands will be Partner Country for 25th DST-CII Technology Summit to be held in 2019.	
23.	4th Dialogue of the NITI Aayog - Development Research Centre (DRC) of the State Council, Peoples' Republic of China held in.	Mumbai
24.	1st ever India-US Dialogue on Intellectual Property launched in Delhi to deepen bilateral strategic cooperation on IP policy .	

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25.	Indian Air Force organised seminar on 'Emerging Trends in Aviation Engineering & Logistics' (AVIAMAT-2018) at Air Force Auditorium, Subroto Park, New Delhi.	
26.	NITI Aayog partnered with the United Nations Economic & Social Commission for Asia & the Pacific (UNESCAP) & ADB to host a South Asian regional conference at Pravasi Bharatiya Kendra in New Delhi to discuss the key issues, perspectives & the way forward in the Urban Infrastructure.	
27.	5th National Summit on Good & Replicable Practices & Innovations in Public Health Care Systems in India held at Kaziranga in Assam.	
28.	National Khadi Festival 2018 organised by KVIC to promote Khadi products in Mumbai.	
29.	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.	
30.	India Chem 2018 , the 10th Biennial International Exhibition & Conference held in Mumbai.	
31.	27th International Atomic Energy Agency (IAEA) Fusion Energy Conference (FEC 2018) held in	Gandhinagar, Gujarat
32.	PM Modi inaugurated the first Uttarakhand Investors Summit	in Dehradun.
33.	Union Minister of State for Textiles, Ajay Tamta , inaugurated 46th edition of world's largest IHGF-Delhi Fair	at Greater Noida
34.	The country's biggest skill competition, India Skills 2018 concluded in New Delhi.	
35.	Mega science expo, India International Science Festival (IISF-2018) concluded in Lucknow, Uttar Pradesh. Its focal theme was " Science for Transformation ".	
36.	President Kovind inaugurated 13th Annual Convention of the Central Information Commission.	in New Delhi
37.	Union Minister of Textiles, Smriti Zubin Irani, inaugurated the 6th edition of India International Silk Fair (IISF)	in New Delhi
38.	6th Meeting of the UAE - India High Level Joint Task Force on Investments held in Mumbai.	
39.	India will host the 4 th Edition of Global Partners' Forum in December 2018 in New Delhi.	
40.	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.	
41.	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.	
42.	PM Modi inaugurated India's first Global Mobility summit 'MOVE' in New Delhi.	
43.	4th World Summit on Accreditation (WOSA-2018) held at	New Delhi
44.	3-day Kalahandi Dialogue, a global conclave on development launched by CM Naveen Patnaik	Odisha
45.	In Madhya Pradesh, the first corn festival of the country is being held in Chhindwara.	
46.	PM Modi inaugurated the Conference on Academic Leadership on Education for Resurgence	In New Delhi
47.	Vice president M. Venkaiah Naidu inaugurated Smart City Expo India-2018 in Jaipur.	
48.	Bilateral meeting on Tourism Cooperation between India & Morocco held in New Delhi.	
49.	Piyush Goyal inaugurated the 'first ever' India Tourism Mart (ITM 2018)	in New Delhi
50.	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.	
51.	1 st regional workshop on RERA (Real Estate (Regulation & Development) Act) held in Pune 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.	
52.	PM Modi inaugurated India's first Global Mobility summit 'MOVE'	in New Delhi
53.	HRD Minister Inaugurates 4th World Summit on Accreditation (WOSA-2018)	at New Delhi
54.	3-day Defence & Homeland Security Expo & Conference - 2018 in New Delhi.	
55.	Ministry of Railways & Centre for Railway Information Systems (CRIS) organised a seminar on "Leveraging IT for	

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	Mobility" in New Delhi. Piyush Goyal launched a new app – "AAPOORTI" mobile App of 'Indian Railways e-procurement system' (IREPS).	
56.	8th meeting of India-Kenya Joint Trade Committee held in Nairobi, Kenya.	
57.	3 rd edition of World's Biggest Open Innovation Model - Smart India Hackathon 2019	in New Delhi
58.	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.	
59.	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.	
60.	3rd India-Nepal Coordination meeting held in	New Delhi
61.	NITI Aayog's International Conference on "Sustainable Growth through Material Recycling: Policy Prescriptions" held at	Pravasi Bharatiya Kendra in New Delhi
62.	Indo-US Military Cooperation Meeting held in New Delhi as a prelude to 2 plus 2 Dialogue between the two countries.	
63.	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	
64.	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
65.	1st Meet of India-Bangladesh Joint Committee on Border Haats concluded in Agartala, Tripura	
SUMMITS HELD INTERNATIONALLY		
66.	Kimberley Process Certification Scheme (KPCS) Plenary 2018, held in (Note: Next Intersessional session to be held in India as Chair)	Brussels, Belgium.
67.	Asia Pacific Summit-2018 with the theme "Addressing the Critical Challenges of Our Time: Interdependence, Mutual Prosperity, & Universal Values" held in	Kathmandu, the capital of Nepal.
68.	G-20 Summit 2018 with the theme 'Building Consensus for Fair & Sustainable Development' held in	Buenos Aires, Argentina
69.	EAM Swaraj visited the United Arab Emirates to co-chair the 12th session of the India-UAE Joint Commission Meeting for Economic & Technical Cooperation with UAE Foreign Minister in Abu Dhabi. She inaugurated a Gandhi - Zayed Digital Museum in Abu Dhabi to mark the celebrations of 150 years of Mahatma Gandhi's birth.	
70.	2nd Edition of the India-UAE Strategic Conclave to be held in	Abu Dhabi
71.	External Affairs Minister Sushma Swaraj co-chaired 9th Meeting of India-Lao PDR Joint Commission on Bilateral Co-operation in Vientiane, Capital of Laos.	
72.	12th World Congress on Mountain Medicine held in	Kathmandu, Nepal
73.	26th meeting of the General Conference on Weights & Measures (CGPM) held at Versailles(Paris), France. Members voted for the redefinition of 130 years old "Le grand K - the SI unit of kg" in terms of the fundamental Planck's constant(h). The new definitions will come into force on 20 May 2019.	
74.	Asia-Pacific Economic Cooperation (APEC) summit held in	Port Moresby, Papua New Guinean capital.
75.	2-day summit to mark the World Tolerance Day inaugurated	in Dubai, UAE.
76.	India- Taiwan SME Development Forum held at	Taipei, Taiwan
77.	Suresh Prabhu, led the Indian delegation to the 7th RCEP Inter-Sessional Ministerial Meeting in Singapore.	
78.	Annual meeting of World Economic Forum's (WEF) Global Future Councils held in	Dubai, the UAE
79.	Tourism minister KJ Alphons attended the 109th session of United Nations World Tourism Organization (UNWTO) Executive Council in	Manama, Bahrain
80.	1 st WHO Global Conference on Air Pollution & Health held in	Geneva, Switzerland.
81.	18th Indian Ocean Rim Association (IORA) Council of Ministers Meeting held in Durban, South Africa.	
82.	CII- EXIM Bank, Regional Conclave on India-West Africa Project Partnership held in	Abuja, Nigeria

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83.	17 th Council of Heads of Government, CHG, meeting of the Shanghai Cooperation Organization to be held in	Dushanbe, Tajikistan
84.	6 th RCEP Inter-Sessional Ministerial Meeting (IMM) held in	Singapore
85.	VP Naidu commenced his visit to Belgium to attend 12th Asia-Europe Meeting (ASEM) in Brussels, Belgium . The theme was "Global Partners for Global Challenges".	
86.	Minister of State for AYUSH Shripad Yesso Naik inaugurated 4th International Ayurveda Congress (IAvC) at Netherlands. It focused on promotion & propagation of Ayurveda in the Netherlands.	
87.	Commerce & Industry Minister Suresh Prabhu attended the 6th East Asia Summit- Economic Ministers' Meeting (EAS-EMM) & 15th India-ASEAN Economic Ministers' Meeting (AEM) in Singapore. Singapore is holding the Chair of ASEAN.	
88.	International Women Entrepreneurs Summit 2018 held in Theme Equality begins with Economic Empowerment	Kathmandu, Nepal
89.	World Hindu Congress with theme ' think collectively, achieve valiantly ' held	Chicago, the USA
90.	High Level Meeting on Tuberculosis at 73 rd session of United Nations General Assembly (UNGA) at	New York
91.	Global Climate Action Summit 2018 was held at	San Francisco, USA
92.	Suresh Prabhu participated in G-20 trade & investment ministerial meeting at	Mar del Plata in Argentina
93.	Suresh Prabhu attended the 6 th East Asia Summit- Economic Ministers' Meeting (EAS-EMM) & 15 th India-ASEAN Economic Ministers' Meeting	in Singapore.
94.	International Women Entrepreneurs Summit 2018	held in Kathmandu
95.	4 th Summit of Heads of State/Government of Bay of Bengal Initiative for Multi-Sectoral Technical & Economic Cooperation (BIMSTEC)	Kathmandu in Nepal
96.	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.	
97.	First SAARC Agri Cooperative Business Forum held in Kathmandu, Nepal Theme 'Organizing & Strengthening Family Farmers' Cooperatives to attain the Sustainable-Development-Goals-1 & 2 in South Asia'.	
98.	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 '.	
99.	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.	
100.	11th World Hindi Conference held in	Port Louis, Mauritius
101.	24 th World Congress of Philosophy (WCP) with the theme "Learning To Be Human" held in	Beijing, China
102.	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.	
103.	Singapore PM Lee Hsien Loong chaired the 51st ASEAN Foreign Ministers meeting in Singapore .	
104.	1 st Nepal-India Think Tank Summit to foster greater collaboration & knowledge-sharing among the think tanks of the two countries held in	Kathmandu
105.	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.	
106.	The Global Disability Summit held in	London, UK.
107.	8 th BRICS Health Ministers' Meeting held at	Durban, South Africa.

Topic 10: COMMITTEES IN NEWS

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	Purpose for which Committee is formed	Headed by
1.	UGC decided to set up a Consortium of Academic & Research Ethics (CARE) which will prepare a fresh list of credible quality journals in the non-science disciplines.	UGC Vice Chairman
2.	Internet & Mobile Association of India (IAMAI) formed a new industry expert committee to develop & promote an augmented reality/virtual reality (AR/VR) ecosystem in India.	Namrita Mahindro
3.	NITI Aayog constituted the 'Himalayan State Regional Council' to ensure sustainable development of the Indian Himalayan region.	Dr. VK Saraswat, Member, NITI Aayog.
4.	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
5.	Parliamentary panel will examine the functioning of retirement fund body EPFO, its coverage & recovery of arrears.	BJP MP Kirit Somaiya
6.	Head of the panel that has been tasked with selecting India's next chief economic advisor (CEA).	Former RBI Governor Bimal Jalan
7.	Govt. constituted a Competition Law Review Committee to review the Competition Act. It will be headed by:	Injeti Srinivas
8.	Government constituted a seven-member ministerial panel to examine modalities for revenue mobilisation in case of natural calamities & disasters.	Bihar Deputy CM Sushil Modi
9.	Government set up an eight-member Lokpal Search Committee	Chairmanship Ranjana Prakash Desai.
10.	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
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.	Panel will be headed by B Sesikeran.
12.	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
13.	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.
14.	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.
15.	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.
16.	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
17.	National Green Tribunal formed a monitoring committee on the cleaning of the Yamuna River.	Headed by NGT Chairperson A K Goel
18.	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
19.	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

Topic 11: NATIONAL CURRENT AFFAIRS

INDIA & WORLD

- **India signed an agreement with Peru for co-operation & mutual assistance** in Customs Matters.
- India & UAE signed an **agreement on Currency Swap**. Both also signed MoU for Development Cooperation in Africa.
- **India & Malawi** signed three MoUs on Extradition Treaty, cooperation in the field of Atomic Energy for peaceful purposes & VISA Waiver for Diplomatic & Official Passports.
- India & China signed a **protocol on hygiene & inspection requirements** for the exports.
- India & Russia sealed a **USD 500 million deal for construction of two missile frigates in Goa** for the Indian Navy.
- India & ADB signed a 105 million dollar loan agreement to **continue financing the transmission system upgrades in Himachal Pradesh** for increased supply of hydropower.
- GOI, Govt. of Jharkhand & the World Bank signed in New Delhi a **\$310 million Loan Agreement for Jharkhand Power System Improvement Project** to provide reliable, quality, & affordable 24x7 electricity to the citizens of Jharkhand.
- India & Morocco have signed an agreement on **mutual legal assistance in criminal matters**.
- Morocco & India signed an **agreement to further mutual legal assistance in Civil & Commercial Courts**.
- India & South Korea signed an **MoU on cooperation in sports in New Delhi**.
- **13th Annual Summit between India & Japan** held in presence of PM Narendra Modi & his Japanese counterpart Shinzo Abe in Tokyo, Japan. Issues of mutual interest, including forging ties in areas like health, digital technologies, agriculture & food processing & disaster risk reduction were discussed.
- **India & Croatia signed 2 agreements** to strengthen cultural & diplomatic cooperation between the two countries.
- First India-China high-level meeting on **bilateral security cooperation held in New Delhi**. Agreement on security cooperation was also signed.
- **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.
- **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 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.
- **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.

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- 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.
- Cabinet gave its approval to **Amendment to the Central Universities Act, 2009** for setting up of Central Tribal University in Andhra Pradesh.
- Govt. decided to set up a **domestic Gold Council in India**. Suresh Prabhu stated this while inaugurating **2nd Edition of India Gold & Jewellery Summit in New Delhi.**
- PM Modi laid the **Foundation Stones of City Gas Distribution (CGD) Projects in 65 Geographical Areas (GAs)** in 129 Districts under the **9th CGD Bidding Round** awarded by Petroleum & Natural Gas Regulatory Board (PNGRB).
- HRD Minister Prakash Javadekar launched the **Institution's Innovation Council** through video conferencing in New Delhi. The purpose is to **encourage, inspire & nurture young students** by exposing them to new ideas.
- PM Modi inaugurated the **Kundli-Manesar section of the Western Peripheral Expressway**. He also inaugurated the **3.2-kilometer long Escorts Mujesar-Ballabgarh corridor** of the Delhi Metro.
- **Winter session of Lok Sabha will commence on 11th of December.** Lok Sabha Secretariat said in a statement said that the Session will conclude on 8th January next year.
- **India's first specialized hospital for elephants** opened at Farah block's Churmura village, Mathura.
- Cabinet approved leasing out **six airports, namely Ahmedabad, Jaipur, Lucknow, Guwahati, Thiruvananthapuram & Mangaluru** for operation, management, & development under Public Private Partnership.
- PM Modi dedicated to the nation several projects including **two National Highways & an Inland Waterways Terminal on River Ganga** at Varanasi in Uttar Pradesh. Total cost of these projects is **2413 crore rupees**. He also inaugurated an Inland Multi-Modal Terminal Port constructed on river Ganga at Ramnagar in Varanasi.
- Government has set up a state of -the- art **National Data Repository**.
- PM Modi inaugurated **Sardar Vallabhbhai Patel's memorial on the leader's 143rd birth anniversary in Gujarat's Narmada district**. Called the Statue of Unity, the bronze sculpture is the world's tallest statue measuring 600 feet (182m).
- **India's first engine-less train, "Train 18", developed by the Integral Coach Factory (ICF) & seen as a successor to the prestigious Shatabdi Express, was unveiled by Railway Board Chairman Ashwani Lohani.**
- Union Cabinet chaired by PM Modi approved the **renaming of Jharsuguda Airport, Odisha as "Veer Surendra Sai Airport, Jharsuguda"**. Veer Surendra Sai is a well-known freedom fighter of Odisha.

OTHER NATIONAL CURRENT AFFAIRS

- PM Modi will inaugurate the **Bogibeel Bridge**. It is India's **longest rail-road bridge, connecting the north & south banks of the Brahmaputra**, falling in the eastern part of Assam & Arunachal Pradesh. The bridge is 4.94 km long.
- Home Minister Rajnath Singh announced a **pan-India single-number emergency mobile app '112 India'** & stated that it will have a special women safety feature '**SHOUT**' to get immediate assistance from police & volunteers. It is connected to the Emergency Response Support System (ERSS).
- **South African President Cyril Ramaphosa** will be the Chief Guest at the 2019 Republic Day celebrations in New Delhi.
- CCEA approved **100% strategic disinvestment of the government's equity** in the Dredging Corporation of India Ltd. Presently, govt. holds 73.44% shares in Dredging Corporation of India Limited.



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- PM Modi launched a historic support & outreach programme for MSME sector. **Rs 1 cr loan in 59 minutes loan portal to enable easy access to credit for MSMEs.** Mandatory 25% procurement from MSMEs by CPSEs.
- India has been elected as a member of the **International Telecommunications Union-ITU Council** for another four-year term from 2019 to 2022.
- **Central & Andhra Pradesh govt. & the World Bank** signed the loan agreement for a **\$172.20 million project to enhance agricultural productivity, profitability, & climate resilience** of poor & marginalized farmers in Andhra Pradesh.
- **VP Naidu laid the foundation stone of the Dera Baba Nanak Kartarpur Sahib** corridor for Gurudwara Kartarpur Sahib in Pakistan. The ceremony was held at **village Mann of district Gurdaspur near Indo Pak border.**
- **Nitin Gadkari & Kerala CM Pinarayi Vijayan** laid the foundation for India's largest Dry Dock at Cochin Shipyard in Kerala.
- **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 & protection of the environment.
- **Angriya, India's first luxury cruise ship, inaugurated** at Mumbai. It will operate between Mumbai & Goa. It is named after the first Maratha Navy Admiral Kanhoji Angre & 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.

Topic 12: CURRENT AFFAIRS RELATED TO STATES IN INDIA

NORTHERN STATES

- Delhi CM Arvind Kejriwal inaugurated **Delhi's Signature Bridge, the first asymmetrical cable-stayed bridge** in India.
- Himachal Pradesh became **first Indian state to launch a single emergency number "112"**. This will connect to police, fire, health & other helplines through an Emergency Response Centre in the state.
- Uttarakhand govt. decided to **rename Dehradun airport i.e. Jolly Grant airport after former PM Atal Bihari Vajpayee**.
- **United Nations selected Uttar Pradesh's Noida & Greater Noida** to participate in its Global Sustainable Cities 2025 initiative. The twin-cities in Gautam Buddha Nagar district selected in the "University City" category.
- **Uttar Pradesh government** approved renaming of **Faizabad & Allahabad divisions as Ayodhya & Prayagraj** respectively.
- **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.

EASTERN STATES

- **West Bengal Assembly unanimously passed a Bill** to give land rights to enclave dwellers in north Bengal, ending an era of uncertain future for the people residing in those enclaves.
- **Odisha government announced a new Biotechnology Policy 2018** to attract investments in the sector.
- 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.

NORTH-EASTERN STATES

- **Nagaland became the first state in the Northeast & second in the country**, after Himachal Pradesh, to launch a pan-India single-number (112) emergency mobile application which will have a special women safety feature for immediate assistance from police & volunteers.
- **Rajnath Singh inaugurated 19th Hornbill Festival in Nagaland on 55th Nagaland Statehood Day**.
- Governor of Tripura Prof. Kaptan Singh Solanki inaugurated the **'7th International Tourism Mart for the North-East States** in Agartala, Tripura.
- **Meghalaya Government announced Rs. 378 crores investment** in the second phase of the State's flagship **aquaculture mission** aimed at cutting down fish imports into the hill State.

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- 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.

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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 Napsar.

CENTRAL STATES

- **Jharkhand Day is being celebrated at the International Film Festival of India (IFFI)** in Goa. Jharkhand is the focus state at this year's IFFI.
- 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.

SOUTHERN STATES

- Economic Development Board (EDB), the investment promotion arm of the Kingdom of Bahrain signed an MoU with the Maharashtra Government to provide a framework for Co-operation between the two authorities to promote FinTech in their respective markets.
- Kerala state government signed an **MoU with Airbus BizLab to open a state-of-the-art innovation center**.
- **Andhra Pradesh is building a world-class & India's first 'Justice City' within its new capital Amaravati** with the vision to provide a state-of-the-art ecosystem built on latest technology.
- **Tamil Nadu** received the nod from SEBI to **launch its State Shelter Fund for attracting investments** in the affordable housing segment.
- **State government of Arunachal Pradesh signed an MoU with the British Council** to strengthen educational & cultural cooperation.
- **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 Ajaonkar flagged off the Goa Tourism Development Corporation's app-based taxi service called 'GOAMILES' in Panaji.

Topic 13: INTERNATIONAL CURRENT AFFAIRS

- World Bank unveiled 200 billion US Dollars in climate action investment for 2021 to 2025.
- UN climate summits, i.e. so called COP (Conference of the Parties) are global conferences, in the course of which action for climate policy is negotiated. The Climate Change Conference 2018 was held in Katowice, Poland. For the first time, the climate summit took place in Katowice.
- Australia become the first country in the world to recognise 'orphanage trafficking' as a form of modern slavery.
- Qatar announced its decision to leave the Organization of the Petroleum Exporting Countries (OPEC) from January 2019 & focus more on the production of natural gas. Qatar is the world's largest exporter of LPG.
- US President Donald Trump, Mexican President Enrique Peña Nieto, & Canadian PM Justin Trudeau signed the new US-Mexico-Canada Agreement (USMCA) that will replace the North American Free Trade Agreement (NAFTA). USMCA will govern over a trillion dollars worth of trade between the three countries.
- The city of Paris will strip Myanmar leader Aung San Suu Kyi of her honorary freedom of the Paris award over her failure to speak out against a crackdown on Rohingya Muslims. She would be the first person to lose the freedom of Paris award.
- European Commission is the first major economy to set its sight on achieving climate neutrality by 2050.
- Ukraine's parliament imposed martial law in the country to fight what its president called "growing aggression" from Moscow.
- Nepal government launched a Social Security Scheme for formal sector workers of the country. People of all ages & categories would be included in the scheme. The scheme is contribution based & it will cover health & medical facilities, safe motherhood, accident, & physical incapacity security, security to dependent family members & security at old age.
- Embassy of India in Nepal & CII organized an exhibition of construction equipment & technology-ConMac 2018 in Bhaktapur near Kathmandu, Nepal.

Ambassador of India to Nepal Manjeev Singh Puri will be the Guest of Honour.

- Maldives Cabinet approved to rejoin the Commonwealth, two years after withdrawing from the 53-nation grouping.
- French President Emmanuel Macron & Morocco's King Mohammed VI inaugurated Morocco's first high-speed rail line, the 1st ever such line in Africa. Known as the LGV, it will connect the economic hubs of Tangier & Casablanca in less time.
- VP Naidu visited France. He inaugurated Indian War Memorial at Villers Guislain.
- Palau has become the first country to ban reef toxic sunscreen by 2020 in an attempt to protect its coral reefs after the president of the country signed a bill into law.
- 17th ASEAN Economic Community (AEC) Council Meeting held in Singapore as part of the 33rd ASEAN Summit & Related Summit Meetings.
- PM Modi addressed the world's largest financial technology festival Fintech in Singapore.
- The world's largest airport terminal "under one roof" with a capacity to serve 90 million passengers officially opened in Istanbul, which marks the Republic Day of Turkey.
- Republic of Seychelles launched the world's first Sovereign Blue Bond, a financial instrument designed to support sustainable marine & fisheries projects.
- During the visit of VP Naidu, India has agreed for the deputation of experts in five fields to assist Zimbabwe. Around 6 agreements in various fields were signed in areas including Mining, Visa waiver, Broadcasting & Culture.
- Republic of Seychelles launched the world's first Sovereign Blue Bond, a financial instrument designed to support sustainable marine & fisheries projects. The bond raised USD 15 million from international investors.
- 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

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Indonesia, greener cities in Europe & West Asia, & protection for coastal communities in India.

- **IFC, International Finance Corporation, the World Bank's lending arm, launched its \$1 billion masala bond programme in the US & Europe.**
- **Druk Nyamrup Tshogpa (DNT) will form new government in Bhutan.**
- **1st trilateral meeting among India, Afghanistan & 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 held in the General Assembly Hall at UN Headquarters in New York. The theme was "Traditions of Peace & 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 & Macau to the mainland Chinese city of Zhuhai.**
- **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-Shahbazpur 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, '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.**

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- **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.

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Topic 14: OBITUARIES (NATIONAL/INTERNATIONAL)

	Person Died	Profession/Famous In?
Politician (National-International)		
1.	George HW Bush	41st President of the US
2.	H.N. Ananth Kumar	Former Minister for Parliamentary Affairs, & Chemicals & Fertilizers
3.	Natwar Thakkar	Eminent Gandhian, popularly known as Nagaland's Gandhi
4.	N D Tiwari	Former CM of Uttar Pradesh & Uttarakhand
5.	Madan Lal Khurana	Former Delhi chief minister
6.	Tran Dai Quang	Vietnamese President
7.	Satya Prakash Malaviya	Former Union petroleum minister
8.	Dolagobinda Pradhan	Noted freedom fighter & former Odisha Minister
9.	Vijay Shankar Vyas	Renowned agricultural economist
10.	John McCain	US Senator
11.	Somnath Chatterjee	Former Lok Sabha speaker
12.	M. Karunanidhi	Dravida Munnetra Kazhagam (DMK) chief & former Tamil Nadu CM
13.	Ramchandra Singhdeo	Former & first Finance Minister of Chhattisgarh
Singer/Musician (National-International)		
14.	Mohammed Aziz	Famous Singer
15.	Ustad Imrat Khan	Classical music stalwart

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16.	Annapurna Devi	Legendary musician
17.	Pandit Tulsidas Borkar	Renowned harmonium player
18.	Otis Rush	Legendary Chicago blues guitarist
19.	Aretha Franklin	US singer
Actor/Director/Producer (National-International)		
20.	Bernardo Bertolucci	Italian filmmaker
21.	Lalan Sarang	Veteran theatre & Marathi film actor
22.	Alyque Padamsee	Popular ad filmmaker & theatre personality
23.	Kalpana Lajmi	Renowned filmmaker
24.	Uri Avnery	Israeli journalist & peace activist
25.	Kuldip Nayar	Eminent Indian writer & journalist
Author/Journalist/Activist/Painter (National-International)		
26.	William Goldman	Oscar-winning screenwriter & best-selling author
27.	Padma Shri Professor Qazi Abdussattar	Noted Urdu writer
28.	Ntozake Shange	Playwright, poet & author
29.	Stan Lee	American comic-book writer & Marvel Comics co-creator
30.	M N Paloor	Well-known Malayalam poet
31.	Bhagwati Kumar Sharma	Noted Gujarati language author & poet
32.	Uri Avnery	Israeli journalist & peace activist
33.	V S Naipaul	Nobel Prize-winning British author
34.	Ramapada Chowdhury	Acclaimed Bengali writer
35.	Swapan Sarkar	Veteran sports journalist
Sportsmen/Sportswomen (National-International)		
36.	Sandeep Michael	Former Indian hockey player
37.	Biswanath Dutt	Former BCCI president & Jagmohan Dalmiya's mentor
38.	Ajit Wadekar	Former India cricket captain,
39.	Jarrod Lyle	Australian professional golfer
Others (National-International)		
40.	Stephen Hillenburg	Creator of SpongeBob SquarePants
41.	Narayan Das Maharaj	Padma Shri awardee & revered saint
42.	Dr. TS Kanaka	Continent's first woman neurosurgeon
43.	M.P. Awati	Vice-Admiral (Retd.)
44.	Brigadier Kuldip Singh Chandpuri	Decorated war veteran
45.	G.D. Agarwal	Environmentalist (Fast for last 111 days demanding clean Ganga)
46.	Paul Allen	Co-founder of Microsoft
47.	Osamu Shimomura	Japanese-born Marine biologist
48.	Tarun Sagar	Jain Muni
49.	Anna Rajam Malhotra	India's first woman IAS officer after Independence
50.	Kofi Annan	Former United Nations Secretary-General
51.	Chiyo Miyako	World's oldest person, a 117-year-old Japanese woman
52.	Jonathan Gold	Los Angeles Times & Pulitzer Prize-winning restaurant critic

Topic 15: LIST/INDEXES ANNOUNCED RECENTLY

Name of the Index/List	Rank of India	Topped By?
<p>UAE has the world's most powerful passport, achieving the top ranking in an achievement hailed as a tribute to the legacy of the Founding Father, Sheikh Zayed, & the country's diplomacy. Top 3 countries are: 1. The UAE 2. Singapore 3. Germany</p>		
<p>Bollywood superstar Salman Khan is the richest Indian celebrity, as per 2018 Forbes India Celebrity 100 list, which he has topped for the third consecutive year. Indian cricket captain Virat Kohli ranked 2nd.</p>		



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<p>Four Indian-origin technology executives have made it to the Forbes' list of America's 50 women in technology space in 2018. Neha Narkhede, CTO & Co-founder of streaming platform Confluent; Kamakshi Sivaramakrishnan, CEO, & founder of identity-management company Drawbridge; Padmasree Warrior, Former CTO of Cisco, & Komal Mangtani, Senior director at Uber.</p>		
<p>Indian-American Shantanu Narayen, CEO of Adobe, named by Fortune in its 2018 Business Person of the Year list. Narayen ranks 12th & the list is topped by CEO of insurance company Progressive Tricia Griffith.</p>		
<p>Andhra Pradesh topped the list of states with the highest employability followed by Rajasthan & Haryana, as per the India Skills Report 2019. Employability levels of B.Tech/B.E increased across all the sectors. Report is conducted jointly by Wheebox, PeopleStrong, Confederation of Indian Industry (CII).</p>		
<p>'UK India Business Council Ease of Doing Business Report' released. It highlighted that UK businesses' perceptions of corruption as a barrier to operating in India has halved since 2015. It report found only 25% of UK businesses saw corruption as a major barrier in 2018, as opposed to 51% in 2015.</p>		
<p>World Health Organisation (WHO) in a report stated that India is the only country to have recorded a substantial decline in malaria cases in 2017. India registered a 24% reduction in cases over 2016. As per the report, India accounted for 4% of global malaria cases in 2017.</p>		
IMD World Talent Ranking 2018	India Ranked 53 rd	Switzerland topped
<p>Unemployment rate in the country rose to 6.9% in October, the highest in two years, as per report by the Centre for Monitoring Indian Economy (CMIE).</p>		
<p>Bangalore tops the index for the most congested city, as per recent research published under the US-based organization, National Bureau of Economic Research (NBER). Kolkata found to be the slowest city.</p>		
World Bank's Ease of Doing Business Index 2019	India jumped 23 positions & ranked 77	New Zealand topped the list
<p>HRD Minister Prakash Javadekar announced "Swachh Campus rankings". Cleanest 'Government University' is Maharshi Dayanand University, Haryana. Cleanest Residential Campuses of 'Private Universities' is Symbiosis International University, Pune. Cleanest Technical Institutions' is Amrita Vishwa Vidyapeetham in Coimbatore.</p>		
<p>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.</p>		
Henley Passport Index 2018	Indian passport ranked 81 st	Japan ranked 1 st
<p>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.</p>		
Commitment to Reducing Inequality (CRI) Index	India ranked 147 th	Denmark topped
World Bank's Human Capital Index (HCI)	India ranked at 115 th 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
<p>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.</p>		
<p>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.</p>		
<p>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.</p>		
<p>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.</p>		
In the 1 st ever scientific study ranking countries for their levels of human capital	India ranked 158th	Finland topped
<p>Mukesh Ambani topped the 'Barclays Hurun India Rich List 2018' for 7th consecutive year</p>		
"Ease of Living Index" rankings launched by the Ministry of Housing & Urban Affairs (MoHUA).	Andhra Pradesh has topped the charts among States	
<p>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.</p>		
<p>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.</p>		



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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 2nd 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 112 th & Mumbai at 117 th	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). 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		
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.		
Fortune's 500 list 2018 of world biggest corporations	Indian Oil Corporation(137 th) (IOC) Highest ranked company from India followed by RIL (148 th)	US-based retail company, Walmart has topped
UN's E-Government Development Index 2018	India ranked at 96th	Topped by Denmark
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.		
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.		
As per the US-based Institute for Energy Economics & Financial Analysis (IEEFA) report, Karnataka is the new national leader in renewable energy generation.		

Topic 16: IMPORTANT DAYS OBSERVED RECENTLY

Date	Day	Theme
World Soil Day 5th December #StopSoilPollution is the objective of this World Soil Day.		
Navy Day is being celebrated in India on 4th December.		
United Nations International Day of Persons with Disabilities (IDPD) observed on 3 December. Theme was "Empowering persons with disabilities & ensuring inclusiveness & equality".		
World AIDS Day 1 December Theme "Know Your Status".		
27 th November	Indian Organ Donation Day	
27 th November	14th Formation Day of National Disaster Management Authority (NDMA)	
20 th November	Universal Children's Day	
20 th November	Africa Industrialization Day (AID)	
19 th November	World Toilet Day	'When Nature Calls'
Qaumi Ekta Week observed across the country from November 19 th -25 th to foster & reinforce the spirit of communal harmony & national integration.		
5 th November	Ayurveda Day	Theme was: "Ayurveda for Public health".
10 th November	World Science Day for Peace & Development	"Science, a Human Right"



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7 th November	National Cancer Awareness Day	-
14 th November	World Diabetes Day	'The Family & Diabetes'
National Cadets Corps (NCC) day is celebrated every year on the fourth Sunday of November.		
26 th November	National Milk Day	
26 th November	Indian Constitution Day	
16 th November	International Day for Tolerance	
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'
Rashtriya Mahila Kisan Diwas is celebrated on 15th of October.		
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	
24 th October	World Development Information Day	
31 st October	National Unity Day (Known as Rashtriya Ekta Diwas)	
Vigilance Awareness Week observed across the country from 29th October to 3 November to promote probity in public life & achieve a corruption-free society. The theme was 'Eradicate Corruption - Build A New India'.		
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.'
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.		
1 st October	International Day of Older Persons	"Celebrating Older Human Rights champions"
29 th September	World Heart Day	-
28 th September	World Rabies Day	-
27 th September	World Tourism Day	"Tourism & the Digital Transformation"
UN Declared the period from 2019 to 2028 as the Nelson Mandela Decade of Peace.		
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	
National Nutrition Month (September) is being 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'
29 th August	National Sports Day	To mark birthday, hockey player Dhyhan 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'

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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.</p> <p style="text-align: center;">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. 		

Topic 17: BOOKS & AUTHORS

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| <ul style="list-style-type: none"> ● Book titled 'Blue Waters Ahoy!' - chronicling the Indian Navy's History from 2001-10. Authored by Vice Admiral Anup Singh. ● "Making of New India: Transformation under Modi Government" edited by Dr. Bibek Debroy, Dr. Anirban Ganguly & Shri Kishore Desai. ● Notes of a Dream: The Authorized Biography of A.R. Rahman launched. ● "Arivu" by Dr Murali Mohan Chuntharu. ● Famous yoga exponent & author, Mansi Gulati's book, 'Yoga & Mindfulness' launched. ● 'Radio Kashmir-In Times of Peace & War' written by Dr Rajesh Bhat. ● 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'. | <ul style="list-style-type: none"> ● "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,". |
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Topic 18: DEFENCE CURRENT AFFAIRS

Indian Defence Forces

- **Admiral Sunil Lanba, Chief of the Naval Staff (CNS) Indian Navy visited Russia.** It aims to consolidate bilateral defence relations with Russia.
- **India, Japan & the U.S.** are set to elevate the bilateral 'Cope India' air exercise to a trilateral format.
- **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.

INS | Missile | Device Inducted/Decommissioned

- Indian Army inducted **new artillery guns & equipment, including K9 Vajra & M777 howitzers**, at Deolali artillery centre in Nashik, Maharashtra.
- **India signed a \$950 million contract with Russia** for two upgraded Krivak III-class stealth frigates.
- **INS Arihant, India's first nuclear ballistic missile submarine**, completed its first "deterrence patrol".
- Indian Air Force test fired **indigenously developed Beyond Visual Range Air-to-Air Missile Astra**.

- India successfully conducted an interceptor missile test off the Odisha coast, achieving milestone in developing 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 India-Pakistan border in Jammu.
- 1st ever mid-air refuelling of the indigenously developed light combat aircraft Tejas successfully carried out, placing India in elite group of countries, air-to-air refuelling capacity for military planes.
- India successfully flight tested the indigenously developed helicopter launched Anti-Tank Guided Missile 'HELINA' from Pokhran in Rajasthan. Its designed & developed guided bombs Smart Anti Airfield Weapon (SAAW) also flight tested from IAF aircraft at Chandan range in Jaisalmer.
- 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.
- 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.

International Defence Forces

- Saudi Arabia & UAE, which lead a military coalition against the Huthi rebels in Yemen, announced USD 500 million in aid to the country on the brink of famine.
- Pakistan test-fired Gauri ballistic missile capable of carrying warheads up to 1,300 kms.
- 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

- Japanese Air Self Defence Force (JASDF) held a bilateral air exercise SHINYUU Maitri-18 with Indian Air Force at A F Station Agra.
- Ex Cope India-18 is the fourth edition in the series of Bilateral Joint exercise held between IAF & USAF, which is conducted in India. This is the first time, the exercise is being planned at two Air Force bases, Kalaikunda, & Panagarh (West Bengal).
- Naval exercise between India & the United Kingdom, KONKAN held in Goa this year.
- Joint military exercise between India & the United States known as 'Vajra Prahar' commenced in Jaipur.
- Joint military exercise between India & Russia EXERCISE INDRA 2018 on combating insurgency under the aegis of United Nations (UN) conducted at Babina Military Station in Jhansi, Uttar Pradesh.
- Militaries of China & India, set to hold a joint drill 'Hand in Hand' in southwest China's Chengdu city.
- India & Singapore started the 25th edition of SIMBEX (Singapore-India Maritime Bilateral Exercise) off Andaman Sea & Bay of Bengal.
- 1st edition of Indian Navy -Indonesian Navy Bilateral Exercise 'Samudra Shakti' at Surabaya, Indonesia.
- Armies of India & Japan began their first-ever joint military exercise 'Dharma Guardian- 2018' at a jungle warfare school in Mizoram's Vairengte.
- 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' 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 nations, held at Aundh, 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.
- **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.

Missiles, & Armoured Recovery Vehicles (ARVs) for Battle Tank Arjun.

- **Raksha Mantri Smt Nirmala Sitharaman formally launched 'Mission Raksha Gyan Shakti'**, in New Delhi. It showcased salient inventions & innovations achieved by DRDO, Defence PSUs & Ordnance Factories (OFs). **Department of Defence Production instituted a new framework titled 'Mission Raksha GyanShakti'** which aims to provide a boost to the IPR culture in the indigenous defence industry.
- **State-owned Israel Aerospace Industries (IAI) won an additional \$777 million contract** to supply LRSAM air & missile defence systems to seven ships in the Indian navy.
- **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.

Defence Agreements Signed/Defence Summits Held

- Defence Acquisition Council (DAC) accorded approval for the acquisition of defence equipment worth nearly Rs 3000 crore which includes BrahMos

Topic 20: 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.}

- **Gautam Gambhir announced his retirement from all forms of Cricket.**

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- **Australia clinched Women's World Twenty20 title** as they attained an easy win over England in the final of the Women's World T20 tournament. This is Australia's 4th title win.
- **Veteran first-class cricketer Wasim Jaffer** became the first Indian batsman to touch the 11,000-run figure in the Ranji Trophy.
- **Former Australia all-rounder John Hastings** retired from all cricket.
- **Senior Pakistan batsman Azhar Ali** announced his retirement from limited overs cricket.
- **India's legend cricketer & 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.
- **Mumbai defeated Delhi to win their third 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.

- **Australian cricketer Mitchell Johnson** announced the retirement from all forms of cricket.
- **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.

**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}**

- **Former Chelsea striker Didier Drogba** announced his retirement.
- **Bangladesh Krida Shiksha Prothishtan (BKSP)** won 59th edition of the junior boys **Subroto Cup International Football Tournament** beating Amini School, Afghanistan at the Ambedkar Stadium in New Delhi.
- **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.
- **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}

- **Steel manufacturing giant Tata Steel** announced as an **official partner of the men's hockey World Cup 2018** to be staged at the Kalinga Stadium, Bhubaneswar.
- In Hockey, **Great Britain** lifted the 2018 Sultan of Johor Cup. Great Britain defeated India in the final.
- **In Men's Hockey, India & Pakistan were declared joint winners** of the Asian Champions Trophy at Muscat in Oman.
- **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.**

Current Affairs related to Tennis

- **Alexander Zverev has won ATP World Tour finals in London.** Alexander Zverev defeated world number one Novak Djokovic. He also became the first player to beat both Djokovic & Federer in the same ATP Finals.
- **Indian tennis legend Leander Paes** won the **Santo Domingo Open** trophy with partner Miguel Angel Reyes-Varela.
- **World number one Simona Halep** become the first recipient of **Chris Evert Women's Tennis Association (WTA) World No.1 Trophy**, named after WTA's first-ever world number one, Chris Evert.
- **Swiss tennis star Roger Federer won his 99th career title** after winning the Basel Open for the ninth time in his career.
- **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.

Current Affairs related to Grand Prixes

- **Lewis Hamilton (Mercedes)** won the **Brazilian Grand Prix.**
- Lewis Hamilton won the **Singapore Grand Prix** at Marina Bay Street Circuit, in Singapore.
- **Lewis Hamilton of Mercedes** won the Hungarian Grand Prix for the 6th time
- **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.

Badminton

- **Sameer Verma** won **Syed Modi International Badminton Championships**, men's singles final against China's Guangzu Lu, to retain the title. **Former champion Saina Nehwal lost to Han Yue of China** in women's singles to win silver.
- **India's top junior shuttler Lakshya Sen (17 years old)** won bronze medal at Li Ning BWF World Junior Badminton Championships 2018 held at Markham, Canada.
- In Badminton, **Subhankar Dey** won the **SaarLorLux Open at Saarbrücken in Germany.**
- Denmark Open is an HSBC World Tour Super 750 tournament. **Kento Momota of Japan won in the Men's Singles category & 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 Lakshya 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.

Boxing/Wrestling/Weightlifting

- **Indian star wrestlers Vinesh Phogat & Sakshi Malik** successfully emerged champions in the 57 kg & 62 kg title respectively in the Tata Motors Senior Women's National Championship. Vinesh Phogat bagged her sixth National title.
- **MC Mary Kom** created history by **becoming the first woman to win six boxing world titles** by clinching the 48 kg gold at the 2018 AIBA Women's World Boxing Championships in New Delhi. She defeated Ukrainian Hanna Okhota. Mary overtakes Ireland's Katie Taylor as the first female boxer to win six gold medals.

- **Star Indian wrestler Bajrang Punia** touched a new high in his career by achieving the number one rank in the world in the 65kg category.
- **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** after he went down against Japan's Takuto Otoguro in the 65kg final of the 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.
- **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.
- **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.
- 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.

Sports Events | Tournaments Current Affairs

- **India's 13-year-old shooter Esha Singh** won the Women's, Youth Women's & Junior Women's 10m Air Pistol competitions at the 62nd National Shooting Championship at Thiruvananthapuram.
- **Odisha is hosting the Men's Hockey World Cup 2018**. It took place at Kalinga Stadium, Bhubaneswar. India is hosting the FIH Hockey World Cup for the third time.
- **World Wrestling Championship held 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

- **Kenyan distance runner Eliud Kipchoge & Colombian long & triple jumper Caterine Ibarguen** named male & female world athletes of the year.
- **Ullas Narayan** became the **first ever Indian individual medal winner** in an international ultra running event by clinching a bronze in the 2018 International Association of Ultra Running (IAU) 24 Hour Asia & Oceania Championship.

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- 19th edition of the prestigious **Laureus World Sports Awards** to be held in Monaco.
- **Nineteen-time world champion Pankaj Advani** won the second leg of the Asian Snooker Tour in Jinan, China. He became the **first Indian to win an Asian Snooker Tour event**.
- **Simone Biles** made history by picking up **her record 13th career gold medal at the world gymnastics championships in Doha, Qatar**.
- **Indian table tennis player Ayhika Mukherjee** won a silver medal in the under-21 women's singles category of the ITTF Challenge Belgium Open.
- **Indian golfer Khalin Joshi clinched the Panasonic Open India title** at the Delhi Golf Club. With this win, Joshi became the seventh Indian to win the Panasonic Open India title in the last eight editions of the tournament.
- **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.

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| <ul style="list-style-type: none"> ● 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. | <ul style="list-style-type: none"> ● 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. |
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Topic 21: Bills Passed/Proposed in the Parliament

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| <ul style="list-style-type: none"> ● 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. ● 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. | <ul style="list-style-type: none"> ● 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. |
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Topic 22: SCIENCE & TECHNOLOGY (NASA, ISRO & OTHERS)

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| <ul style="list-style-type: none"> ● SpaceX successfully launched 64 small satellites, including India's ExseedSAT-1 in the company's largest-ever "rideshare" mission on a twice-reused Falcon 9 rocket that lifted off from a California launchpad. ● India's heaviest, largest & most powerful satellite GSAT-11 launched by an Arianespace rocket from the French Guiana. Blasting off from the Ariane Launch Complex in Kourou, the Ariane-5 vehicle injected the GSAT-11 into the orbit in a flawless flight lasting about 33 minutes. ● ISRO launched PSLV-C43 from the first launch pad of the Satish Dhawan Space Centre in Sriharikota. It also launched its latest Earth-mapping satellite, HysIS, as part of the mission. ● NASA's InSight spacecraft landed on Mars after nearly a 7 months, 458-million-kilometre journey, & a 6.5-minute parachuted descent through the Red Planet's atmosphere. | <ul style="list-style-type: none"> ● IIT Madras designed & booted up 'Shakti', which can be used for wireless & networking systems, as well as mobile computing. 'Shakti' is India's first & indigenous microprocessor. ● Xinhua, China's state-run press agency unveiled virtual newsreaders that combine the images & voices of human anchors with artificial intelligence (AI) technology. ● GSAT-29 communication satellite, which is being carried by ISRO's Geosynchronous Satellite Launch Vehicle (GSLV-Mk III) was launched into space from the Satish Dhawan Space Centre in Sriharikota. ● European & 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. ● 6th edition of the biennial Bengaluru Space Expo inaugurated by ISRO Chairman Dr. K Sivan in Bengaluru, Karnataka. |
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- **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.

Topic 23: SCHEMES

Schemes launched by Union Govt.

- **Govt. sanctioned 254 projects worth over 24 thousand crore rupees** under National Mission for Clean Ganga. Announcement was made at the India Water Impact Summit 2018 in New Delhi.
- **Centre included Gangotri & Yamunotri in Uttarakhand, Amarkantak in Madhya Pradesh & Parasnath in Jharkhand** under a central scheme to develop pilgrimage & heritage destinations in the country.
- **"PAiSA - Portal for Affordable Credit & Interest Subvention Access", a centralized electronic platform** for processing interest subvention on bank loans to beneficiaries under Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) was launched. The web platform has been designed & developed by Allahabad Bank which is the Nodal bank. All 35 states / UTs & all scheduled commercial banks, RRBs, & Cooperative Banks are expected to be on board the PAiSA portal soon.
- **Govt. launched a unique initiative called Bhasha Sangam to introduce school students to 22 Indian languages.** The initiative, under Ek Bharat Shreshtha Bharat is programme for schools & educational institutions to provide multilingual exposure to students in Indian languages.
- **8 more States achieved 100% household electrification under "Pradhan Mantri Sahaj Bijli Har Ghar Yojana- Saubhagya".** The states are Madhya Pradesh, Tripura, Bihar, Jammu & Kashmir, Mizoram,

Sikkim, Telangana, & West Bengal. **15 States now have 100 percent household electrification**, as per Power Minister RK Singh.

- **PM Modi interacted with IT & electronic manufacturing professionals & key industry leaders** from across the country in New Delhi. He launched the **"Main Nahin Hum" Portal & app on the occasion**. It works on the theme **"Self for Society"** will enable **IT professionals & organizations** to bring together their efforts towards social causes, & 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.
- **Loksabha Speaker Sumitra Mahajan handed over 5 croreth 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 Samriddhi 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 Peoples Empowerment - Enabling Transparency & Accountability of Odisha Initiatives (PEETHA)**. This is part of the 3T initiative of Technology, Transparency & Team Work model. PEETHA is a sub-scheme of the Odisha government's flagship Ama Gaon Ama Bikas Yojana.
- **Delhi Chief Minister Arvind Kejriwal launched the 'Mukhyamantri Tirth Yatra Yojana'** which offers **free travel packages for senior citizens** from Delhi to five religious circuits. Under this free pilgrimage scheme, a Delhi resident above 60 years will be eligible to take free pilgrimage along with his or her spouse.
- **J&K Governor Satya Pal Malik launched the ambitious "Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)" scheme** which would benefit over 31 lakh residents in the state. He distributed golden cards among 10 eligible beneficiaries for availing the annual health cover facility, marking the launch of the scheme in the state.
- **Andhra Pradesh launched a web portal which makes land records available to people with unique identification numbers**. "Bhudaar" is an 11-digit

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unique identification code assigned to each agriculture land holding & rural & urban properties in the state.

- **Himachal Pradesh government approved to implement Sashakt Mahila Yojna in the state** with a vision to empower rural women by providing them an interface for organization & socio-economic development.
- **Kerala CM Pinarayi Vijayan launched the 'Cow Samridhi Plus Scheme'** to provide insurance coverage to dairy farmers in the state. Farmers belonging to the general category will be getting 50% subsidy on premiums while those belonging to Scheduled Caste (SC) & Scheduled Tribe (ST) category would get 70% subsidy on the premium.
- **Odisha government launched a new initiative named 'Mo Bus' services** in the Bhubaneswar.
- **Odisha CM Naveen Patnaik launched the Soura Jalanidhi scheme** that aims to increase use of solar energy for helping farmers in irrigating their land.
- **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.
- **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

- **Ms. Preeti Sudan, Union Health Secretary did soft-launch of the Integrated Disease Surveillance Programme (IDSP) segment of the Integrated Health Information Platform (IHIP)** in seven states. It will provide near-real-time data to policymakers for detecting outbreaks, reducing the morbidity & mortality & lessening disease burden in the populations & better health systems.
- **Suresh Prabhu, & Minister of State for Civil Aviation, Jayant Sinha has launched the upgraded version of AirSewa 2.0 web portal & mobile app in New Delhi.**
- **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.

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- **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.
- **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.
- **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.**

Topic 24: MISCELLANEOUS TOPICS

INDIAN RAILWAYS/METRO in India

- **Ministry of Railways' National Rail Museum (NRM) & Madame Tussauds Wax Museum join hands** together to provide an amazing combo offer to Delhi NCR tourists. As a part of the collaboration, a special discount of 35% on ticket prices to be offered to NRM visitors when they visit Madame Tussauds Museum.
- **India's first locomotive-less train, known as Train 18, has breached the 180 kilometers per hour speed limit** during a test run at Kota-Sawai Madhopur section in Rajasthan. Train 18 is capable of touching 200 kilometers per hour.
- **Ministry of Railways launched the 'Unreserved Mobile Ticketing' facility (UTS on Mobile)** to enable seamless booking of unreserved tickets all over Indian Railways, wiping out the need for passengers to wait in queues for purchasing the tickets.
- **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 - "AAPOORTI" 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.

INDIA'S GDP REPORTS

- **Fitch Ratings revised downwards India's GDP growth forecast to 7.2%** for current fiscal citing higher financing cost & reduced credit availability. It projected that for 2019-20 & 2020-21 financial years, India's GDP growth will be 7% & 7.1% respectively.
- Moody's Investors Service's annual Banking System Outlook on **India estimated the country's real gross domestic product (GDP) for the current financial year & next fiscal to grow at 7.2% & 7.4%,** respectively.
- As per the IMF's latest report, India is projected to **grow at 7.3% in 2018 & 7.4% 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.

OTHERS

- **German firm BigRep** claims it has produced the world's first fully functioning e-motorbike NERA using a 3D printer.
- **Food Safety & Standards Authority of India (FSSAI) launched** a new mass media campaign calling for the elimination of industrially produced trans fat in the food supply. It is called "**Heart Attack Rewind**". It will support FSSAI's global target of eliminating trans fat in India by the year 2022.
- Delhi Police Commissioner Amulya Patnaik **launched the force's e-learning portal NIPUN & training division website.**
- Institute of Liver & Biliary Sciences **launched a campaign to spread a pan-India awareness about hepatitis disease.** Empowering People Against

Hepatitis: The Empathy Campaign was launched in New Delhi.

- **Malayalam film Olu** will be the opening film at the **49th International Film Festival of India, IFFI 2018.**
- Maharashtra Cabinet approved the **conversion of decommissioned carrier INS Viraat into a floating museum.**
- **Joint Secretary (Films), Ministry of I&B Shri Ashok Kumar Parmar** inaugurated the India Pavilion at Videocittà, 2018 in Rome Film Festival.
- The newly-built **Ekana International Stadium of Lucknow was renamed after former PM Atal Bihari Vajpayee.** It will now be known as 'Bharat Ratna Atal Bihari Vajpayee International Cricket Stadium'.
- **Ayodhya Deepostav 2018,** an event organised to mark **Diwali celebrations in Ayodhya town - has entered Guinness Book of World Records.**
- **Indian mountaineer Satyarup Siddhanta** became the **first Indian to climb Mt Giluwe,** the second highest mountain in Papua New Guinea.
- **38th India International Trade Fair (IITF)** held at Pragati Maidan in New Delhi. This year the theme was '**Rural Enterprises in India**'. **Afghanistan is the Partner Country.**
- **Four Himalayan peaks near Gangotri glacier of Uttarkashi district** named after former Prime Minister Atal Bihari Vajpayee. Located near Sudarshan & Saifi peaks in Raktvan valley, the peaks have been named Atal-1, 2, 3 & 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.
- 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.

Person on Visit

- **Romanian Foreign Minister Teodor Melescanu** is on an official visit to India. EAM Swaraj held delegation-level talks with her Romanian counterpart in New Delhi.
- **Maldivian Foreign Minister Abdulla Shahid** arrived in New Delhi for visit to India. Mr. Shahid & External Affairs Minister Sushma Swaraj will hold extensive talks on issues of mutual interest.
- **President Kovind met Australian PM Scott Morrison in Sydney**. He became the first Indian President to visit Australia. 5 MoUs were exchanged in the field of disability sector, education, trade-investment, scientific cooperation, agriculture & on higher education focussing on PhD by both the nations. He also unveiled the statue of Mahatma Gandhi at Parramatta in Sydney.
- **External Affairs Minister Sushma Swaraj** visited Laos. During her visit, Ms Swaraj will co-chair the 9th Meeting of India-Laos Joint Commission on Bilateral Co-operation with her counterpart Saleumxay Kommasith.
- **President Kovind is on 2 nation visit to Vietnam & Australia**. He reached Da Nang in Vietnam on the first leg of his two-nation visit. On the second leg of his visit, he will reach Australia.

- **Vice President M Venkaiah Naidu** was on a seven-day 3-South African nation visit to Botswana, Zimbabwe, & Malawi.
- **Uzbekistan Ambassador to India Farhod Arziev** inaugurated the international dance festival titled "Udbhav Utsav" in Gwalior, Madhya Pradesh.
- **Prime Minister of Italy, Giuseppe Conte** arrived in New Delhi. During the visit, the Italian Prime Minister will hold bilateral talks with Prime Minister Narendra Modi.
- **External Affairs Minister Sushma Swaraj** reached Doha, Qatar on the first leg of her 2-nation visit to West Asia. On the second leg of her visit, Ms Swaraj will travel to Kuwait.
- **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 Mahmud Toir.
- **Defence Minister Nirmala Sitharaman** visited France where she had wide-ranging talks with her French 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.

Topic 25: Static Takeways from the Current Affairs

Countries | Capital | Currencies

1. Qatar Capital: Doha, Currency: Qatari riyal.
2. President of Zimbabwe: Emmerson Mnangagwa, Capital: Harare.
3. Malawi Capital: Lilongwe, Currency: Malawian kwacha, President of Malawi: Peter Arthur Mutharika.
4. France Capital: Paris, Currency: CFP franc, President: Emmanuel Macron.
5. Palau Capital: Ngerulmud, Currency: United States Dollar
6. Morocco Capital: Rabat, Currency: Moroccan dirham.
7. Vilnius is the capital city of Lithuania.
8. Singapore President: Halimah Yacob, Currency: Singapore dollar.
9. UAE Capital: Abu Dhabi, Currency: United Arab Emirates dirham.
10. Eritrea Capital: Asmara, Continent: Africa, Currency: Eritrean nakfa.
11. Taiwan Capital: Taipei, Currency: New Taiwan dollar.

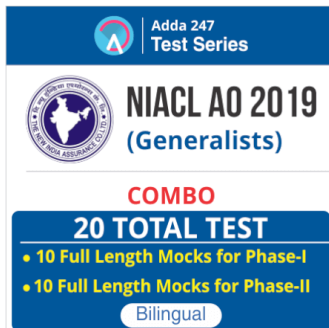


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12. Kyrgyzstan Capital: Bishkek, Currency: Kyrgyzstani som.
13. Russia Capital: Moscow, Currency: Russian ruble.
14. Vietnam Capital: Hanoi, Currency: Vietnamese dong.
15. Australia Capital: Canberra, Currency: Australian dollar.
16. Papua New Guinea Capital: Port Moresby, Currency: Papua New Guinean kina.
17. Maldives Capital: Male, Currency: Maldivian rufiyaa.
18. Yemen Capital: Sana'a, Currency: Yemeni rial.
19. Laos Capital: Vientiane, Currency: Lao kip.
20. Nepal Capital: Kathmandu, Currency: Nepalese rupee, PM: K P Oli.
21. Fiji Capital: Suva, Currency: Fijian Dollar.
22. Ukrainian hryvnia is the currency of Ukraine. Kiev is the capital city of Ukraine.
23. Bidhya Devi Bhandari is the current President of Nepal & commander in chief of Nepalese Army.
24. Romania Capital: Bucharest, Currency: Romanian Leu.
25. China Currency: Renminbi, Capital: Beijing.
26. Bangladesh Capital: Dhaka, Currency: Bangladeshi Taka.
27. Israel Capital: Jerusalem, Currency: Israeli New Shekel.
28. Ethiopia Capital: Addis Ababa, Currency: Ethiopian birr.
29. Japan Capital: Tokyo, Currency: Japanese yen, PM: Shinzo Abe.
30. Sri Lanka Capitals: Colombo, Sri Jayawardenepura Kotte, Currency: Sri Lankan rupee, President: Maithripala Sirisena.
31. Kuwait Capital: Kuwait City, Currency: Kuwaiti dinar.
32. Ireland Prime Minister: Leo Varadkar, Currency: Euro, Capital: Dublin.
33. Brazil Capital: Brasília, Currency: Brazilian real.
34. Italy Capital: Rome, Currency: Euro.
35. Germany Capital: Berlin, Currency: Euro, Present Chancellor: Angela Merkel.
36. Seychelles Capital: Victoria, Currency: Seychellois rupee.
37. Botswana Capital: Gaborone, Currency: Botswana pula.
38. Afghanistan Capital: Kabul, Currency: Afghan afghani.
39. Iran Capital: Tehran, Currency: Iranian rial.
40. South Korea Capital: Seoul, Currency: South Korean won.
41. Portugal Capital: Lisbon, Currency: Euro.
42. Canada Capital: Ottawa, Currency: Canadian dollar, PM: Justin Trudeau.
43. Uzbekistan Capital: Tashkent, Currency: Uzbekistani som.
44. Iraq Capital- Baghdad, Currency- Iraqi dinar
45. Kazakhstan Capital: Astana, Currency: Kazakhstan tenge.
46. Spain: Capital: Madrid, Currency: Euro.
47. Nigeria Capital: Abuja, Currency: Nigerian naira.
48. Pakistan PM- Imran Khan, Currency- Pakistani Rupee
49. Argentina Capital: Buenos Aires, Currency: Argentine peso.
50. Senegal Capital: Dakar, Currency: West African CFA franc.
51. Malaysia Capital: Kuala Lumpur, Currency: Malaysian ringgit.
52. Azerbaijan Capital: Baku, Currency: Azerbaijani manat.
53. The capital of Dominican Republic: Santo Domingo, Currency: Dominican Peso.
54. Tanzania Capital: Dodoma, Currency: Tanzanian shilling
55. Belgium Capital: City of Brussels, Currency: Euro.
56. Croatia Capital: Zagreb, President: Kolinda Grabar-Kitarovic, Currency: Croatian kuna.
57. Tajikistan Capital: Dushanbe, Currencies: Tajikistani somoni, Ruble.
58. Israel Capital: Jerusalem, Currency: Israeli new shekel.
59. Netherlands Capital: Amsterdam, Currency: Euro & USD.
60. Bangladesh PM- Sheikh Hasina, Capital- Dhaka, Currency- Bangladeshi Taka.
61. Cyprus Capital: Nicosia, Currency: Euro.
62. Bulgaria Capital: Sofia, Currency: Bulgarian lev.
63. Czech Republic Capital: Prague, Currency: Czech koruna.
64. Turkey Capital- Ankara, Currency- Turkish lira, President- Recep Tayyip Erdogan.
65. France's Audrey Azoulay- 11th DG of UNESCO, Headquarters- Paris, France.
66. South Korea Capital- Seoul, Currency: South Korean won.
67. Mongolia Capital: Ulaanbaatar, Currency: Mongolian togrog.
68. Serbia Capital: Belgrade, Currency: Serbian dinar.
69. Malta Capital: Valletta, Currency: Euro.
70. Argentina Capital: Buenos Aires, Currency: Argentine peso.
71. Omar al-Bashir is the present President of Sudan. Sudan Capital: Khartoum, Currency: Sudanese pound.
72. Kenya's capital: Nairobi, Currency: Kenyan shilling.
73. Germany Capital: Berlin, Currency: Euro.
74. Morocco Capital: Rabat, Currency: Moroccan dirham.
75. Niger Capital: Niamey, Currency: West African CFA franc.
76. Oman Capital- Muscat Currency- Omani rial
77. UK Capital- London, Currency- Pound sterling, Prime Minister- Theresa May.

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78. Suva is the capital city of Fiji.
79. Thailand Capital: Bangkok, Currency: Thai baht.
80. Colombian Capital: Bogota, Currency: Colombian peso.
81. Halimah Yacob is the Present President of Singapore.
82. Mali Capital: Bamako, Currency: West African CFA franc.
83. Paraguay Capital: Asuncion, Currency: Paraguayan guarani.
84. Mexico Capital- Mexico City, Currency- Mexican peso.
85. Austria Capital: Vienna, Currency: Euro.
86. Bhutan Capital- Thimphu, Currency- Indian Rupee, Bhutanese ngultrum.
87. Taipei is the capital city of Taiwan. Its currency is New Taiwan dollar.
88. Manama is the capital city of Bahrain. Bahraini dinar is the currency of Bahrain.
89. Capital of Ghana: Accra, Currency: Ghanaian cedi.
90. South Africa President: Cyril Ramaphosa, Currency- South African rand.
91. Indonesia Capital- Jakarta, Currency- Indonesian rupiah.



International Organizations/Companies in News

- The President of the World Bank is Jim Yong Kim.
- The World Bank Headquarters in Washington, D.C., United States.
- WHO Director-General: Tedros Adhanom Ghebreyesus, Headquarters: Geneva, Switzerland.
- IOC President: Thomas Bach, Headquarters: Lausanne, Switzerland.
- ASEAN stands for Association of Southeast Asian Nations. Headquarters: Jakarta, Indonesia.
- The Regional Comprehensive Economic Partnership (RCEP) is a mega-regional free trade agreement being negotiated amongst 16 countries, comprising 10 ASEAN countries (Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand & Vietnam) plus six ASEAN FTA partners, namely Australia, China, India, Japan, Korea & New Zealand.
- International Energy Agency was established in 1974. It headquarters in Paris, France.
- 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.
- UNICEF headquarters in New York, the USA.
- The BASIC countries comprise Brazil, South Africa, India & China. Brazil will host the next meeting of BASIC in 2019.
- Interpol Headquarters: Lyon, France, Motto: "Connecting police for a safer world".
- UNICEF Headquarters: New York, UNICEF Executive Director: Henrietta H. Fore.
- IATA Headquarters: Montreal, Canada, Founded: 19 April 1945.
- NATO Headquarters in Brussels, Belgium.
- 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.
- Antonio Guterres is the Secretary-General of the United Nations. UN Headquarters in New York, United States. UN was established on 24th October 1945.
- Managing Director of IMF- Christine Lagarde, Headquarters in- Washington DC, USA.
- Michael Møller is the 12th Director-General of the United Nations Office at Geneva (UN Geneva).
- Google CEO-Sundar Pichai, Parent company- Alphabet Inc.
- United Nations International Strategy for Disaster Reduction (UNISDR) Headquarters in Geneva, Switzerland.
- ASEAN stands for Association of Southeast Asian Nations.
- UN Food & Agriculture Organisation Headquarters in Italy, Rome.
- N. Chandrasekaran is the present Chairman of TCS.
- 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. & Departments of Social Security. It was founded in 1927 under the auspices of the International Labour Organization (ILO), Geneva.
- United Nations International Strategy for Disaster Reduction (UNISDR) Headquarters in Geneva, Switzerland.
- 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.

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- 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 & over 500 Affiliate Members.
- UNWTO Headquarters in Madrid, Spain.
- The BIMSTEC was formed in 1997 & it brings together Bangladesh, Bhutan, India, Nepal, Sri Lanka, Myanmar & Thailand. Sri Lanka is the current chair of BIMSTEC.
- National Aeronautics & 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 & aerospace research. It was founded on 1958. Jim Bridenstine is the present Administrator of NASA.
- FIFA Headquarter - Zürich, Switzerland, President - Gianni Infantino.
- International Solar Alliance Headquarters- Gurugram, India. ISA Founded in- Paris, November 2015.
- 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 & 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 & 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 & South Africa. In December 2010, China, as the Chair, invited South Africa to join BRIC & attend the Summit in Sanya, China.

- 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

- HDFC Bank Headquarters in Mumbai.
- UCO Bank Headquarters in Kolkata.
- **Urjit Patel- 24th Governor** of RBI, Headquarters- Mumbai, Established on- 1st April 1935, in Kolkata.
- Yes Bank Headquarters: Mumbai, CEO: Rana Kapoor.
- IndusInd Bank MD & CEO: Romesh Sobti, Headquarters: Mumbai.
- Karnataka Bank Headquarters: Mangalore, Tagline: Your Family Bank, Across India.
- NSE Chairperson: Ashok Chawla, Headquarters: Mumbai.
- SEBI- Securities & Exchange Board of India. SEBI Chairman- Ajay Tyagi, Headquarters- Mumbai.
- IDFC Bank Headquarters in Mumbai.
- Association of Mutual Funds of Indian (AMFI) Headquarters in Mumbai. A. Balasubramanian is the present Chairman of AMFI.
- Karur Vysya Bank Headquarters: Karur, Tamil Nadu, MD & CEO: PR Seshadri.
- SBI Chairman- Rajnish Kumar, Headquarters- Mumbai.
- Mohammad Mustafa is the present CMD of SIDBI. SIDBI Headquarters in Lucknow.
- ICICI Bank stands for Industrial Credit & Investment Corporation of India. Headquarters of ICICI Bank: Mumbai.
- 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.
- IDBI Bank was established in 1964. IDBI Bank Headquarters in Mumbai.
- 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.



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- The Securitisation & Reconstruction of Financial Assets & Enforcement of Securities Interest Act, 2002 (also known as the SARFAESI Act) is an Indian law. It allows banks & other financial institution to auction residential or commercial properties to recover loans.
- Axis Bank Headquarters in Mumbai. Shikha Sharma is the present CEO & 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.
- 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 & Exchange Board of India. SEBI Chairman- Ajay Tyagi, Headquarters- Mumbai.
- IPPB has begun operations with 650 branches & 3,250 access points across the country. IPPB CEO- Suresh Sethi.
- Yes bank Headquarter- Mumbai, CEO- Rana Kapoor
- IRDAI- Insurance Regulatory & 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
- 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 & is promoted by the National Stock Exchange, Small Industries Development Bank of India, State Bank of India, ICICI Bank & Yes Bank.
- 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. Rakesh Sharma 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.

Other Static General Awareness

- Giriraj Singh is the present MSME Minister of India.
- Piyush Goyal is the present Railways Minister of India.
- Santosh Kumar Gangwar is the Minister of State (I/C) of the Ministry of Labour & Employment.
- Meghalaya CM: Conrad Sangma, Governor: Tathagata Roy.
- Santosh Kumar Gangwar is the present Minister of State of the Ministry of Labour & Employment.
- Prakash Javadekar is the Minister of Human Resource Development.
- Dr Jitendra Singh also holds the office of Development of North Eastern Region (DoNER), MoS PMO, Personnel, Public Grievances & Pensions as the Union Minister of State (Independent Charge).
- Arunachal Pradesh CM: Pema Khandu, Governor: Brigadier BD Mishra (Retd).
- Jagdish Mukhi is the Present Governor of Assam. Dispur is the Capital city of Assam.
- Arun Jaitley is the Present Minister of Corporate Affairs of India.
- Chief Minister of Mizoram- Lal Thanhawla
- Sunil Arora is the Chief Election Commissioner of India.
- Ashok Lavasa is Election Commissioner of India.
- 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 & Family Welfare Minister of India.



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- Nirmala Sitharaman is the present Defence Minister of India.
- Birender Singh Dhanoa is the present Chief of Air Staff of Indian Air Force.
- Dharmendra Pradhan is the present Minister of Skill Development & Entrepreneurship.
- Suresh Prabhakar Prabhu is the currently serving as the Minister of Commerce & Industry & Civil Aviation. UDAN (Ude Desh Ka Aam Nagrik) is a Regional Connectivity Scheme.
- Sikkim's CM- Pawan Kumar Chamling, Governor- Ganga Prasad
- 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.
- Dharmendra Pradhan is the Minister of skill Development & entrepreneurship & Petroleum & Natural Gas.
- Sardar Sarovar Dam built on river Narmada is the largest dam in Gujarat state.
- Hirakud Dam built over Mahanadi River is situated in Odisha.
- NITI- National Institution for Transforming India. NITI Aayog Vice-Chairman- Rajiv Kumar, CEO- Amitabh Kant.
- Air Chief Marshal Birender Singh Dhanoa is the Present Chief of Air Staff.
- General Bipin Rawat is the present Chief of Army Staff.
- IMAI is not-for-profit industry body registered under the Societies Act, 1896. Rajan Anandan is the Chairman of IMAI.
- Indian Ocean Rim Association is an inter-governmental organisation which was established on 7 March 1997. IORA Headquarters in Ebene, Mauritius.
- ISRO Chairman: K Sivan, Headquarters: Bengaluru, Founder: Vikram Sarabhai, Founded: 15 August 1969.
- 16th November has been declared as the World's Tolerance Day by the UNESCO.
- Press Council of India chairman: CK Prasad.
- World Metrology Day - 20 May.
- ICC Chairperson: Shashank Manohar, Headquarters: Dubai, United Arab Emirates, CEO: Dave Richardson.
- G20 2019: Osaka, Japan.
- IFFCO Stands for Indian Farmers Fertiliser Cooperative. IFFCO Headquarters: New Delhi, Chairman: Mr. B. S. Nakai.
- BCCI President: Vinod Rai, Headquarters in: Mumbai.
- Vinai Kumar Saxena is the present chairman of KVIC.
- CII President: Rakesh Bharti Mittal, Headquarters: New Delhi
- National Association of Software & Services Companies (NASSCOM) was established in 1988. NASSCOM Chairman: Rishad Premji.
- KK Venugopal is the present Attorney General of India.
- Chairman of ISRO: Dr. K Sivan. Headquarters of ISRO- Bengaluru, Karnataka.
- National Farmers' Day (Kisan Diwas/Chaudhary Charan Singh Jayanti)- 23rd December.
- Prof. Madabhushanam Sridhar Acharyulu is the Information Commissioner of Central Information Commission.
- Narinder Batra is the President of Indian Olympic Association (IOA).
- Asian Paralympic Committee (APC) confirmed that Hangzhou in China will host the fourth edition of Asian Para Games in 2022.
- Sabarmati Ghat, Gujrat has been renamed as 'Atal Ghat'.
- New capital of Chhattisgarh, Naya Raipur, has been renamed as 'Atal Nagar'.
- 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.
- 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 & 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 & Director of BSNL.
- IRIGC-TEC: India-Russia Inter-Governmental Commission on Technical & 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.
- DRDO Headquarters in: New Delhi, Founded in: 1958. Dr G Satheesh Reddy is the present Chairman of the Defence Research & Development Organisation (DRDO).

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- Men's World Championship 2019- Sochi (Russia). India will host the Men's World Championship for the first time in 2021.
- Prime Minister of India is the chairman of the Council of Scientific & 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. (NICS) was established in 1995. NICS 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).
- Jalaj Shrivastava is the chairperson of IWAI.
- IMPRINT is the first of its kind government-supported initiative to address the major science & engineering challenges that India must address & champion to enable, empower & embolden the nation for inclusive growth & self-reliance.
- Rashtriya Uchchar 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.
- Dr Anil Sahasrabudhe is the Chairman of AICTE & Chairman of Smart India Hackathon 2019.
- MPEDA is a nodal coordinating state-owned agency engaged in fishery production & 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.

- 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.

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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

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| <ol style="list-style-type: none"> 8. Rajiv Gandhi Khel Ratna: Highest honor given for accomplishment in sports. 9. Vyas Samman: For literary in the Hindi language. 10. Saraswati Samman: For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India. 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. 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. 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. 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. | <ol style="list-style-type: none"> 15. Academy (Oscar) Awards: Film (From 1929) 16. Grammy Award: Music (From 1958) 17. Ramon Magasaysay Award: Govt. (Public) Service, Social Service, Journalism, Literature, Communication&International Understanding Bourlog Award: Agriculture (From 1992) 18. Grammy: Music 19. Pulitzer: Journalism&Literature 20. Arjun: Sports 21. Bowelay: Agriculture 22. Kalinga: Science 23. Dhanwantri: Medical Science 24. Nobel Prize: Peace, Literature, Economics, Physics, Chemistry, Medical Science 25. Abel: Maths 26. Man Booker: Literature 27. Vachspati Samman: Sanskrit Literature |
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Topic 26 : 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)	<ul style="list-style-type: none"> ✚ Dachigam National Park ✚ Hemis National Park ✚ Kishtwar National Park ✚ Salim Ali National Park 	<ul style="list-style-type: none"> ✚ Gulmarg WLS ✚ Limber WLS ✚ Nandini WLS 	-
Himachal Pradesh CM: Jairam Thakur Governor: Acharya Dev Vrat Capital: Shimla	<ul style="list-style-type: none"> ✚ Pin Valley National Park ✚ Great Himalayan National Park ✚ Inderkilla National Park ✚ Khirganga National Park ✚ Simbalbara National Park 	<ul style="list-style-type: none"> ✚ Bandli WLS ✚ Daranghati WLS ✚ Dhauladhar WLS ✚ Nargu WLS ✚ Pong Dam Lake WLS ✚ Shilli WLS ✚ Talra WLS 	<ul style="list-style-type: none"> ✚ Girinagar Hydel Project ✚ Binwa Hydel Project ✚ Rangtong Hydel Project ✚ Baner&Neugal Project
Punjab CM: Captain Amarinder Singh Governor: V P Singh Badnore Capital: Chandigarh		<ul style="list-style-type: none"> ✚ Abohar WLS ✚ Harike Lake WLS ✚ Jhajjar Bacholi WLS 	<ul style="list-style-type: none"> ✚ Guru Gobind Singh Super Thermal Power Plant
Haryana CM: Manohar Lal Khattar Governor: Satya Dev Narayan Capital: Chandigarh	<ul style="list-style-type: none"> ✚ Kalesar National Park ✚ Sultanpur National Park 	<ul style="list-style-type: none"> ✚ Bhindawas WLS ✚ Kalesar WLS ✚ Khaparwas WLS 	<ul style="list-style-type: none"> ✚ Gorakhpur Atomic Power Station ✚ Deenbandhu Chhotu Ram TPS ✚ Rajiv Gandhi TPS
UP CM: Yogi Adityanath Governor: Ram Naik Capital: Lucknow	<ul style="list-style-type: none"> ✚ Dudhwa National Park 	<ul style="list-style-type: none"> ✚ Hastinapur WLS ✚ Ranipur WLS ✚ Sohagibarwa WLS ✚ Sur Sarovar WLS ✚ Chandraprabha WLS ✚ National Chambal WLS 	<ul style="list-style-type: none"> ✚ Narora Atomic Power Station ✚ Rihand Thermal Power Station ✚ Anpara Thermal Power Station

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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 ✚ Bannerghatta National 	<ul style="list-style-type: none"> ✚ Arabithittu WLS ✚ Attiveri WLS 	<ul style="list-style-type: none"> ✚ Raichur Thermal Power Station

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CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore	<ul style="list-style-type: none"> ✚ Park ✚ Kudremukh National Park ✚ Nagarhole National Park ✚ Anshi national park 	<ul style="list-style-type: none"> ✚ 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"> ✚ Udupi Thermal Power Plant ✚ Bellary Thermal Power Station
Kerala CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)	<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
MP CM: Shivraj Singh Chouhan Governor: Anandiben Patel Capital: Bhopal	<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
Maharashtra CM: Devendra Fadnavis Governor: C. Vidyasagar Rao Capital: Mumbai	<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
Manipur CM: N Biren Singh Governor: Najma A Heptulla Capital: Imphal	<ul style="list-style-type: none"> ✚ Keibul Lamjao National Park 	<ul style="list-style-type: none"> ✚ Yangoupokpi-Lokchao WLS 	-
Meghalaya CM: Conrad Sangma Governor: Tathagata Roy	<ul style="list-style-type: none"> ✚ Balphakram National Park ✚ Nokrek National Park 	<ul style="list-style-type: none"> ✚ Baghmara Pitcher Plant WLS ✚ Nongkhylllem WLS 	-

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Capital: Shillong		✚ Siju WLS	
Mizoram CM: Lal Thanhawla Governor: K. Rajasekharan Capital: Aizawl	✚ Murlen National Park ✚ Phawngpui Blue National Park ✚ Mountain National Park	✚ Dampa WLS (TR) ✚ Ngengpui WLS ✚ Pualreng WLS ✚ Tokalo WLS	-
Nagaland CM: Neiphiu Rio Governor: P.B.Acharya Capital: Kohima	✚ Intanki National Park	✚ Fakim WLS ✚ Puliebadze WLS ✚ Rangapahar WLS	✚ Dikhu Hydro Electric Power Plant
Odisha CM: Naveen Patnaik Governor: Ganeshi Lal Capital: Bhubaneswer	✚ Bhitarkanika National Park ✚ Simlipal National Park	✚ Badrama WLS ✚ Baisipalli WLS ✚ Chilika (Nalaban) WLS ✚ Hadgarh WLS ✚ Khalasuni WLS ✚ Satkosia Gorge WLS	✚ Talcher Super Thermal Power Station
Rajasthan CM: Vasundhara Raje Governor: Kalyan Singh Capital: Jaipur	✚ Sariska National Park ✚ Ranthambore National Park ✚ Darrah National Park ✚ Desert National Park ✚ Keoladeo National Park	✚ 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	✚ Chhabra Thermal Power Station ✚ Suratgarh Power Station
Sikkim CM: Pawan Kumar Chamling Governor: Ganga Prasad Capital: Gangtok	✚ Khangchendzonga National Park	✚ Fambong Lho WLS ✚ Kitam WLS (Bird) ✚ Maenam WLS ✚ Pangolakha WLS	✚ Rangit Hydro Electric Power Prject
Tamil Nadu CM: Edapaddi Palaniswami Governor: Banwaril Lal Purohit Capital: Chennai	✚ Mudumalai National Park ✚ Mukurthi National Park ✚ Indira Gandhi (Annamalai) National Park ✚ Guindy National Park ✚ Gulf of Mannar Marine National Park	✚ Indira Gandhi (Annamalai) WLS ✚ Kalakad WLS ✚ Karaivetti WLS ✚ Karikili WLS ✚ Mudumalai WLS ✚ Pulicat Lake WLS ✚ Vaduvvoor WLS ✚ Vedanthangal WLS ✚ Vettangudi WLS	✚ Kudankulam Nuclear Power Plant ✚ Neyveli Thermal ✚ Tuticorin Thermal Power Station
Tripura CM: Biplab Deb Governor: Kaptan Solanki Capital: Agartala	✚ Bison(Rajbari) National Park ✚ Clouded Leopard National Park	✚ Gumti WLS ✚ Rowa WLS ✚ Sepahijala WLS ✚ Trishna WLS	✚ Palatana Thermal Power Plant
UK CM: Trivendra Singh Rawat Governor: Baby Rani Maurya Capital: Dehradun	✚ Gangotri National Park ✚ Jim Corbett National Park ✚ Valley of Flowers National Park	✚ Askot Musk Deer WLS ✚ Binsar WLS ✚ Govind Pashu Vihar WLS ✚ Kedarnath WLS ✚ Sonanadi WLS	✚ Chibro Power Plant ✚ Khodri Power Plant ✚ Chilla Power Plant

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WB CM: Mamata Banerjee Governor: Keshari Nath Tripathi Capital: Kolkata	<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
Arunachal Pradesh Capital: Itanagar CM: Pema Khandu Governor: BD Mishra	<ul style="list-style-type: none"> Namdapha National Park Mouling National Park 		

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Internal Ombudsman Scheme 2018 Introduced For Scheduled Commercial Banks

- **The 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.
- The IO mechanism was set up with a view to strengthen the internal grievance redressal system of banks & 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 & 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. 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, & 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, & 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.

Topic 1: Reserve Bank of India & its Functions

- | | |
|--|--|
| <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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

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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 05th December 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).

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b) The Act is not applicable to primary agricultural credit societies, cooperative land mortgage banks & non-agricultural primary credit societies.

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 will not be conducted by the bank in a way to jeopardize the interests of the depositor. (Commercial,

Total No. of Banks (As per IBA Website)

Total PSBs: 22 (IPPB is 100% Equity of GoI)
Total Private Sector Banks: 24, If we include Payment & Small Bank (7) then it is 31.
RRB's: 56 | Foreign Banks: 46 | Cooperative Banks: 42

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 & 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 person 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 & 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.

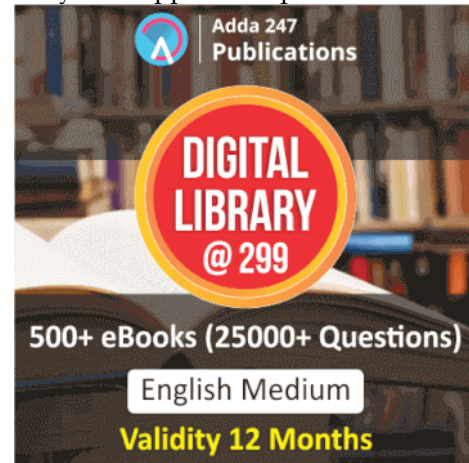
What is BSBDA (Basic Savings & Bank Deposit A/c)?

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	Number of Beneficiaries	Number of Beneficiaries at	No Of Rural-Urban Female	Number of Total	Deposits in Accounts (In	Number of Rupay Debit Cards issued
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(All figures in Crore)	at rural/semi-urban centre bank branches	urban metro centre bank branches	Beneficiaries	Beneficiaries	Crore)	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

MSMEs). It was the Micro, Small & Medium Enterprises Development (MSMED) Act which was notified in 2006 that defined the three tier of micro, small & medium enterprises & set investment limits. The new turnover criteria will better suit with the GST Network (GSTN) & other formats of segregating the MSMEs.

The new turnover based classification of MSMEs

- ✚ The Micro, Small & Medium Enterprises Development (MSMED) Act, 2006 will accordingly be amended to define units producing goods & 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.

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 & machineries if they are operating in the manufacturing sector & 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 & development of MSMEs is of the State Governments, the center has passed an Act in 2006 to empower the sector & also has formed a Ministry (Ministry of

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

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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

- i. CP introduced during 1990, is a short term money market instrument issued as an unsecured **usance promissory note** & privately placed.

ii. Who can issue Commercial paper (CP): Companies, primary dealers (PDs) & all-India financial institutions (FIs).

iii. A company is eligible to issue CP if:

- (a) Its tangible net worth, as per latest audited balance sheet, is not less than Rs. 4 crore.
- (b) Sanctioned working capital limit by bank/s or all-India financial institution/s;
- (c) The borrower accounts are classified as a Standard Asset by financing bank/s/ institution/s & ' (
- (d) Minimum credit rating from SEBI approved credit rating agency (CRA) is A3.

iv. Maturity: Min 7 days & max upto one year

v. 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

- a) It refers to all the facilities & institutional arrangements for borrowing & lending medium & long-term funds.
- b) It is segregated into (i) **gilt edged market** & (ii) the **industrial securities market**.
- c) 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

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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.

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 is sufficient to pay the secured debt.

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

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

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(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 & issued by the Bank, provided the liability for the payment of the value in respect of such note has devolved on & 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 & also includes a two piece note pasted together wherein both the pieces presented belong to the same note, & 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.

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

conserving capital so that their balance sheets can become stronger.

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 13 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.

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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- Mumbai
- ✦ 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 | 4. Market risk |
| 2. Operational risk | 5. Liquidity risk |
| 3. Business 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

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- ✦ **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 Riksbank (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 & 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 (Sec 2 n)	Indian Contract Act 1872 (section 172)
Definition	Charge on movable property in favour of secured creditor without delivery of possession	Bailment of goods as security for payment of a debt or performance of promise
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	Possession with bank till repayment

cannot take possession without consent of the borrower. On taking possession bank gets rights of pledge & can sell the assets without intervention.	of the loan. Bank has to preserve the goods carefully & return the same, if loan is repaid.
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- ✚ **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:
 - a) NBFC cannot accept demand deposits;
 - b) NBFCs do not form part of the payment & settlement system & cannot issue cheques drawn on itself;

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c) 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:

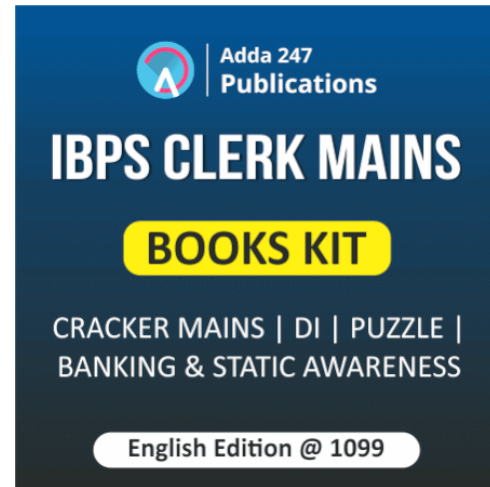
- a) It should be a company registered under Section 3 of the companies Act, 1954
- b) It should have a minimum net owned fund of Rs 200 lakh.

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 (M0)**

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 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,

real 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
24. **NASDAQ:** National Association For Securities Dealers Automated Quotations
25. **CRISIL:** Credit Rating & Investment Services India Limited
26. **CIBIL:** Credit Information Bureau Of India Limited

27. **NAV:** Net Asset Value
28. **ICRA:** Indian Credit Rating Agency
29. **CARE:** Credit Analysis & Research Limited
30. **WMAs:** Ways & Means Advances
31. **ALM:** Asset Liability Management
32. **INFINET** Indian Financial Network
33. **OLTAS -** On-line Tax Accounting System (OLTAS) for Direct Taxes
34. **TIN -** Tax Information Network (TIN)
35. **IMPS -** Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
36. **CDR-** Corporate Debt Restructuring
37. **CAD-** Capital Account Deficit
38. **REITs:** Real Estate Investment Trusts
39. **InvITs:** Infrastructure Investment Trusts
40. **ALM-** Asset Liability Management
41. **ASBA:** Application Supported by Blocked Amount
42. **PIN:** Personal Identification Number
43. **CECA:** Comprehensive Economic Cooperation Agreement
44. **CEPA:** Comprehensive Economic Partnership Agreement
45. **DTAA -** Double Taxation Avoidance Agreement
46. **EFSF -** European Financial Stability Facility
47. **FINO-** Financial Inclusion Network Operation
48. **FIPB -** Foreign Investment Promotion board
49. **FSLRC-** Financial Sector Legislative Reforms Commission
50. **CRAR:** Capital to Risk-weighted Assets Ratio
51. **LCR:** Liquidity Coverage Ratio

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52. TARC - Tax Administration Reform Commission
53. GIRO - Govt. Internal Revenue Order
54. FRBMA: Fiscal Responsibility & Budget Management Act
55. AMFI- Association of Mutual Fund in India.
56. TIEA - Tax Information exchange Agreement
57. GAAR - General anti avoidance rule
58. GSLV - Geo-Synchronous Launch Vehicle
59. PPP - Public Private Partnership & Purchasing Power parity
60. PSLV - Polar Satellite Launch vehicle
61. TAPI - Turkmenistan-Afghanistan-Pakistan-India.
62. QFI -Qualified Foreign Investors
63. AD-Authorized Dealer.
64. ASSOCHAM-Associated Chambers of Commerce & Industry of India.
65. BCSBI-Banking Codes & Standards Board of India.
66. BIS-Bank for International Settlements.
67. CDS-Credit Default Swap.
68. CEPA-Comprehensive Economic Partnership Management.
69. FIMMDA-Fixed Income Money MARKETS & Derivatives Association.

70. FPI-Foreign Portfolio Investment.
71. IBRD-International Bank for Reconstruction & Development.
72. UIDAI-Unique Identification Development Authority of India.
73. PMGSY- Pradhan Mantri Gram Sadak Yojana
74. PMEGP- PM's Employment Generation Programme
75. NRDP- National Rural Drinking Water Programme
76. PMKK- Pradhan Mantri Kaushal Kendras
77. SANKALP- Skill Acquisition & Knowledge Awareness for Livelihood Promotion programme
78. STRIVE- Skill Strengthening for Industrial Value Enhancement
79. NTA- National Testing Agency
80. ICDS- Integrated Child Development Services
81. TIES- Trade Infrastructure for Export Scheme
82. FIPB- Foreign Investment Promotion Board
83. CERT-Fin- Computer Emergency Response Team for our Financial Sector
84. IRFC- Indian Railway Finance Corporation Limited
85. FFO- Further Fund Offering

Topic 33: The HQ of NATIONALIZED/PSBs BANKS

- ✚ 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

- ✚ 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

- ✚ 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"

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

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.

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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

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%.

EXIM BANK:

- ✚ 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 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: Ms Dakshita Das

ECGC

- ✚ 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

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.

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 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**
- ✚ **Sunil Mehta 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

- ✚ KVP 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.

Topic 36: List of Mergers in the Indian Banking Industry

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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 product 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.

- 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 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.

- a) Security Printing & Minting Corporation of India Limited (SPMCIL)** comprises four mint:
 - ❖ India Government Mint, Mumbai
 - ❖ India Government Mint, Kolkata
 - ❖ India Government Mint, Hyderabad

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- ❖ 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 & 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 & 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/- & 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 Reconstruction & Development	Washington, DC
IFC International Finance Corporation	Washington, DC
IDA International Development Association	Washington, 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 Settlements	Basel
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 & 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.

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- ✚ **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, & 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 & 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 & wasteful expenditure & improve revenue opportunities.
- ✚ **Current Account Deficit:** It is a trade measure that shows the value of a country's imports of goods & 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, & vice versa.
- ✚ **Direct & Indirect Taxes:** Direct taxes are the one that fall directly on individuals & corporations. For example, income tax, corporate tax etc. Indirect taxes are imposed on goods & services. They are paid by consumers when they buy goods & services. These include excise duty, customs duty etc.
- ✚ **Customs Duty:** These are levies charged when goods are imported into, or exported from, the country, & 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 & spending. Fiscal policy is implemented through the budget & 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 & 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 & payments. It includes investments in shares, loans & advances granted by the central Government to State Governments, Government companies, corporations & 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 & 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 & 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.
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 & scheduled commercial	

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	banks.		functions & provide effective supervision in an integrated manner over the banking system, financial institutions, NBFCs & other para-banking financial institutions.
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.	1995	Banking Ombudsman Scheme was introduced under the provisions of the BR Act, 1949.
1968	National Credit Council (NCC) set up in Feb. 1968 to assist RBI & Govt. to allocate credit according to plan priorities.	2006	Banking Codes & 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 & codes.
1969	Fourteen banks with deposits of over Rs.50 crores were nationalised.	The roadmap for the presence of foreign banks in India was drawn up in February 2005.	
1969	Lead Bank Scheme was introduced to mobilise deposits on a massive scale throughout the country & also for stepping up lending to the weaker sections.	Banks were advised to introduce a facility of 'no frills' account with nil or low minimum balances in November 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.	Recovery of Debts Due to Banks & Financial Institutions Act was enacted in 1993, which provided for the establishment of tribunals for expeditious adjudication & recovery of non-performing loans.	
1972	Differential Rate of Interest (DRI) Scheme was instituted to cater to the needs of the weaker sections of the society & for their upliftment.	Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest (SARFAESI) Act, 2002 was enacted in March, 2002.	
1980	Six Banks with demand & time liabilities greater than Rs.200 crore as on March 14, 1980, were nationalised on April 15, 1980.		
1994	Board for Financial Supervision (BFS) was set up within RBI to attend exclusively to supervisory		

Topic 43: History of Banking Sector in India

- | | |
|---|---|
| <p>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.</p> <p>b) The General Bank of Bengal & Bihar, which came into existence in 1773, after a proposal by Governor (later Governor General) Warren Hastings, proved to be a short-lived experiment.</p> <p>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.</p> <p>d) Bank of Bombay was the second Presidency bank set up in 1840 with a capital of Rs.52 lakh, & the Bank of Madras the third Presidency bank established in July 1843 with a capital of Rs.30 lakh.</p> <p>e) With the collapse of the Bank of Bombay, the New Bank of Bombay was established in January 1868.</p> <p>f) The Presidency Bank Act, which came into existence in 1876, brought the three Presidency banks under a common statute & imposed some restrictions on their business.</p> | <p>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, & the third, Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership.</p> <p>h) Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership & many more Indian commercial banks such as Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, & Bank of Mysore were established between 1906 & 1913.</p> <p>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.</p> <p>j) The first registered urban co-operative credit society was the Conjeevaram Urban Co-operative Bank, organised in Conjeevaram, in the then Madras Presidency.</p> <p>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</p> |
|---|---|

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- currency notes until the enactment of the Paper Currency Act, 1861, when this right to issue currency notes by the Presidency banks was abolished & 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 & 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 & 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 & semi-urban areas, & 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 & 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 & Audit
- ✚ CFPI: Consumer Food Price Index
- ✚ CIRP: Corporate Insolvency Resolution Process
- ✚ CLSS: Credit Linked Subsidy Scheme
- ✚ DARE: Department of Agricultural Research & Education
- ✚ DDA: Doha Development Agenda
- ✚ DGCI&S: Directorate General of Commercial Intelligence & Statistics
- ✚ DGFT: Directorate General of Foreign Trade
- ✚ DIPAM: Department of Investment & public Asset Management
- ✚ DIPP: Department of Industrial Policy & Promotion
- ✚ DISCOMS: Distribution Companies
- ✚ EBRD: European Bank for Reconstruction & 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 & 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 & 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 & 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 & shall also include deposits such as Recurring /Cumulative /Annuity /Reinvestment deposits & 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 & 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 & 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 & 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 & 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 & 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 & with defined terms & 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 & 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 & 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 & Savings account.

✚ **Liquid Assets:** Liquid assets consists of: cash, balances with RBI, balances in current accounts with banks, money at call & short notice, inter-bank placements due

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within 30 days & securities under "held for trading" & "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 & 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 & follow-up & 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 & Bankruptcy Board of India**
- a) It was established on 1st October, 2016 under the Insolvency & Bankruptcy Code, 2016 (Code).
- b) It is a key pillar of the ecosystem responsible for implementation of the Code that consolidates & amends the laws relating to reorganization & insolvency resolution of corporate persons, partnership firms & individuals in a time bound manner for maximization of the value of assets of such persons, to promote entrepreneurship, availability of credit & 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 & Information Utilities.
- e) Dr. M. S. Sahoo is the Chairperson.

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

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Cabinet Ministers	Portfolio	Constituency
Shri Narendra Modi	Atomic Energy Space Personnel, Public Grievances & Pensions All important policy issues & 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	Uttar Pradesh
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 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,	Gwalior, Madhya

	Panchayati Raj & Mines	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 Javadekar	Human Resource Development	Maharashtra, Rajya Sabha
Shri Dharmendra Pradhan	Petroleum & Natural Gas Skill Development & Entrepreneurship	Deogarh
Shri Piyush Goyal	Railways, Coal	Maharashtra
Smt. Nirmla 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 & Employment	Bareilly, Uttar Pradesh
Shri Shripad Yesso Naik	Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homoeopathy (AYUSH)	North Goa
Dr. Jitendra Singh	Development of North Eastern Region	Udhampur, Jammu & Kashmir
Dr. Mahesh	Culture	Gautam

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Sharma		Buddha Nagar, UP	Shri Raj Kumar Singh	Power, New & Renewable Energy	Arrah
Shri Giriraj Singh	Micro, Small & Medium Enterprises	Nawada, Bihar	Shri Hardeep Singh Puri	Housing & Urban Affairs	Uttar Pradesh, Rajya Sabha
Shri Manoj Sinha	Communications	Ghazipur, UP	Shri Alphons Kannanthanam	Tourism	Rajasthan, Rajya Sabha
Col. Rajyavardhan Singh Rathore	Youth Affairs & Sports, Information & Broadcasting	Jaipur Rural, Rajasthan			

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

3. 2022: Hangzhou, China

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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

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International Standards Org.	Geneva	International Maritime Organization	London
IMF	Washington DC	ICJ (International Court of Justice)	The Hague
World Bank	Washington DC	Food & Agricultural Organization	Rome
UNESCO	Paris	NATO	Brussels
OECD	Paris	Transparency International	Berlin
UNIDO (United Nations Industrial Dev. Org)	Vienna	SAARC	Kathmandu
IAEA (International Atomic Energy Agency)	Vienna	ASEAN	Jakarta
OPEC	Vienna	APEC (Asia Pacific Economic Forum)	Singapore
Amnesty International	London	Organization of Islamic Cooperation	Jeddah
Commonwealth of Nations	London		

Topic 4: Revolutions in the field of Agriculture in India

- | | |
|--|--|
| <ul style="list-style-type: none"> ✚ 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 | <ul style="list-style-type: none"> ✚ 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

- | | |
|---|---|
| <p>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.</p> <p>2) %age growth in 2001-2011 is 17.64; males 17.19&females 18.12.</p> <p>3) *Uttar Pradesh (199.5 million) is the most populous State in the country followed by Maharashtra with 112 million.</p> <p>Some of the highlights</p> <ul style="list-style-type: none"> ✚ 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%) | <ul style="list-style-type: none"> ✚ 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 ✚ 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) ✚ 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

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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 Yudhvir 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	Rajni Kant Mishra
Director General, SSB	S. S. Deswal
Director General, CRPF	Rajiv Rai Bhatnagar
Director General, ITBP	S. S. Deswal
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 Sathesh Reddy

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

Post	Name
Chief Justice, Supreme Court	Ranjan Gogoi (46 th)
Speaker, Lok Sabha	Sumitra Mahajan
Deputy Speaker, Lok Sabha	M. Thambidurai
Comptroller & Auditor General of India	Rajiv Mehrishi
Chief Election Commissioner	Sunil Arora
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

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

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	Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka	Dr. Babasaheb Ambedkar Intl. Airport	Nagpur	Maharashtra
Netaji Subhash Chandra Bose Intl. Airport	Kolkata	West Bengal	Lok Nayak Jayaprakash Airport	Patna	Bihar
Rajiv Gandhi International Airport	Hyderabad	Telangana	Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat	Swami Vivekananda Airport	Raipur	Chhattisgarh
Chaudhary Charan Singh Intl. Airport	Lucknow	Uttar Pradesh	Bagdogra Airport	Bagdogra	West Bengal
Lokpriya Gopinath Bordoloi Intl. Airport	Guwahati	Assam	Veer Savarkar International Airport	Port Blair	andaman&Nicobar Islands
Srinagar Airport	Srinagar	J&K	Birsa Munda Airport	Ranchi	Jharkhand
Biju Patnaik International Airport	Bhubaneswar	Odisha	Maharana Pratap Airport	Udaipur	Rajasthan
Visakhapatnam Airport	Visakhapatnam	Andhra Pradesh	Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh	Jolly Grant Airport	Dehradun	Uttarakhand
			Rajahmundry Airport	Rajahmundry	Andhra Pradesh

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Silchar Airport	Silchar	Assam	Kandla Airport	Kandla	Gujarat
Lengpui Airport	Aizwal	Mizoram	Sonari Airport	Jamshedpur	Jharkhand
Zaruki International Airport	Shillong	Meghalaya	Birsa Munda Airport	Ranchi	Jharkhand
Daporijo Airport	Daporijo	Arunachal Pradesh	Agatti Aerodrome	Agatti	Lakshadweep
Tezu Airport	Tezu	Arunachal Pradesh			

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

- | | |
|---|--|
| <ul style="list-style-type: none"> ✚ 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. | <ul style="list-style-type: none"> ✚ 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

- | | |
|---|---|
| <ol style="list-style-type: none"> 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 | <ol style="list-style-type: none"> 22. 'Saral 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 |
|---|---|

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Topic 12: Stock Exchanges around the World

- | | |
|---|--|
| <ul style="list-style-type: none"> ✚ New York Stock Exchange (NYSE): HQ in New York City ✚ NASDAQ OMX: HQ in New York City. | <ul style="list-style-type: none"> ✚ Tokyo Stock Exchange: HQ in Tokyo ✚ London Stock Exchange: HQ in London. ✚ Shanghai Stock Exchange: HQ in Shanghai. |
|---|--|

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- ✦ 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
Srisailem (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
- ✦ Sattriya: Assam
- ✦ Ghoomar: Rajasthan
- ✦ Thang Ta: Manipur

North India

- ✦ Dumhal: Rauf tribe of Jammu & Kashmir
- ✦ HurkaBaul: Uttarakhand
- ✦ Chholiya: Kumaon region, Uttarakhand
- ✦ Bhangra: Punjab
- ✦ Dharmyal - 'Dharmyal' 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 & 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. |
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Topic 16: Nick Names of Important Indian Places

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

Gateway Of India	Mumbai
Twin City:	Hyderabad, Secunderabad
City Of Festivals	Madurai
Deccan Queen	Pune
City Of Buildings	Kolkata
Dakshin Ganga	Godavari
Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh
Manchester Of The South	Coimbatore

City Of Nawabs	Lucknow	Steel City Of India	Jamshedpur (Called Tatanagar)
Venice Of The East	Cochin	City Of Temples	Varanasi
Sorrow Of Bengal	Damodar River	Manchester Of The North	Kanpur
Sorrow Of Bihar	Kosi River	City Of Rallies	New Delhi
Blue Mountains	Nilgiri	Heaven Of India	J&K
Queen Of The Mountains	Mussoorie (Uttarakhand)	Boston Of India	Ahmedabad
Sacred River	Ganga	Garden Of Spices Of India	Kerala
Hollywood Of India	Mumbai	Switzerland Of India	Kashmir
City Of Castles	Kolkata	Abode Of The God	Prayag(Allahabad)
State Of Five Rivers	Punjab	Pittsburg Of India	Jamshedpur
City Of Weavers	Panipat		
City Of Lakes	Srinagar		

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 Labours 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)

Important Days: November

- 9 Nov: World Legal Services 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 style="text-align: center; background-color: black; color: white; padding: 2px;">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 style="text-align: center; background-color: black; color: white; padding: 2px;">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 style="text-align: center; background-color: black; color: white; padding: 2px;">Important Days: February</p> <p>2nd Feb: World Wetlands Day</p> <p style="text-align: center; background-color: black; color: white; padding: 2px;">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>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 style="text-align: center; background-color: black; color: white; padding: 2px;">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 style="text-align: center; background-color: black; color: white; padding: 2px;">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	Katowice, Poland	
			Climate Change}
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 (CHOGM): CHOGM 2018	London, United Kingdom	
16.	7th OPEC International Seminar 2018	Vienna, Austria	
17.	33rd ASEAN Summit 2018	Singapore	

18.	East Asia Summit 2018	Singapore		31 st APEC Summit 2019: Chile
19.	30 th APEC Summit 2018: Papua, New Guinea Port Mores		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 & 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