



# GA POWER CAPSULE | IBPS CLERK MAINS 2019 Part1: Must DO Current Affairs for the IBPS CLERK MAINS 2019

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### **Must DO Current Affairs for the IBPS CLERK MAINS 2019**

### BWF World Tour 2018 Concludes: Complete List of Winners

BWF World Tour 2018 concluded in Guangzhou, China. It was the final tournament of the 2018 BWF World Tour. The complete list of winners of BWF World Tour 2018:

Category	Winner	Runner-Up
Men's	Shi Yuqi	Kento Momota
Singles	(China)	(Japan)
Women's	P. V. Sindhu	Nozomi Okuhara
Singles	(India)	(Japan)

# Belgium Beat Netherlands to Win FIH Hockey World Cup 2018

In Hockey, Belgium claimed their first ever World Cup title. They defeated the Netherlands in the final of the Men's World Cup in Bhubaneswar, Odisha. This is Belgium's first ever World Cup title.

#### **Overview of the FIH Hockey World Cup 2018:**

- 1. Best Player- Arthur Van Doren of Belgium.
- 2. Goalkeeper of the tournament- Primin Blaak of Netherland.
- 3. Young player of the tournament- Thijs van Dam of Netherland.
- 4. Top goalscorer- Blake Govers of Australia and Alexander Hendrickx of Belgium.
- 5. Fair play award- Spain.

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# 10 Monuments Adopted Under 'Adopt A Heritage' Project

The 'Adopt A Heritage: Apni Dharohar, Apni Pehchaan', scheme is a collaborative effort by Ministry of Tourism, Ministry of Culture and Archaeological Survey of India (ASI), to enhance tourism potential and cultural importance in a planned and phased manner. No fund is given by Ministry of Tourism.

^	Ministry of Tourism.			
SI	Agency/	SI	Name of	State
•	Monument		Monument	
	Mitras			
1.	Dalmia	1.	Red Fort	Delhi
	Bharat Ltd.	2.	Gandikota Fort	Andhra
				Pradesh
2.	Adventure	3.	Area	Uttrakhand
	Tour		surrounding	
	Operators		Gangotri	
	Association		Temple and	
	of India		Trail to	
			Gaumukh	
		4.	Mt. Stok	Jammu
			Kangri Trek,	and

			Lakakh	Kashmir
3.	Apeejay	5.	Jantar Mantar	Delhi
	<b>Park Hotels</b>			
4.	Bliss Inns	6.	Surajkund	Haryana
	(V-Resorts)			
5.	Yatra Online	7.	Qutub Minar	Delhi
		8.	Ajanta Caves	Maharasht
				ra
		9.	Leh Palace,	Jammu &
			Leh	Kashmir
		1	Hampi (Hazara	Karnataka
		0.	Rama Temple)	

### Star Screen Awards 2018 Announced: List of Winners

Star Screen Awards 2018 were announced recently in Mumbai. Alia Bhatt won Best Actor for her performance in Raazi and Ranveer Singh was given best actor award for Padmaavat. The list of winners:

	Tadinaavai. The list of Williners.
Category	Winners
Best Actor	Ranveer Singh for Padmaavat
Best Actress	Alia Bhatt for Raazi
Best Director	Sriram Raghavan for
	Andhadhun
Best Popular Actor	Rajkummar Rao
(Male)	
Best Actor (Critics)	Gajraj Rao for Badhaai Ho
Best Actress (Critics)	Neena Gupta for Badhaai Ho
Best Film	Stree
Best Film (Critics)	Mulk
Lifetime	Shabana Azmi
Achievement Award	
Best Music:	Amit Trivedi for
	Manmarziyaan

# Lokmat Parliamentary Awards Announced: Complete List of Winners

 Eight parliamentarians were honoured by Vice-President M Venkaiah Naidu for their contribution in strengthening parliamentary democracy.

### Complete list of winners of Lokmat Parliamentary Awards 2018:

Category	Winner
Lifetime achievement	Rajya Sabha MP Sharad
award	Pawar
	Murli Manohar Joshi
Best Parliamentarian	Ghulam Nabi Azad
Award	BJP MP Nishikant Dubey
Best debut woman	Hema Malini





parliamentarian (Lok Sabha)	
Best woman parliamentarian	Lok Sabha MP Rama Devi
Best woman parliamentarian in the Rajya Sabha	DMK leader Kanimozhi
Best debut woman parliamentarian (Rajya Sabha)	Chhaya Verma

# Asian Academy Creative Awards 2018 Announced: Complete List of Winners

Asian Academy Creative Awards (AAA's) have been established to serve the creative industries as the pinnacle of their achievement in content creation and media production. The award ceremony was held in Singapore.

### List of winners of Asian Academy Creative Awards 2018

Category	Show	Winner		
Indian Winners				
Best entertainment host/presenter	Bigg Boss	Salman Khan		
Best direction (fiction)	Netflix's original series Sacred Games	Anurag Kashyap		
Best Editing	Sacred Games	Aarti Bajaj		
Best comedy program	Queens Of Comedy	Discovery Communic ations India		
Best telenovela or soap opera series	Porus	One Life Studios		
Winners from	n Other Asian cou	ntries		
Best actress	Critical Eleven	Adinia Wirasti of Indonesia		
Best Actor	The Hunter	Yu Hewei of China		

# Sahitya Academy Awards 2018 Announced: Complete List of Winners

Sahitya Akademi announced its annual Awards for 2018 in 24 languages. Seven books of poetry, six novels, six short stories, three of literary criticism and two of essays have won the Sahitya Akademi Awards, 2018. Also, Yogendra Nath Sharma awarded the Bhasha Salman for the North zone; G Venkatasubbiah for South zone; Gagendra Nath Das for the Eastern zone; and Shailaja Bapat for the Western zone.

# G-20 Summit Buenos Aires 2018: Complete Highlights

The **G-20 Summit 2018** was held in **Buenos Aires, Argentina.** G-20 is a grouping of the world's 20 major economies. This year, the theme of the summit was 'Building Consensus for Fair and Sustainable **Development'.** 

### GST Council Cuts Rates on 23 items, Rationalises 28% Slab

- In a relief to the common man, the GST Council cut rates on 23 commonly used goods and services, including TV screens, movie tickets and power banks.
- As per the announcement made by Finance Minister Arun Jaitley, the annual revenue implication of the rate cuts would be ₹ 5,500 crore.
- Now, the 28 per cent slab is restricted to only luxury and sin goods, apart from auto parts and cement — tax rates on which could not be cut due to the high revenue implication.
- GST on movie tickets costing up to ₹ 100 was cut to 12 per cent from 18 per cent, while tickets over ₹ 100 will attract 18 per cent tax, against 28 per cent earlier. This will have a revenue implication of ₹ 900 crore.



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### India's Heaviest Satellite GSAT-11 Successfully Launched

- India's heaviest, largest and most powerful satellite GSAT-11 successfully 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.
- The satellite will play a vital role in providing broadband services across the country and also be a platform to demonstrate new generation applications.

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#### **About GSAT-11 in Brief:**

- The satellite has 38 spot beams as well as eight subbeams, which will cover the entire country, including the remote places.
- Launch Mass: 5854 kg.Mission Life: 15 Years.
- Power: 13.6 kW Ariane-5 VA-246.Type of Satellite: Communication.
- Manufacturer: ISRO.
- Application: Communication.
- ♣ Orbit Type: GTO.

# Kamal Nath, Ashok Gehlot & Bhupesh Baghel Took Oath As New CMs: Complete Info

- Congress' Ashok Gehlot sworn-in as the Chief Minister of Rajasthan, while party leader Kamal Nath took oath as the CM of Madhya Pradesh, and Bhupesh Baghel as the Chief Minister of Chhattisgarh.
- In Rajasthan, Governor Kalyan Singh administered the oath of the office and secrecy to Mr Gehlot and deputy CM Sachin Pilot in Jaipur. This was Mr Gehlot's third term as the Chief Minister.
- In Madhya Pradesh, Governor Anandiben Patel administered the oath of office and secrecy to Mr Kamal Nath. The 72-year-old Kamal Nath was sworn in as the 18th chief minister of Madhya Pradesh. Kamal Nath is currently Lok Sabha member from Chhindwara Lok Sabha constituency.
- In Chhattisgarh, Governor Anandiben Patel administered the oath of office and secrecy to Mr Baghel, the State Congress President, in Raipur. Bhupesh Baghel is the third chief minister of the state.

### RBI Appoints Shaktikanta Das As New Governor

The government has appointed Shaktikanta Das as the new RBI governor, a day after Urjit Patel resigned as RBI Governor. He is the 25th Governor of the Reserve Bank of India. A former economic affairs secretary from 2015 to 2017, Das worked closely with the central bank. He is currently a member of the Finance Commission of India, and the government's representative at the Group of 20 summits.

**Note:** A day before the results of polling in the five states, Reserve Bank of India governor Urjit Patel stepped down from his post.

# India Announces \$1.4 billion Package for Maldives, Agreements Signed

- India announced a \$1.4 billion package for the Maldives to meet its immediate budgetary as well as some medium-term requirements.
- PM Modi announced the package that includes soft loans after talks with visiting Maldives President Ibrahim Solih in New Delhi.

- 4 agreements that were signed during the state visit of Maldives President Ibrahim Solih:
- 1. Agreement on the Facilitation of Visa Arrangements
- 2. MoU on Cultural Cooperation
- 3. MoU for Establishing Mutual Cooperation to Improve the Ecosystem for Agribusiness
- 4. Joint Declaration of Intent on Cooperation in the field of Information & Communications Technology and Electronics.

### NITI Aayog Releases 2nd Delta Ranking of Aspirational Districts

- The NITI Aayog released the Second Delta ranking for the Aspirational Districts which measures the incremental progress made by them between June 1, 2018 and October 31, 2018, across six developmental areas of Health and Nutrition, Education, Agriculture and Water Resources, Financial Inclusion, Skill Development, and Basic Infrastructure.
- The Second Delta Ranking was released by Amitabh Kant, CEO, NITI Aayog.
- In the overall ranking, the most improved districts are as follows:

Rank	District	State
1	Virudhunagar	Tamil Nadu
2	Nuapada	Odisha
3	Siddharthnagar	Uttar Pradesh
4 Aurangabad		Bihar
5	Koraput	Odisha

### 33rd ASEAN Summit held in Singapore

The 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.
- 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.

### 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.

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ATP World Tour Awards 2018 Announced: Complete
List Of Winners

List Of Winners			
	Award	Winner	
1.	ATP World Tour No 1 (determined by ATP Rankings)	Novak Djokovic	
2.	Comeback Player of the Year	Novak Djokovic	
3.	ATP World Tour No. 1 Duubles Team	Oliver Marach & Mate Pavic	
4.	Most Improved Player of the Year	Stefanos Tsitsipas	
5.	Newcomer of the Year	Alex de Minaur	
6.	Stefan Edberg Sportsmanship Award	Rafael Nadal	

# 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 climateresilient 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.

### Announcements 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:



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Questions Based on Current Topics

#### **DANISA Denmark Open 2018: List of Winners**

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

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

	(Indonesia)	
Women's	Yuki Fukushima,	Shiho Tanaka,
Doubles	Sayaka Hirota	Koharu
	(Japan)	Yonemoto
		(Japan)

### **CBDT** releases Direct Tax Statistics: Key Highlights

- Central Board of Direct Taxes (CBDT) released timeseries 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 wasa 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.

	#Meloo scandal.	
Field	Winner	Description
Physiology or	James P Allison	"for their
Medicine	(USA) & Tasaku	discovery of
	Honjo (Japan)	cancer therapy by
		inhibition of
		negative immune
		regulation"
Physics	Arthur Ashkin	"for
	(USA), Gerard	groundbreaking
	Mourou (France)	inventions in the
	and Donna	field of laser
	Strickland	physics"
	(Canada)	
Chemistry	(a) one half to	(a) "for the
	Frances H.	directed evolution
	Arnold (USA)	of enzymes"
	(b) Other half	(b) "for the phage
	jointly to George	display of
	P. Smith (USA) &	peptides &
	Sir Gregory P.	antibodies"
	Winter (UK)	
Peace	Denis Mukwege	"for their efforts
	(Congo) & Nadia	to end the use of
	Murad (Iraq)	sexual violence as
		a weapon of war
		& armed conflict"
Economic	(a) William D.	(a) "for
Sciences	Nordhaus (USA)	integrating
	(b) Paul M. Romer	climate change
	(USA)	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 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	Discipline	
	Sportsperson		
1.	Ms. S. Mirabai Chanu	Weightlifting	
2.	Shri Virat Kohli	Cricket	
	Dronacharya	Awards 2018	
	Name of the Coach	Discipline	
1.	Subedar Chenanda	Boxing	
	Achaiah Kuttappa		
2.	Shri Vijay Sharma	Weightlifting	
3.	Shri A. Srinivasa Rao	Table Tennis	
4.	Shri Sukhdev Singh	Athletics	
	Pannu		
5.	Shri Clarence Lobo	Hockey (Life Time)	
6.	Shri Tarak Sinha	Cricket (Life Time)	
7.	Shri Jiwan Kumar	Judo (Life Time)	
	Sharma		
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.

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

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

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

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

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

	Instrument	Rate of interest (01.07.2018 to 30.09.2018)	Rate of interest (01.10.2018 to 31.12.2018)	Compounding frequency
1.	Savings Deposit	4.0	4.0	Annually
2.	1 Year Time Deposit	6.6	6.9	Quarterly
3.	2 Year Time Deposit	6.7	7.0	Quarterly
4.	3 Year Time Deposit	6.9	7.2	Quarterly
5.	5 Year Time Deposit	7.4	7.8	Quarterly
6.	5 Year Recurring Deposit	6.9	7.3	Quarterly
7.	5 Year Senior Citizen Savings Scheme	8.3	8.7	Quarterly & paid
8.	5 Year Monthly Income Account	7.3	7.7	Monthly & paid
9.	5 Year National	7.6	8.0	Annually





	Savings Certificate			
10.	Public Provident Fund	7.6	8.0	Annually
	Scheme			-
11.	Kisan Vikas Patra	7.3 (will mature in 118	7.7 (will mature in 112	Annually
		months)	months)	
12.	Sukanya Samriddhi	8.1	8.5	Annually
	Account Scheme			·

### 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	96	Including 08
(Gallantry)		posthumous
Mention-in-	27	Including 04

Despatches	posthumous
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# 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	E Panthoi
of the Year	

## 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.

	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

# 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	Kevin Anderson
	(Serbia)	(South Africa)
Women's	Angelique Kerber	Serena Williams
Singles	(Germany)	(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:
  - 1. 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.





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### 1st to 4th January 2019 | One Liners

- India achieved yet another milestone in the power sector with the completion of electrification in 100% households in 25 states at year end. Now, only about 10.48 lakh households are left to be electrified in 4 states - Assam, Rajasthan, Meghalaya and Chhattisgarh.
- MSME ministry established an export promotion cell to create a sustainable ecosystem for MSMEs. It also proposed to formulate a governing council that will be chaired by the secretary of the MSME ministry.
- Dharmendra Pradhan launched 'Ujjwala Sanitary Napkins' initiative saying it will go a long way in making Odisha's 2.25 crore women empowered and







self-reliant. It will cover 93 blocks in 30 districts of Odisha. Under this, oil marketing companies (OMC) will set up 100 manufacturing units at the Common Service Centres (CSC) at an estimated cost of Rs 2.94 crores.

- Qatar withdrawn its membership from Organization of the Petroleum Exporting Countries (OPEC). Qatar has been in OPEC for 57 years.
- United States & Israel officially quit the United Nations Educational, Scientific and Cultural Organization (UNESCO) with the close of 2018.
- Finance minister of France Bruno Le Maire announced that France will introduce its own tax on large internet and technology companies from January 1. The so-called "GAFA tax" -- named after Google, Apple, Facebook and Amazon -- to ensure the global giants pay a fair share of taxes.
- Axis Bank announced its Managing Director and CEO Shikha Sharma has retired from the post and Amitabh Chaudhry will be the new managing director and CEO of the bank with effect from January 1, 2019.
- Railway Board Chairman Ashwani Lohani retired.
   General Manager, South Central Railway, V K Yadav replaced him.
- Jair Bolsonaro sworn in as Brazil's President in a ceremony at Brazil's National Congress Building.
- Justice Thottathil Bhaskaran Nair Radhakrishnan sworn in as the first Chief Justice of the Telangana High Court.
- Allahabad Bank and SBI Life Insurance came together and signed a bancassurance pact, to offer a holistic financial planning solution to consumers.
- The government infused 10,882 crore Rupees in four public sector banks, including UCO Bank and Syndicate Bank. It is a part of 28,615 crore rupees capital infusion to be done in about half a dozen public sector lenders. UCO Bank has received 3,074 crore rupees, Bank of Maharashtra got 4,498 crore rupees, Syndicate Bank 1,632 crore rupees and Central Bank of India 1,678 crore rupees.
- Reserve Bank of India (RBI) allowed Paytm Payments Bank to restart opening new accounts for its consumers after almost six months of the ban.
- RBI allowed a one-time restructuring of existing debt up to Rs 25 crore for the companies which have defaulted on payment but the loans given to them have continued to be classified as standard assets.
- RBI released the 18th issue of the Financial Stability Report (FSR). The FSR reflects the collective assessment of the Sub-Committee of the Financial Stability and Development Council (FSDC) on risks to financial stability, as also the resilience of the financial system. India's financial system remains stable, and the banking sector shows signs of improvement. The asset quality of banks showed an improvement with the gross non-performing assets

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- (GNPA) ratio of SCBs declining from 11.5% in March 2018 to 10.8% in September 2018.
- In its 'Growth Outlook for 2019', Confederation of Indian Industry (CII) stated that the GDP growth will be in the range of 7.5% in 2019.
- The 25-year-old fast bowler Jasprit Bumrah became the highest international wicket-taker across formats in 2018. He took a total of 78 wickets in the calendar year.
- Veteran actor-writer Kader Khan passed away in Canada at the age of 81.
- Cabinet took several key decisions including setting up of a high-level committee (HLC) to implement Clause 6 of Assam Accord to hold discussions with all stakeholders on the quantum of reservation of seats in Assam Legislative Assembly and local bodies for Assamese people among other decisions.
- RBI set up an expert committee under former Sebi chairman U.K. Sinha to suggest long-term solutions for the economic and financial sustainability of the MSME sector.
- Veer Savarkar International Airport in Port Blair declared as an authorized Immigration Check post for entry into/exit from India with valid travel documents for all classes of passengers.
- PM Modi inaugurated the 106th Indian Science Congress (ISC-2019) at Jalandhar, Punjab. The theme is 'Future: India-Science and Technology'.
- West Bengal government announced two welfare initiatives for farmers. Both initiatives, are part of the 'Krishi Krishak Bondhu' scheme, & will come into effect from 1st January 2019. The first initiative will provide Rs 2 lakh to the family of a deceased farmer. Under the second initiative, farmers would get Rs 2,500 twice a year for growing a single crop on one acre of land.
- Union Home Ministry approved the Uttar Pradesh government's proposal to rename Allahabad as Prayagraj. Note:
- Agartala Airport renamed as Maharaja Bir Bikram Manikya Kishore Airport.
- British-era railway station Robertsgang renamed as Sonbhadra.
- Iconic Mughalsarai junction renamed after Deen Dayal Upadhyay.
- Chhatrapati Shivaji International Airport in Mumbai renamed as Chhatrapati Shivaji 'Maharaj' International Airport.
- The number of complaints registered at banking ombudsman offices have seen a 25% increase in the fiscal year 2018, with the majority of these complaints coming from urban centres owing to increased awareness and poor internal redressal mechanisms of banks.







- Saurabh Kumar appointed as the Director General of Ordnance Factories (DGOF) and chairman of the Ordnance Factory Board (OFB).
- The government has appointed Hemant Bhargava, Managing Director, Life Insurance Corporation of India, as the Acting Chairman. The move comes after VK Sharma retired from the top job at LIC on December 31.
- Cabinet has approved the merger of Vijaya Bank & Dena Bank with Bank of Baroda. After this merger, Bank of Baroda will become the third biggest public sector bank. The merger will be effective from April 1. This is also the first ever three-way merger in Indian banking. As per the Scheme of Amalgamation, shareholders of Vijaya Bank will get 402 equity shares of BoB for every 1,000 shares held. In case of Dena Bank, its shareholders will get 110 shares for every 1,000 shares of BoB.
- Veteran cricket coach Ramakant Achrekar, who trained Bharat Ratna Sachin Tendulkar and Vinod Kambli, among others, passed away following a heart attack.
- Veteran Kannada actor CH Lokanath passed away after suffering cardiac arrest. He was 91.
- Indian Parliament passed the Right of Children to Free and Compulsory Education (Amendment) Bill, 2018 that seeks to do away with the no-detention policy in schools. The Bill seeks to amend the Right to Education (RTE) Act to abolish the "no-detention" policy in schools.
- Indian Parliament passed the National Council for Teacher Education (Amendment) Bill, 2018. It seeks to

- amend the National Council for Teacher Education (NCTE) Act, 1993. The bill aims to grant retrospective recognition to Central and State institutions which had conducted teacher education courses without approval by the Council. This will ensure that the future of about 17 thousand students having degrees from such institutions is secured.
- U.S. President Donald J. Trump signed into law the Asia Reassurance Initiative Act (ARIA). The act establishes a multifaceted U.S. strategy to increase U.S. security, economic interests, and values in the Indo-Pacific region.
- Arunima Sinha, the first female amputee to have conquered Mt Everest, created yet another record as she became world's first woman amputee to climb Mount Vinson, the highest peak in Antarctica.
- HDFC Mutual Fund has pipped ICICI Prudential MF to become the country's largest asset management company after a gap of over two years. Mr. Milind Barve is the Managing Director of HDFC MF.
- Syndicate Bank and SBI Life Insurance signed a bancassurance pact aiming to offer a comprehensive financial planning solution to its customers. Note: CEO of SBI Life, Sanjeev Nautiyal.
- SEBI allowed custodial services in the commodity derivatives market. The move is aimed at enabling the participation of institutional investors such as mutual funds and portfolio managers in the commodity derivatives market.
- Renowned Bengali writer and Sahitya Akademi awardee Dibyendu Palit passes away due to agerelated ailments. He was 79-year-old.

### **Banking Current Affairs**

#### **RBI in News**

- Banks seen a significant improvement in recovery of stressed assets helped by the Insolvency & Bankruptcy Code (IBC) & amendments in SARFAESI Act, during FY18, as per RBI data. In the fiscal ended March 2018, banks recovered Rs 40,400 crore worth of bad loans as against Rs 38,500 crore recovered in FY17.
- India's institutional framework to support microfinance would get a boost with RBI clearing a proposal to dig in an existing Rs. 1000-crores corpus for funding microlenders. SIDBI had kept this money & sought RBI's approval for using it for the microfinance sector.
- RBI will capture the payment habits of individuals in six cities Mumbai, Delhi, Kolkata, Chennai, Bengaluru & Guwahati. For this, RBI launched a 'Survey on Retail Payment Habits of Individuals (SRPHi)'. Sigma Research & Consulting Pvt Ltd to conduct the fieldwork of survey on behalf of the RBI.

- RBI in consultation with the govt. decided to have a rule-based dynamic limit for outstanding stock of External Commercial Borrowings (ECB) at 6.5% of GDP at current market prices.
- RBI imposed a fine of Rs 1 crores on Indian Bank for violating cybersecurity norms.
- RBI kept the policy repo rate under LAF unchanged at 6.5%. Reverse repo rate remains at 6.25%, & MSF rate & the Bank Rate at 6.75%. The objective is of achieving the medium-term target for consumer price index (CPI) inflation of 4% within a band of +/- 2%. On the domestic front, GDP growth slowed down to 7.1% year-on-year (y-o-y) in Q2:2018-19. GDP growth for 2018-19 projected at 7.4% (7.2-7.3% in H2) as in the October policy, & for H1:2019-20 at 7.5%.
- RBI shortlisted six major IT companies, including TCS, Wipro & IBM India, to set up a wide-based digital Public Credit Registry (PCR) for capturing details of all borrowers & wilful defaulters. Other three are:







- Capgemini Technology Services India, Dun & Bradstreet Information Services India, & Mindtree Ltd.
- RBI relaxed norms for External Commercial Borrowings (ECBs) by reducing the mandatory hedging provision to 70% from the current 100%. It 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 and above their outstanding credit to them as on October 19, to be used to meet liquidity coverage ratio requirements.
- RBI allowed state-owned oil companies to borrow long-term working capital from overseas. It relaxed the policy on borrowing up to USD 10 billion from the overseas. It allowed them to raise ECB of minimum maturity of 3 or 5 years.
- RBI 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.

#### **Public Sector Banks in News**

- United Bank of India announced that govt. decided to infuse Rs. 2,159 crores in the bank as part of Rs. 28,615 crores capital infusion to be done in about half a dozen banks. Govt. decided to pump Rs 28,615 crore into seven public sector banks (PSBs) through recapitalization bonds soon. Bank of India is likely to get the highest amount of Rs 10,086 crore.
- RBI approved the merger of SBM (Mauritius), India with SBM Bank (India).
- 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 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.
- SBI 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**

- As per the data by RBI, between 2015 & 2017, ICICI Bank penalized the highest number of employees for defrauding bank assets in the last three year out of 60 scheduled commercial banks operating in India.
- IDFC Bank & NBFC Capital First announced the completion of their merger, creating a combined loan asset book of Rs 1.03 lakh crore for the merged entity IDFC First Bank. The board also approved appointment of V Vaidyanathan, founder & chairman of Capital First Ltd, as MD & CEO.
- 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.
- 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**

- ESAF small finance bank got RBI approval to operate as a scheduled bank. Note: MD & CEO of the ESAF SFB: K Paul Thomas, Headquarters: Thrissur.
- Fino Payments Bank, one of India's first payments banks, allowed to open new accounts by RBI after it submitted a compliance report.
- PayU India received RBI's approval to operate its own non-banking financial company (NBFC).
- For creating a payments acceptance network for unorganized retail including small merchants & kirana stores where consumers can make payments, India Post Payments Bank (IPPB) partnered with Financial Software & Systems (FSS).
- IPPB & Private Life Insurer Bajaj Allianz Life Insurance Co Ltd (BALIC) entered into a strategic partnership to provide life insurance solutions, especially at the doorstep of every household in the country.
- PM Modi launched a payments bank of the Department of Posts that will take banking to the doorstep through an unmatched network of post offices & almost 3 lakh postmen & 'Grameen Dak Sewaks'. It will be accepting deposits but won't advance loans or issue credit cards. It will accept deposits of up to Rs 1 lakh, offer remittance services & other banking services like ATM/debit cards, net banking & third-party fund transfers. It would be available through 650 branches & 3,250 access points.

#### International Banks in News

- European Central Bank launched a new system aimed at letting banks settle payments instantly across Europe. It is the ECB's TARGET Instant Payment Settlement (TIPS) system.
- 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 \$525million 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.



### **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 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.

#### Other Financial Institutions in News

- 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 market0

### **ECONOMY/FINANCIAL CURRENT AFFAIRS**

- To kickstart listing of start-ups in India, SEBI lined up a slew of relaxations for new-age ventures. The proposed changes include renaming the Institutional Trading Platform (ITP) that the regulator created for such listings as Innovators Growth Platform (IGP).
- RBI to introduce Rs 20 notes with additional features.
- Govt. will infuse an additional Rs 41,000 crores into cash-starved PSBs. The outlay will go up from Rs. 65,000 crores to Rs. 1,06,000 crores in the current fiscal to propel economic growth.





- Current account deficit (CAD) widened to 2.9% of GDP for the July-September quarter due to higher trade deficit compared with 1.1% during the same period of the previous year, as per the RBI.
- Fitch Ratings revised downwards India's GDP growth forecast to 7.2% for current fiscal. It projected for 2019-20 & 2020-21 financial years, India's GDP growth will be 7% & 7.1%.
- In a bid to make retirement income scheme more attractive for central govt. employees, govt. agreed to chip in a higher 14% from current 10% of the basic salary of an individual as its contribution to the National Pension System (NPS).
- 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 stateowned 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 stateowned banks by March-end & the next tranche would be released as early as December 2018.
- 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.
- 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.
- 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.

#### **INDIA'S GDP REPORTS**

- India's economy is expected to clock GDP growth of 7.5% in this financial year as per the Morgan Stanley report.
- India Ratings & Research (Ind-Ra) revised down its FY19 economic growth forecast to 7.2%.

### **BUSINESS NEWS (NATIONAL & INTERNATIONAL)**

Companies	Key Points	
Paisabazaar.com &	aisabazaar.com & Strategic partnership to offer the bank's home loan product to customers on the	
Karnataka Bank Paisabazaar platform.		
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'.			
Hindustan Unilever Approved merger with GlaxoSmithKline Consumer Healthcare (GSKCH India)			
Limited (HUL) through an-all equity deal.			
HCL Technologies will acquire seven IBM products by mid-2019 for \$1.8 billion (over Rs 12,700 crore) in its biggest ever acquisition so far.			
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 platf	orm 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	To complete commissioning of its second generation (2G) ethanol bio-refinery at		
Corporation Ltd (BPCL)	Baulsingha village in Bargarh district of Odisha by 2020.		
Coal India & NLC India	To jointly set up 5000 MW of power generation capacity of which 3000 MW would		
(NLCIL)	be solar powered while the rest 2000 MW would be coal-fuelled.		
Mukesh Ambani's Relia	ince Industries is entering a strategic investment partnership with Den Networks		
	& Datacom Limited. This will create a win-win outcome for LCOs, customers, content		
•	producers .		
Tata Consultancy Services	Quarterly earnings from financial sector was more than Accenture Plc & making TCS		
(TCS) Ltd	the world's largest pure-play IT & consulting firm servicing megabanks & insurers.		
Tata Consultancy Services	Only Indian company among top 10 firms to get foreign labour certification for the		
(TCS) ´	H-1B visas for the fiscal year 2018.		
Paytm	Launched a QR-based smartphone payment settlement service in Japan in		
,	collaboration with SoftBank and Yahoo Japan Corporation.		
Bharat Sanchar Nigam			
Ltd	e e e e e e e e e e e e e e e e e e e		
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.			
	Finnish company Fluido, a top consulting partner of Salesforce		
	opened its biggest experience centre in Bengaluru, Karnataka.		
	China's Alibaba to launch Al-based cloud computing platform 'Paytm Al Cloud'.		
	nce Industries Ltd (RIL) became the first Indian company to cross Rs 8 trillion market		
Moreon Ambum Tea Rema	capitalization.		
Relignce Power annou	nced that its wholly-owned subsidiary Reliance Power Netherlands BV won an		
	ward of \$56 million (Rs 390 crore) against Prestige Capital Holdings & Kokos		
	Jiang.		
Receivables Exchange of I	ndia (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		
	/MSL) after getting approval from National Company Law Tribunal (NCLT).		
Bharat Sanchar Nigam  Launched BSNL WINGS a VOIP based service. In WINGS, there is no SIM or cable			
Ltd (BSNL)	wiring as is a VOIP service through an app.		
	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 Industi	ries 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		
Route Mobile Limited (Route Mobile), a cloud-communication platform service provider & a member of Oracle			
Partner Network (OPN) announced the collaboration with Oracle Marketing Cloud.			

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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.		
Apple displaced Google	to become the top brand in the world in 2018, as per Interbrand's "Best 100 Global		
	Brands 2018" report.		
Google	To shut down Google+ for consumer use over the next 10 months.		
Cisco, a U.Sbased firm	Signed two agreements with the NITI Aayog & BSNL to speed up its Country Digital		
	Acceleration programme in India.		
Salesforce.com Inc.	To acquire Time magazine from Meredith Corp. for \$190 million in cash		
founder Marc Benioff			
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			
	ent online, without facing the trouble of selling printed copies.		
Apple Inc. Became the first US-based company with a market value of \$1 trillion			

### **AGREEMENTS/MOU SIGNED**

Between Countries   States   Cities   Organizations				
Between Whom	MoU/Agreement Details			
	rd Technologies signed an MoU under the 'Adopt a Heritage' scheme for			
development of a mobile Audio Guide App for five iconic sites which are Amer Fort (Rajasthan), Kaziranga				
(Assam), Colva E	Beach (Goa), Kumara	kom (Kerala) & Mahabodhi Temple (Bihar).		
		o, & Canadian PM Justin Trudeau signed <b>new US-Mexico-</b>		
Canada Agreement (USN	ICA) that will replace	North American Free Trade Agreement (NAFTA).		
Centre & ADB		r loan to improve skill development eco-system in Odisha.		
Economic Development Board		MoU to provide a framework for Co-operation between the		
promotion arm of the Kingdon		two authorities to promote FinTech in their respective		
Maharashtra Go	ovt.	markets.		
India & UAE		Agreement on Currency Swap.		
India & Peru		r co-operation & mutual assistance in Customs Matters.		
GOI & ADB	Loan Agreement fo	or \$31 million to build-up the State Tourism Industry & boost		
		visitor arrivals in Tamil Nadu.		
India signed an ascension pact to the 30-member Trans-Regional Maritime Network that will give it an				
access to the information on ships passing through the Indian Ocean Region.				
ADB & GOI	\$60 Million Loan Agreement to continue financing riverbank protection works,			
	renovation of flood embankments, & community-based flood risk management			
	activities in critically flood-prone areas along the Brahmaputra River in Assam.			
India & Saudi Arabia	Signed the bilateral annual Haj 2019 agreement at Jeddah.			
India & Japan signed Exchange of Notes & Loan Agreements on Japan's Official Development Assistance Loan				
		Chennai Metro Project (Phase 2) <b>b)</b> Program for Japan-India		
	s Sustainable Develo	pment Goals in India <b>c)</b> Project for Dairy Development.		
Between Whom	MoU/Agreement Details			
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 cooper	\ \ \			
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	Signed signed twin-city agreement for cooperation in various fields like			
Moscow	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.			
India & Bulgaria   4 Pacts o	on Investment, Tourism, Civil Nuclear Cooperation, Science & technology			
	ration. 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			
Between Whom	MoU/Agreement Details			
Union Water Resources	For construction of Lakhwar multi-purpose project in the upper Yamuna basin			
Minister Nitin Gadkari	to deal with water crisis. Under this, the 204-metres high project will be			
signed MoU with 6 states	constructed near Uttarakhand's Lohari village.			
India & Germany	Agreement on financial & technical cooperation focusing on sustainable urban			
,	development & renewable energy.			
Invest India & the UAE	MoU signed for India - UAE Artificial Intelligence Bridge in New Delhi.			
Minister for Artificial	MOO signed for maid - OAL Armicial intelligence bridge in thew beint.			
Intelligence (AI)				
Invest India & Business	AA-11-:			
mvesi maia & business	MoU signed to promote investment facilitation & cooperation between startups of India & France.			
	Between Organizations Companies			
Ministry of Rural	MoU for training rural youth for skill development.			
Development with Maruti				
Suzuki Ltd.				
<b>National Film Archive of</b>	MoU for transfer of three acres of land for the construction of storage facility for			
India & Film & Television	films & film material.			
Institute of India				
Dr. Ambedkar International	MoU to facilitate & enhance research activities & policy formulation aimed at			
Centre (DAIC) & JNU	Socio-economic Transformation & Sustainable Development.			
Central Institute of Medicinal & A				
Ministry of Tourism signed an MoU with Ministry of Culture, Sports & Tourism, Government for Republic of				
	romatic Plants (CIMAP) signed an agreement with US-based Research Institute for aterials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of			
Ministry of Tourism signed an	materials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of			
<b>Ministry of Tourism</b> signed an Korea fo	materials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.			
<b>Ministry of Tourism</b> signed an Korea fo	materials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius,			
Ministry of Tourism signed an Korea fo As part of the European Union	materials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.			
<b>Ministry of Tourism</b> signed an Korea fo	MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.  Signed a \$200 million loan agreement to finance widening & upgrading of			
Ministry of Tourism signed an Korea fo As part of the European Union Centre Govt. & ADB	MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.  Signed a \$200 million loan agreement to finance widening & upgrading of State Highways in Bihar to all-weather standards with road safety features.			
Ministry of Tourism signed an Korea for As part of the European Union  Centre Govt. & ADB  India's premier National F	materials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.  Signed a \$200 million loan agreement to finance widening & upgrading of State Highways in Bihar to all-weather standards with road safety features.  Research Laboratory CSIR-Institute of Microbial Technology (CSIR-IMTECH)			
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Ministry of Tourism signed an Korea for As part of the European Union  Centre Govt. & ADB  India's premier National Forance announced new partnership with	MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.  Signed a \$200 million loan agreement to finance widening & upgrading of State Highways in Bihar to all-weather standards with road safety features.  Research Laboratory CSIR-Institute of Microbial Technology (CSIR-IMTECH)  Merck to establish a 'High End Skill Development Centre' in CSIR-IMTECH, Chandigarh.			
Ministry of Tourism signed an Korea for As part of the European Union  Centre Govt. & ADB  India's premier National Forance announced new partnership with  IIM Calcutta Innovation Park	Aderials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.  Signed a \$200 million loan agreement to finance widening & upgrading of State Highways in Bihar to all-weather standards with road safety features.  Research Laboratory CSIR-Institute of Microbial Technology (CSIR-IMTECH)  Merck to establish a 'High End Skill Development Centre' in CSIR-IMTECH,			
Ministry of Tourism signed an Korea for As part of the European Union  Centre Govt. & ADB  India's premier National Formula announced new partnership with Bill Calcutta Innovation Park & Indian Chamber of	Aderials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.  Signed a \$200 million loan agreement to finance widening & upgrading of State Highways in Bihar to all-weather standards with road safety features.  Research Laboratory CSIR-Institute of Microbial Technology (CSIR-IMTECH)  Merck to establish a 'High End Skill Development Centre' in CSIR-IMTECH, Chandigarh.			
Ministry of Tourism signed an Korea for As part of the European Union  Centre Govt. & ADB  India's premier National Formation announced new partnership with  IIM Calcutta Innovation Park & Indian Chamber of Commerce	Aderials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.  Signed a \$200 million loan agreement to finance widening & upgrading of State Highways in Bihar to all-weather standards with road safety features.  Research Laboratory CSIR-Institute of Microbial Technology (CSIR-IMTECH)  Merck to establish a 'High End Skill Development Centre' in CSIR-IMTECH, Chandigarh.  MoU for energising the startup ecosystem in East & Northeast India.			
Ministry of Tourism signed an Korea for As part of the European Union  Centre Govt. & ADB  India's premier National Formation announced new partnership with  IIM Calcutta Innovation Park & Indian Chamber of	Aderials (RIFM) for improving the quality of fragrant oils.  MoU with Ministry of Culture, Sports & Tourism, Government for Republic of or strengthening cooperation in the field of Tourism.  (EU) project 'International Urban Cooperation', Kochi Corporation & Vilnius, Lithuania, signed an MoU.  Signed a \$200 million loan agreement to finance widening & upgrading of State Highways in Bihar to all-weather standards with road safety features.  Research Laboratory CSIR-Institute of Microbial Technology (CSIR-IMTECH)  Merck to establish a 'High End Skill Development Centre' in CSIR-IMTECH, Chandigarh.			





(USTDA)			
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	y of storing ADNOC crude oil at ISPRL's underground oil storage facility at Padur,		
	Karnataka.		
National Mission for Clean	To launch a month-long rafting expedition of a team of 40 members which will		
Ganga partnered with Tata	be led by the first Indian woman to scale Mount Everest Ms. Bachendri Pal.		
Steel Adventure Foundation			
(TSAF)			
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	MoU for setting up of Satish Dhawan Center for Space Science in the University.		
of Jammu (CUJ)			
NSE with Uttarakhand	Pact to provide access to capital to MSMEs, which will fuel the growth of such		
government	entities in the state.		
NITI Aayog & Oracle	Statement of Intent (SoI) to pilot a real drug supply-chain using blockchain		
	distributed ledger & Internet of Things (IoT) software.		
Ministry of Housing & Urban Affairs partnered with Google to launch the Loo Review campaign to encourage			
	all local guides in India to rate & review public toilets on Google Maps.		
Ministry of Health & Family			
Welfare with Tata Trusts &	screening & management program of Non-Communicable Diseases (NCDs).		
Prasar Bharati & Mizzima	Dell		
Media Group of Myanmar	MoU to realize cooperation & collaboration in broadcasting & content sharing		
National Skill Development	MoU to provide capacity building for Pradhan Mantri Jan Arogya Yojana		
Corporation & National	(PMJAY) to ensure effective rollout & continued quality implementation.		
Health Agency (NHA)	(1 MBA1) to ensure effective following continued quality implementation.		
	DBT), Ministry of Science & Technology, & the International Energy Agency (IEA)		
signed an MoU on Enhancing Innovation for Clean Energy Transition.			
Bharti Axa Life Insurance &	To offer the 'Pradhan Mantri Jeevan Jyoti Bima Yojana' (PMJJBY). Airtel		
Airtel Payments Bank	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),		
	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.			
2, ment and a second			

### **NEW APPOINTMENTS: NATIONAL**

	Designation/Post	Who is Appointed?
	Constitutional &	Other Posts
1.	Chief Information Commissioner (CIC)	Sudhir Bhargava
2.	Ambassador of India to the USA	Harsh Vardhan Shringla
		(succeeds Navtej Singh Sarna)
3.	Chairman, Central Board of Indirect Taxes & Customs	Pranab Kumar Das (succeed S Ramesh)
	(CBIC)	·
4.	CBI's Additional Director	M Nageswara Rao
5.	Secretary, National Commission for Scheduled Tribes	Ashok Kumar Singh
	(NCST).	_
6.	Chief Minister of Telangana	Telangana Rashtra Samithi (TRS) Chief K
	(For the second time)	Chandrasekhar Rao
7.	Rashtriya Lok Samta Party (RLSP) Chief Upendra k	Cushwaha resigned as Union Minister of State in
	the Ministry of HRD.	





	GA POWER CAPSULE   IBPS C		
8.	New Chief Economic Advisor	Dr. Krishnamurthy Subramanian	
9.	New Finance Secretary	Ajay Narayan Jha (succeed Hasmukh	
		Adhia)	
10.	MD & CEO, Bank of Maharashtra	AS Rajeev	
11.	New CMo of Mizoram	Mr. Zoramthanga	
12.	New Chairman of Union Public Service Commission	Arvind Saxena	
13.	New Chief Election Commissioner of India	Sunil Arora (succeeds Om Prakash Rawat)	
14.	Chairman of the Inland Waterways Authority of India	Jalaj Srivastava	
15.	Director General, Indo Tibetan Border Police (ITBP)	S. S. Deswal (replaced R K Pachnanda)	
16.	Chairman, Competition Commission of India	Ashok Kumar Gupta (replaced Sudhir Mittal)	
17.	New Enforcement Directorate Director (ED)	Sanjay Mishra (replaced Karnal Singh)	
18.	After the demise of Union Minister Ananth Kumar, <b>L</b>		
	the additional charge of Ministry of Chemicals & Ferti		
	Ministry of Parliame		
19.	Union Government sent CBI Director Alok Verma	• •	
	Director of	•	
20.	46 <sup>th</sup> Chief Justice of India.	Justice Ranjan Gogoi	
21.	India's Ambassador to Spain.	Sanjay Verma	
22.	Ambassador & India's permanent representative to UN	Pankaj Sharma (replaced Amandeep Gill)	
	Conference on Disarmament (UNCD)	B : 6: -	
23.	Chief Statistician of India (CSI)	Pravin Srivastava	
24.	New Solicitor General of India	Tushar Mehta	
25.	Former editor MJ Akbar resigned from his post of M		
0.7	allegation		
26.	Chief Economic Advisor (CEA) of India, Arvir		
27.	Secretary, Ministry of Steel, GOI	Binoy Kumar	
28.	Ambassador of India to China	Vikram Misri	
29.	Secretary, Department of Atomic Energy & Chairman,	Renowned scientist Kamlesh Nilkanth	
30.	Atomic Energy Commission.	lustice Danius Consi	
31.	46 <sup>th</sup> Chief Justice of India	Justice Ranjan Gogoi	
32.	Secretary, Ministry of Steel, Government of India.  Union Minister Arun Jaitley is back as the Find	Binoy Kumar	
33.	Chairman, DRDO & Secretary in Department of		
	Defence Research & Development (DDR&D)	Renowned scientist, Dr G Satheesh Reddy	
34.	Rajya Sabha Deputy Chairman	NDA candidate Harivansh Narayan Singh	
35.	New Chief Justice of the Delhi High Court	Justice Rajendra Menon	
0.1	CEO'S/Chairman of Companies/Organiza		
36.	India's Chief Boxing Coach	C A Kuttappa (replaced SR Singh)	
37.	MD & CEO, Corporation Bank	P V Bharathi (replaced Jai Kumar Garg)	
38.	President, Archery Association of India	BVP Rao	
39.	New coach of the Indian women's cricket team.	W V Raman	
40.	VP, FICCI	Star India's Chairman & CEO Uday Shankar	
41.	Director, National Crime Record Bureau (NCRB)  President of the Film & Television Institute of India (FTII)	Ramphal Pawar Producer-director Brijendra Pal Singh	
42.	, ,		
43.	& Chairman of institute's governing council.  Yes Bank Ltd named one of its independent directors B	(Succeeds Anupam Kher)	
43.	independent ch	•	
44.	Flipkart-owned Myntra's CEO Ananth Narayanan res		
77.	responsibility to he		
45.	CMD, New India Assurance.	Atul Sahai	
46.	MD & CEO of Axis Capital Dharmesh Mehta stepped do		
70.			
47.	as Joint MDs & Co-Chief Executive Officer.  State Bank of India roped in <b>Asian Games gold medalist Swapna Barman</b> as brand ambassador for its		
7,	·	-	
	digital app <b>YONO.</b>		





	GA TOWER CAPSULE   IDFS C		
48. 49.	Yes Bank Ltd appointed former IRDAI chief T.S. Vijayan as an additional director (Independent).  NATHEALTH announced the appointment of Siddhartha Bhattacharya as Secretary-General.		
50.	Pawan Singh become the first Indian to be elected one of seven member's of the Judges Committee of		
	the International Shooting Sports Federation (ISSF).		
51.	CEO, Hospitality startup OYO	Rohit Kapoor	
<b>52.</b>	Head, WhatsApp India	Abhijit Bose	
53.	Independent director at Yes Bank Ltd resigned	R. Chandrashekhar	
54.	New revenue secretary	Ajay Bhushan Pandey (replaced Hasmukh Adhia.)	
55.	Co-founder Binny Bansal resigned		
56.	Actor Anupam Kher resigned as the chairman		
57.	HDFC Bank announced that RBI approved the re-ap bank for another		
58.	Brand Ambassador, 10th edition of the Women's World Championship in New Delhi.	MC Mary Kom	
59.	MD & CEO, UCO Bank	Atul Kumar Goel	
60.	Chairperson, National Financial Reporting Authority	Rangachari Sridharan	
61.	Chairman of the working committee & director of	National Stock Exchange's (NSE) MD & CEO	
0	World Federation of Exchanges (WFE).	Vikram Limaye	
62.	MD & CEO, IDBI Bank	Rakesh Sharma (replaced B Sriram)	
63.	Secretary General, PHD Chamber of Commerce &	Mahesh Y Reddy	
	Industry	,	
64.	Chairman, Association of Mutual Funds in India (AMFI)	Nimesh Shah (MD & CEO, ICICI Prudential  Mutual Fund)	
65.	Chairperson, National Commission for Protection of	Priyank Kanoongo	
65.	Child Rights (NCPCR)	Priyank kanoongo	
66.	Advisor to BankBazaar Comapny	S S Mundra	
67.	BankBazaar Co-Founder & CEO	Adhil Shetty	
68.	CMD, National Insurance Company Limited (NICL).	Tajinder Mukherjee	
69.	Ambassadors to promote & endorse the Skill India	Actors Varun Dhawan & Anushka Sharma	
	Mission		
70.	MD & CEO, HDFC Life	Vibha Padalkar	
71.	BSNL's Brand ambassador for two years.	Indian boxer MC Mary Kom	
72.	SBI's Managing Director	Anshula Kant   Note: SBI's four MDs - PK Gupta,	
		DK Khara & Arijit Basu.	
73.	MD & CEO of Axis Bank (From January 1, 2019)	Amitabh Chaudhry	
74.	Independent Director on Board of Indiabulls Housing	Subhash Sheoratan Mundra	
	Finance Ltd (IBHFL)		
75.	Assocham, Secretary General	Uday Kumar Varma (succeeds DS Rawat)	
76.	Vodafone Idea's first CEO	Balesh Sharma	
77.	Bhushan Steel's Chairman & Non-Executive Additional Director	TV Narendran	
78.	Independent Director, Indiabulls Housing Finance Ltd	Subhash Sheoratan Mundra	
79.	Infosys Chief Financial Officer MD Ranga	nath, stepped down from his position.	
80.	Chairman, Marine Products Export Development Authority (MPEDA)	IAS officer K S Srinivas	
81.	Head coach of the women's national team	Former India spinner Ramesh Powar	
82.	Chairperson, Appellate Tribunal for Electricity, Ministry	Smt. Justice Manjula Chellur	
52.	of Power	onni come manjora ancho	
83.	CMD, Escorts	Nikhil Nanda (succeeded his father Rajan Nanda)	
84.	Committee of Internet Corporation for Assigned Nar Founder & CEO of Data XGen Plus, as a new cou Organisation	uncil member of Country Code Supporting	
85.	Chief Executive Officer for HSBC India	Surendra Rosha (succeeded Jayant Rikhye)	







86. Paytm Payments Bank CEO Renu Satti has resigned from the role
87. CEO & MD, Tata AIA Life Rishi Srivastava

	NEW APPOINTME	NTS: INT	RNATIONAL
	Designation/Post		Who is Appointed?
	President/PM/Heads	of Countrie	s/Organizations
1.	Belgian Prime Minister Charles Michel resigned.		
2.	New Prime minister of Sri Lanka		kremsinghe (replaced Mahinda Rajapaksa)
3.	New Mexican President		t leader Andres Manuel Lopez Obrador
4.	Acting Executive Director of UN Environment Programme		Tanzanian national Joyce Msuya
5.	Interpol's next President		South Korea's Kim Jong-yang
6.	Fiji's PM		Voreqe Bainimarama
7.	Iraq's new President		Kurdish Politician Barham Salih
8.	President of Ireland		Michael D Higgins
9.	President of Brazil		Jair Bolsonaro
10.	Iraq's New Prime Minister		Shiite Adel Abdul Mahdi
11.	13 <sup>th</sup> President of Pakistan	Pakisto	ın Tehreek-e-Insaf's Arif-ur-Rehman Alvi
12.	Maldives' New President	. 417.1516	Ibrahim Mohamed Solih
13.	Sudan's new PM		Moutaz Mousa Abdallah
14.	Prime Minister of Australia	Scott	Morrison (Replaced Malcolm Turnbull)
15.		•	ta re-elected for a five-year term.
16.	President of Paraguay		Colorado Party's Mario Abdo Benitez
17.	President of Colombia		Ivan Duque
18.		C. <b>Justice Ta</b> HC.	hira Safdar named Chief Justice of Balochistan
	Mayors/Member of		/Envey/Judges
19.			im Mattis with his deputy <b>Patrick Shanahan</b> .
20.	US Ambassador to the United Nation		Heather Navert (replaced Nikki Haley)
	CO / Williams and The William Trainers		Treatment tracer (replaced rinks frame)
	Othe	er Appointn	nents
21.	Vice-Chair of the UN Panel of Auditor		Rajiv Mehrishi
22.	CEO, International Association of Athletics Fe	derations	Jon Ridgeon
23.	Elected to Asia Pacific seat on the UN's Com	mittee on	Preeti Saran (For 4 Year term)
	Economic, Social & Cultural Rights (CES		
24.	Raninder Singh become the first Indian to be	e elected one Federation	
25.	President, LG Electronics		Brian Kwon
26.	• •		aj Arora resigned from the post.
27.	1 <sup>st</sup> 'Youth Advocate' of Northeastern region by fight for child rights		Popular singer Nahid Afrin of Assam
28.	UNICEF's Youngest ever goodwill ambas		Millie Bobby Brown
29.	UN's environment chief, Erik Solheim, r	esigned	
30.	Head, Google's cloud division.		Thomas Kurian
31.	UNICEF appointed India's first ever Youth Am		Hima Das
32.	Bank for International Settlements (BIS) appoin		th Tiwari as the Chief Representative for Asia &
00		the Pacific.	
33.	President, International Boxing Association		Uzbekistan's businessman Gafur Rakhimov
34.	Chief Economist, International Monetary Fur Treasurer of the World Steel Associa		Gita Gopinath (Replaced Maurice)
35.	(Worldsteel).		JSW Steel CMD Sajjan Jindal
36.	WPP Pic, the world's largest communication	ion services	group, appointed Mark Read as the CEO &







	Executive Director (ED) of the company.		
37.	Google's Chief Privacy Officer	Keith Enright	
38.	India retained the top WHO position in South-East Asia Region with Dr Poonam Khetrapal Singh		
	unanimously re-elected as Regional Director for another five-year term.		
39.	Assistant Secretary-General & Head of the New York	Veteran Indian development economist Satya S	
	Office of the UN Environment Programme (UNEP)	Tripathi	
40.	UN's new Human Rights Chief	Michelle Bachelet	
41.	PepsiCo CEO Indra Nooyi will step down in October after serving for 12 years as the top boss at		
	PepsiCo. She will be succeeded by company President Ramon Laguarta.		

### **AWARDS & RECOGNITION**

	Name of the Award	Winner	
	Awards for Literature/Journalism		
1.	Jnanpith Award for 2018 Noted English author Amitav Ghosh (Become the f		
		English author to be honoured with the award)	
2.	Munin Barkotoki Literary Award 2018 in Assam	Writer-critic Dr Debabhuson Borah for 'Nirbochon'.	
3.	2018 London Press Freedom Award for	Swati Chaturvedi (Author of 'I am a Troll: Inside the Secret	
	Courage.	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.	'Sarala Puraskar'	Odia poet Satrughna Pandav (for poetry Misra Dhrupad)	
		hest Honour Given	
7.		Banking & Finance (B&F) Silver Category'. Skoch CM of the inerjee. SKOCH Sprinter of the Year: Andhra Pradesh CM Naidu.	
8.	Indian Railways bagged 17 awards at the 'National Energy Conservation Awards (NECA) 2018'. <b>Under 'transport' category,</b> Indian Railways obtained 10 awards for the subsector railway station. Vidisha railway station in Madhya Pradesh won the first prize. <b>Under 'building' category,</b> Indian Railways got three awards for subsector Railway hospitals. Railway hospitals of Izzatnagar division won the first prize.		
9.	I I	the French Knight of the National Order of Merit.	
10.	1	out against a crackdown on Rohingya Muslims.	
11.		r Abhinav Bindra conferred the sport's highest honour for ne chairman of ISSF's Athletes Committee.	
12.	Azim Premji bestowed with the highest Frenc	h civilian distinction Chevalier de la Legion d'Honneur	
	, ,	the Legion of Honour).	
13.	I v	n this year's Indira Gandhi Prize for Peace, Disarmament	
		Development.	
14.		s the 1 <sup>st</sup> Indian to win the <b>tour's 'Sir Henry Cotton Rookie</b> he Year' award.	
15.	Jawahar Lal Sarin, President, Alliance Fran	ncaise conferred with France's highest civilian honor by	
16.	French Ambassador to India Alexandre Ziegler at an event.  PM Modi conferred with the Seoul Peace Prize for 2018 for his contribution to international		
		stering global economic growth.	
17.		ighest environmental award- UNEP Champions of the	
	<b>Earth,</b> along with French Pr	resident Emmanuel Macron in New Delhi.	
18.	Nobel Medicine or Physiology Prize awarde	ed to James P Allison & Tasaku Honjo "for their discovery	
	of cancer therapy by inhibition of negative immune regulation".		
19.	Chairman & MD, JK Tyre & Industries Ltd., Dr Raghupati Singhania conferred with 'Mexican Order of		





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	the Aztec Eagle', the highest honour accorded to non-nationals by Government of Mexico.		
20.	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.		
21.	Delhi government's additional director of health, SK Arora awarded WHO World No Tobacco Day		
	2017 Award for his extraordinary contribution towards tobacco control.		
22.	US govt. awarded Legion of Merit (Degree of Commander) to Gen		
	of the Indian Army, for exceptionally meritorious service as chief	0 0, "	
23.	Three US scientists James Allison, Carl June & Steven Rosenberg		
25.	Medical Center Prize in Medicine & Biomed	•	
04			
24.	President & Supreme Commander of the Armed Forces approve		
	Forces Personnel & members of Paramilitary Forces which include		
	Chakras, three Bar to Sena Medals (Gallantry), 93 Sena Medals		
	(Gallantry) & three Vayu Sena Medals (		
25.	Akshay Venkatesh, a renowned Indian-Australian mathem		
	mathematics' prestigious Fields medal, known as the		
26.	Gopalkrishna Gandhi chosen for 24th Rajiv Gandhi National Sac		
	in promoting communal harmony, peace &	goodwill.	
	Film/Music Awards		
27.	Mohammed Rafi Award bestowed upon late music composer Laxr	nikant Shantaram Kudalkar &	
	playback singer Usha Timothy		
28.	People for the Ethical Treatment of Animals (PETA) India's Person of	Actress Sonam Kapoor	
	the Year for 2018.	•	
29.	<b>'Period. End of Sentence'</b> made it to the Oscar shortlist in the Do	cumentary Short Subject category.	
30.	Noted sitar player Manju Mehta conferred with the 'Tansen Samn		
<b>0</b> 0.	for her contribution in the field of mu		
31.	Golden Peacock Award at 49th International Film Festival of India	Donbass directed by Sergei Loznitsa	
31.	(IFFI)	Donbuss directed by Serger Lozhiisd	
20	\ /	) - + D f	
<b>32.</b>	Asia Pacific Screen Award (APSA) 2018   Brisbane, Australia   B		
	Nawazuddin Siddiqui for Manto. Nandita Das, director of Manto red		
	Film Producers Associations (FIAPF) Award for achievement		
33.	JNU's Hispanic Studies professor Shyama Prasad Ganguly won A		
	Mexicana del Águila Azteca" (Mexican Order of t		
34.	Ustad Amjad Ali Khan presented the 'Sumitra Charat Ram Award		
	"immense contribution to the enrichment & promotion of the		
35.	<b>2</b>	ic director Mohammed Zahur	
		hayyam Hashmi (Khayyam)	
36.	Rima Das' National Award-winning feature Village Rockstars of	•	
	Foreign Language category at the 91st Academy		
37.	Smita Patil award for Best actor   Priyadarshni Academy Global	Bollywood actor Anushka Sharma	
	Award.		
38.	Meryl Streep Award for Excellence at the Women in Film & Television	Actress Aishwarya Rai	
	(WIFT) India Award.		
39.	Oscar-winning director Ang Lee will be one of the recipients of	of the annual Directors Guild of	
	America (DGA) honours .		
	America (DGA) honours .  Other Awards Conferred		
40.	Other Awards Conferred	coming only the second soccer player	
40.	Other Awards Conferred Croatia captain Luka Modric named Balkan Athlete of the Year, be	coming only the second soccer player	
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	New Jersey. India's Mandeep Kaur Sandhu crowned Mrs. India Worldwide 2018.			
46.	Jharkhand selected for "Krishi Karman" award in the rice category from the Union Ministry of Agriculture.			
<b>47.</b>	Manika Batra won the 'Breakthrough Table Tennis Star' award at International Table Tennis			
	Federation (ITTF) Star Awards in South Korea. India coach Massimo Costantini won Table Tennis Star			
	Coach award.			
48.		Sascha Bajin, coach of the world number five Naomi Osaka, become the first-ever recipient of the		
		(WTA) Coach of the Year Award.		
49.		vith the title "Meethoileima" (par excellent queen).		
	<u> </u>	rds Game Village to be named as MC Mary Kom		
		oad.		
<b>50</b> .		murdered in October 2018 at his country's Istanbul		
		of the Year" alongside several other journalists.		
51.		d Miss World 2018 crown held in Chinese city, Sanya.		
52.		ferred the Skoch Award for National Significance.		
53.		as released in Mumbai. Azim Premji, chairman of		
		Awards 2018, Lifetime Achievement.		
54.		ded 3 <sup>rd</sup> Sayaji Ratna Award.		
55.		rol Bureau (WCCB), Ministry of Environment, Forest &		
	· · · · · · · · · · · · · · · · · · ·	forcement Awards, 2018 for excellent work done in		
F /		ary environmental crime.		
56.	· · · · · · · · · · · · · · · · · · ·	silver in the International Green Apple Award for		
<b>57</b>		pest practice 2018.		
<b>57</b> .		November) celebrations in New Delhi. Eminent N Ram selected under award category of Raja Ram		
		- · · · · · · · · · · · · · · · · · · ·		
EO	Mohan Roy award.			
	Arunima Sinha, the world's first woman amputee to climb Mount Everest awarded an honorary			
58.	·	<b>_</b>		
	doctorate by a prestigious UK unive	ersity for her inspirational achievements.		
59.	doctorate by a prestigious UK universell.  Renewal of the early 20th-century 'Shijo-cho Of	ersity for her inspirational achievements.  fune-hoko Float Machiya' received the Award of		
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	paramilitary forces for commendable contributions in disaster relief operations.		
73.	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.		
74.	Minal Patel Davis won the US' Presidential Medal for	r her work against sex slavery and labor exploitation.	
75.	Tourism Minister K J Alphons presented National Tou	rism Awards 2016-17 in New Delhi. Andhra Pradesh	
	bagged the first prize in state category fo	r comprehensive development of tourism.	
76.	Tenzing Norgay National Adventure award	All-women crew of INSV Tarini	
<b>77.</b>	Delhi government's additional director of heal	th, SK Arora awarded prestigious WHO World No	
	Tobacco Day 2017 Award for his extraordinary contribution towards tobacco control.		
<b>78.</b>	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.		
<b>79</b> .	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.		
80.	Mohun Bagan 'Ratna', the highest honour of Mohun	Former India international Pradip Chowdhury	
	Bagan club		
81.	INFRA Icon Award in the 'Global Energy' category at	Oil & Natural Gas Corporation (ONGC)	
	the mid-day INFRA Icons Awards 2018		

### SUMMITS | EVENTS | FESTIVALS Held (NATIONAL/INTERNATIONAL)

	Name of the Summit	Location/Held in	n
	SUMMITS HELD NATIONALLY		
1.	42nd Indian Social Science Congress held with the theme 'Human Future in Digital Era' in	KIIT University co in Bhubanesw Odisha.	
2.	26th edition of National Children's Science Congress held with the theme Science, Technology & Innovations: For clean, green & healthy nation' in	Bhubaneswo	ır.
3.	12th Annual Indian Subcontinent Decision Sciences Institute (ISDSI) Conference with the theme "Data-Driven Decision Making in the Digital Age".	SPJIMR, Mum	bai
4.	41st meeting of <b>Central Sanctioning &amp; Monitoring Committee</b> held in New Delhi. In the meeting, the Ministry of Housing & Urban Affairs approved the <b>construction of another 3,10,597 more affordable</b> houses for the benefit of urban poor under PMAY (Urban).		
5.	15th Global SME Business Summit organised by Ministry of MSME & CII in association with Govt. e- N		New Delhi
6.	EAM Sushma Swaraj & her Chinese counterpart Wang Yi co-chaired the 1st Meet of High-Level Mechanism on Cultural & People-to-People Exchange		New Delhi
7.	EAM Swaraj & Foreign Affairs Minister of South Korea Kang Kyung-wha co- chaired the 9th India-ROK Joint Commission meeting in		
8.	Defense Minister Sitharaman met with Russian Federation General Sergei Shoigu in New Delhi, marking the 18th meet of India-Russia Inter-Governmental Commission on Military Technical Cooperation.		
9.	1 <sup>st</sup> International Conference on 'Sustainable Water Management' with the theme 'Sustainable Water Management' held at	Indian School Business (ISB) Mohali, Punja	l of in
10.	DIPP & Government of Goa hosted the annual Startup India Venture Capital Summit.	in Goa	
11.	2 <sup>nd</sup> Meet of the NITI Forum for the North East held in Guwahati	, Assam.	
12.	1 <sup>st</sup> India-ASEAN InnoTech Summit held	in New Dell	ni
13.	Nitin Gadkari inaugurated India Water Impact Summit 2018 in New Delhi.		
14.	Radha Mohan Singh inaugurated <b>Global Agriculture &amp; Food Summit 2018</b> in Ranchi, Jharkhand.  Seven countries participated in the Summit.		
15.	President Kovind, inaugurated the 13th edition of CII Agro Tech India-201	8 in Chandigarh	•
16.	4th edition of annual "Aadi Mahotsav", a National Tribal Festival held a	t Dilli Haat, Delhi.	
17.	50th Union World Conference on Lung Health to be held in Hyd	derabad.	
18.	President Kovind, inaugurated the 2nd International Ambedkar Conclave as part of the commemoration of Constitution Day in	in New Dell	ni





	GATOWER CATSULE   IDTS CLERK MAINS 2019		
19.	National Festival for Children of Child Care Institutions (CCIs)- "Hausla 2018" of the Ministry of		
	Women & Child Development inaugurated in New Delhi.		
20.	9th Session of the India-Kyrgyz Inter-Governmental Commission on Trade, Economic, Scientific & Technological Cooperation (IK-IGC) held in New Delhi.		
21.	26th Central & State Statistical Organizations(COCSSO) Conference organized by Ministry of Statistics		
	& Programme Implementation (MoSPI) with the theme "Quality Assurance in Official Statistics" <b>held</b>		
	Dharamshala, Himachal Pradesh.		
22.	27th BASIC Ministerial Meeting on Climate Change held in	New Delhi, India	
23.	Indo-Japan Business Council's Business Festival held in.	Pune	
	(IJBC, hosted KONNICHI WA PUNE - a first of its kind business festival)		
24.	Nongkrem dance festival was celebrated by inhabitants of Khasi Hills in Sh		
25.	14th edition of JashneBachpan, a theatre festival for children held in	New Delhi	
26.	49th International Film Festival of India held at the Shyama Prasad Mukherjee		
	Israel is the focus country, Jharkhand is the focus state. Veteran Israeli filmmak	<b>cer Dan Wolman</b> to be	
	given <b>Lifetime Achievement Award.</b>		
27.	3rd Edition of the India International Cherry Blossom Festival 2018 held in	Shillong	
28.	Mr R K Singh, Union Minister of State (IC) for Power & New & Renewable		
	International Symposium to Promote Innovation & Research in Energy Efficier		
29.	India Mobile Congress 2018 under theme NEW DIGITAL HORIZONS held in	Aerocity, New Delhi.	
30.	Kingdom of Netherlands will be Partner Country for 25 <sup>th</sup> DST-CII Technology 2019.	Summit to be held in	
31.	4 <sup>th</sup> Dialogue of the NITI Aayog - Development Research Centre (DRC) of the State	Mumbai	
	Council, Peoples' Republic of China held in.		
32.	1 <sup>st</sup> ever India-US Dialogue on Intellectual Property launched in Delhi to deep cooperation on IP policy.	oen bilateral strategic	
33.	Indian Air Force organised seminar on 'Emerging Trends in Aviation	Engineering &	
	Logistics' (AVIAMAT-2018) at Air Force Auditorium, Subroto Park, 1		
34.	NITI Aayog partnered with the United Nations Economic & Social Commission		
	(UNESCAP) & ADB to host a South Asian regional conference at Pravasi Bharatiy		
	to discuss the key issues, perspectives & the way forward in the Urban Infrastructure.		
35.	5th National Summit on Good & Replicable Practices and Innovations in Public Hea held at Kaziranga in Assam.	•	
36.	National Khadi Festival 2018 organised by KVIC to promote Khadi prod		
<b>37.</b>	Bureau of Police Research & Development is organising the First Ever Regional Co		
	'Women in Detention & Access to Justice' in collaboration with the Prison Depart		
38.	India Chem 2018, the 10th Biennial International Exhibition & Conference		
39.	27th International Atomic Energy Agency (IAEA) Fusion Energy Conference (FEC 2018) held in	Gandhinagar, Gujarat	
40.	PM Modi inaugurated the first Uttarakhand Investors Summit	in Dehradun.	
41.	Union Minister of State for Textiles, Ajay Tamta, inaugurated 46th edition of world's largest IHGF-Delhi Fair	at Greater Noida	
42.	The country's biggest skill competition, India Skills 2018 concluded	in New Delhi.	
43.	Mega science expo, India International Science Festival (IISF-2018) conclud		
	Pradesh. Its focal theme was "Science for Transformation"		
44.	President Kovind inaugurated 13th Annual Convention of the Central Information Commission.	in New Delhi	
45.	Union Minister of Textiles, Smriti Zubin Irani, inaugurated the 6th edition of India International Silk Fair (IISF)	in New Delhi	
46.	6 <sup>th</sup> Meeting of the UAE – India High Level Joint Task Force on Investmen	nts held in Mumbai	
47.	India will host the 4 <sup>th</sup> Edition of Global Partners' Forum in December 201		
48.	International Aviation Summit held in <b>New Delhi.</b> Suresh Prabhu announced that t		
70.	with Vision 2035 under which it plans to build 100 new airports across India in the an investment of USD 60 billion.		
49.	Next edition of <b>Aero India</b> will be held in Bengaluru, Karnataka. Yelahanka Air Fo	orce station in Bengaluru	
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	GATOWER CAISULE   IBIS CLERK MAINS 2019		
50.	PM Modi inaugurated India's first Global Mobility summit 'MOVE'		
51.	4th World Summit on Accreditation (WOSA-2018) held at	New Delhi	
52.	3-day Kalahandi Dialogue, a global conclave on development launched by CM Naveen Patnaik	Odisha	
53.	In Madhya Pradesh, the first corn festival of the country is being held in Chhindwara.		
54.	PM Modi inaugurated the Conference on Academic Leadership on Education for Resurgence	In New Delhi	
55.	Vice president M. Venkaiah Naidu inaugurated Smart City Expo India-20	018 in Jaipur.	
56.	Bilateral meeting on Tourism Cooperation between India & Morocco held		
57.	Piyush Goyal inaugurated the 'first ever' India Tourism Mart (ITM 2018)	in New Delhi	
58.	EAM Sushma Swaraj led the Indian delegation at 23rd meeting of India-Russic Commission (IRIGC-TEC) to discuss expansion of Russia-India relationship across al		
59.	HRD Minister Javadekar Inaugurates 4th World Summit on Accreditation (WOSA-2018)	at New Delhi	
60.	3-day Defence & Homeland Security Expo & Conference – 2018	in New Delhi.	
61.	Ministry of Railways & Centre for Railway Information Systems (CRIS) organised a set for Mobility" in New Delhi. Piyush Goyal launched a new app — "AAPOORTI' mobile e-procurement system" (IREPS).  8th meeting of India-Kenya Joint Trade Committee held in Nairobi, Kenya.	eminar on "Leveraging IT	
63.	3 <sup>rd</sup> edition of World's Biggest Open Innovation Model - Smart India Hackathon	in New Delhi	
	2019		
64.	NITI Aayog Vice Chairman Dr. Rajiv Kumar, & CEO Amitabh Kant, unveiled a serie in the 'Mobility Week', in the run-up to MOVE: The Global Mobility Summit 'New Delhi.		
65.	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.		
66.	3rd India-Nepal Coordination meeting held in	New Delhi	
67.	NITI Aayog's International Conference on "Sustainable Growth through Material Recycling: Policy Prescriptions" held at	Pravasi Bharatiya Kendra in New Delhi	
68.	Indo-US Military Cooperation Meeting <b>held in New Delhi</b> as a prelude to 2 plus two countries.	2 Dialogue between the	
69.	Unified Commanders' Conference (UCC) for the year 2018 started at It provides a platform for discussions at Apex Level on all 'Joint Issues' amongst the Ministry		
70.	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	
71.	1 <sup>st</sup> Meet of India-Bangladesh Joint Committee on Border Haats conclude	d in Agartala, Tripura	
	SUMMITS HELD INTERNATIONALLY		
72.	1 <sup>st</sup> Meeting of the Follow-up Committee for implementation of the Trilateral Chabahar Agreement between India, Afghanistan & Iran held <b>in the port city of Chabahar in Iran.</b>		
73.	India Ports Global Limited company opened its office & took over operat The UN Climate Conference 2018 held in Katowice, Polan		
74.	39th Gulf Cooperation Council Summit inaugurated.	in Riyadh	
7	Note: 40th Gulf Cooperation Council (GCC) summit to be held in UAE.	Myddii	
<b>75.</b>		summit included: 24th	
	The Climate Change Conference 2018 <b>held in Katowice, Poland.</b> This year's summit included: 24th Conference of the Parties to the United Nations Framework Convention on Climate Change (COP24), 14th Meeting of the Parties to the Kyoto Protocol (CMP 14) & the 1st Conference of Signatories to the Paris Agreement (CMA 1).		
76.	EAM Swaraj visited UAE to co-chair the 12th session of the India-UAE Joint Co	ommission Meetina for	
	Economic & Technical Cooperation in Abu Dhabi.		
77.	Asia Pacific Summit 2018 with the theme "Addressing the Critical Challenges of Our Time: Interdependence, Mutual Prosperity, & Universal Values" held in	Kathmandu, Capital of Nepal.	
78.	Kimberley Process Certification Scheme (KPCS) Plenary 2018, held in (Note: Next Intersessional session to be held in India as Chair)	Brussels, Belgium.	
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	GATOWER CATSULE   IDTS CLERK MAINS 2019		
79.	G-20 Summit 2018 to held at Buenos Aires, Argentina. PM Modi will atte	end the summit.	
80.	2nd Edition of the India-UAE Strategic Conclave to be held in Abu Dhabi		
81.	External Affairs Minister Sushma Swaraj co-chaired 9th Meeting of India-Lao PDR Joint Commission		
	on Bilateral Co-operation in Vientiane, Capital of Laos.		
82.	12th World Congress on Mountain Medicine held in	Kathmandu, Nepal	
83.	26th meeting of the General Conference on Weights & Measures (CGPM)	neld 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 of		
84.	Asia-Pacific Economic Cooperation (APEC) summit held in Port Moresby, Papua		
85.	2-day summit to mark the World Tolerance Day inaugurated	in Dubai, UAE.	
86.	India- Taiwan SME Development Forum held at	Taipei, Taiwan	
87.	Suresh Prabhu, led the Indian delegation to the 7th RCEP Inter-Sessional Ministeria		
88.	Annual meeting of World Economic Forum's (WEF) Global Future Councils held in	Dubai, the UAE	
89.	Tourism minister KJ Alphons attended the 109th session of United Nations World	Manama, Bahrain	
	Tourism Organization (UNWTO) Executive Council in		
90.	1st WHO Global Conference on Air Pollution & Health held in	Geneva, Switzerland.	
91.	18th Indian Ocean Rim Association (IORA) Council of Ministers Meeting held		
92.	CII- EXIM Bank, Regional Conclave on India-West Africa Project Partnership held	In Abuja, Nigeria	
93.	17th Council of Heads of Government, CHG, meeting of the Shanghai	Dushanbe, Tajikistan	
04	Cooperation Organization to be held in	6:	
94.	6 <sup>th</sup> RCEP Inter-Sessional Ministerial Meeting (IMM) held in	Singapore	
95.	VP Naidu commenced his visit to Belgium to attend 12th Asia-Europe Meeting	· •	
96.	<b>Belgium.</b> The theme was "Global Partners for Global Challeng Minister of State for AYUSH <b>Shripad Yesso Naik</b> inaugurated <b>4</b> th <b>Internationa</b>		
70.	(IAvC) at Netherlands. It focused on promotion & propagation of Ayurveda in	-	
97.	Commerce & Industry Minister Suresh Prabhu attended the 6th East Asia Summit		
	Meeting (EAS-EMM) & 15th India-ASEAN Economic Ministers' Meeting (AEM)		
	is holding the Chair of ASEAN.		
98.	International Women Entrepreneurs Summit 2018 held in	Kathmandu, Nepal	
	Theme Equality begins with Economic Empowerment		
99.	World Hindu Congress with theme 'think collectively, achieve valiantly' held	Chicago, the USA	
100.	High Level Meeting on Tuberculosis at 73rd session of United Nations General	New York	
	Assembly (UNGA) at		
101.	Global Climate Action Summit 2018 was held at	San Francisco, USA	
102.	Suresh Prabhu participated in G-20 trade & investment ministerial meeting at	Mar del Plata in	
100		Argentina	
103.	Suresh Prabhu attended the 6th East Asia Summit- Economic Ministers' Meeting	in Singapore.	
104.	(EAS-EMM) & 15th India-ASEAN Economic Ministers' Meeting (AEM)  International Women Entrepreneurs Summit 2018	held in Kathmandu	
104.	4 <sup>th</sup> Summit of Heads of State/Government of Bay of Bengal Initiative for Multi-	Kathmandu in Nepal	
103.	Sectoral Technical & Economic Cooperation (BIMSTEC)	кантана и мера	
106.			
	It took place as part of Sherpa Track for 2018 G20 Leaders' Summit, which is to be		
	2018.		
107.	First South Asian Association for Regional Cooperation (SAARC) Agri	Kathmandu, Nepal	
	Cooperative Business Forum held in	,	
	Theme   'Organizing & Strengthening Family Farmers' Cooperatives to attain the		
	Sustainable-Development-Goals-1 & 2 in South Asia'.		
108.	4th BIMSTEC Summit held in Kathmandu, Nepal. Focus is on countering terroris	m, enhancing regional	
	connectivity & boosting trade. Theme   'Towards a peaceful, prosperous & susta		
	region'.		
109.	Union Minister of Commerce & Industry & Civil Aviation, Suresh Prabhu, is leading		
	for the 6th RCEP Trade Ministers' Meeting which held in Sing		
110.	11th World Hindi Conference held in	Port Louis, Mauritius	
111.	24th World Congress of Philosophy (WCP) with the theme "Learning To Be	Beijing, China	







	·	
	Human" held in	
112.	. 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.
113.	Singapore PM Lee Hsien Loong chaired the 51st ASEAN Foreign Ministers me	eting in Singapore.
114.	1 <sup>st</sup> Nepal-India Think Tank Summit to foster greater collaboration & knowledge-	Kathmandu
	sharing among the think tanks of the two countries held in	
115.	8th BRICS Health Ministers' Meeting held at	Durban, South Africa.

### **COMMITTEES IN NEWS**

	Purpose for which Committee is formed	Headed by
1.	Economic Capital Framework (ECF) committee formed to address the issue of excess reserves with the central bank.	Bimal Jalan
2.	7-member panel to select MDs of public sector insurance companies.	B P Sharma
3.	Govt.constituted a Group of Ministers (GoM) to vet the recommendations of a high-level panel on stressed power projects.	Finance Minister Arun Jaitley
4.	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
5.	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
6.	NITI Aayog constituted the 'Himalayan State Regional Council' to ensure sustainable development of the Indian Himalayan region.	Dr. VK Saraswat, Member, NITI Aayog.
7.	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
8.	Parliamentary panel will examine the functioning of retirement fund body EPFO, its coverage and recovery of arrears.	BJP MP Kirit Somaiya
9.	Head of the panel that has been tasked with selecting India's next chief economic advisor (CEA).	Former RBI Governor Bimal Jalan
10.	Govt. constituted a Competition Law Review Committee to review the Competition Act. It will be headed by:	Injeti Srinivas
11.	Government constituted a seven-member ministerial panel to examine modalities for revenue mobilisation in case of natural calamities & disasters.	Bihar Deputy CM Sushil Modi
12.	Government set up an eight-member Lokpal Search Committee	Chairmanship  Ranjana Prakash Desai.
13.	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
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.	Panel will be headed by B Sesikeran.
15.	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
16.	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.
17.	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.
18.	Union Government constituted a four-member Group of Ministers (GoM)	Headed by Union Minister of





	to advise PM Modi on whether to continue with or withdraw from the 16-member Regional Comprehensive Economic Partnership (RCEP) negotiations.	Commerce & Industry Suresh Prabhu.
19.	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
20.	National Green Tribunal formed a monitoring committee on the cleaning of the Yamuna River.	Headed by NGT Chairperson A K Goel
21.	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
22.	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

### **NATIONAL CURRENT AFFAIRS**

### **INDIA & WORLD**

- PM Modi announced Rs. 4,500 crore financial assistance to Bhutan for its 12th five-year plan after holding wide-ranging talks with his Bhutanese counterpart Lotay Tshering.
- India's first Jean Monnet Centre of Excellence established by European Union inaugurated at the Department of European Studies (DES) at Manipal Academy of Higher Education, Manipal.
- South African President Cyril Ramaphosa will be Chief Guest at 2019 Republic Day celebrations in New Delhi.
- 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.
- Morroco & 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 and Japan held in presence of PM Narendra Modi and his Japanese counterpart Shinzo Abe in Tokyo, Japan. Issues of mutual interest, including forging ties in areas like health, digital technologies, agriculture and food processing and 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.

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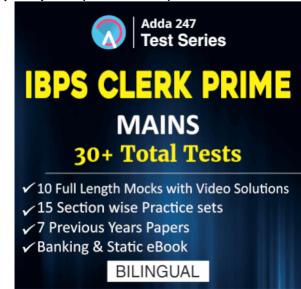






- Indian Ambassador to Afghanistan, Vinay Kumar hosted 10 Afghan Diplomats who will be travelling to India for the 1st India-China joint training programme for Afghan diplomats.
- India was the Partner Country in the 87th Izmir International tradeshow which held in Turkey.
- India & Nepal signed an MoU 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 Gol-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 fiveyear Country Partnership Framework (CPF) for India, which aligns with New Delhi's objectives of high, sustainable & inclusive growth.
- India & Sri Lanka signed an MoU for construction of a 5000-metric ton temperature-controlled warehouse in Dambulla, Sri Lanka.
- India & Serbia signed agreements on cooperation in plant protection & plant quarantine & on-air services.
- India, Iran & Afghanistan held their first tripartite meeting in Kabul, Afghanistan during which implementation of the Chabahar port project & other issues including ways to deepen counter-terror cooperation were discussed.
- India & France signed implementation agreement on 'Mobilise Your City' (MYC).
- India & Singapore signed the Second Protocol amending the Comprehensive Economic Cooperation Agreement in New Delhi which will boost bilateral trade between the two countries.
- Central government & the World Bank signed 300 million-dollar loan agreements for India Energy Efficiency Scale up Programme.
- Union Government, Rajasthan & the World Bank signed a USD 250 million Development Policy Loan (DPL) to support Rajasthan in improving the performance of its Electricity Distribution Sector under its '24x7 Power for All' program.

- GOI & ADB signed a \$375 million loan agreement to contribute to double farming incomes in Madhya Pradesh by expanding irrigation networks & system efficiency.
- ADB & GOI signed a \$346 million loan to finance improvement of over 400 kms of state highways that will enhance connectivity & access to economic centers across 12 districts in Karnataka.
- GOI released 470 million Nepali rupees grant for Terai roads project in Nepal.
- Israel opened a Visa Application Centre in Kolkata for tourists from West Bengal & the northeastern states to encourage more Indian travelers to visit that country.
- Global Innovation Index 2018 launched in New Delhi by Ratan P Watal, Principal Adviser, NITI Aayog. India's rank on the GII improved from 60 in 2017 to 57 in 2018.
- AIBD India elected as the President of the Asia-Pacific Institute for Broadcasting Development (AIBD) for a period of two years.



### **OTHER NATIONAL CURRENT AFFAIRS**

- High-Level Committee (HLC) chaired by Union Home Minister Singh approved additional assistance of Rs 1,146.12 crore from the National Disaster Response Fund to Tamil Nadu, which was affected by cyclone 'Gaja'.
- PM Modi unfurled 150-feet tall tricolor to mark Netaji's hoisting of the national flag 75 years ago in Port Blair. 3 renamed islands of Andaman & Nicobar are: Ross renamed as Netaji Subhas Chandra Bose Dweep | Neil renamed as Shaheed Dweep | Havelock renamed as Swaraj Dweep.
- Union government declared the Khalistan Liberation Force (KLF), a banned organization.
- Union Cabinet approved the Gaganyaan project under which a three-member crew will be sent to



- space. The project **will cost INR 10,000 crores.** PM stated that the mission will be undertaken by 2022.
- PM Modi inaugurated the Bogibeel bridge in Assam. The 4.9 km-long Bogibeel Bridge on Brahmaputra river is India's only fully welded bridge for which European codes & welding standards were adhered to for the first time in the country. It is constructed at an estimated cost of 5,800 crore rupees. The bridge reduces travel time from Assam to Arunachal Pradesh to four hours & will cut out the detour of over 170 km via Tinsukia.
- Union Ministry of Environment, Forest & Climate Change launched the "Asiatic Lion Conservation Project" to protect & conserve the population of Asiatic Lion & its associated ecosystem.
- India's largest cancer institute, the National Cancer Institute (NCI) soft launched at Haryana's Jhajjar area.
- NITI Aayog unveiled its comprehensive national Strategy for New India titled 'Strategy for New India @75', which defines clear objectives for 2022-23.
- India' first private sector unit for manufacturing unmanned aerial vehicles (UAVs) opened at Adani Aerospace Park in Hyderabad.
- To give a fillip to the medical device sector, Suresh Prabhu, announced setting up of a National Medical Devices Promotion Council under DIPP. The Council to be headed by Secretary, DIPP. Note: 4th WHO Global Forum on Medical Devices, at Andhra Pradesh Medtech Zone, in Vishakhapatnam.
- Delhi High Court ordered a ban on the sale of online medicines by e-pharmacists across the country.
- Government sanctioned 254 projects worth over 24 thousand crore rupees under National Mission for Clean Ganga. Announcement made at the India Water Impact Summit 2018 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.
- 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-Ballabhgarh 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.
- 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 and 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 and protection of the environment.
- Angriya, India's first luxury cruise ship, inaugurated at Mumbai. It will operate between Mumbai and Goa. It is named after the first Maratha Navy Admiral Kanhoji Angre and the Angria bank coral reef near Vijaydurg.
- PM Modi, inaugurated the first Assembly of the ISA in New Delhi. It also marked the inauguration of the second IORA Renewable Energy Ministerial Meeting, & the 2nd Global RE-Invest (Renewable Energy Investors' Meet & Expo).
- As many as 21 countries in the Indian Ocean Rim Association, IORA, adopted the Delhi Declaration on Renewable Energy in the Indian Ocean Region. These nations adopted the Delhi Declaration post the second IORA Renewable Energy Ministerial Meeting held in Greater Noida.
- Election Commission announced the poll schedule for Assembly elections in MP, Mizoram, Rajasthan, Chhattisgarh & Telangana. CEC, OP Rawat stated the counting of votes in all states will take place on 11th of December.
- Centre assured Karnataka government that nearly 450 crore rupees will be reimbursed to it in connection with the expenditure incurred for procuring cereals & coarse cereals.
- Union Cabinet approved merger of the existing regulatory institutions in the skills space -National Council for Vocational Training (NCVT) & the National Skill Development Agency (NSDA) into the National Council for Vocational Education & Training (NCVET). NCVET will regulate the functioning of entities engaged in vocational education & training.
- The country's first India-Israel Innovation Centre (IIIC), an entrepreneurial technology hub, launched in Bengaluru.
- PM Modi inaugurated the National Human Rights Commission's (NHRC) 25th anniversary & said that it has an important role to play in government's efforts to achieve sustainable development goals. NHRC was set up on the 12th October 1993. NHRC Chairman: Justice HL Dattu.

- Govt. launched a national campaign 'Swasth Bharat Yatra' on the World Food Day (16th October) under which a pan-India cycle rally is being organized to sensitise people about eating safe food & be healthy. It was announced by the FSSAI chief executive Pawan Kumar Agarwal.
- National Informatics Centre (NIC) & National Informatics Centre Services Incorporated (NICSI) jointly set up a Centre of Excellence for data analytics to support Government departments to unlock the hidden potential of the data.
- Cabinet approved the new telecom policy, now named National Digital Communications Policy (NDCP) 2018, which aims to attract USD 100 billion investment & create 4 million jobs in the sector by 2022.
- PM Modi inaugurated a new airport at Jharsuguda, which will attract investors to the mineral-rich area.
- PM Modi inaugurated the Pakyong Airport in Sikkim, 9 years after the foundation stone was laid. It is the hilly state's first & only airport.
- Supreme Court ruled that the 'None of The Above' (NOTA) option will not be applicable for voting in the Rajya Sabha elections.
- India's first biofuel-powered flight landed in Delhi, covering the distance between Dehradun & Delhi. The biofuel is developed by CSIR-Indian Institute of Petroleum (IIP), Dehradun. The flight test was successfully completed by SpiceJet. The flight was powered with a blend of 75% air turbine fuel (ATF) & 25% biojet fuel.
- With an aim to provide country's poor access to quality & affordable healthcare, govt. announced the launch of Ayushman Bharat (now Jan Aarogya Abhiyan) on September 25, covering 50 crore people. Nearly 10 crore families will get health cover worth Rs 5 lakh each year under the scheme. World's largest healthcare cover plan that covers 10 crore families provides 5 lakh cover to them each year. It become popular as 'Modicare'.
- National Wildlife Genetic Resource Bank (NWGRB) inaugurated at Centre for Cellular & Molecular Biology's (CCMB) Laboratory of Conservation of Endangered Species (LaCONES) facility in Hyderabad, Telangana. It is India's first genetic resource bank where the genetic material will be stored.
- Union Government unlocked green funds worth over Rs 66,000 crore to increase the country's forest cover.
- Khangchendzonga Biosphere Reserve (in Sikkim) become the 11th Biosphere Reserve from India that has been included in the UNESCO designated World Network of Biosphere Reserves (WNBR). India has 18 Biosphere Reserves.



### **CURRENT AFFAIRS RELATED TO STATES IN INDIA**

#### **NORTHERN STATES**

- Jammu & Kashmir become the first state in the country to enact a law banning sexual exploitation of women "by those in positions of authority, having a fiduciary relationship or a public servant".
- Delhi CM Arvind Kejriwal inaugurated Delhi's Signature Bridge, the first asymmetrical cablestayed 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 Buddh 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 Uttrakhand 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**

- Odisha Government launched an initiative, Peoples Empowerment Enabling Transparency & Accountability of Odisha Initiatives (PEETHA) which is aimed at creating awareness about various schemes & improving transparency in the distribution of individual & social benefits.
- 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**

- In Assam, the third Dwijing Festival held on the bank of Aye river at Chirang district.
- Home Minister Rajnath Singh inaugurated 19th Hornbill Festival in Nagaland on 55th Nagaland Statehood Day.
- Manipur Assembly passed a bill which recommends life imprisonment for those involved in mob violence if it results in the death of a person.
- 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.
- 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 our 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.

## **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-theart 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 Buladeviji Ojha Gaushala Samiti to build its first 'Cow Sanctuary', a shelter for 10000 cows. It will be situated in Bikaner's Napasar.

#### **CENTRAL STATES**

- Madhya Pradesh State government declared Kuno wildlife sanctuary as a national park.
- 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**

- Separate High Court for Andhra Pradesh to start functioning from 1<sup>st</sup> Jan. Ministry of Law & Justice notified the constitution of the High Court in Amaravati. Andhra Pradesh High Court will be the 25th High Court.
- Maharashtra State government launched an ambitious project State of Maharashtra Agribusiness & Rural Transformation (SMART) in 10,000 villages with an objective to achieve sustainable farming within the next three years. It will be assisted by the World Bank.
- Kannur international Airport-KIAL in Kerala began its operations.
- 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-theart 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 and cultural cooperation.

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- Goa International Film Festival that is to be held in November 2018 will have Jharkhand as a partner state
- The Severe Cyclonic Storm 'TITLI' over the west-central Bay of Bengal moved northwards over Westcentral Bay of Bengal & about 320 km south-southeast of Gopalpur (Odisha) & 270 km southeast of Kalingapatnam (Andhra Pradesh).
- Telangana Cabinet passed a resolution calling for the dissolution of the Telangana Legislative Assembly.
- For the first time in India, dog owners will have a dedicated dog park to visit. Set up in Hyderabad, the park is spread across an area of 1.3 acres
- Tamil Nadu CM Edappadi K. Palaniswami laid the foundation stone for setting up of a Special Investment Region (SIR) in northern Krishnagiri district to attract investments.

- The world's first-ever thermal battery plant unveiled in Andhra Pradesh by the state's CM N Chandrababu Naidu. It is manufactured by Bharat Energy Storage Technology Private Limited (BEST).
- CM of Andhra Pradesh N. Chandrababu Naidu launched 'e-Pragati core platform'. It is aimed at connecting the citizen to 34 departments, 336 autonomous organisations & 745-plus services.
- NDRF has the biggest ever relief & rescue operation in flood-affected Kerala. A total of 58 teams have been deputed to work in the state out of which 55 are working on the ground. This is the highest ever deployment of NDRF in a single state since its raising in 2006.
- Goa CM Manohar Parrikar & Tourism Minister Manohar Ajgaonkar flagged off the Goa Tourism Development Corporation's app-based taxi service called 'GOAMILES' in Panaji.

## **INTERNATIONAL CURRENT AFFAIRS**

- Prime Minister Sheikh Hasina's alliance won Bangladesh's election with a thumping majority. It gave her a third straight term. The alliance dominated by her Awami League, won 287 of the 298 seats.
- Pakistan's cabinet approved the issuance of firstever renminbi-denominated 'Panda Bonds' to raise loans from China's capital markets, as the country moved step forward to give the Chinese currency status at par with USD.
- 33-year-old man Colin O'Brady from US become the first person to complete a solo trek across Antarctica without any assistance. He finished the 1,500km journey across the frozen continent in 54 days.
- Nepal imposed a monthly limit on the amount of Indian currency its citizen can spend in India. A Nepali citizen would be unable to spend more than INR 1 lakh per month.
- Turkmenistan launched its first messaging app BizBarde. It will allow the exchange of messages, files, photos & videos.
- Japan formally announced that it would withdraw from the International Whaling Commission (IWC) & resume commercial whaling in its territorial waters next year for the first time in more than 30 years.
- Indian firm India Ports Global Limited formally took over the operations of Chabahar's Shaheed Behesti port in Iran, which opens a trade route between India & central Asia bypassing Pakistan.
- Burundi declared the small central city of Gitega the country's new political capital.
- UN General Assembly adopted the Global Compact for Safe, Orderly & Regular Migration, the first-

- ever negotiated global framework on a common approach to international migration in all its dimensions.
- U.N. General Assembly voted nearly unanimously to adopt a framework to strengthen the international response to the global refugee crisis. US & Hungary were the only two nations that voted against the Global Compact on Refugees, while 181 countries voted in favor.
- UAE President Sheikh Khalifa bin Zayed Al Nahyan declared 2019 as the Year of Tolerance, an extension of the Year of Zayed which has run this year
- Akademik Lomonosov, the world's first "floating" nuclear power plant (FNPP) for installation in remote areas, started & brought to 10% of its capacity, as per the Russian state-run atomic energy corporation Rosatom.
- Israel became a full member of the Financial Action Task Force (FATF), an international body set up to combat money laundering, terrorist financing & other threats to the international financial system.
- The second-largest Ebola outbreak in history spread to a major city in eastern Congo.
- UN SG Antonio Guterres launched a new framework, the UN Global Counter-Terrorism Coordination Compact, to combat the scourge of international terrorism & coordinate efforts across the peace & security, humanitarian, human rights & sustainable development sectors. It will replace the Counter-Terrorism Implementation Task Force.
- Export-Import Bank of India (Exim Bank)
   extended a credit facility of USD 500 million to
   Tanzania for water supply projects in the country.

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- Luxembourg is set to become the first country in the world to make all public transport free, implementing the move in 2020.
- 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.
- World Bank unveiled 200 billion US Dollars in climate action investment for 2021 to 2025, adding that this amounts to a doubling of its current five-year funding. The move coincides with a UN climate summit in Katowice.
- Australia become the first country in the world to recognise 'orphanage trafficking' as a form of modern slavery.
- 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 1<sup>st</sup> 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 and fisheries projects. The bond raised USD 15 million from international investors.
- IFC, the World Bank's lending arm, launched its \$1 billion masala bond programme in the US and Europe.
- Druk Nyamrup Tshogpa (DNT) will form new government in Bhutan.
- 1st trilateral meeting among India, Afghanistan and Iran of the Coordination Council of the Chabahar Agreement took place in Tehran, Iran. The next meeting will be held in India in 2019.
- 2018 United Nations Day (24th October) Concert held in the General Assembly Hall at UN Headquarters in New York. The theme was "Traditions of Peace and Non-violence".
- China opened the longest sea-crossing bridge ever built, nine years after construction began. The Hong Kong-Zhuhai-Macau Bridge connects Hong Kong and Macau to the mainland Chinese city of Zhuhai.
- 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 hydrogenpowered 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 Arifur-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.
- 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 Birguni, 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.

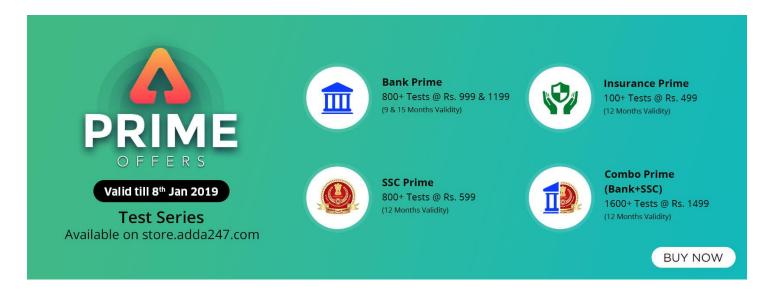
OBITUARIES (NATIONAL/INTERNATIONAL)					
Person Died Profession/Famous In?					
Politician (National-International)					
1.	Paddy Ashdown	Centrist politician			
2.	Tulsi Giri	Former Prime Minister of Nepal			
3.	CN Balakrishnan	Senior Congress leader & former Kerala minister			
4.	George HW Bush	The 41st President of the US			
5.	H.N. Ananth Kumar	Former Minister for Parliamentary Affairs, & Chemicals & Fertilizers			
6.	Natwar Thakkar	Eminent Gandhian, popularly known as Nagaland's Gandhi			
7.	N D Tiwari	Former CM of Uttar Pradesh & Uttarakhand			
8.	Madan Lal Khurana	Former Delhi chief minister			
9.	Tran Dai Quang	Vietnamese President			
10.	Satya Prakash Malaviya	Former Union petroleum minister			
11.	Dolagobinda Pradhan	Noted freedom fighter & former Odisha Minister			
12.	Vijay Shankar Vyas	Renowned agricultural economist			
13.	John McCain	US Sengtor			
14.	Somnath Chatterjee	Former Lok Sabha speaker			
15.	M. Karunanidhi	Dravida Munnetra Kazhagam (DMK) chief & former Tamil Nadu CM			
16.	Ramchandra Singhdeo	Former & first Finance Minister of Chhattisgarh			
10.	kamanara singnaeo	Torritor a mortimatico Minister of Critianisgani			
	Singer/Mu	sician (National-International)			
17.	Dipali Borthakur	Legendary Assamese singer ("Nightingale of Assam")			
18.	Mohammed Aziz	Famous Singer			
19.	Ustad Imrat Khan	Classical music stalwart			
20.	Annapurna Devi				
21.	Pandit Tulsidas Borkar	Renowned harmonium player			
22.	Otis Rush	Legendary Chicago blues guitarist			
23.	Aretha Franklin	US singer			
23.	Arema Frankiii	OU SITISET			
	Actor/Director	/Producer (National-International)			
24.	Mrinal Sen	Legendary filmmaker			
25.	Bernardo Bertolucci	Italian filmmaker			
26.	Lalan Sarang	Veteran theatre & Marathi film actor			
27.	Alyque Padamsee	Popular ad filmmaker & theatre personality			
28.	Kalpana Lajmi	Renowned filmmaker			
29.	Uri Avnery	Israeli journalist & peace activist			
30.	Kuldip Nayar	Eminent Indian writer & journalist			
30.	Kulaip Nayar	Emmeni maian writer & journalist			
	Author/Journalist/	Nativist/Daintoy/National Interpolitional			
21	Norman Gimbel	Activist/Painter (National-International)			
31.		Oscar & Grammy-winning lyricist Literary figure in Urdu language, literature & literary criticism			
32.	Dr. Hamidi Kashmiri				
33.	Jagdish Thakkar	Public Relations Officer (PRO) in PMO & senior journalist			
34.	William Goldman	Oscar-winning screenwriter & best-selling author Noted Urdu writer			
35.	Padma Shri Professor Qazi Abdussattar	Noted Ordu writer			







	GA POWER CAPSULE   IBPS CLERK MAINS 2019 adda 241			
36.	Ntozake Shange	Playwright, poet & author		
37.	Stan Lee	American comic-book writer & Marvel Comics co-creator		
38.	M N Paloor	Well-known Malayalam poet		
39.	Bhagwati Kumar Sharma	Noted Gujarati language author & poet		
40.	Uri Avnery	Israeli journalist & peace activist		
41.	V S Naipaul	Nobel Prize-winning British author		
42.	Ramapada Chowdhury	Acclaimed Bengali writer		
43.	Swapan Sarkar	Veteran sports journalist		
	Sportsmen/Spo	ortswomen (National-International)		
44.	Sandeep Michael	Former Indian hockey player		
45.	Biswanath Dutt	Former BCCI president & Jagmohan Dalmiya's mentor		
46.	Ajit Wadekar	Former India cricket captain,		
47.	Jarrod Lyle	Australian professional golfer		
		s (National-International)		
48.	. Sulagitti Narasamma Social worker & Padma Shri awardee			
49.	<b>Professor Mushirul Hasan</b>	,		
		Islamia.		
50.	Stephen Hillenburg	Creator of SpongeBob SquarePants		
51.	Narayan Das Maharaj			
<b>52.</b>	Dr. TS Kanaka	Continent's first woman neurosurgeon		
53.	M.P. Awati	Vice-Admiral (Retd.)		
54.	Brigadier Kuldip Singh Chandpuri	Decorated war veteran		
55.	G.D. Agarwal	Environmentalist (was on a fast for last 111 days demanding clean		
		Ganga)		
56.	Paul Allen	Co-founder of Microsoft		
<b>57.</b>	Osamu Shimomura	Japanese-born Marine biologist		
58.	Anna Rajam Malhotra	India's first woman IAS officer after Independence		
59.	Kofi Annan	·		
60.	Chiyo Miyako	World's oldest person, a 117-year-old Japanese woman		
61.	Jonathan Gold	Los Angeles Times & Pulitzer Prize-winning restaurant critic		







## LIST/INDEXES ANNOUNCED RECENTLY

Name of the Index/List	Rank of India	Topped By?			
Greater Hyderabad Municipal Corporation awarded Best Capital City in the Solid Waste Management in					
the Swachh Survekshan 2018 rankings.					

Rajnath Singh released list of best performing police stations across the nation during the DGP conference.

Kalu police station of Rajasthan topped the rank list.

Andhra Pradesh, Himachal Pradesh & Madhya Pradesh were the top three performing states under the maternity benefit programme Pradhan Mantri Matru Vandana Yojana (PMMVY).

NITI Aayog released **Baseline Report of SDG India Index**, which comprehensively documents the progress made by India's States & Union Territories towards implementing the 2030 SDG targets.

		<u> </u>	
Particular	State	UT	
SDG India Index Score Range	42-69	57-68	
Top Performer/s	Himachal Pradesh & Kerala	Chandigarh	
Aspirant	Uttar Pradesh	Dadra & Nagar Haveli	

US regulator Federal Aviation Administration (FAA) retained the highest aviation safety ranking for India. FAA formally confirmed that India's International Aviation Safety Assessment rating remains 'Category 1'.

Gujarat emerged as the best-performing state in the Startup Ranking 2018. The National Report on States'
Startup Ranking unveiled by DIPP.

As per the UN Economic & Social Commission for Asia & the Pacific (ESCAP) report, **FDI inflows to South & South-West Asia decreased by 6%** in 2017. India remains the largest investment destination in the sub-region.

IMF announced that **the global debt reached an all-time high of 184 trillion US dollars with the United States, China & Japan** accounting for more than half of it. As per the IMF report, the amount in nominal terms, is the equivalent of 225% of the world GDP in 2017.

India will retain its position as the world's top recipient of remittances in 2018 with its diaspora sending a whopping USD 80 billion back home, as per World Bank report. India is followed by China.

Number of patents granted by India shot up by 50% in 2017, as per UN's World Intellectual Property Organisation (WIPO). The patents granted by India increased from 8,248 in 2016 to 12,387 in 2017.

Moody's Investors Service's annual Banking System Outlook on India estimated the country's real GDP for the current financial year & next fiscal to grow at 7.2% & 7.4%, respectively.

Four Indian-origin technology executives made it to the Forbes' list of America's 50 women in technology space in 2018. The list includes Neha Narkhede, chief technology officer & co-founder of streaming platform Confluent; Kamakshi Sivaramakrishnan, CEO, & founder of identity-management company Drawbridge; Padmasree Warrior, former chief technology officer (CTO) of Cisco, & Komal Manatani, senior director at Uber.

World Economic Forum (WEF) Gender Gap Index 2018	<u> </u>	Iceland topped the list
Climate Change Performance Index (CCPI) 2019	India on 11 <sup>th</sup> Position.	Sweden topped   Saudi Arabia came last

Swedish think tank Stockholm International Peace Research Institute (SIPRI) announced that Russia emerged as the world's second-largest arms producer after the United States.

World's most powerful passport. The Index	India ranked 140th	UAE has the world's most
compiled by Arton Capital.		powerful passport.

Bollywood superstar Salman Khan is the richest Indian celebrity, as per the 2018 Forbes India Celebrity 100 list, which he has topped for the third consecutive year.

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.

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).

'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.

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.

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	ULE   IBPS CLERK MAINS 20	019 duud 241				
IMD World Talent Ranking 2018	India Ranked 53 <sup>rd</sup>	Switzerland topped				
Unemployment rate in the country rose to	6.9% in October, the highest in tw	o years, as per report by the				
Centre for Mor	nitoring Indian Economy (CMIE).					
Bangalore tops the index for the most cong	<b>ested city</b> ,as per recent research pu	blished under the US-based				
organization, National Bureau of Economi	ic Research (NBER). Kolkata found	to be the slowest city.				
World Bank's Ease of Doing Business Index	India jumped 23 positions &	New Zealand topped the list				
2019	ranked 77					
HRD Minister Prakash Javadekar annou	unced <b>"Swachh Campus rankings</b>	". Cleanest 'Government				
Universitiey' is Maharashi Dayanand Univ	versity, Haryana. Cleanest Resider	ntial Campuses of 'Private				
Universities' is <b>Symbiosis International Univ</b> <b>Vidyap</b>	ersity, Pune. Cleanest Technical Insection	stitutions' is <b>Amrita Vishwa</b>				
Reliance Industries' Chairman Mukesh Ambani		Ith consecutive year, as per				
Henley Passport Index 2018	Indian passport ranked 81st	Japan ranked 1st				
As per an international survey, India's overall r						
Commitment to Reducing Inequality (CRI)	ay leads the pack in the 73-country India ranked 147 <sup>th</sup>	Denmark topped				
Index	india rankea 147	Denmark topped				
World Bank's Human Capital Index (HCI)	India ranked at 115th position	Singapore topped the poll				
	India ranked at 115th position	Jiligapore topped the poll				
2018 Global Hunger Index (GHI)						
World Economic Forum's Global	qualifying countries.  India ranked at 58 <sup>th</sup>	US ranked at 1 <sup>st</sup>				
	india rankea at 56"	US ranked at 1"				
Competitiveness Index 2018 (GCI 4.0)		Little LAND C				
India secured ninth rank out of top 50 val		report titled 'Nation Brands				
	Brand Finance. US topped the list.	f				
Engineering & construction major Larsen & Tou 25 companies in the Forbes' global 2000	O best employers list that is led by	Google parent Alphabet.				
International tourist arrivals hit record high i	n 2017 with India leading the gr	<b>owth in South Asian</b> region.				
As per UNWTO, a total of 1,323 million interno						
No Indian institution in top 250 of the Times						
Indian Institute of Science, Bengaluru, retai		entre in India. Oxford topped				
		the rankings.				
In the 1 <sup>st</sup> ever scientific study ranking countries	India ranked 158 <sup>th</sup>	Finland topped				
for their levels of human capital						
for their levels of human capital  Mukesh Ambani topped <b>the 'Barclays</b>	Hurun India Rich List 2018' for 7					
for their levels of human capital  Mukesh Ambani topped <b>the 'Barclays</b> "Ease of Living Index" rankings launched by the	Hurun India Rich List 2018' for 7 Andhra Pradesh has topped					
for their levels of human capital  Mukesh Ambani topped <b>the 'Barclays</b> "Ease of Living Index" rankings launched by the  Ministry of Housing & Urban Affairs (MoHUA).	Hurun India Rich List 2018' for 7  Andhra Pradesh has topped the charts among States	<sup>th</sup> consecutive year				
for their levels of human capital  Mukesh Ambani topped <b>the 'Barclays</b> "Ease of Living Index" rankings launched by the  Ministry of Housing & Urban Affairs (MoHUA). <b>India ranks third globally</b> in terms of number	Hurun India Rich List 2018' for 7 Andhra Pradesh has topped the charts among States of family-owned businesses with	<sup>th</sup> consecutive year				
for their levels of human capital  Mukesh Ambani topped <b>the 'Barclays</b> "Ease of Living Index" rankings launched by the Ministry of Housing & Urban Affairs (MoHUA).  India ranks third globally in terms of number  'Credit Suiss	Hurun India Rich List 2018' for 7 Andhra Pradesh has topped the charts among States of family-owned businesses with Family 1000 in 2018' study.	n 111 companies, as per the				
for their levels of human capital  Mukesh Ambani topped the 'Barclays  "Ease of Living Index" rankings launched by the Ministry of Housing & Urban Affairs (MoHUA).  India ranks third globally in terms of number  'Credit Suiss  As per UN report on the 'state of food security	Hurun India Rich List 2018' for 7 Andhra Pradesh has topped the charts among States of family-owned businesses with E Family 1000 in 2018' study. & nutrition in the world', the numbe	n 111 companies, as per the				
for their levels of human capital  Mukesh Ambani topped the 'Barclays  "Ease of Living Index" rankings launched by the Ministry of Housing & Urban Affairs (MoHUA).  India ranks third globally in terms of number  'Credit Suisse  As per UN report on the 'state of food security increase	Hurun India Rich List 2018' for 7 Andhra Pradesh has topped the charts among States of family-owned businesses with Family 1000 in 2018' study. & nutrition in the world', the numbered to 821 million in 2017.	n 111 companies, as per the				
for their levels of human capital  Mukesh Ambani topped the 'Barclays  "Ease of Living Index" rankings launched by the Ministry of Housing & Urban Affairs (MoHUA).  India ranks third globally in terms of number  'Credit Suiss  As per UN report on the 'state of food security	Hurun India Rich List 2018' for 7 Andhra Pradesh has topped the charts among States of family-owned businesses with Family 1000 in 2018' study. & nutrition in the world', the numbered to 821 million in 2017.	n 111 companies, as per the				
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OHI OWER CHISCEE   IBIS CEERRE MINIS 2019					
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 b	rand, 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	y Council of India (QCI).			
A1 category stations (out	of 75): 1st: Jodhpur/North-Westerr	n Railway			
A category stations (out of a to	otal of 332): 1st: Marwar/North We	estern Railway			
Zonal Railway rank	<b>ings are:</b> 1st: North Western Railw	ay			
BBC History Magazine conducted a reader's	poll of 100 women who changed	the world. <b>Marie Curie</b> voted			
the woman who <b>made the</b> I	most significant impact on world	history.			
Fortune's 500 list 2018 of world biggest	Indian Oil Corporation(137 <sup>th</sup> )	US-based retail company,			
corporations	(IOC)   Highest ranked company	Walmart has topped			
from India followed by RIL					
	(148 <sup>th</sup> )				
UN's E-Government Development Index 2018	India ranked at 96 <sup>th</sup>	Topped by Denmark			
4 persons of India-origin, named by Fortune a	mong 40 of the most influential	& inspiring young people in			
business under the age of 40. Instagram Col	founder & CEO Kevin Systrom &	Facebook founder Mark			
Zuckerberg, tied for fir	st place on <b>Fortune</b> ' <mark>40 Under 40</mark> '	list.			
As per the the Public Affairs Index 2018, Ker	<b>ala</b> is the best-governed state in the	e country. <b>Bihar, Jharkhand,</b>			
Madhya Pradesh, Uttar Pradesh & Odisha re	anked the lowest on the index. A	mong 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 Econor	As per the US-based Institute for Energy Economics & Financial Analysis (IEEFA) report, Karnataka is the new				
national leader in	n renewable energy generation.				

IMPORTANT DAYS OBSERVED RECENTLY					
Date	Day Theme				
25 <sup>th</sup> December	Bharat Ratna & former PM Atal Vajpayee'	s birthday celebrated <b>as Good Governance Day</b>			
23 <sup>rd</sup> December	National Farmers' Day (Kisan Diwas)   Ir	h honour of former PM Chaudhary Charan Singh.			
22 <sup>nd</sup> December	National Mathematics Day   Commemora	te birth anniversary of Mathematician Ramanujan.			
20 <sup>th</sup> December	International	Human Solidarity Day			
14 <sup>th</sup> December	National Ene	rgy Conservation Day			
7 <sup>th</sup> December	Armed	Forces Flag Day			
4 <sup>th</sup> December	Navy Day   Honour of the maritime fo	orce's role during the war with Pakistan in 197			
24 <sup>th</sup> December	National Consumer Day	"Timely Disposal of Consumer Complaints".			
18 <sup>th</sup> December	UN's International Migrants Day (IMD)	'Migration with Dignity'			
12 <sup>th</sup> December	International Universal Health Coverage	"Unite for Universal Health Coverage: Now is the			
	Day (UHC Day) Time for Collective Action"				
11 <sup>th</sup> December	International Mountain Day "Mountains Matter"				
		#StandUp4HumanRights   Global campaign			
	launched.				
5 <sup>th</sup> December	World Soil Day #StopSoilPollution is the objective.				
1 <sup>st</sup> December	World AIDS Day "Know Your Status"				
3 <sup>rd</sup> December	ber United Nations International Day of "Empowering persons with disabilities & ensu				
_	Persons with Disabilities (IDPD) inclusiveness & equality"				
27 <sup>th</sup> November	Indian Organ Donation Day				
27 <sup>th</sup> November	14th Formation Day of National Disaster				
	Management Authority (NDMA)				
20 <sup>th</sup> November	Universal Children's Day				
20 <sup>th</sup> November	Africa Industrialization Day (AID)				
19 <sup>th</sup> November	World Toilet Day	'When Nature Calls'			
Qaumi Ekta We		mber 19th-25th to foster & reinforce the spirit of			
communal harmony & national integration.					





	GA POWER CAPSULE   IBPS (	CLERK MAINS 2019
5 <sup>th</sup> November	Ayurveda Day	Theme was: "Ayurveda for Public health".
10 <sup>th</sup> November	World Science Day for Peace &	"Science, a Human Right"
	Development	
7 <sup>th</sup> November	National Cancer Awareness Day	-
14 <sup>th</sup> November	World Diabetes Day	'The Family & Diabetes'
	Cadets Corps (NCC) day is celebrated every	year on the <b>fourth Sunday of November.</b>
26 <sup>th</sup> November	National Milk Day	
26 <sup>th</sup> November	Indian Constitution Day	
16 <sup>th</sup> November	International Day for Tolerance	
4 <sup>th</sup> October	World Animal Day	-
5 <sup>th</sup> October	World Teachers' Day	"The right to education means the right to a qualified teacher"
9 <sup>th</sup> October	World Post Day	
10 <sup>th</sup> October	World Mental Health Day	'Young People & Mental Health in a Changing World'
11 <sup>th</sup> October	International Day of the Girl	'With Her: A Skilled Girl Force'
13 <sup>th</sup> October	International Day for Disaster	'Reducing Disaster Economic Losses'
	Reduction	
	Rashtriya Mahila Kisan Diwas is celebr	ated on 15th of October.
15 <sup>th</sup> October	International Day of Rural Women   The	me: "Sustainable infrastructure, services & social
		the empowerment of rural women & girls"
16 <sup>th</sup> October	World Food Day	"Our Actions Are Our Future"
17 <sup>th</sup> October		of Poverty   Theme: "Coming together with those
		d of universal respect for human rights & dignity"
24 <sup>th</sup> October	United Nations Day	
24 <sup>th</sup> October	World Development Information Day	
31⁵ October	National Unity Day (Known as Rashtriya	
	Ekta Diwas)	
		29th October to 3 November to promote probity
in public life and	d achieve a corruption-tree society. The theme	e was 'Eradicate Corruption – Build A New India'.
		he country to mark the fight against malnutrition.
5 <sup>th</sup> September	International Day of Charity	(1)
8 <sup>th</sup> September	International Literacy Day	'Literacy & skills development.'
-	translators.	e translator who is considered the patron saint of
		y. Theme   Municipal Solid Waste Management.
1 <sup>st</sup> October	International Day of Older Persons	"Celebrating Older Human Rights champions"
29 <sup>th</sup> September	World Heart Day	-
28 <sup>th</sup> September	World Rabies Day	-
27 <sup>th</sup> September	World Tourism Day	"Tourism & the Digital Transformation"
	eclared the period from 2019 to 2028 as the	
21 <sup>st</sup> September	International Day of Peace	"The Right to Peace - The Universal Declaration of Human Rights at 70"
16 <sup>th</sup> September	International Day for Preservation of Ozone Layer.	Keep Cool & Carry On: The Montreal Protocol
15 <sup>th</sup> September	Engineer's Day	Note: Mokshagundam Visvesvaraya's birthday
15 <sup>th</sup> September	International Day of Democracy	'Democracy under Strain: Solutions for a Changing World'
14 <sup>th</sup> September	Hindi Divas	
National Nut	t <b>rition Month (September)</b> is being celebrat malnutrition.	ted across the country to mark the fight against
5 <sup>th</sup> September	International Day of Charity	
8 <sup>th</sup> September	International Literacy Day	'Literacy & skills development'
29th August	National Sports Day	To mark birthday, hockey player Dhyan Chand.
	1	1





19th August	World Humanitarian Day	"#NotATarget"	
10 <sup>th</sup> August	World Biofuel Day		
9 <sup>th</sup> August International Day of the World's		'Indigenous peoples' migration & movement'	
	Indigenous Peoples		
30 <sup>th</sup> July	World Day against Trafficking in Persons	'Responding to the trafficking of children & young	
		people'	
29 <sup>th</sup> July	International Tiger Day		
28 <sup>th</sup> July	World Hepatitis Day	"Test. Treat. Hepatitis"	

India on July 26 celebrated the 19th anniversary of Kargil Vijay Diwas to mark the success of 'Operation Vijay' & to remember the supreme sacrifice of the Indian soldiers who lost their lives during the 1999 India-Pakistan Kargil War. Four Param Vir Chakras were awarded to:

- 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,

Grenadier Yogendra Singh Yadav, 18 Grenadiers.

## **BOOKS & AUTHORS**

- Book titled "Early Indians: The Story of Our Ancestors & Where We Came From" by Tony Joseph.
- Former Prime Minister Manmohan Singh released his book titled "Changing India".
- VP Naidu released Compilation of Selected speeches of the President, Ram Nath Kovind titled, "The Republican Ethic" in English & "Loktantra ke Swar" in Hindi.
- 'Blue Waters Ahoy!' chronicling the Indian Navy's History from 2001-10 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'.
- "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 Chatteriee.
- 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,".

## **DEFENCE CURRENT AFFAIRS**

#### **Indian Defence Forces**

- Defence Minister Sitharaman inaugurated Indian Navy's Information Fusion Centre (IFC) in Gurugram.
- Admiral Sunil Lanba, Chief of the Naval Staff (CNS) Indian Navy visited Russia. It aims to consolidate bilateral defence relations with Russia.
- India, Japan and 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

- Indigenously built Inter-Continental Ballistic Missile Agni-5 test-fired successfully from Abdul Kalam island under Chandipur Interim Test Range. Having 17 meters length & 2 meters diameter the missile can hit the target from a distance of 5 thousand kilometers.
- India successfully test-fired its nuclear-capable long-range ballistic missile Agni-IV, with a strike range of 4,000 km, as part of a user trial by the Army.
- Indian Army inducted new artillery guns & equipment, including K9 Vajra & M777 howitzers, at Deolali artillery centre in Nashik, Maharashtra.
- India has 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".
- Pakistan test-fired Ghauri ballistic missile capable of carrying conventional & nuclear warheads up to 1,300 kms.
- A contingent of the Russian Army arrived in Pakistan to participate in joint training exercise 'Druzhba-III'.
- Indian Air Force successfully test fired indigenously developed Beyond Visual Range Air-to-Air Missile Astra from a Su-30 aircraft.
- India successfully conducted an interceptor missile test off the Odisha coast, achieving a major milestone in developing a two-layer Ballistic Missile Defence system.
- DRDO successfully flight tested indigenously developed surface-to-surface tactical missile 'Prahar', from Launch Complex-III, ITR, Balasore, Odisha.
- Indigenously developed weapon system Man Portable Anti-Tank Guided Missile (MPATGM), successfully flight tested for the second time from the Ahmednagar range, Maharashtra.
- Rajnath Singh inaugurated two Comprehensive Integrated Border Management System (CIBMS) pilot projects along the India-Pakistan border in Jammu region.

- First ever mid-air refuelling of the indigenously developed light combat aircraft Tejas successfully carried out, placing India in an elite group of countries having air-to-air refuelling capacity for military planes.
- India successfully flight tested the indigenously developed helicopter launched Anti-Tank Guided Missile 'HELINA' from Pokhran in Rajasthan. The indigenously designed & developed guided bombs Smart Anti Airfield Weapon (SAAW) also successfully 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.
- The indigenously designed & developed guided bombs Smart Anti Airfield Weapon (SAAW) successfully flight tested from IAF aircraft at Chandan range in Jaisalmer.
- DRDO conducted the successful test of the Ballistic Missile Interceptor Advanced Area Defence (AAD) from Abdul Kalam Island, Odisha. The endo-atmospheric missile, capable of intercepting incoming targets at an altitude of 15 to 25 kms.

#### **International Defence Forces**

- Saudi Arabia & United Arab Emirates, 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. Saudi Arabia & the UAE will each give USD 250 million in response to the food crisis to support more than 10 million people.
- 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**

- The opening ceremony for 7th Sino-India joint exercise Hand-in-Hand 2018, held at Chengdu, China.
- Indian Coast Guard conducted the Regional Level Marine Oil Pollution Response Exercise titled 'Clean Sea – 2018' at sea off Port Blair.
- 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. 1st time, the exercise is

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- being planned at two Air Force bases, **Kalaikunda & Panagarh (WB).**
- 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.
- Air forces of the United States & India are set to participate in joint exercise 'Cope India 2019' at two air force stations in West Bengal. The exercise will be held at Air Station Kalaikunda & Air Station Arjan Singh (Panagarh).
- 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.
- The inaugural 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 with a focus on strengthening counter-terror cooperation.
- 6<sup>th</sup> edition of IBSAMAR, a joint Multi-National Maritime Exercise between the Indian, Brazilian & South African Navies, held at Simons Town, South Africa.
- A Vietnam Coast Guard ship, on its maiden visit to Chennai, undertook joint exercises with the Indian Coast Guard 'Sahyog HOP TAC-2018'.
- Japanese Maritime Self Defence Force (JMSDF) Ships Kaga, an Izumo Class Helicopter Destroyer & Inazuma – a Guided Missile Destroyer arrived at Visakhapatnam to participate in Maritime Exercise between Japan & India 'JIMEX 18'.
- To promote Military cooperation, India & Japan are all set to hold the first-ever joint military exercise 'DHARMA GUARDIAN-2018' involving the Indian Army & Japan Ground Self Defence Force in Mizoram, India.
- 2<sup>nd</sup> 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 (14<sup>th</sup>) 2018 is scheduled to be conducted in the foothills of Himalayas at Chaubattia in Uttarakhand.

- BIMSTEC Military Exercise (MILEX-18), 1<sup>st</sup> Military Field Training Exercise for the Bay of Bengal Initiative for Multi-Sectoral Technical & Economic Cooperation (BIMSTEC) nations, held at Aundh in Pune.
- Indo-Mongolia joint exercise Nomadic Elephant-2018, held at Mongolian Armed Forces (MAF) Five Hills Training Area, Ulaanbaatar, Mongolia.
- Ukraine launched annual joint military exercise named Rapid Trident with the United States & other NATO member countries.
- India along with 23 other nations participated in a major Indian ocean-wide tsunami mock drill. The exercise, known as 'IOWave18', is being organised by the Intergovernmental Oceanographic Commission (IOC) of UNESCO.
- Indo-Kazakhstan Joint Army Exercise 'KAZIND' will be conducted between the Indian & Kazakhstan Army in Otar region, Kazakhstan.
- Indian navy ships & aircraft arrived in Sri Lanka to take part in the joint exercise SLINEX-2018 to be held with Sri Lankan navy at Trincomalee.
- The Indian & Thailand's armed forces concluded platoon level military exercise called 'Exercise Maitree 2018' in Jammu & Kashmir's Srinagar.
- 1st ever joint air exercise involving the Indian Air Force (IAF) & the Royal Malaysian Air Force (RMAF) commenced at Subang Air Base in Malaysia.
- Exercise Shanghai Cooperation Organization (SCO) Peace Mission 2018 held at Chebarkul, Russia. All the 8-member nations will participate in this exercise.
- INS Sahyadri entered the Port of Darwin, Australia to participate in Exercise KAKADU 2018. Exercise KAKADU is the premier multilateral regional maritime engagement exercise hosted by the Royal Australian Navy (RAN) & supported by the Royal Australian Air Force (RAAF). It is held biennially in Darwin & the Northern Australian Exercise Areas (NAXA).
- An Indian Air Force contingent comprising of four Su-30 MKI fighter aircraft landed at Darwin Air Force Base, Australia for participating in the Exercise Pitch Black-2018. It is the first time that an Indian Air Force contingent is participating in this multinational air exercise in Australia.

## Defence Agreements Signed/Defence Summits Held

- Defence Acquisition Council (DAC) accorded approval for acquisition of defence equipment worth nearly Rs. 3000 crores which includes BrahMos Missiles, & Armoured Recovery Vehicles (ARVs) for Battle Tank Arjun.
- Raksha Mantri Smt Nirmala Sitharaman formally launched 'Mission Raksha Gyan Shakti', in New

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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 and 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.



#### **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, Hattrick, Hit wicket, Leg bye, Nelson, Night watchman, Pinch hitter, Sweep, Upper Cut.}

- India's stylish opener Smriti Mandhana named as the International Cricket Council (ICC) Women's Cricketer of the Year & ICC Women's ODI Player of the Year. The Other Awards Conferred are:
- ✓ Smriti Mandhana has won the Rachael Heyhoe Flint Award for the ICC Women's Cricketer of the Year.
- ✓ Australia's wicketkeeper-batter Alyssa Healy voted ICC T20I Player of the Year.
- ✓ England's Sophie Ecclestone named ICC Emerging Player of the Year.
- Former Australia captain Ricky Ponting formally inducted into the ICC Cricket Hall of Fame.
- Cricket Australia (CA) & the Australian Cricketers' Association (ACA) announced to rebrand its Allan Border Medal to Australian Cricket Awards from 2019 onwards.
- Gautam Gambhir announced his retirement from all forms of Cricket.
- 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 and UNICEF Ambassador for South Asia, Sachin Tendulkar gave away prizes to the winners of South Asia Regional WASH innovation in Thimphu, the capital of Bhutan.
- India captain Virat Kohli has become the fastest batsman to score 10,000 runs in the history of ODI cricket, achieving the feat in his 205th innings, against Windies.
- 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.

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- 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}

- Spain's Real Madrid won the Club World Cup for a third consecutive year, & record fourth in total.
- 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 Authority of India's Hockey Academy beat Army XI Danapur to clinch the 115th All India Aga Khan Gold Cup hockey tournament held at Major Dhyan Chand hockey stadium, Pune.
- 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 and 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 Reyyes-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**

- PV Sindhu made history, becoming the first Indian to win the season-ending BWF World Tour Finals tournament. Sindhu defetated Nozomi Okuhara in the title clash.
- 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 won 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 Saarbrucken in Germany.
- Denmark Open is an HSBC World Tour Super 750 tournament. Kento Momota of Japan won in the Men's Singles category and Tai Tzu-ying of Chinese Taipei won in the women's singles category.
- In Badminton, Indonesia's Anthony Sinisuka Ginting beat Japan's Kento Momota to take the Men's singles China Open title in Changzhou. Spain's Carolina Marin beat China's Chen Yufei to take the women's singles title.
- Ace Indian shuttler Sourabh Verma lifted the Russian Open Badminton trophy at Vladivostok. In the title clash, he defeated Japan's Koki Watanabe.
- Indian badminton player Lakshaya Sen bagged the gold medal after defeating Indonesia's topseeded Kunlavut Vitidsaran in the final match of the Badminton Asia Junior Championship in Jakarta, Indonesia.

## **Boxing/Wrestling/Weightlifting**

- 3<sup>rd</sup> edition of women's national boxing championships held in Vijayanagara, Karnataka.
- Indian star wrestlers Vinesh Phogat & Sakshi Malik successfully emerged champions in the 57 kg & 62 kg title in the Tata Motors Senior Women's National Championship.
- 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**

- 37th Senior National Rowing Championship held in the Army Rowing Node in Pune.
- Khelo India Youth Games-2019 to be held in Pune of Maharashtra in January. Under Khelo India programme, the government is providing scholarships to 1500 students from across the country.
- Kenyan distance runner Eliud Kipchoge & Colombian long & triple jumper Caterine Ibarguen named male & female world athletes of the year. Pair honoured by the IAAF (International Association of Athletics Federations).
- India's 13-year-old shooter Esha Singh won the Women's, Youth Women's & Junior Women's 10m Air Pistol competitions at the 62<sup>nd</sup> 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 silvermedallist 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**

- Renowned Kabaddi Player, Anup Kumar announced his retirement from Kabaddi ending a 15year iconic career.
- Team Italy won ninth edition of 'Admirals Cup' Sailing Regatta (2018).
- Ullas Narayan became the first ever Indian individual medal winner in an international ultrarunning event by clinching a bronze in the 2018 International Association of Ultra Running (IAU) 24 Hour Asia & Oceania Championships in Taipei.
- 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 Wadhwani 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 1<sup>st</sup> 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 international competitions has been doubled from April 1. As per the revised rates, Olympic & Para Olympic medallists will get a sum of Rs 20,000 per month each, while gold medallists at World Cups & World Championships in Olympic & Asian Games disciplines will receive Rs 16,000 per month. Silver & bronze medallists at World Cups in Olympic & Asian Games disciplines will receive a sum of Rs 14,000 per month. Silver & bronze medallists of the Asian Games, Commonwealth Games & Para Asian Games will receive Rs 12,000 per month.
- Teen cyclist Esow Alben created history by claiming India's first ever medal – a silver- at the UCI Junior Track Cycling World Championships in Aigle, Switzerland.
- Javelin thrower Neeraj Chopra will be the flag bearer for the Indian contingent at the opening ceremony of the Asian Games 2018.
- Indian javelin thrower Neeraj Chopra won a gold medal in the Savo Games in Lapinlahti, Finland.
- International Master Nihal Sarin became the 53rd Grandmaster of India despite losing his final round game to Richard Rapport of Hungary in the ninth & final round of Abu Dhabi Masters.
- Indian women chess team at the Asian Nations Cup 2018 clinched the gold in the Blitz event held in Iran. It's India's first gold-medal finish at the event since 2014.
- Indian golfer Viraj Madappa became the youngest Indian to win on the Asian Tour, as he won his first title on the Asian Tour at Take Solutions Masters in Bengaluru.
- Shubhankar Sharma became the youngest Indian golfer to make the cut in any Major after he capped a wonderful back nine to achieve the feat at the 147th Open Championships at Carnoustie, Scotland.
- Indian Golfer Gaganjeet Bhullar grabbed his maiden European Tour title at the Fiji International in Natadola Bay.





- Dustin Johnson won the 2018 RBC Canadian Open at the Glen Abbey Golf Club in Oakville in Canada.
- World Junior Squash Championships 2018 held in Chennai, India. Egypt national junior squash team defeated England & emerged as the 2018 World Junior Squash Champions. India finished in 11th position.
- Indian women's compound archery team created history by becoming the world rank one side in
- the category. The team is six points ahead of the Chinese Taipei team.
- The Tokyo 2020 Organising Committee launched its Olympic mascots 'Miraitowa' & Paralympic mascot 'Someity'.
- Star sprinter Muhammed Anas Yahiya once again entered the record books as he broke his own national record to win the 400 metres race at the Cena Noveho Mesta nad Metuji meet in the Czech Republic.

## Bills passed/proposed in the Parliament

- Lok Sabha passed Consumer Protection Bill, 2018 that seeks to replace the Consumer Protection Act, 1986. The Bill enforces consumer rights & provides a mechanism for redressal of complaints regarding deficiencies in goods & services.
- Lok Sabha passed the Surrogacy (Regulation) Bill, 2016 which is aimed at prohibiting commercial surrogacy & unethical practices relating to it. The Bill has provisions to constitute National Surrogacy Board, State Surrogacy Boards, & appointment of appropriate authorities for regulation of surrogacy. It permits surrogacy only for couples who cannot conceive a child. The intending couple must be Indian citizens & married for at least five years with at least one of them being infertile.
- Union Cabinet approved amendments to the Protection of Children from Sexual Offences (POCSO) Act, 2012. The changes prescribe stringent punishment, including the death penalty for aggravated penetrative sexual assault of children. Hefty fine would be imposed for not deleting, not destroying child pornographic material or not reporting child pornography.
- Central Information Commission (CIC) brought the BCCI under the RTI (Right to Information) Act.
- Supreme Court Abolished Section 377 of the Indian Penal Code (IPC), the 1862 law which criminalised homosexuality. As per Section 377, consensual sexual acts are also considered unnatural & are punishable.
- The 123rd Constitutional Amendment Bill giving constitutional status to the National Commission for Backward Classes (NCBC) has got Parliamentary

assent. It will give the institution all powers to safeguard the rights of the socially & educationally backward classes & fulfils a long pending commitment of the central govt to the OBCs.

## 123rd Constitutional Amendment Bill Explained:

- It seeks to establish the NCBC under the constitution with authority to examine complaints & welfare measures regarding OBCs,
- NCBC will have a Chairperson, Deputy Chairperson & 3 other members of which at least one will be a woman,
- 3. The provision for mandatory woman member will be made during framing of rules,
- 4. NCBC will work as an autonomous institution with powers of a civil court,
- Parliament approved a legislation to help the government bring back fugitives involved in white-collar crimes to stand trial in India. The fugitive Economic Offenders Bill, 2018 will become law after the President's assent & will empower the government to seize both local & overseas assets of alleged offenders, such as Vijay Mallya, Nirav Modi & Mehul Choksi.
- Lok Sabha passed the Negotiable Instruments (Amendment) Bill, 2017 which has the provision of allowing a court trying an offence related to cheque bouncing, to direct the drawer to pay interim compensation to the complainant. The interim compensation will not exceed 20% of the cheque amount & will have to be paid by the drawer within 60 days of the trial court's order to pay such a compensation.

## SCIENCE & TECHNOLOGY (NASA, ISRO & OTHERS)

- GSLV F 11 carrying GSAT 7A successfully launched from Space research Centre Sriharikota by ISRO. It is a dedicated mission for updating & increasing the capability of the Country's defence forces. GSLV F 11 carries the 2250-kilogram GSAT 7A from Sriharikota. The rocket, GSLV F 11 is the fourth generation launch vehicle with three stages.
- China launched the first-ever spacecraft, Chang'e 4, that will attempt landing on the far side of the Moon, which always shows the same face to Earth.
- German firm BigRep claims it produced the world's first fully functioning e-motorbike NERA using a 3D printer.
- 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. This is a new US record. The Falcon 9 rocket carried 15 micro-satellites & 49 CubeSats belonging to 34 different clients.
- Indian Space Research Organisation (ISRO) successfully launched PSLV-C43 from the first launch pad of the Satish Dhawan Space Centre in Sriharikota. It also launched its latest Earthmapping satellite, HyslS, 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.
- 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 and Japanese space agencies stated that an Ariane 5 rocket successfully lifted a spacecraft carrying two probes into orbit for a joint mission to Mercury, the closest planet to the sun.
- 6th edition of the biennial Bengaluru Space Expoinaugurated by ISRO Chairman Dr. K Sivan in Bengaluru, Karnataka.
- Japan Aerospace Exploration Agency (JAXA) landed a pair of rovers on an asteroid, marking the world's first moving, robotic observation of an asteroid surface.
- Tripura CM Biplab Kumar Deb inaugurated ISRO's first Space Technology Incubation Centre(STIC) at the National Institute of Technology Agartala.
- NASA launched its Ice, Cloud & Land Elevation Satellite-2, known as ICESat-2, which will use an extremely precise laser to collect measurement data to track the Earth's shrinking polar ice from Vandenberg Air Force Base in California.
- ISRO successfully launched PSLV C 42 with two British earth observation satellites NovaSAR & \$1-4 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 sixtytwo 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 firstever 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 Hindispeaking 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 greas.





## **SCHEMES**

## Schemes launched by Union Govt.

- Centre included Gangotri & Yamunotri in Uttarakhand, Amarkantak in MP & Parasnath in Jharkhand under a central scheme to develop pilgrimage & heritage destinations in the country. With this, the number of sites under Pilgrimage Rejuvenation & Spiritual, Heritage Augmentation Drive (PRASAD) become 41 in 25 states.
- "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) launched. It is designed & developed by Allahabad Bank which is the Nodal bank.
- 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).
- 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 and electronic manufacturing professionals and key industry leaders from across the country in New Delhi. He launched the "Main Nahin Hum" Portal and app on the occasion. It works on the theme "Self for Society" will enable IT professionals and organizations to bring together their efforts towards social causes, and service to society, on one platform.
- PM Modi launched Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana from Ranchi, Jharkhand. Under this scheme, over 10 crore families will be provided health assurance worth five lakh rupees each, every year. This is the world's largest government-funded healthcare program targeting more than 50 crore beneficiaries.
- Government incorporated provision of penalties for States & Insurance Companies for the delay in settlement of insurance claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY). Now, the farmers

- will be paid 12% interest by insurance companies for the delay in settlement claims beyond two months of prescribed cut-off date.
- India's first 'smart fence' pilot project inaugurated by Union Home Minister Rajnath Singh along the Indo-Pak border at the BSF Headquarters in Ploura, Jammu.
- PM Modi, launched the 'Swachhata Hi Seva' Movement, to boost nationwide public participation in the Swachh Bharat Abhiyan, & catalyse the fulfilment of Bapu's dream of a Clean India.
- Cabinet approved new Umbrella Scheme 'Pradhan Mantri Annadata Aay Sanrakshan Abhiyan, PM-AASHA which is aimed at ensuring remunerative prices to the farmers for their produce.
- Cabinet approved a proposal for the complete electrification of Indian Railways by 2021-22, reducing dependence on imported fossil fuel & saving revenue for the national carrier.
- Govt. announced that the treatment of childhood cancer will be covered under Pradhan Mantri Jan Arogya Yojana.
- Centre unveiled a draft scheme for extending the affordable air travel programme UDAN to international circuits, with state governments identifying the routes for operation. The draft International Air Connectivity (IAC) scheme envisages to increase the international ticketing to 20 crores by 2027.
- CCEA chaired by PM Modi gave its approval for implementation of an umbrella scheme 'Ocean Services, Technology, Observations, Resources Modelling & Science (O-SMART)'. It covers a total of 16 sub-projects, which address ocean development activities such as services, technology, resources, observations & science.
- Dharmendra Pradhan laid the foundation stone for permanent campus of National Skill Training Institute (NSTI) for Women at Mohali, Punjab. This is the first NSTI Institute for Punjab & only one of its kind in India which is exclusively for women. He also launched India's first in-phone guide & mobile application "Go whats That" in Chandigarh.
- Government approved 122 new research projects of 112 crore rupees under its Impacting Research Innovation & Technology 'IMPRINT-2' scheme. It initiative aims to advance research in energy, security & healthcare domains in the high education institutions.
- Loksabha Speaker Sumitra Mahajan handed over 5 croreth LPG connection under Pradhan Mantri Ujiwala 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.



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#### Schemes launched by State Govt.

- Delhi CM Kejriwal launched the 'Mukhyamantri Tirth Yatra Yojana' which offers free travel packages for senior citizens from Delhi to five religious circuits. Under this, 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 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.
- Maharashtra CM Fadnavis launched the 'Bharat Ratna Atal Bihari Vajpayee International Schools' for students in rural areas.
- 'Atal Ayushman Uttarakhand Yojana' launched in UK. Under the scheme, each household in the state will be able to avail medical treatment of up to 5 lakh rupees annually. The scheme will benefit 23 lakh households & cover 1,350 critical diseases.
- Assam government announced three schemes for the welfare of farmers. The schemes are the Assam Farmers' Credit Subsidy Scheme (AFCSS), Assam Farmers' Interest Relief Scheme (AFIRS) & Assam Farmers' Incentive Scheme (AFIS). All three schemes will cover five lakh farmers in the first phase.

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Under AFCSS, whatever amount of loan the farmers took from banks & whatever amount they repaid, 25% of the money will be reimbursed by the state government. On AFIRS, the Minister Stated that currently 3% of the 7% interest against farm loan is paid by the Central government & the remaining 4% is required to be paid by farmers. State govt. decided to pay the remaining 4% loan. About AFIS, the government is focusing on bringing back the defaulting farmers into the banking system.

- Odisha CM Naveen Patnaik announced a Rs. 10,000 crore scheme for the overall development of farmers. It is named Krushak Assistance for Livelihood & Income Augmentation (KALIA). It will provide farmers with Rs. 10,000 a year at the rate of Rs. 5,000 each for Kharif & Rabi season. Crop loans of up to Rs. 50,000 will be interest-free under the scheme.
- 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.
- Andhra Pradesh launched a web portal which makes land records available to people with unique identification numbers. "Bhudaar" is an 11digit 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 Bhubaneshwar.
- 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**

- Cabinet approved an export policy for agriculture, lifting all restrictions on organic & processed food, to help the government's efforts to double farmers' income by 2022. The 'Agriculture Export Policy, 2018' seeks to double farm exports to \$60 billion by 2022 from \$30 billion currently & will invest 1,400 crores to set up specialised clusters in different states for different produce to push exports.
- FAO Council approved India's proposal to observe an International Year of Millets in 2023. FAO Council also approved India's membership to the Executive Board of UN World Food Program for 2020 & 2021.
- Home Ministry launched a Twitter account named '@CyberDost' to spread awareness about cybercrimes & normal precautions to be taken.
- Radha Mohan Singh launched a portal 'ENSURE'-National Livestock Mission-EDEG developed by

- NABARD & operated under the Department of Animal Husbandry, Dairying & Fisheries. NABARD developed an online portal "ENSURE" (ensure.nabard.org) so that the information related to beneficiary & processing of the application can be made readily available.
- Dr. Jitendra Singh launched iGOT (Integrated Government Online Training Programme) developed by Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions. RTI Portal on Judgments/Orders of Supreme Court, High Courts & CIC developed by the Institute of Secretariat Training & Management (ISTM), New Delhi. This Portal will provide a learning environment for all stakeholders under which a repository on the landmark cases on the RTI will be available at one place.
- Union Minister of State for Civil Aviation Jayant Sinha launched an official mobile application for Global Aviation Summit 2019. It is scheduled to be held in January 2019 in Mumbai.
- Ms. Preeti Sudan, Union Health Secretary did softlaunch 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.
- 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 Ramanan, 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 Gol. 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.

## MISCELLANEOUS TOPICS

#### **INDIAN RAILWAYS/ METRO in India**

- India's first locomotive-less train, known as Train 18, breached the 180 kilometres per hour speed limit during a test run at Kota-Sawai Madhopur section in Rajasthan. Train 18 is capable of touching 200 kilometres 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 Al-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**

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

#### **OTHERS**

- The 20-year old Indian woman Vedangi Kulkarni becomes the fastest Asian to cycle the globe.
- 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 as "Heart Attack Rewind". The first mass media campaign of its kind — will support FSSAI's global target of eliminating trans fat in India by the year 2022.
- Kolkata-Patna is India's new Inland Water Transport (IWT) origin-destination pair for containerised cargo movement on the National Waterway-1.
- Indigenously developed Kaiga Atomic Power Station in Karnataka set a new world record, with one of its units operating uninterrupted for more than 940 days.

- PM Modi releases a 100 rupees commemorative coin in honour of former Prime Minister & Bharat Ratna Atal Bihari Vajpayee.
- 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 and Saifi peaks in Raktvan valley, the peaks have been named Atal-1, 2, 3 and 4.
- Alphonso Mango from Ratnagiri, Sindhudurg & other adjoining areas in Maharashtra, finally gets a Geographical Indication (GI) Tag. The first product to get a GI tag in India was the Darjeeling tea in 2004
- Shahi Litchi of Muzaffarpur, Bihar got official recognition as it receives the geographical indication (GI) tag.
- Union Minister for Minority Affairs Mukhtar Abbas Naqvi unfurled India's highest tricolour on the terrace of the majestic Haj House in Mumbai.
- Ashwini Kumar Choubey, Minister of State for Health & Family Welfare released 12th edition of Analytical Report of the National Health Profile 2018. It was prepared by the Central Bureau of



- Health Intelligence (CBHI), under the aegis of the Directorate General of Health Services.
- 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 growing Reports, Himalayan Tourism, annually at 6.8% has created a huge challenge related to solid waste, water, traffic, loss of biocultural 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**

- PM of Bhutan Dr. Lotay Tshering arrived in New Delhi for an official visit to India. The visit of him is taking place during the Golden Jubilee year of the establishment of formal diplomatic relations between the two countries.
- Foreign Affairs Minister of Denmark Anders Samuelsen arrived in New Delhi for an official visit to India.
- PM Modi visited Varanasi & Ghazipur in Uttar Pradesh. During the visit, he laid the foundation stone of medical College in Ghazipur. He dedicated the 6th International Rice Research Institute



- (IRRI), South Asia Regional Center (ISARC) to the nation. Note: The One District, One Product Regional Summit held at Deendayal Hastakala Sankul (Trade Facilitation Centre & Crafts Museum) in Varanasi.
- PM Modi launched infrastructure & housing projects worth about Rs. 41,000 crores in Maharashtra. During his visit, he laid the foundation stone for two important metro corridors in Kalyan (Thane-Bhiwandi-Kalyan Metro & the Dahisar-Mira-Bhayander Metro). He also launched mass housing scheme worth 18,000 crore rupees which offers around 90,000 affordable homes for economically weaker sections under the PMAY.
- PM Modi inaugurated several projects worth over Rs. 14,500 cr during his visit to Odisha. He dedicated the new campus of IIT-Bhubaneswar at Aragul. He laid the foundation of Paradip-Hyderabad Pipeline Product Project by Indian Oil Corporation Ltd. & Bokaro-Angul section of Jagdishpur-Haldia & Bokaro-Dhamra Gas Pipeline Project by Gas Authority of India Limited.
- President Kovind visited Myanmar. He dedicated India assisted project 'Advanced Centre for Agricultural Research & Education' (ACARE) – to the people of Myanmar.
- Air Force Chief Birender Singh Dhanoa visited Japan. During his visit, he met Japanese Minister of Defence Takeshi Iwaya.
- President Ram Nath Kovind & first lady Savita Kovind visited Myanmar. During his stay, the President to visit capital Nay Pyi Taw & Yangon & interact with his counterpart U Win Myint & State Counsellor Aung San Suu Kyi. He also held a highlevel delegation meeting. Myanmar is a country where India's "Act East" & "Neighbourhood First" policies intersect.
- 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, tradeinvestment, 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 sevenday 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 Putin visited India. He attended 19th India-Russia Annual Bilateral Summit in Delhi.
- Nirmala Sitharaman visited Astana, Kazakhstan.
- President Kovind reached Tajikistan on a three-day visit. He arrived in Dushanbe & was received by Deputy PM of Tajikistan Zokirzoda Mahmad Toir.
- Defence Minister Nirmala Sitharaman visited France where she had wide-ranging talks with her French 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.



## STATIC TAKEWAYS FROM THE CURRENT AFFAIRS

#### Countries | Capital | Currencies

- Peru Currency: Sol, Capital: Lima.
- Luxembourg Capital: Luxembourg City, Currency: Euro.
- Denmark Currency: Danish krone, Capital: Copenhagen.
- Poland Capital: Warsaw, Currency: Polish zloty.
- Turkmenistan Capital: Ashgabat, Currency: Manat.
- Qatar Capital: Doha, Currency: Qatari riyal.
- President of Zimbabwe: Emmerson Mnangagwa, Capital: Harare.
- Malawi Capital: Lilongwe, Currency: Malawian kwacha, President of Malawi: Peter Arthur Mutharika.
- France Capital: Paris, Currency: CFP franc, President: Emmanuel Macron.
- Palau Capital: Ngerulmud, Currency: United States Dollar
- Morocco Capital: Rabat, Currency: Moroccan dirham.
- Vilnius is the capital city of Lithuania.
- Singapore President: Halimah Yacob, Currency: Singapore dollar.
- UAE Capital: Abu Dhabi, Currency: United Arab Emirates dirham.
- Eritrea Capital: Asmara, Continent: Africa, Currency: Eritrean nakfa.
- Taiwan Capital: Taipei, Currency: New Taiwan dollar.
- Kyrgyzstan Capital: Bishkek, Currency: Kyrgyzstani som.

- Russia Capital: Moscow, Currency: Russian ruble.
- Vietnam Capital: Hanoi, Currency: Vietnamese dong.
- Australia Capital: Canbera, Currency: Australian dollar.
- Papua New Guinea Capital: Port Moresby, Currency: Papua New Guinean kina.
- Maldives Capital: Male, Currency: Maldivian rufiyaa.
- Yemen Capital: Sana'a, Currency: Yemeni rial.
- Laos Capital: Vientiane, Currency: Lao kip.
- Nepal Capital: Kathmandu, Currency: Nepalese rupee, PM: K P Oli.
- Fiji Capital: Suva, Currency: Fijian Dollar.
- Ukrainian hryvnia is the currency of Ukraine. Kiev is the capital city of Ukraine.
- Bidhya Devi Bhandari is the current President of Nepal & commander in chief of Nepalese Army.
- Romania Capital: Bucharest, Currency: Romanian Leu.
- China Currency: Renminbi, Capital: Beijing.
- Bangladesh Capital: Dhaka, Currency: Bangladeshi Taka.
- Israel Capital: Jerusalem, Currency: Israeli New Shekel.
- Ethiopia Capital: Addis Ababa, Currency: Ethiopian
- Japan Capital: Tokyo, Currency: Japanese yen, PM: Shinzo Abe.





- Sri Lanka Capitals: Colombo, Sri Jayawardenepura Kotte, Currency: Sri Lankan rupee, President: Maithripala Sirisena.
- Kuwait Capital: Kuwait City, Currency: Kuwaiti dinar.
- Ireland Prime Minister: Leo Varadkar, Currency: Euro, Capital: Dublin.
- Brazil Capital: Brasília, Currency: Brazilian real.
- Italy Capital: Rome, Currency: Euro.
- Germany Capital: Berlin, Currency: Euro, Present Chancellor: Angela Merkel.
- Seychelles Capital: Victoria, Currency: Seychellois rupee.
- Botswana Capital: Gaborone, Currency: Botswana pula.
- Afghanistan Capital: Kabul, Currency: Afghan afghani.
- Iran Capital: Tehran, Currency: Iranian rial.
- South Korea Capital: Seoul, Currency: South Korean won.
- Portugal Capital: Lisbon, Currency: Euro.
- Canada Capital: Ottawa, Currency: Canadian dollar, PM: Justin Trudeau.
- Uzbekistan Capital: Tashkent, Currency: Uzbekistani som.
- Iraq Capital- Baghdad, Currency- Iraqi dinar
- Kazakhstan Capital: Astana, Currency: Kazakhstani tenge.
- Spain: Capital: Madrid, Currency: Euro.
- Nigeria Capital: Abuja, Currency: Nigerian naira.
- Pakistan PM- Imran Khan, Currency- Pakistani Rupee
- Argentina Capital: Buenos Aires, Currency: Argentine peso.
- Senegal Capital: Dakar, Currency: West African CFA franc.
- Malaysia Capital: Kuala Lumpur, Currency: Malaysian ringgit.
- Azerbaijan Capital: Baku, Currency: Azerbaijani manat.
- The capital of Dominican Republic: Santo Domingo, Currency: Dominican Peso.
- Tanzania Capital: Dodoma, Currency: Tanzanian shilling
- Belgium Capital: City of Brussels, Currency: Euro.
- Croatia Capital: Zagreb, President: Kolinda Grabar-Kitarovic, Currency: Croatian kuna.
- Tajikistan Capital: Dushanbe, Currencies: Tajikistani somoni, Ruble.
- Israel Capital: Jerusalem, Currency: Israeli new shekel.
- Netherlands Capital: Amsterdam, Currency: Euro & USD.
- Bangladesh PM- Sheikh Hasina, Capital- Dhaka, Currency- Bangladeshi Taka.
- Cyprus Capital: Nicosia, Currency: Euro.
- Bulgaria Capital: Sofia, Currency: Bulgarian lev.

- Czech Republic Capital: Prague, Currency: Czech koruna.
- Turkey Capital- Ankara, Currency- Turkish Iira, President- Recep Tayyip Erdogan.
- France's Audrey Azoulay- 11th DG of UNESCO, Headquarters- Paris, France.
- South Korea Capital- Seoul, Currency: South Korean won.
- Mongolia Capital: Ulaanbaatar, Currency: Mongolian togrog.
- Serbia Capital: Belgrade, Currency: Serbian dinar.
- Malta Capital: Valletta, Currency: Euro.
- Argentina Capital: Buenos Aires, Currency: Argentine peso.
- Omar al-Bashir is the present President of Sudan.
   Sudan Capital: Khartoum, Currency: Sudanese pound.
- Kenya's capital: Nairobi, Currency: Kenyan shilling.
- Germany Capital: Berlin, Currency: Euro.
- Morocco Capital: Rabat, Currency: Moroccan dirham.
- Niger Capital: Niamey, Currency: West African CFA franc.
- Oman Capital- Muscat Currency- Omani rial
- UK Capital- London, Currency- Pound sterling, Prime Minister- Theresa May.
- Suva is the capital city of Fiji.
- Thailand Capital: Bangkok, Currency: Thai baht.
- Colombian Capital: Bogota, Currency: Colombian peso.
- Halimah Yacob is the Present President of Singapore.
- Mali Capital: Bamako, Currency: West African CFA franc.
- Paraguay Capital: Asuncion, Currency: Paraguayan guarani.
- Mexico Capital- Mexico City, Currency- Mexican peso.
- Austria Capital: Vienna, Currency: Euro.
- Bhutan Capital- Thimphu, Currency- Indian Rupee, Bhutanese ngultrum.
- Taipei is the capital city of Taiwan. Its currency is New Taiwan dollar.
- Manama is the capital city of Bahrain. Bahraini dinar is the currency of Bahrain.
- Capital of Ghana: Accra, Currency: Ghanaian cedi.
- South Africa President: Cyril Ramaphosa, Currency-South African rand.
- Indonesia Capital- Jakarta, Currency- Indonesian rupiah.

#### **International Organizations/Companies in News**

- World Bank President: Jim Yong Kim, Headquarters: Washington, D.C., United States.
- Takeshi Watanabe was ADB's first President. Headquarters of ADB is in Manila, Philippines.
- Organization of the Petroleum Exporting Countries (OPEC) is a permanent, intergovernmental Organization, created on September 10–14, 1960, by





Iran, Iraq, Kuwait, Saudi Arabia and Venezuela. HE Mohammad Sanusi Barkindo is the Secretary General of OPEC. OPEC headquarters in Vienna, Capital of Austria.

- International Association of Athletics Federations Headquarters in Monaco.
- 10-member ASEAN comprises of Indonesia, Malaysia, Thailand, Singapore, Philippines, Vietnam, Myanmar, Cambodia, Brunei and Laos. India is a full dialogue partner of the ASEAN.
- Fitch Ratings Headquarters: New York.
- ILO was established in 1919 as an agency of the League of Nations and is headquartered in Geneva, Switzerland. At present ILO has 187 members.
- UN was established on 24th October 1945.
- Asian Development Bank is a regional development Bank established in 1966.
- Gulf Cooperation Council was established in 1981 in Abu Dhabi.
- Michal Kurtyka was the president of COP24.
- FICCI President: Sandip Somany, Headquarters: New Delhi.
- Founder and Chairman of WEF- Klaus Schwab. WEF Headquarters in Switzerland.
- International Whaling Commission (IWC) set up on 2nd December 1946. HQ| City of Cambridge, United Kingdom.
- 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.
- International Energy Agency was established in 1974.
   It headquarters in Paris, France.
- UNICEF headquarters in New York, the USA.
- 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.
- 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.
- 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.
- IAEA was created in 1957. Chair of the Board of IAEA for 2018-2019 is Ambassador Leena Al-Hadid of Jordan.
- IATA Headquarters: Montreal, Canada, Founded: 19 April 1945.
- Zurab Pololikashvili is Secretary-General of the World Tourism Organization (UNWTO).
- UNWTO's membership includes 158 countries, 6
   Associate Members & over 500 Affiliate Members.
- UNWTO Headquarters in Madrid, Spain.
- 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.
- 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.
- Google CEO- Sundar Pichai, Parent organization-Alphabet Inc., Headquarters- the USA.
- 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.
- Secretary-General of SAARC is Amjad Hussain B. Sial.
   SAARC headquarters in Kathmandu, Nepal.
- UNEP was founded as a result of United Nations Conference on Human Environment in June 1972. It is headquartered in Nairobi, Kenya.





- 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.

#### Financial | Other Organizations in News

- FSSAI Chairperson: Rita Teaotia, Chief Executive Officer: Pawan Kumar Agarwal.
- Bank of Maharashtra Headquarters: Pune, Founded: 1935.
- ECB's (European Central Bank) President is Mario Draghi and the Vice-President is Luis de Guindos.
- RBI 25th Governor: Shaktikanta Das, Headquarters: Mumbai, Founded: 1 April 1935, Kolkata.
- NITI- National Institution for Transforming India. NITI Aayog Vice-Chairman- Rajiv Kumar, CEO- Amitabh Kant.
- SEBI- Securities and Exchange Board of India. SEBI Chairman- Ajay Tyaqi, Headquarters- Mumbai.
- NABARD Chairman- Harsh Kumar Bhanwala, Headquarters- Mumbai, Established on- 12 July 1982.
- Saurabh Gaur is the present Private Secretary of Department of Industrial Policy and Promotion.
- IDFC Bank Headquarters in Mumbai, Maharashtra.
- Yes Bank Headquarters: Mumbai, CEO: Rana Kapoor.
- Managing Director and CEO of Karnataka Bank:
   Mahabaleshwara M S, Headquarters in: Mangalore.
- Mohammad Mustafa is the present CMD of SIDBI. SIDBI Headquarters in Lucknow. SIDBI was set up on 2nd April 1990 under an Act of Indian Parliament.
- ICICI Bank board has appointed ICICI Prudential Life Insurance CEO Sandeep Bakhshi as whole-time director and chief operating officer (COO).
- MD and CEO of the ESAF SFB: K Paul Thomas, Headaugrters: Thrissur.
- HDFC Bank Headquarters in Mumbai.
- UCO Bank Headquarters in Kolkata.
- IndusInd Bank MD & CEO: Romesh Sobti, Headquarters: Mumbai.
- NSE Chairperson: Ashok Chawla, Headquarters: 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.

- 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.
- 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.
- 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.
- 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.
- 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 Tetsuva Shoii
- Chairman, UIDAI- J. Satyanarayana. CEO, UIDAI- Dr. Ajay Bhushan Pandey
- United India Insurance Company headquarters in Chennai, Tamil Nadu.
- 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.
- BSE is Indian stock exchange located at Dalal Street, Mumbai. It was established in 1875, making it Asia's first stock exchange.
- Bank of China (BOC) headquarters in Beijing. BOC was formally established in February 1912. Chen Siging 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.
- 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**

- India ranks 4th in the world in wind energy capacity and 5th in solar & total renewable energy capacity installed in the world.
- National Commission for Scheduled Tribes (NCST) established by amending Article 338 and inserting a new Article 338A in the Constitution through the Constitution (89th Amendment) Act, 2003.
- Kaiga Generating Station is a nuclear power generating station situated at Kaiga, near the river Kali, in Uttar Kannada district of Karnataka.
- FTII Chairman: Shri B.P. Singh.
- Ajay Singh is the President of the Boxing Federation of India (BFI).
- Minister for Water Resources, RD & GR: Shri Nitin Gadkari.
- Birender Singh Dhanoa is the present chief of Air Staff of Indian Air Force
- Tourism minister of India: Shri. K.J. Alphons, Minister of State (Independent Charge).
- Anil Baijal is the present Lt. Governor of Delhi.
- Jagat Prakash Nadda is the present Minister of Health and Family Welfare.
- Raj Kumar Singh is the Minister of State (I/C) of the Ministry of New and Renewable Energy.
- Minister for Consumer Affairs, Food and Public Distribution is Mr Ram Vilas Paswan.
- Dr Harsh Vardhan is the Minister of Environment, Forest and Climate Change.
- Mr Suresh Prabhu is the present Minister of Commerce and Industry.
- Rengali and Tikhali Dams are situated in Odisha.
- Ravi Shankar Prasad is the present Minister of Law and Justice in India.
- Giriraj Singh is the present MSME Minister of India.
- Santosh Kumar Gangwar is the present Minister of State of the Ministry of Labour & Employment.
- Prakash Javadekar is the Minister of Human Resource Development.
- Mr Kamlesh Nilkanth Vyas is the present Director of BARC. BARC Headquarters in Mumbai.
- 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.
- Indian Ocean Rim Association is an intergovernmental 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.
- G20 2019: Osaka, Japan.
- BCCI President: Vinod Rai, Headquarters in: Mumbai.
- Vinai Kumar Saxena is the present chairman of KVIC.
- National Association of Software & Services Companies (NASSCOM) was established in 1988.
   NASSCOM Chairman: Rishad Premji.
- KK Venugopal is the present Attorney General of India.
- 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'.
- 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.
- 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).
- Prime Minister of India is the chairman of the Council of Scientific & Industrial Research.
- 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.
- 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.
- 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.

## Static GA: Awards & Fields

- 1. International Gandhi Peace Prize: For contributions towards social, economic&political transformation through non-violence&other Gandhian methods.
- 2. Bharat Ratna: Premier civilian award, to serve the nation.
- 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.
- Padma Shri: It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports&Public Affairs.
- 6. Dronacharya Award: For brilliance in sports coaching.
- 7. Dhyan Chand Award: Highest lifetime achievement award in sports&games in India
- 8. Rajiv Gandhi Khel Ratna: Highest honor given for accomplishment in sports.
- 9. Vyas Samman: For literary in the Hindi language.
- 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.
- 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

CM/Governors/Wildlife Santuaries/National Parks / Power Plants in India				
States	National Parks(NP)	Wild Life Sanctuaries	Power Plants	
J&K Former CM : Mehbooba	<ul><li>♣ Dachigam National Park</li><li>♣ Hemis National Park</li></ul>		-	
Mufti <b>Governor:</b> Satya Pal Malik	♣ Kishtwar National Park	♣ Nandini WLS		
Governor: Salya rai Malik	👃 Salim Ali National Park			





	FA POWER CAPSULE   IBI	13 CLERK MAINS 2019	
Capital: Jammu(Winter)			
Srinagar(Summer)  Himachal Pradesh  CM: Jairam Thakur Governor: Acharya Dev Vrat Capital: Shimla	<ul> <li>Pin Valley National Park</li> <li>Great Himalayan         <ul> <li>National Park</li> </ul> </li> <li>Inderkilla National Park</li> <li>Khirganga National Park</li> <li>Simbalbara National         <ul> <li>Park</li> </ul> </li> </ul>	<ul> <li>Bandli WLS</li> <li>Daranghati WLS</li> <li>Dhauladhar WLS</li> <li>Nargu WLS</li> <li>Pong Dam Lake WLS</li> <li>Shilli WLS</li> <li>Talra WLS</li> </ul>	
CM: Captain A Governor: V F	Amarinder Singh 9 Singh Badnore Chandigarh	Harike Lake WLS Jhajjar Bacholi WLS	Super Thermal Power Plant
Haryana  CM: Manohar Lal Khattar Governor: Satya Dev Narayan Capital: Chandigarh	<ul><li>↓ Kalesar National Park</li><li>↓ Sultanpur National Park</li></ul>	<ul><li>♣ Bhindawas WLS</li><li>♣ Kalesar WLS</li><li>♣ Khaparwas WLS</li></ul>	<ul> <li>Gorakhpur Atomic         <ul> <li>Power Station</li> </ul> </li> <li>Deenbandhu Chhotu         <ul> <li>Ram TPS</li> </ul> </li> <li>Rajiv Gandhi TPS</li> </ul>
UP  CM: Yogi Adityanath Governor: Ram Naik Capital: Lucknow	♣ Dudhwa National Park	<ul> <li>Hastinapur WLS</li> <li>Ranipur WLS</li> <li>Sohagibarwa WLS</li> <li>Sur Sarovar WLS</li> <li>Chandraprabha WLS</li> <li>National Chambal WLS</li> </ul>	<ul> <li>Narora Atomic Power         Station</li> <li>Rihand Thermal         Power Station</li> <li>Anpara Thermal         Power Station</li> </ul>
Bihar CM: Nitish Kumar Governor: Lalji Tandon Capital: Patna	♣ Valmiki National Park		<ul><li>Kahalgaon Super</li><li>Thermal Power</li><li>Station</li><li>Barauni TPS</li></ul>
Chhattisgarh  CM: Bhupesh Baghel Governor: Anandiben Patel Capital: Naya Raipur	<ul> <li>Indravati National Park</li> <li>Kanger Valley National Park</li> <li>Guru Ghasi Das (Sanjay)</li> </ul>	<ul> <li>Badalkhol WLS</li> <li>Bhairamgarh WLS</li> <li>Bhoramdev WLS</li> <li>Udanti Wild Buffalo WLS</li> </ul>	<ul> <li>Sipat Thermal Power Plant</li> <li>Hasdeo TPS</li> <li>Bhilai Expansion Power Plant</li> </ul>
Jharkhand CM: Raghuvar Das Governor: Draupadi Murmu Capital: Ranchi	♣ Betla National Park	Lawalong WLS Palkot WLS Parasnath WLS	<ul> <li>Chandrapura TPS</li> <li>Koderma Thermal Power Station</li> <li>Bokaro TPS</li> </ul>
Andhra Pradesh  CM: N. Chandrababu Naidu Governor: E.S.L Narasimhan Capital: Amravathi [*Hyderabad initially]	♣ Sri Venkateswara National Park	<ul> <li>Coringa WLS</li> <li>Kolleru WLS</li> <li>Nellapattu WLS</li> <li>Pulicat Lake WLS</li> <li>Rajiv Gandhi (Nagarjuna Sagar- Srisailam) WLS</li> <li>Rollapadu WLS</li> </ul>	<ul> <li>Simhadri Super         Thermal Power Plant</li> <li>Sri Damodaram         Sanjeevaiah Thermal         Power Station</li> </ul>
Telangana CM: K. Chandrashekar Rao Governor: E. S. L. Narasimhan Capital: Hyderabad	Mrugavani National Park	<b>↓</b> Kawal WLS	





Assam CM: Sarbananda Sonowal Governor: Jagdish Mukhii Capital: Dispur  Goa  Goa  Goa  Goa  Goa  Goa  Goa  Go
CM: Sarbananda Sonowal Governor: Jegdish Mukhi Capital: Dispur  Goa  Goa  CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji  Gujarat  CM: Vijay Rupani Governor: O.P.Köhli Capital: Gandhinagar  CM: Vijay Rupani Governor: O.P.Köhli Capital: Bansda National Park  Culta Bansda National Park  Bansda National Park  Bansda National Park  Culta Bansda National Park  Culta Capital: Bangalore  Kerala  Kerala  Kerala  Beravikulam National  Park  Anshi national Park  Mathiketton Shola  National Park  Mathiketton Shola  National Park  Sathashivam  Capital:  Thiruvananthapuram (or Trivandrum)  Anamudi Shola National  Park  Anamudi Shola National  Park
Manas National Park   Namer National Park   National P
Governor: Jagdish Mukhi Capital: Dispur  Rajiv Gandhi Orang National Park Radii WLS Radii
National Park   Rajiv Gandhi Orang National Park   Rajiv Gandhi Orang National Park   Nambor WLS   Nambor W
North Karbi Anglong WLS   North Karbi Anglong WLS   Nambor WLS
Goa CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji  Gujarat CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  CM: Manohar Parrikar Governor: O.P.Kohli Capital: Gandhinagar  CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Karnataka  CAPITAL: Walashiwam Capital: Bangalore  Kerala  Eravikulam National Park Anshi national Park Anamadi Shola National Park Anamadi MuS Attieri MLS
Goa CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji  Gujarat CM: Viga Rupani Governor: O.P.Kohli Capital: Gandhinagar CA: Mariya Rupani Capital: Gandhinagar  Karnataka  Karnataka  Bandipur National Park Bansda National Park Bansda National Park Bansda National Park Wala Capital: Bangalore  Karnataka  CApital: Bangalore  CAM: Vijaya Rupani CApital: Bangalore  CAM: Vijaya Rupani CAPITALI Rup
Goa CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji  Gyigrat CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  Karnataka CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Governo
CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji  Gujarat  CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  Karnataka  Banadipur National Park Bansada National Park Bannerghatta National Park Capital: Bangalore  Karnataka  Capital: Bangalore  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuran (or Trivandrum)  (Mollem) National Park Blackbuck National Park, Velavadar  Ablackbuck National Park, Velavadar  Cdital: Bangalore  Blackbuck National Park, Velavadar  Ablackbuck National Park, Velavadar  Cdital: Gandhinagar  Ablackbuck National Park, Velavadar  Adarine National Park, Gulf of Kutch Bansada National Park  Bansada National Park  Bannerghatta National Park  Cupital: Bangalore  Kerala  Anamudi Shola National Park  Anamudi Shola NPP  Anamudi Shola National Park  Anamudi Shola National Park  Anamudi Shola NPP  Anamudi Shola National Park  Anamudi Shola National Park  Anamudi Shola NPP
CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji  Gujarat  CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  CApital: Gandhinagar  CApital: Gandhinagar  CAPITALIA Bandipur National Park Bansda Natio
CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji  Gujarat  CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  Karnataka  Karnataka  Karnataka  CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuran (or Trivandrum)  Kerala  Kera
Governor: Mridula Sinha Capital: Panaji  Gujarat  CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  Karnataka  Karnataka  CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital:  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital:  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital:  Thiruvananthapuran (or Trivandrum)  CM: Pampadum Shola National Park  Pampadum Shola National Park  Pampadum Shola NP  Ablackbuck National Park Vala Jabuagdaha WLS Loth Desert WLS Loth WLS Loth Porbandar Lake WLS Loth Chemnah US Loth WLS Lot
Capital: Panaji  Gujarat  CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  Karnataka  CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  CApital: Bangalore  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Amaine National Park, Velavadar Vale Ala Blackbuck National Park, Velavadar  Gir Forest National Park, Gir Forest National Park, Gulf of Kutch Bansal National Park, Gulf of Kutch Bansal National Park  Bandipur National Park Bannerghatta National Park  Wala Capital: Bangalore  Anshi national park  Bandipur National Park Bannerghatta National Park  Nagarhole National Park Anshi national park  Bandipur National Park Bandipur National Park Bandipur National Park Bandipur National Park Bandipur National Park Bandara WLS Bhimgad WLS Bhimgad WLS Bhimgad WLS Bhimgad WLS Bhimgad WLS Cauvery WLS Cauvery WLS Nugu WLS Porbandar Lake WLS Akrimota Thermal Power Station  Walid Ass WLS Bhimgad WLS Bhimgad WLS Bandipur National Park Bandara WLS Cauvery WLS Nugu WLS Pushpagiri WLS Aralam WLS Chimmony WLS Aralam WLS Chimmony WLS Aralam WLS Aralam WLS Chimmony WLS Aralam WLS Aral
Gujarat CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  Karnataka  Bandipur National Park Governor: Vajubhai R. Vala Capital: Bangalore  Kudremukh National Park Anshi national park Anshi national park CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Blackbuck National Park, Velavadar  Gir Forest National Park, Velavadar  Gir Forest National Park, Velavadar  Gir Forest National Park, Marine National Park, Gulf of Kutch Bansda National Park Bansad National Park Bansad National Park Bannerghatta National Park  Kudremukh National Park Anshi national park  Fravikulam National Park Anamudi Shola National Park Pampadum Shola NP  Anamudi Shola NP  Blackbuck National Park, Velavadar  Mitiyala WLS Kutch Desert WLS Mitiyala WLS Mitiyala WLS Mitiyala WLS Witto Desert WLS
Velavadar Governor: O.P.Kohli Capital: Gandhinagar  Karnataka  Karnataka  Karnataka  Capital: Bangalore  Kerala  Capital: Bangalore  Kerala  Capital: Bangalore  Kerala  Capital: Bangalore  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Gapital: Thiruvananthapuram (or Trivandrum)  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  CM: Velavadar  Capital: Sandalar National Park  Coir Forest National Park  Coir Forest National Park  Marine National Park  Bansada National Park  Bansada National Park  Bannerghatta National Park  Bandara WLS  Arabithitu WLS  Aralam WLS  Mational Park  Matinikatan Shola National Park  Mational
GM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar  Karnataka  Bandipur National Park Bannerghatta National Park Wuldass WLS Thol Lake WLS Wild Ass WLS Wild Ass WLS Wild Ass WLS Bandar WLS Bandipur National Park Bannerghatta National Park Wala Capital: Bangalore  Kerala  Capital: Bangalore  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thirvandarum)  CAPITAL  Gir Forest National Park Aditional Park Aditional Park Aditional Park Aditival WLS Ada Adam WLS Bhadra WLS Bharvathi Valley WLS Porbandar Lake WLS Adrimotal Rower Station  Kakrapar Nuclear Power Plant  Vala Capital: Bangalore  Facility National Park Anamidi Shola National Park Anamudi Shola National Park Anamu
Governor: O.P.Kohli Capital: Gandhinagar  Marine National Park, Gulf of Kutch Bansda National Park Bannerghatta National Park Wala Capital: Bangalore  Kerala  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Marine National Park Bansda National Park Bansda National Park Bannerghatta National Park Nagarhole National Park Nagarhole National Park Bansda National Park Nagarhole National Park Bansda National Park Nagarhole National Park Nagarhole National Park Bansda National Park Nagarhole National Park Nagarhole National Park Nagarhole National Park Nathikettan Shola National Park Silent Valley National Park Anamudi Shola National Park Pampadum Shola National Park Pampadum Shola National Park Anamudi Shola National Park Pampadum Shola NP
Governor: O.P.Kohli Capital: Gandhinagar  Karnataka  Karnataka  CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Karala Bangalore  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thirvananthapuram Governor: P. Sathashivam Capital: Thirvananthapuram Gor Trivandrum)  Kerala  CM: H.D. Kumarayi Vijayan Governor: Vajubhai R. Vala CABLE Periyar National Park Anshi national Park Anamudi Shola National Park Anamudi M
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Bansda National Park
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Karnataka  Karnataka  CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Karnataka  Bandipur National Park Bannerghatta National Park Bandara VLS Bandara VLS Bandara VLS Bandara VLS Nugu VLS Power Station  Aralam VLS Cauvery WLS Sharavathi Valley WLS Nugurla Sharavathi Valley WLS Nagurla Sharavathi Valley WLS Nagurla Sha
Karnataka  Karnataka  Lambda Bandipur National Park Bannerghatta National Park Vala Capital: Bangalore  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Karnataka  Lambda Bandipur National Park Bannerghatta National Park Cauvery WLS Bandipur National Park Cauvery WLS Cauvery WLS Bandipur WLS Bandipur National Park Cauvery WLS Cauvery
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Karnataka  Karnataka  CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Karnataka   Bandipur National Park Bannerghatta National Park Bannerghatta National Park Bannerghatta National Park Bannerghatta National Park Bandipur National Park Bannerghatta National Park Bandipur National Park Bandara WLS Brahmagiri WLS Park Bellary Thermal Power Station  Valua Cauvery WLS Pushpagiri WLS Pushpagiri WLS Pushpagiri WLS Someshwara WLS Chimmony WLS Chimmony WLS Arabithitu WLS Brahmagiri WLS Cauvery WLS Arabarathi Valley WLS Someshwara WLS Chimmony WLS Arabithitu WLS Arabithitu WLS Arabithitu WLS Arabithitu WLS Arabithitu WLS Arabithitu WLS Arabirandi VLS Arabithitu WLS Arabirandi VLS Arabirandi VLS Arabirandi VLS Arabarathi Valley WLS Someshwara WLS Aralam WLS Aralam WLS Aralam WLS Aralam WLS Arabarathi Valley WLS Someshwara WLS Aralam WLS Aralam WLS Arabarathi Valley WLS Someshwara WLS Aralam WLS Aralam WLS Aralam WLS Arabarathi Valley WLS Someshwara WLS Aralam WLS Arabarathi Valley WLS Someshwara WLS Aralam WLS Arabarathi Valley WLS Someshwara WLS Aralam WLS Arabarathi Valley WLS Sharavathi Valley WLS Someshwara WLS Arabarathi Valley WLS Arabarathi Valley Nusharathi Valley WLS Arabarathi Valley Nusharathi Valley Nushara
Karnataka  CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuran (or Trivandrum)  EMANDE Manual Sandapura Analum (or Trivandrum)  Analum Valional Park Anamudi Shola National Park
CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Bannerghatta National Park  Kudremukh National Park  Kudremukh National Park  Nagarhole National Park  Anshi national park  Eravikulam National Park  Mathikettan Shola National Park  Periyar National Park  Anamudi Shola National Park  Anamudi Shola National Park  Attiveri WLS  Bhadra WLS  Bhimgad WLS  Brahmaguri WLS  Cauvery WLS  Nugu WLS  Nugu WLS  Pushpagiri WLS  Ranganathittu Bird WLS  Someshwara WLS  Aralam WLS  Chimmony WLS  Idukki WLS  Malabar WLS  Chimmony WLS  Idukki WLS  Malabar WLS  Aralam WLS  Chimmony WLS  Idukki WLS  Malabar WLS  Anamagalavanam Bird WLS  Neyyar WLS  Periyar WLS  Neyyar WLS  Periyar WLS  Thattekad Bird WLS  Thattekad Bird WLS
CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Kerala  Anamudi Shola National Park  Bannerghatta National Park  Kudremukh National Park  Kudremukh National Park  Kudremukh National Park  Nagarhole National Park  Nashi national Park  Anshi national Park  Mathikettan Shola National Park  Periyar National Park  Nagarhole National Park  Anshi national Park  Mathikettan Shola National Park  Nagarhole National Park  Anshi national Park  Mathikettan Shola National Park  Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Thiruvananthapuram (or Trivandrum)  Anamudi Shola National Park  Pampadum Shola NP
CM: H.D. Kumaraswamy Governor: Vajubhai R. Vala Capital: Bangalore  Kerala  Kerala  CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Park  Kudremukh National Park  Kudremukh National Park  Nagarhole National Park  Nugu WLS  Nugur WLS  Nagarhole National Park  Nugur WLS  Nagarhole National Park  Nagarhole National Park  Nugur WLS  Nugur
Governor: Vajubhai R. Vala Capital: Bangalore  # Kudremukh National Park Nagarhole National Park Anshi national park  # Anshi national park  # Rugarhole National Park # Sharavathi Valley WLS # Sharavathi Valley WLS # Someshwara WLS  # Aralam WLS # Chimmony WLS # Chimmony WLS # Idukki WLS # Malabar WLS # Malabar WLS # Malabar WLS # Managalavanam Bird WLS # Neyyar WLS # Periyar National Park # Anamudi Shola National Park # A
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Capital: Bangalore  Nagarhole National Park Anshi national park  Nagarhole National Park Anshi national park  Nagarhole National Park Anshi national park  Nugu WLS Pushpagiri WLS Ranganathittu Bird WLS  Sharavathi Valley WLS  Aralam WLS Chimmony WLS Chimmony WLS Idukki WLS Alabar WLS  Mathikettan Shola National Park Malabar WLS  Malabar WLS  Mangalavanam Bird WLS  Negyar WLS Negyar WLS Negyar WLS Negyar WLS Negyar WLS Thattekad Bird WLS  Thattekad Bird WLS  Nugu WLS  Nugu WLS Nugu Mug Nugu Nugu Nugu Nugu Nugu Nugu N
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Kerala  Kayamkulam Power  Station
Kerala  Kerala  Fushpagiri WLS  Ranganathittu Bird WLS  Sharavathi Valley WLS  Someshwara WLS  Forwikulam National Park  Mathikettan Shola National Park  Mathikettan Shola National Park  Mathabar WLS  Mathabar WLS  Malabar WLS  Mangalavanam Bird WLS  Thattekad Bird WLS  Thattekad Bird WLS
WLS
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Kerala  Kerala  Lefavikulam National Park  Mathikettan Shola National Park  Mathisettan Shola National Park  Mathabar WLS  Malabar WLS  Malabar WLS  Malabar WLS  Mangalavanam Bird WLS  Periyar National Park  Anamudi Shola National Park  Mangalavanam Bird WLS  Periyar WLS  Thiruvananthapuram (or Trivandrum)  Mangalavanam Bird WLS  Periyar WLS  Thattekad Bird WLS
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Kerala  Kayamkulam Power  Station  Fark  Mangalavanam Bird  WLS  Neyyar WLS  Periyar WLS  Periyar WLS  Thattekad Bird WLS  Thattekad Bird WLS
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CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  Anamudi Shola National Park Pampadum Shola NP
CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Thiruvananthapuram (or Trivandrum)  National Park Periyar National Park Silent Valley National Park Anamudi Shola National Park Pampadum Shola NP
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(or Trivandrum)  Park  Pampadum Shola NP
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+ Rainia rainia rain
♣ Madhav National Park       ♣ Gandhi Sagar WLS       Thermal Power
CM: Kamal Nath  National Park  Ken Gharial WLS  Sant Singaji Thermal
Covernous Annualibor
Potel
Capital: Bhopal  Pench National Park  WLS  Power Station
Saniay National Park





0	A POWER CAPSULE   IB		
	👃 Satpura National Park	♣ Kuno WLS	♣ Sasan Ultra Mega
	👃 Van Vihar National park	Sardarpur WLS	Power Project
		♣ Son Gharial WLS	
Maharashtra	Chandoli National Park	Aner Dam WLS	Tarapur Atomic Power
	Navegaon National Park	Bhamragarh WLS	Station
<b>64</b> D   <b>5</b>   .	♣ Tadoba National Park	Bhimashankar WLS	Tirora Thermal Power
CM: Devendra Fadnavis	Gugamal national park	♣ Great Indian Bustard	Station  Amravati Thermal
Governor: C. Vidyasagar Rao		WLS	Amravati Thermal  Power Plant
Capital: Mumbai		Jaikwadi WLS	rower Flant
Capital: Mollibal		♣ Koyana WLS  ♣ Namina WLS	
		<ul><li>Nagzira WLS</li><li>Painganga WLS</li></ul>	
		Radhanagari WLS	
		♣ Sagareshwar WLS	
		♣ Tungareshwar WLS	
Manipur	♣ Keibul Lamjao National	4 Yangoupokpi-	_
CM: N Biren Singh	Park	Lokchao WLS	
Governor: Najma A	I WIK	LOKGIGO WES	
Heptulla			
Capital: Imphal			
Meghalaya	Balphakram National	♣ Baghmara Pitcher	_
CM: Conrad Sangma	Park	Plant WLS	_
Governor: Tathagata Roy		♣ Nongkhyllem WLS	
Capital: Shillong	+ Norier National Fair	♣ Siju WLS	
Mizoram	♣ Murlen National Park	Dampa WLS (TR)	_
CM: Zoramthanga	Phawngpui Blue	♣ Ngengpui WLS	
Governor: K.	National Park	♣ Pualreng WLS	
Rajasekharan	Mountain National Park	↓ Tokalo WLS	
Capital: Aizawl	* Mountain National Fark	Tokalo WES	
Nagaland	♣ Intanki National Park	♣ Fakim WLS	♣ Dikhu Hydro Electric
CM: Neiphiu Rio		♣ Puliebadze WLS	Power Plant
Governor: P.B.Acharya		Rangapahar WLS	
Capital: Kohima		3 1	
Odisha	Bhitarkanika National	♣ Badrama WLS	♣ Talcher Super
	Park	Baisipalli WLS	Thermal Power
CM: Naveen Patnaik	Simlipal National Park	4 Chilika (Nalaban)	Station
Governor: Ganeshi Lal		WLS `	
Capital: Bhubaneswer		♣ Hadgarh WLS	
		♣ Khalasuni WLS	
		Satkosia Gorge WLS	
Rajasthan	👃 Sariska National Park	Bundh Baratha WLS	4 Chhabra Thermal
	Ranthambore National	Darrah WLS	Power Station
CM: Ashok Gehlot	Park	Jawahar Sagar WLS	Suratgarh Power
Governor: Kalyan Singh	👃 Darrah National Park	♣ Kailadevi WLS	Station
Capital: Jaipur	Desert National Park	Mount Abu WLS	
	👃 Keoladeo National Park	Ramsagar WLS	
		Sariska WLS	
		Sawai Man Singh	
		WLS	
		Shergarh WLS	
Cilalaina	* 1/1	♣ Sitamata WLS  ♣ Sitamata WLS	Demonit Under El 11
Sikkim	♣ Khangchendzonga	Fambong Lho WLS	Rangit Hydro Electric
CM: Pawan Kumar	National Park	Kitam WLS (Bird)	Power Prject
Chamling		♣ Maenam WLS	
L		1	1





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Governor: Ganga Prasad Capital: Gangtok		♣ Pangolakha WLS	
Tamil Nadu  CM: Edapaddi Palaniswami Governor: Banwaril Lal Purohit Capital: Chennai	<ul> <li>Mudumalai National Park</li> <li>Mukurthi National Park</li> <li>Indira Gandhi (Annamalai) National Park</li> <li>Guindy National Park</li> <li>Gulf of Mannar Marine National Park</li> </ul>		<ul> <li>♣ Kudankulam Nuclear         Power Plant</li> <li>♣ Neyveli Thermal</li> <li>♣ Tuticorin Thermal         Power Station</li> </ul>
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	<ul> <li>Gangotri National Park</li> <li>Jim Corbett National Park</li> <li>Valley of Flowers National Park</li> </ul>	<ul> <li>Askot Musk Deer WLS</li> <li>Binsar WLS</li> <li>Govind Pashu Vihar WLS</li> <li>Kedarnath WLS</li> <li>Sonanadi WLS</li> </ul>	
WB  CM: Mamata Banerjee Governor: Keshari Nath Tripathi Capital: Kolkata	<ul> <li>Buxa National Park</li> <li>Neora Valley         NationalPark</li> <li>Singalila National Park</li> <li>Sundarbans National         Park</li> </ul>	Ballavpur WLS Chintamani Kar Bird Sanctuary Haliday Island WLS Lothian Island WLS Mahananda WLS	<ul> <li>Mejia Thermal Power Station</li> <li>Farakka Super Thermal Power Station</li> <li>Kolaghat Thermal Power Station</li> <li>Bakreshwar Thermal Power Station</li> <li>Durgapur Steel Thermal Power Station</li> </ul>
Arunachal Pradesh Capital: Itanagar CM: Pema Khandu Governor: BD Mishra	Namdapha National     Park     Mouling National Park		







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# Internal Ombudsman Scheme 2018 Introduced For Scheduled Commercial Banks

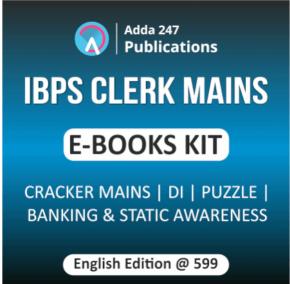
- The Reserve Bank of India had, in May 2015, advised all public-sector & selected private & foreign banks to appoint Internal Ombudsman (IO) as an independent authority to review complaints that were partially or wholly rejected by the respective banks.
- > The IO mechanism was set up with a view to 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

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

#### **Functions of RBI**

Issuance of currency: RBI is the authority in India to issue currency notes (called bank notes) under signatures of Governor. (One rupee note called currency note is issued by the Central Govt. & signed

- by Finance Secretary). The stock of currency is distributed with the help of currency chests spread all over the country.
- Banker to Govt.: RBI transacts govt. business & manages public debt. SBI or any other bank is appointed Agent where RBI does not have office. It provides Ways & Means advances to Govt.
- Bankers' bank: It keeps a part of deposits of commercial banks (as CRR) & acts as lender of last resort by providing financial assistance to banks. It provides export credit refinance, Liquidity Adjustment Facility & MSF.
- Controller of Banks: An controller of banks by including the banks in 2nd Schedule of the Act. It





issues directions, carries inspection (on-site as well as off-site) & exercises management control.

- ♣ Controller of credit: RBI can fix interest rates (including Bank Rate) & exercise selective credit controls. Various tools such as change in cash reserve ratio, stipulation of margin on securities, directed credit guidelines etc. are used for this purpose. It also carries sale & purchase of securities which are known as open market operations.
- ♣ Maintenance of external value: RBI is responsible also for maintaining external value of Indian currency as well as the internal value. Foreign exchange reserves are held by RBI & it has a wide power to regulate foreign exchange transactions under Foreign Exchange Management Act.

#### **Important Facts of RBI**

- RBI is not expected to perform the function of accepting deposits from the general public.
- Prime lending rate is decided by the individual banks.
- ♣ RBI decides the following rates namely; Bank rate, repo rate, reverse repo rate & cash reserve ratio.
- ♣ The quantitative instruments of RBI are bank rate policy, cash reserve ratio & statutory liquidity ratio.
- The objective of monetary policy is to control inflation; discourage hoarding of commodities & encourage flow of credit into neglected sector.
- When RBI is lender of the last resort, it means that RBI advances credit against eligible securities.
- **♣** GOI decides the quantity of coins to be minted.
- ♣ The method which is used currently in India to issue currency note – minimum reserve system. For issuing notes, RBI is required to hold the minimum reserves of Rs. 200 crores of which note less than Rs. 115 crores is to be held in gold.

# Topic 2: POLICY RATES decided by the RBI

Current Policy rates as on 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 wef 16.3.49 & changed to Banking Regulation Act 1949 w.e.f. 01.03.66, it was made applicable to J & K in 1956 (and now applicable throughout India).
- b) The Act is not applicable to primary agricultural credit societies, cooperative land mortgage banks & nonagricultural primary credit societies.

# SCHEDULED BANK

- a) As per Sec 2 (e) of RBI Act, a scheduled bank means a bank who is included in 2<sup>nd</sup> 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, Rural & many State Coop Banks are classified as Scheduled Banks).
- c) A bank that is not included in the 2<sup>nd</sup> Schedule of RBI is called **Non-scheduled Bank**.







Total No. of Banks (As per IBA Website)
Total PSBs: 22 (IPPB is 100% Equaty of Gol)
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.

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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 postdated 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 chequeto 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.
- 4 Special Crossing in favour more than one bank:
  As per Section 127, if a cheque is crossed specially to
  more than one bank (unless one bank is acting as
  collecting agent to another), the payment shall be
  refused. A cheque crossed to two or more branches
  of the same bank is considered to be crossed to one
  bank only.
- ▶ Not negotiable crossing: As per Section 130, a person taking a cheque crossed generally or specially bearing the words 'not negotiable' shall not have not be capable of giving a better title to the cheque than that, which ther p erson from whom he took it, had.

#### **Demand Drafts**

♣ Demand draft is defined as per Section 85 (a) of NI Act 1881 as an order to pay money drawn by one office of a bank upon another office of the same bank for a sum of money payable to order on demand.







- It is payable to order on demand (85-A NI Act). It cannot be issued as payable to bearer (Sec. 31 RBI Act).
- If a bank fails to honour a bank draft, it renders itself liable for damages. Similarly, omission of signatures or wrong signatures can also make the bank liable.
- By prior arrangement, the paying bank could be a different bank also.

# Topic 6: Financial Inclusion & 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.

# **Topic 7: All about the Priority Sector Lending Norms**

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

- Agriculture
- Micro & Small Enterprises
- Education
- Housing
- Export
- Weaker Sections
- Social Infrastructure 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
ſ	2018-19	38
Ī	2019-20	40





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

- The government has given a new turnover based classification of MSMEs in February 2018. As per this new classification, the MSMEs are categorized in term of business turnover. This is in place of the previous classification based on investment made in plant & 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 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.

# 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 uptoRs. 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 <b>short term</b>	Market for <b>long term</b>	
financial assets	financial assets	
Maturity period less than	Maturity period <b>beyond</b>	
one year	one year	
Deals over the counter	Deals at <b>stock exchange</b>	
No. of players limited	No. of <b>players unlimited</b>	
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
- **4** Call/Notice Money

Terms	Terms relating to Money Market		
Call Money	Money lent or borrowed for one day		
Notice Money	Money <b>lent or borrowed</b> for a period of <b>2-14 days.</b>		
Term Money	Money lent or borrowed for 15 daysto 1 year.		
Yield to maturity	<b>Expected rate of return</b> 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. Nonbank 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.

Adda247 App







- ♣ The tenure is less than 91 daysbut 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 (halfyearly).
- 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**

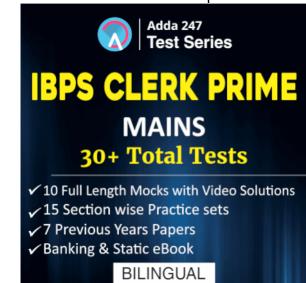
#### CERTIFICATE OF DEPOSIT

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	Scheduled commercial banks (except RRBs)	
issue	& 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 daysMax: 12 Months (in case of	
	Fls 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 (Fls).
- 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 & lendingmedium & long-term funds.
- b) It is segregated into (i) gilt edged market & (ii) the industrial securities market.
- c) The gilt edged marketrefers 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
  - 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: N.S Vishwanathan

# Topic 10: NPAs & SARFAESI Act

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

#### Criteria for classification of loan as NPA

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

#### **SARFAESI Act & Rules**

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

- ♣ The Act provides for the manner for enforcement of security interests by a secured creditor without the intervention of a court or tribunal.
- ♣ If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the secured creditor is conferred with powers under the SARFAESI Act to
- a) Takes possession of the secured assets of the borrower, including transfer by way of lease, assignment or sale, for realizing the secured assets
- Takeover of the management of the business of the borrower including the right to transferby way of lease, assignment or sale for realizing the secured assets,
- Appoint any person to manage the secured assets possession of which is taken by thesecured creditor, and
- d) Require any person, who has acquired any of the secured assets from the borrower andfrom whom money is due to the borrower, to pay the secured creditor so much of the money as if sufficient to pay the secured debt.







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

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

- 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.

1.

	Currency Quick Facts			
Den.	Den. Letter Colour Motif Dimension			
10	-	Chocolate	Sun Temple,	63 mm x
		Brown	Konark	123 mm
50	-	Fluorescent Blue	Hampi with Chariot	66 mm x 135 mm
100		Lavender	Rani Ki Vav	66mm x 142 mm
200	Н	Bright Yellow	Sanchi Stupa	66 mm × 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.

**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
- 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
- Language Survoday 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**

- 4 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
- **4 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 auality.
- **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.

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

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

- ♣ Basel Committee is the primary global standard-setter for the prudential regulation of banks & provides a forum for cooperation on banking supervisory matters.
- Its mandate is to strengthen the regulation, supervision & practices of banks worldwide with the purpose of enhancing financial stability.
- **♣ Stefan Ingves**, Governor of Sveriges Riks bank (SWEDEN), is the Chairman of the Basel Committee.
- ♣ Basel III or Basel 3 released in December, 2010 is the third in the series of Basel Accords. These accords deal with risk management aspects for the banking sector.
- According to Basel Committee Banking on 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**

- 4 Pillar Minimum Regulatory 1: 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.

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- **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.

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# 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).
- **4** 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.
- **4 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
- ♣ 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.

- 4 All categories of foreign exchange earners, such as individuals, companies, etc. who are resident in India, may open EEFC accounts.
- 4 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?

**CAMELS Rating for Domestic Banks** 

С	Capital adequacy ratio
Α	Asset quality
М	Management Effectiveness
E	Earning (i.e. profitability)
L	Liquidity (asset-liability management)
S	System & controls

Rating parameters for foreign banks

С	Capital adequacy ratio
Α	Asset quality
L	Liquidity
С	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.

- 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 Governorin-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 networth.

By using MCF, it will be calculated as: Required CRR × (marginal cost) / (1-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.
- ♣ 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.

# Topic 27: What is Hypothecation & Pledge?

	Hypothecation	Pledge
Defined in	SARFAESI Act 2002	Indian Contract Act
	(Sec 2 n)	1872 (section 172)
Definition		Bailment of goods
		as security for
	in favour of	payment of a debt
	secured creditor	or performance of
	without delivery of	promise
	possession	

Parties:	Hypothecator	Pledger / pawner	
-Borrower	Hypothecate	Pledger / pawnee	
-Bank			
Nature of	Movable assets	Goods	
securities	such as stocks,		
	machinery,		
	vehicles		
Possession	Borrower (in trust	Possession with	
	for bank). Bank	bank till	





cannot take possession without of consent the borrower. On taking possession bank gets rights of pledge & can sell the assets without intervention.

repayment of the loan. Bank has to preserve the goods carefully & return the same, if loan is repaid.

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 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;
- 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?

- **4 Commodity Money -** Commodity money value is derived from the commodity out of which it is made. The commodity itself represents money, & the money is the commodity.
- **Representative Money -** is money that includes token coins, or any other physical tokens like certificates, that can be reliably exchanged for a fixed amount/quantity of a commodity like gold or silver.
- Fiat Money Fiat money, also known as fiat currency is the money whose value is not derived from any intrinsic value or any guarantee that it can be converted into valuable commodity (like gold). Instead, it derives value only based On Govt. order (fiat)
- Commercial Bank Money Commercial bank money or the demand deposits are claims against financial institutions which can be used for purchasing goods & services.
- Reserve Money (M 0)

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

M1=Currency with the public + Demand deposits with the banking system + 'Other' deposits with the RBI

M2=M1 + Savings deposits of office savings banks.

M3=M1+ Time deposits with the banking system = Net bank credit to the Govt.

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

**♣ Bhartiya Reserve Bank Note Mudran Private** Limited (BRBNMPL): RBI established BRBNMPL in February 1995 as a wholly-owned subsidiary to augment the production of bank notes in India & to enable bridging of the gap between supply & demand for bank notes in the country.





# Topic 30: What are the Different types of Banking?

- **Para banking-** When Bank provides banking services except the general banking facility.
- Narrow Banking- When banks invest its money in Govt. securities instead investing in market to avoid risk.
- Offshore Banking- Bank which accept currency of all countries.
- Green banking- Promoting environmental-friendly practices & reducing your carbon footprint from your banking activities.
- Retail Banking- Retail banking refers to the division of a bank that deals directly with retail customers.
- Wholesale banking-Wholesale banking is the provision of services by banks to organisations such as Mortgage Brokers, large corporate clients, midsized companies, sreal estate developers & investors, international trade finance businesses etc.
- Universal Banking: R H Khan committee & recommended the concept of Universal Banking. It means allowing Fls & banks to undertake all types of banking or development financing activity, subject to compliance of statutory & other requirements of RBI, Govt. & related legal Acts.
- Islamic Banking: An Islamic bank is a deposit-taking banking institution whose scope of activities excluding borrowing & lending on the basis of interest.

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

# **IFSC (Indian Financial System Code)**

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

# MICR - Magnetic ink character Recognition

- MICR is 9-digit numeric code that uniquely identifies a bank branch participating in electronic clearing scheme.
- Used to identify the location of a bank branch.
- City (3) Bank (3) Branch (3)

It is allotted to a bank branch is printed on the MICR band of cheques. MICR used for electronic credit system.

# SWIFT Code: Society for Worldwide Interbank financial tele-communication

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

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- 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 Adequecy 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 Agreemeny
- 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
- 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. NRDWP- 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
- 4 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
- 4 IPPB- New Delhi

Topic 34: Financial Regulations   Institutions   Organizations					1
Chit Funds	Respective State Govt.s		companies		
Insurance companies	IRDA		Stock broking companie	s	SEBI
Housing Finance	NHB		Nidhi Companies	Minis	try of corporate
Companies				affai	rs, Govt. of India
Venture Capital Fund /	SEBI				
Merchant Banking	SEBI				





# National Bank for Agriculture & Rural Development

- Established on 12th July 1982 on the recommendation of CRAFICARD committee (also called as SivaramanComittee)
- **♣** For Agricultural finance, It is the apex organization.
- La 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

#### Securities & Exchange Board of India (SEBI)

- ♣ It is theregulator for the securitiesmarket in India. SEBI was initially established as a non statutory body in April 1988, to regulate theworking of stock exchange. Later itwas 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.

👃 MD & CEO | David Rasquinha|HQ: 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).
- ♣ HQ: New Delhi| MD & CEO: 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 30<sup>th</sup> 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.
- 4 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 1<sup>st</sup> October 2018

- ♣ KPV are regulated by KVP Rules 2014, Scheme is available through Post Offices & those banks that are authorized to operate PPF scheme.
- Denomination: Rs.1000, Rs.5000, Rs.10000 & Rs.50000
- **Types of certificates:** Category Single, Joint A-Type & Joint B-Type (E/S).
- **Maturity period: 112 Months**
- **♣ Rate of Interest:** 7.7%.
- **Rate of interest:** Rs.1000 becomes double during the maturity period.

# Topic 36: List of Mergers in the Indian Banking Industry

The Bank which acquired	The Bank which got Merged	Year of Merger
Bank of Baroda	Dena Bank & Vijaya bank	Effective 1 <sup>st</sup> April 2019
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	2006

	Kurundwad	
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
   Secondary Sector
   Tertiary Sector
- ♣ Primary Sector: Primary Sector is directly dependent on environment for manufacture & production. For example, agriculture, mining, farming etc.
- **Secondary Sector:** Secondary Sector adds value to the proud by transforming raw materials into valuable
- products. For example, processing & construction industries.
- ♣ Tertiary Sector/Service Sector: Tertiary Sector is involved in production & exchange of services. For example, transportation, communication, & other services of such kind. Tertiary Sector is also known as Services Sector as it facilitates the production & exchanges of services.

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

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

#### A brief on the Printing Presses

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

# A brief on the Minting of Coins

a) Security Printing & Minting Corporation of India Limited (SPMCIL) comprises four mint:

- ❖ India Government Mint, Mumbai
- India Government Mint, Kolkata
- India Government Mont, Hyderabad
- India Government Mint, Noida
- b) The main objectives of these mints is to produce coins, medals & awards, as per the requirements of India.
- c) Mumbai mint is known for producing standardized weights & measures.
- d) Noida is known as the first mint in the country to produce stainless steel coins.

#### **Points to Remember**

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

# Topic 39: What is the Mudra Scheme?

- **a)** MUDRA stands for Micro Units Development & Refinance Agency Ltd.
- **b)** Financial institution set up by GOI for development & refinancing micro units enterprises.
- c) The purpose is to provide funding to the noncorporate 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.
- ♣ 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 though 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 form the public to meet the shortfall. The excess of total expenditure over total nonborrowed 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 banks.
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.
1968	National Credit Council (NCC) set up in Feb. 1968 to assist RBI & Govt. to allocate credit according to plan priorities.
1969	Fourteen banks with deposits of over Rs.50 crores were nationalised.
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.
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.		
1972	Differential Rate of Interest (DRI) Scheme was instituted to cater to the needs of the weaker sections of the society & for their upliftment.		
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 functions & provide effective supervision in an integrated manner over the banking system, financial institutions, NBFCs & other parabanking financial institutions.		
1995	Banking Ombudsman Scheme was introduced under the provisions of the BR Act, 1949.		
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.		
The r	The roadmap for the presence of foreign banks in India was drawn up in February 2005.		
Banks were advised to introduce a facility of 'no frills' account with nil or low minimum balances in November 2005.			
Recovery of Debts Due to Banks & Financial Institutions Act was enacted in 1993, which provided for the establishment of tribunals for expeditious adjudication & recovery of non-			





performing loans.

Act, 2002 was enacted in March, 2002.

Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest (SARFAESI)

# Topic 43: History of Banking Sector in India

- a) The first bank of a joint stock variety was Bank of Bombay, established in 1720 in Bombay. This was followed by Bank of Hindustan in Calcutta, which was established in 1770 by an agency house.
- b) The General Bank of Bengal & Bihar, which came into existence in 1773, after a proposal by Governor (later Governor General) Warren Hastings, proved to be a short-lived experiment.
- c) The first 'Presidency bank' was the Bank of Bengal established in Calcutta on June 2, 1806 with a capital of Rs.50 lakh. The bank was given powers to issue notes in 1823.
- d) Bank of Bombay was the second Presidency bank set up in 1840 with a capital of Rs.52 lakh, & the Bank of Madras the third Presidency bank established in July 1843 with a capital of Rs.30 lakh.
- e) With the collapse of the Bank of Bombay, the New Bank of Bombay was established in January 1868.
- f) The Presidency Bank Act, which came into existence in 1876, brought the three Presidency banks under a common statute & imposed some restrictions on their business.
- g) The first Indian owned bank was the Allahabad Bank set up in Allahabad in 1865, the second, Punjab National Bank was set up in 1895 in Lahore, & the third, Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership.
- h) Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership & 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.
- i) The late Shri Vithal L Kavthekar pioneered the urban co-operative credit movement in the year 1889 in the then princely State of Baroda.
- j) The first registered urban co-operative credit society was the Conjeevaram Urban Co-operative Bank, organised in Conjeevaram, in the then Madras Presidency.
- Note: They were known as Presidency banks as they were set up in the three Presidencies that were the units of administrative jurisdiction in the country for the East India Company. The Presidency banks were governed by Royal Charters. The Presidency banks issued currency notes until the enactment of the Paper Currency Act, 1861, when this right to issue currency notes by the Presidency banks was abolished & 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.
- 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.



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# **Topic 44: Important Financial Abbreviations Part 2**

- ADRs American Depository Receipts
- LAGR Compounded Annual Growth Rate
- CDSL Central Depositary 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
- 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
- **4** 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
- 4 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 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.







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# Topic 1: List of Union Cabinet Ministers & their Constituency

Cabinet Ministers	Portfolio	Constituency
Shri Narendra	Atomic Energy	Varanasi
Modi	Space Personnel,	
	Public Grievances &	
	Pensions	
	All important policy	
	issues & all other	
	portfolios not	
	allocated to any	
	Minister	
Shri Raj Nath	Home Affairs	Lucknow,
Singh		Uttar Pradesh
Smt. Sushma	External Affairs	Vidisha,
Swaraj	Exiorriar / triairs	Madhya
owara <sub>l</sub>		Pradesh
Arun Jaitely	Finance &	Uttar Pradesh
Alon Juliely		Olidi Tradesii
Shri Nitin Jairam	Corporate Affairs Road Transport &	Naan
Snri Nifin Jairam Gadkari	•	Nagpur, Maharashtra
Gaakari	Highways	<i>i</i> wanarashtra
	Shipping, Water	
	Resources, River	
	Development &	
	Ganga	
	Rejuvenation	
Shri Suresh Prabhu	Commerce &	Andhra
	Industry & Civil	Pradesh,
	Aviation	Rajya Sabha
Shri D. V.	Statistics &	Bangalore
Sadananda Gowda	Programme	North,
	Implementation	Karnataka
Sushri Uma Bharati	Drinking Water &	Jhansi, Uttar
	Sanitation	Pradesh
Shri Ramvilas	Consumer Affairs,	Hajipur, Bihar
Paswan	Food & Public	
	Distribution	
Smt. Maneka	Women & Child	Pilibhit, Uttar
Sanjay Gandhi	Development	Pradesh
Shri Ravi Shankar	Law & Justice,	Bihar – Rajya
Prasad	Electronics &	Sabha
	Information	
	Technology	
Shri Jagat Prakash	Health & Family	Himachal
Nadda	Welfare	Pradesh,
Hadaa	TT CHUIC	Rajya Sabha
Shri Anant Geete	Heavy Industries &	Raigad,
Jilli Allulli Geele	Public Enterprises	Maharashtra
Smt. Harsimrat	Food Processing	Bathinda,
		· ·
Kaur Badal	Industries	Punjab
Shri Narendra	Rural Development,	Gwalior,
Singh Tomar	Panchayati Raj &	Madhya
	Mines	Pradesh
Shri Chaudhary	Steel	Haryana, Rajy
Birender Singh		a Sabha
Shri Jual Oram	Tribal Affairs	Sundargarh,
	İ	Odisha

Shri Radha Mohan	Agriculture &	Purvi
Singh	Farmers Welfare	Champaran,
		Bihar
Shri Thawar Chand	Social Justice &	Madhya
Gehlot	Empowerment	Pradesh,
	-	Rajya Sabha
Smt. Smriti Zubin	Textiles	Gujarat,
Irani		Rajya Sabha
Dr. Harsh Vardhan	Science &	Chandni
	Technology	Chowk, Delhi
	Earth Sciences,	
	Environment, Forest	
	& Climate Change	
Shri Prakash	Human Resource	Maharashtra,
Javadekar	Development	Rajya Sabha
Shri Dharmendra	Petroleum &	Deogarh
Pradhan	Natural Gas	
	Skill Development &	
	Entrepreneurship	
Shri Piyush Goyal	Railways,	Maharashtra
	Coal	
Smt. Nirmala	Defence	Rajya Sabha
Sitharaman		Karnataka
Shri Mukhtar	Minority Affairs	Jharkhand
Abbas Naqvi	-	
	Minority Attairs	Jnarknana

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 Sharma	Culture	Gautam Buddha Nagar, UP		
Shri Giriraj Singh	Micro, Small & Medium Enterprises	Nawada, Bihar		
Shri Manoj Sinha	Communications	Ghazipur, UP		
Col. Rajyavardhan Singh Rathore	Youth Affairs & Sports, Information & Broadcasting	Jaipur Rural, Rajasthan		





Shri Raj Kumar Singh	Power, New & Renewable Energy	Arrah
Shri Hardeep	Housing & Urban	Uttar Pradesh,
Singh Puri	Affairs	Rajya Sabha

Shri Alphons	Tourism	Rajasthan,
Kannanthanam		Rajya Sabha

# **Topic 2: Upcoming Important Sport Events**

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

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: 1	The Headquart	ers	0	f the UN Organizations
International Organizations	HQ:			IMF
UNO (United Nations Org)	New York			World Bank
UNICEF	New York		-	UNESCO
UNCTAD	Geneva			OECD
WHO (World Health Org)	Geneva			UNIDO (United Nations
ILO (International Labour Org)	Geneva			Industrial Dev. Org)
WMO (World Meteorological Org)	Geneva			IAEA (International Atomic Ener
World Intellectual Property Org	Geneva			Agency)
International Standards Org.	Geneva			OPEC
		-		

IMF	Washington DC
World Bank	Washington DC
UNESCO	Paris
OECD	Paris
UNIDO (United Nations	Vienna
Industrial Dev. Org)	
IAEA (International Atomic Energy	Vienna
Agency)	
OPEC	Vienna
Amnesty International	London





Commonwealth of Nations	London
International Maritime	London
Organization	
ICJ (International Court of Justice)	The Hague
Food & Agricultural Organization	Rome
NATO	Brussels
Transparency International	Berlin

SAARC	Kathmandu
ASEAN	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah

# Topic 4: Revolutions in the field of Agriculture in India

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

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

# **Topic 5: A Brief on the Census 2011**

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

# Some of the highlights

- Slogan Our census, Our Future
- India's 1st Census 1872
- 4 2011 Census is 15th Census
- **♣** Total Population 1,21,01,93,422
- India's Rank in population 2nd with 17.5% (1st China with 19%)
- Most Populous State Uttar Pradesh
- Least Populous State Sikkim
- Most Literate State Kerala (93.9%)
- 🖶 Least Literate State Bihar (63.82%)

- National Sex Ratio Female : Male (940 : 1000)
- Highest Sex Ratio (State) Kerala (1084 : 1000)
- Lowest Sex Ratio (State) Haryana
- Highest Sex Ratio (UT) Puducherry
- **↓** Least Sex Ratio (UT) Daman & Diu (618 : 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**

Important National Officials		
Designation	Name	
Chairperson, CBDT	Suhsil Chandra	
Chairperson, National	Nand Kumar Sai	
Commission for		
Scheduled Tribes		
Chairperson, UGC	Dhirendra Pal Singh	

Chairman, ISRO	K Sivan
Chairman, Atomic Energy	K N Vyas
Commission	
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, NHAI	Shri Yudhvir Singh Malik
Director General,	PP Malhotra
National Cadet Corps	





OAT OWER CAI SUL			
Chairperson, Central Board of Secondary	Anita Karwal		
Education			
Chairperson, IRDAI	Subhash Chandra Khuntia		
Chairperson, Press Council of India	CK Prasad		
	D : : ! /		
Director General, BSF	Rajni Kant Mishra		
Director General, SSB	S. S. Deswal		
Director General, CRPF	Rajiv Rai Bhatnagar		
<b>Director General, ITBP</b>	S. S. Deswal		
Solicitor General	Tushar Mehta		
Attorney General	KK Venugopal		
Chairperson, National	Justice Adarsh Kumar		
Green Tribunal	Goel		
Director, NCERT	Hrushikesh Senapaty		
President, ASSOCHAM	Sandeep Jajodia		
Chairperson, NASSCOM	Rishad Premji		
Chairman, Press Trust of	Vivek Goenka		
India			
DRDO Chairman	G Satheesh Reddy		
LIC Chairman	Hemant Bhargava (Interim)		
Designation	Name		
National Security Advisor	Ajit Kumar Doval		
Chairman, Railway Board	Vinod Yadav		
Chief, Intelligence Bureau (IB)	Rajiv Jain		
Chief, Research &	Anil Dhasmana		
Analysis Wing (RAW)			
Director General, NIA	YC Modi		
Director General, NIA	i C Modi		

Post	Name	
Chief Justice, Supreme Court	Ranjan Gogoi (46 <sup>th</sup> )	
Speaker, Lok Sabha	Sumitra Mahajan	
Deputy Speaker, Lok Sabha	M. Thambidurai	
Comptroller & Auditor	Rajiv Mehrishi	
General of India		
Chief Election Commissioner	Sunil Arora	
Chairman, Union Public	Sh. Arvind Saxena	

Service Commission	
Deputy Chairman, Rajya	Harivansh Narayan
Sabha	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
Kandla	Gujarat

# **Topic 8: The Most Famous Temples in India**

- ♣ Badrinath Temple: Chamoli district, Uttarakhand
- The Konark Sun Temple: Puri district of Odisha
- Brihadeeswara Temple: Thanjavur city of Tamil Nadu
- Somnath Temple: Saurashtra (Gujarat)

- ★ Kedarnath Temple: Garhwal area (Uttarakhand)
- ♣ Sanchi Stupa: Raisen district of Madhya Pradesh
- Ramanathaswamy Temple: Tamil Nadu
- ♣ Vaishno Devi Mandir: J&K, near Katra.





- ♣ Siddhivinayak Temple: Prabha Devi, Mumbai
- ♣ Gangotri Temple: Uttarkashi district of Uttarakhand
- ♣ Golden Temple or Sri Harmandir Sahib: Amritsar
- Kashi Vishwanath Temple: Varanasi (Uttar Pradesh)
- Lord Jagannath Temple: Puri (Orissa)
- Yamunotri Temple: Uttarkashi district of Uttarakhand
- Meenakshi Temple: Madurai (Tamil Nadu)
- ♣ Amarnath Cave Temple: State of J&K
- Lingaraja Temple: Orissa
- Tirupati Balaji: Tirumala (Andhra Pradesh)
- Kanchipuram Temples: Tamil Nadu
- ♣ Khajuraho Temple: Madhya Pradesh
- Virupaksha Temple: Hampi, Bellary, Karnataka
- Akshardham Temple: Delhi
- Shri Digambar Jain Lal Mandir: Oldest Jain temple in Delhi
- Gomateshwara Temple: Shravanabelagola town of Karnataka
- Ranakpur Temple: Pali district of Rajasthan
- Shirdi Sai Baba Temple: Shirdi town of Maharashtra
- Sree Padmanabhaswamy Temple : Thiruvananthapuram, the capital city of Kerala

- Dwarkadhish Temple: Dwarka city (Gujarat)
- Laxminarayan Temple: In Delhi



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# Topic 9: List of the Important Airports in India

Airport	City	State/UT	Devi Ahilyabai	Indore	Madhya Pradesh
Kempegowda International Airport	Bangalore	Karnataka	Holkar Airport  Dr. Babasaheb  Ambedkar Intl.	Nagpur	Maharashtra
Netaji Subhash Chandra Bose Intl.Airport	Kolkata	West Bengal	Airport Lok Nayak Jayaprakash	Patna	Bihar
Rajiv Gandhi International Airport	Hyderabad	Telangana	Airport Sri Guru Ram Dass Jee International	Amritsar	Punjab
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat	Airport Swami Vivekananda Airport	Raipur	Chhattisgarh
Chaudhary	Lucknow	Uttar Pradesh	Bagdogra Airport	Bagdogra	West Bengal
Charan Singh Intl. Airport			Veer Savarkar International	Port Blair	andaman&Nicobar Islands
Lokpriya Gopinath Bordoloi Intl. Airport	Guwahati	Assam	Airport Birsa Munda	Ranchi	Jharkhand
Srinagar Airport	Srinagar	J&K	Airport	111.	D : 11
Biju Patnaik	Bhubaneswar	Odisha	Maharana Pratap Airport	Udaipur	Rajasthan
International Airport			Raja Bhoj International	Bhopal	Madhya Pradesh
Visakhapatnam	Visakhapatnam	Andhra Pradesh	Airport		
Airport			Jolly Grant Airport	Dehradun	Uttrakhand





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

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

- **Durand Line**: Afghanistan & Pakistan
- Hindenburg Line: Germany & Poland.
- Mason-dixon Line: Line of demarcation between four states in the United States.
- Mannerheim Line: Russia-Finland border.
- Macmahon Line: India & China
- Medicine Line: Canada & the United States.
- Order-neisse Line: Poland & Germany
- Radcliffe Line: India & Pakistan.
- **Siegfried Line**: Germany on its border with France.
- **17th Parallel**: North Vietnam & South Vietnam
- **4 26th Parallel south**: Africa, Australia & South America.
- **30TH PARALLEL** Equator & the North Pole.
- **4 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.
- **4 42nd Parallel north**: New York Pennsylania 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.
- **4 45th parallel** makes up most of the boundary between Montana&Wyoming.
- **49th Parallel** is the boundary between USA&Canada

# Topic 11: List of Schemes & Apps launched by Banks

- 1. Airtel money AXIS BANK + AIRTEL
- 2. Asha Home loan AXIS BANK
- 3. Branch on Wheel ICICI Bank in Odisha
- 4. **Chillar HDFC Bank**
- 5. China's first online Banking "webank" Tancet Holdings
- 6. Digital Banking "POCKET" ICICI Bank
- 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
- First home grown INDEX "COMPOSITE INDEX" State Bank of India
- 12. I-Mobile app for windows phone ICICI Bank
- 13. India's first" transparent credit card "in association with American Express ICICI Bank
- 14. Instant money transfer Bank of India

- 15. Instant Money Transfer (IMT) Bank of India
- 16. Kisan card AXIS BANK
- 17. M-Pesa ICICI Bank+Vodafone
- 18. Student Travel Card ICICI Bank
- 19. TAB BANKING FACILITY State Bank of India
- 20. Tap & pay ICICI Bank
- 21. IMobile app for windows phone ICICI Bank
- 22. '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

# Topic 12: Stock Exchanges around the World

- New York Stock Exchange (NYSE): HQ in New York City
- NASDAQ OMX: HQ in New York City.
- Tokyo Stock Exchange: HQ in Tokyo
- London Stock Exchange: HQ in London.
- Shanghai Stock Exchange: HQ in Shanghai.
- Hong Kong Stock Exchange: HQ in Hong Kong.
- ♣ Toronto Stock Exchange: HQ in Toronto.
- ♣ BM&F Bovespa: HQ in Sao Paul
- Australian Securities Exchange: HQ in Sydney
- Deutsche Börse: HQ in Frankfurt.
- ♣ Taiwan Stock Exchange HQ in the city of Taipei
- JSE Limited HQ in Johannesburg, South Africa.





- American Stock Exchange (AMEX) HQ in New York, USA
- Borsa Italia HQ in Milan, Italy
- London International Financial Futures&Options Exchange (LIFFE) HQ in London, Great Britain
- Montreal Exchange (MSE) HQ in Montreal, Canada
- Nordic: Baltic market (OMX) HQ in Stockholm, Sweden
- Bolsa de Madrid (Madrid Stock Exchange) HQ in Madrid, Spain
- Afghanistan Stock Exchange HQ in Kabul
- Chittagong Stock Exchange HQ in Chittagong
- Royal Securities Exchange of Bhutan HQ inThimphu
- 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	Periyar	Kerala
Arch Dam		
Bhakra Dam	Satluj	Himachal
		Pradesh
Pakal Dul Dam	Marusudar	J&K
Sardar Sarover	Narmada	Gujarat
Gujarat Dam		
Srisailam (N.S.R.S.P)	Krishna	Andhra Pradesh
Dam		
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	CHENAB	J&K
Pong Dam	Beas	Himachal
		Pradesh
Nagarjuna Sagar	Krishna	Telangana

Dam		
Salal (Rockfill&	Chenab	J&K
Concrete) Dam		
Supa Dam	Kali Nadi	Karnataka
Koteshwar Dam	Bhagirathi	Uttarakhand
Rihand Dam	Rihand	Uttar Pradesh
Indira Sagar	Narmada	Madhya Pradesh
(NHDC) Dam		
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
- 4 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
- **Letter Chholiya**: Kumaon region, Uttarakhand
- **4 Bhangra**: Punjab
- Dhamyal 'Dhamyal' or 'Dhuph': Haryana
- **Mayur Nritya:** Uttar Pradesh
- Charkula: Braj region of Uttar Pradesh.
- **Giddha: S**tate of Punjab
- **Haryana**: Swang, Nagqal, 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
- 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.

4 Poikal Kudirai Attam: Tamil Nadu

**Theyyam:** Kerala

**4 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, Rammat, Gauri, Ghoomar

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

- ♣ 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

- Mineral Exploration Corporation Limited: Nagpur, Maharashtra
- ♣ NHPC Limited: Faridabad, Haryana
- ♣ National Aluminium Co Ltd: Bhubaneshwar, Orissa
- ♣ National Aviation Company of India: New Delhi
- National Buildings Construction Corporation: New Delhi
- National Fertilizers Limited: Noida, Uttar Pradesh
- National Handloom Development Corporation Limited: Lucknow, Uttar Pradesh
- ♣ National Insurance Co Ltd: Kolkata, West Bengal
- ♣ National Textile Corporation: New Delhi
- ♣ New India Assurance Company: Mumbai, Maharashtra
- Neyveli Lignite Corporation Limited: Tamil Nadu
- North Eastern Regional Agricultural Marketing Corporation: Assam
- ♣ Numaligarh Refinery Limited: Assam
- Oil & Natural Gas Corporation: Dehradun, Uttarakhand
- Oil India Limited: New Delhi
- Oriental Insurance Company: New Delhi
- ♣ Pawan Hans Limited: New Delhi
- Shipping Corporation of India Limited: Mumbai, Maharashtra
- United India Insurance Company: Chennai, Tamil Nadu
- ♣ Uranium Corporation of India: Jaduguda, Jharkhan.

# **Topic 16: Nick Names of Important Indian Places**

Nick Names	City
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 Ot 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
Venice Of The East	Cochin
Sorrow Of Bengal	Damodar River
Sorrow Of Bihar	Kosi River
Blue Mountains	Nilgiri
Queen Of The Mountains	Mussoorie (Uttarakhand)
Sacred River	Ganga
Hollywood Of India	Mumbai
City Of Castles	Kolkata
State Of Five Rivers	Punjab
City Of Weavers	Panipat
City Of Lakes	Sringgar

Jamshedpur (Called
Tatanagar)
Varanasi
Kanpur
New Delhi
J&K
Ahmedabad
Kerala
Kashmir
Prayag(Allahabad)
Jamshedpur

# 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&NepalVaruna: France&India
- Simbex: Indian Navy With Republic Of Singapore Navy
- Ibsamar: India with Brazil&South African NavyKonkan: 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



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#### Stadiums in South Africa

- Kinasmead-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 Zaved Stadium-Abu Dhabi
- ♣ Sharjah Cricket Stadium-Sharjah

# **Topic 19: List of Important Days**

#### Important Days: April

2 April - World Autism Awareness Day5 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





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

# Important Days: June

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

#### Important Days: January

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)

# Important Days: February

25th Jan: Tourism Day & National Voters Day (India)

2nd Feb: World Wetlands Day

## 4<sup>th</sup> Feb: World Cancer Awareness Day

21st Feb: International Mother Language Day 23th Feb: World Peace & Understanding Day 28th Feb: National Science Day (India) 9 Nov: World Legal Services Day
10 Nov: World Immunization Day
12 Nov: World Pneumonia Day
16 Nov: International Day for Tolerance
17th Nov: International Students Day

19 Nov: International Journalist's Remembrance Day

20th Nov: Universal Children's Day

21st Nov: World Television Day, World Fisheries Day 25th Nov: International Day for the Elimination of Violence against Women

26th Nov: National Law Day (India)

# Important Days: December

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

Important Days: March

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

leetings to be held recently

		, , ,			
	Topic 20: Summits & the N				
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.	13 <sup>th</sup> G20 Summit 2018	Buenos Aires, Argentina			
8.	UNFCCC COP 24 {UN Framework Convention on Climate Change}	Katowice, Poland			
11.	44 <sup>th</sup> G7 Summit 2018	Canada			

12.	51st ADB Annual Meeting 2018	Manila	
13.	18th NAM Summit 2019	Azerbaijan	
15.	Commonwealth Heads of	London, United	
	Government Meet	Kingdom	
	(CHOGM): CHOGM 2018	J	
16.	7 <sup>th</sup> OPEC International	Vienna, Austria	
	Seminar 2018		
17.	33 <sup>rd</sup> ASEAN Summit 2018	Singapore	
18.	East Asia Summit 2018	Singapore	
19.	30th APEC Summit 2018: Papua, New Guinea		
	Port Mores		
	31 <sup>st</sup> APEC Summit 2019: Chile		
20.	SCO Summit 2018	Qingdao, China	





# **Topic 21: List of Indian Cities on Rivers Banks**

	City	River	State		
1.	Agra	Yamuna Uttar Prade:			
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 Uttarakh			
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	Тарі	Gujarat		
27.	Tiruchirapalli	Kaveri	Tamil Nadu		
28.	Varanasi	Ganga	Uttar Pradesh		
29.	Vijayawada	Krishna Andhra Prades			
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.	Thiruchirapal li	Kaveri	Tamil Nadu	
59.	Chennai	Cooum, Adyar	Tamil Nadu	
60.	Coimbatore	Noyyal	Tamil Nadu	
61.	Erode	Kaveri	Tamil Nadu	
62.	Tirunelveli	Thamirabarani Tamil No		
63.	Bharuch	Narmada	Gujarat	
64.	Karjat	Ulhas	Maharashtra	
65.	Nashik	Godavari	Maharashtra	
66.	Mahad	Savitri	Maharashtra	
67.	Nanded	Godavari Maharasht		
68.	Kolhapur	Panchaganga	Maharashtra	
69.	Nellore	Pennar Andhra Pradesh		
<u> </u>			Pradesh	







71.	Sangli	Krishna	Maharashtra	74.	Ujjain	Shipra	Madhya
72.	Karad	Krishna, Koyna	Maharashtra				Pradesh
73.	Hajipur	Ganga	Bihar				

