

Contents

Must Do Current Affairs for IBPS PO Mains 2019	3
Banking Current Affairs	17
Economy/Financial/Business Current Affairs.....	17
Agreements/MoU.....	20
New Appointments: National.....	25
New Appointments: International.....	27
Awards and Recognition.....	28
Summits Events Festivals (National/International).....	34
Committees in News.....	37
National Current Affairs.....	38
Current Affairs Related to States in India.....	44
International Current Affairs.....	47
Obituaries (National/International).....	50
List/Indexes Released Recently.....	53
Important Days (June to November).....	56
Books & Authors.....	58
Defence Current Affairs.....	59
Sports Current Affairs.....	62
Science & Technology.....	69
Schemes Launched By Union and State Governments.....	70
Miscellaneous Current Affairs.....	71
Static GA : Awards & Fields	76
Topic 1: CM/Governors/Wildlife Sanctuaries/National Parks / Power Plants in India.....	77
Topic 2: Upcoming Important Sport Events.....	81
Topic 3: The Headquarters of the UN Organizations.....	81
Topic 4: A Brief on the Census 2011.....	82
Topic 5: Current Office Holders List.....	82
Topic 6: Important Ports in India.....	83
Topic 7: The Most Famous Temples in India.....	83
Topic 8: List of the Important Airports in India.....	83
Topic 9: What are the names of the Borders/ Boundary Lines?.....	84
Topic 10: Stock Exchanges around the World.....	84
Topic 11: Dams in India.....	85
Topic 12: Classical and Folk Dances in India.....	85
Topic 13: The Headquarters of the important Public-Sector Undertakings.....	86
Topic 14: Nick Names of Important Indian Places.....	86
Topic 15: Important Defence Exercise Conducted in the World.....	87
Topic 16: Stadiums Around the World.....	87
Topic 17: List of Indian Cities on Rivers Banks.....	88
Banking Awareness	89
Topic 1: Reserve Bank of India & its Functions.....	90
Topic 2: Policy Rates decided by the RBI.....	90
Topic 3: Banking Regulation Act 1949 Schedule Banks Other Types of Banks.....	91
Topic 4: What are the different types of accounts that can be opened in a Bank?.....	91
Topic 5: Negotiable Instrument Act and Cheques.....	92
Topic 6: Financial Inclusion and the initiatives launched to achieve it.....	93
Topic 7: All about the Priority Sector Lending Norms.....	94
Topic 8: Financial Market Important Points on Money Market, Capital Market & their Instruments.....	95
Topic 9: All about the DICGC.....	97
(Deposit Insurance & Credit Guarantee Corporation of India).....	97

Topic 10: NPAs & SARFAESI Act.....	97
Topic 11: A Brief on ATMs in India.....	98
Topic 12: Currency System in India	98
Topic 13: A close look at the Prompt Corrective Action (PCA)	99
Topic 14: All about the Products of NPCI.....	100
Topic 15: Small Finance Banks & its Headquarters	100
Topic 16: Payments Banks & its Headquarters	101
Topic 17: What are the Risks in Banking Sector?.....	101
Topic 18: What are the BASEL-3 Norms & a brief on the 3 Pillars of Basel?	101
Topic 19: Most Important Miscellaneous Banking Terms.....	102
Topic 20: How the amount can be transferred from one Bank A/c to the other?.....	103
Topic 21: What are the types of Accounts that can be opened by Foreign (Person) in India?	104
Topic 22: A Brief on CAMELS rating for Domestic Banks?.....	104
Topic 23: BANKING OMBUDSMAN SCHEME 2006	104
Topic 24: NBFC OMBUDSMAN SCHEME.....	105
Topic 25: What is Base Rate, MCLR & Other rates of Lending?	105
Topic 26: What is Reverse Mortgage Loan?	105
Topic 27: What is Hypothecation & Pledge?.....	106
Topic 28: What is NBFC & how it differs from Banks?	106
Topic 29: What are the types of Money?	106
Topic 30: What are the Different types of Banking?.....	107
Topic 31: What are the important codes that are used in Banking?.....	107
Topic 32: Important Banking Abbreviations	107
Topic 33: The HQ of NATIONALIZED/PSBs BANKS.....	108
Topic 34: Financial Regulations Institutions Organizations.....	108
Topic 35: Important Financial Schemes of the Government	109
Topic 36: List of Mergers in the Indian Banking Industry.....	109
Topic 37: What are the Sectors in the Indian Economy?	110
Topic 38: A Brief on Printing & Minting of Currencies in India	110
Topic 39: What is the Mudra Scheme?.....	111
Topic 40: Headquarters of the International Financial Organizations	111
Topic 41: Important Financial, Economics & Budget Terms.....	111
Topic 42: Major Controls/Schemes introduced in Banking Sector from 1968.....	112
Topic 43: History of Banking Sector in India.....	113
Topic 44: Important Financial Abbreviations Part 2	114
Topic 45: Miscellaneous Banking Terms	114

Must Do Current Affairs for IBPS PO Mains 2019

UNESCO designates Mumbai and Hyderabad as member of UCCN

- UNESCO has designated **Mumbai** as a member of **UNESCO Creative Cities Network (UCCN)** in the field of **FILM** and **Hyderabad** in the field of **Gastronomy**. The 7 categories for recognition under UCCN are Crafts and Folk Arts, Design, Film, Gastronomy, Music, Media Arts and Literature.
- Previously, 3 Indian cities were recognized as members of UCCN, namely- **Jaipur**-Crafts and Folk Arts(2015), **Varanasi**-Creative city of Music (2015), **Chennai**-Creative city of Music(2017).

India to host 2023 Men's Hockey World Cup

- The Executive Board of the **International Hockey Federation** announced that India would be hosting the **Men's Hockey World Cup in 2023 for second time**. Spain and Netherlands have been confirmed as the co-hosts for the **2022 FIH Hockey Women's World Cup**.
- The **Men's Hockey World Cup** would be played from **January 13-29, 2023** while the **Women's World Cup** would be played from **July 1-17, 2022**. The venues for the tournaments will be announced by the host nations.

Government announces Mega Merger of Public Sector Banks

- Union Finance Minister **Nirmala Sitharaman** has announced a **big consolidation of public sector banks**. **10 public sector banks** are to be merged **into four banks**. After the amalgamation, the total number of Public Sector Banks in the country will come down to 12 from 27 banks.

- Punjab National Bank, Oriental Bank of Commerce and United Bank of India** to be merged into one single bank, with business of Rs 17.95 trillion to make **India's 2nd largest bank**.
- Canara Bank and Syndicate Bank** are to be merged to become the **4th largest public sector bank** with business of Rs 15.2 lakh crore.
- Union Bank of India, Andhra Bank and Corporation Bank** are to be merged to become the **5th largest public sector bank** with business of Rs 14.6 lakh crore.
- Indian Bank** will be merged with **Allahabad Bank** to become the **7th largest public sector bank** with business of Rs 8.08 lakh crore.
- The government has also announced capital infusion of over **Rs 55,000 crores** into public sector banks:
 - PNB (Rs 16,000 crore),
 - Union Bank of India (Rs 11,700 crore),
 - Bank of Baroda (Rs 7000 crore),
 - Indian Bank (Rs 2500 crore),
 - Indian Overseas Bank (Rs 3800 crore),
 - Central Bank (Rs 3300 crore),
 - UCO Bank (Rs 2100 crore),
 - United Bank (Rs 1600 crore) and
 - Punjab and Sind Bank (Rs 750 crore)

Nobel Prize Winners 2019 – Check Here Complete List

- The **Nobel Prize 2019** were announced recently in 6 different fields viz. Physiology or Medicine, Physics, Chemistry, Literature, Peace, and Economic Sciences. The Nobel Prize distribution was first done on 1901. The winners will receive a full cash prize, valued this year at 9-million kronor (\$918,000), a gold medal and a diploma.

Complete list of the winners of Nobel Prize 2019:

Field	Winners	Description	Associated With
Physiology or Medicine	William G. Kaelin (USA)	for their discoveries of how cells sense and adapt to oxygen availability	Harvard Medical School
	Sir Peter J. Ratcliffe (United Kingdom)		University of Oxford
	Gregg L. Semenza (USA)		Johns Hopkins University
Physics	James Peebles (Canada)	for theoretical discoveries in physical cosmology	Princeton University
	Michel Mayor (Switzerland)	for the discovery of an exoplanet orbiting a solar-type star	University of Geneva
	Didier Queloz (Switzerland)		University of Geneva

Field	Winners	Description	Associated With
Chemistry	John B. Goodenough (Germany)	for the development of lithium-ion batteries	University of Texas
	M. Stanley Whittingham (United Kingdom)		Binghamton University
	Akira Yoshino (Japan)		Asahi Kasei Corporation
Literature (2018)	Olga Tokarczuk (Poland)	for a narrative imagination that with encyclopedic passion represents the crossing of boundaries as a form of life	
Literature (2019)	Peter Handke (Austria)	for an influential work that with linguistic ingenuity has explored the periphery and the specificity of human experience	
Peace	Abiy Ahmed Ali (Ethiopia)	for his efforts to achieve peace and international cooperation	Prime Minister of Ethiopia
Economics	Abhijit Banerjee (India)	for their experimental approach to alleviating global poverty	Massachusetts Institute of Technology
	Esther Duflo (France)		Massachusetts Institute of Technology
	Michael Kremer (USA)		Harvard University

India ranked 102 in Global Hunger Index 2019

- The **2019 Global Hunger Index (GHI)** indicates that the level of hunger and undernutrition worldwide falls into the serious category. As per the index, India ranks **102nd out of 117** qualifying countries, with a score of **30.3**.
- The list was prepared by each country being evaluated on **four indicators**- undernourishment, child wasting (low weight for height), child stunting (low height for age) and child mortality.
- Seventeen countries, including **Belarus, Ukraine, Turkey, Cuba and Kuwait**, shared the top rank with GHI scores less than 5. There were only four countries in the alarming hunger category are Madagascar, Chad, Yemen and the Central African Republic in the extremely alarming hunger category.

India wins four UNESCO heritage awards

- The **UNESCO Asia-Pacific Awards for Cultural Heritage Conservation awards** were announced at a ceremony held in Penang, Malaysia. 4 heritage landmarks from India were chosen for the UNESCO Asia-Pacific Awards for Cultural Heritage Conservation 2019.
- Renewal of Tai Kwun Centre for Heritage and Arts in Hong Kong received the Award of Excellence, which is the highest award among all categories.

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IMF cuts World and India growth rates

- The **World Bank-International Monetary Fund (IMF)** annual meetings kicked off on a somber note, with the IMF downgrading global growth in 2019 to 3%, the slowest since the global financial crisis.
- India's growth projections have also been downgraded to **6.1% and 7.0% in 2019 and 2020** respectively.
- The IMF projected the **U.S.** would grow at **2.4% and 2.1% in 2019 and 2020** respectively. For **China**,

growth was projected to grow at **6.1% and 5.8% in 2019 and 2020.**

NITI Aayog launches India Innovation Index 2019

- **NITI Aayog** with Institute for Competitiveness as the knowledge partner released the India Innovation Index (III) 2019. **Karnataka** is the most innovative major state in India.
- **Tamil Nadu, Maharashtra, Telangana, Haryana, Kerala, Uttar Pradesh, West Bengal, Gujarat, and Andhra Pradesh** form the remaining top ten major states respectively.
- **Sikkim and Delhi** take the top spots among the northeastern & hill states, and union territories/city-states/small states respectively.
- **Delhi, Karnataka, Maharashtra, Tamil Nadu, Telangana, and Uttar Pradesh** are the most efficient states in translating inputs into output.

Some Important Cabinet Approvals

- The Central government has increased the **Dearness Allowance (DA)** of **Central government employees and pensioners** by **5%**, which means the dearness allowance has been **increased** from **12% to 17%**. The hike would be effective from **July 2019**. The **cost to the exchequer** will be **Rs 16,000 crore**.
- The cabinet also approved inclusion of **5,300 families** under the **development package of Jammu & Kashmir**, who initially opted to move outside the state, but later returned and settled in the Jammu & Kashmir. This will enable such development package families to become eligible to get **one-time financial assistance of Rs 5.5 lakh** under the existing scheme.
- Cabinet has also **relaxed** the **mandatory requirement** of Aadhaar-seeded data as a pre-condition for release of funds to the beneficiaries under the **Pradhan Mantri Kisan Samman Nidhi scheme**. The relaxation will be **till 30th November 2019**.

WEF's Global Competitiveness Index

- **World Economic Forum** has released the **Global Competitiveness Index** report. In total, there are **103 indicators distributed** across the **12 pillars** on which the performance of the countries was evaluated.
- As per the WEF's released report, **India** has moved down 10 places to **rank 68th** on an annual global competitiveness index which was **topped** by **Singapore**.
- Here is the detailed ranking of India in individual pillars across which the performance of the countries was evaluated:

Sl. No.	Pillars	Rank
1.	Institutions	59
2.	Infrastructure	70
3.	ICT Adoption	120
4.	Macroeconomic Stability	43
5.	Health	110
6.	Skills	107
7.	Product Market	101
8.	Labour Market	103
9.	Financial System	40
10.	Market Size	3
11.	Business Dynamism	69
12.	Innovation Capability	35

Most Awaited "Assam's National Register of Citizens List" Released

- State coordinator of the National Register of Citizens, **Prateek Hajela** has released the most awaited **Assam's final National Register of Citizens list**. The **NRC took five years and Rs 1,220 crore** before getting published.
- **Important findings of the NRC:**
 - ✚ From the **3.29 crore** applicants, a total of **3.11 crore** people have been found eligible for inclusion in final NRC list.
 - ✚ **19.06 lakh** people have been excluded from the final NRC list.
 - ✚ Those excluded from the final NRC list will have **120 days** to approach the **Foreigners' Tribunals**. If a person is dissatisfied with the tribunal's decision, he/she can appeal against it.
 - ✚ Foreigners tribunals is a place where bona fide citizens, whose names do not figure in the final NRC, can approach to challenge their exclusion.
 - ✚ To accommodate excluded people, **detention camps** have been set up across the state of Assam.
- The **NRC list** is the **biggest exercise** India has undertaken to expel illegal immigrants residing illegally in India. The updation process of NRC was carried out under **The Citizenship Act, 1955**, and according to the rules framed in the **Assam Accord**.

2019 Pulitzer Prize Announced: Complete List of Winners

- The **Pulitzer Prize** is an award for achievements in newspaper, magazine and online journalism, literature, and musical composition in the United States.

Category	Winner
JOURNALISM	
Public service	Staff of the South Florida Sun

	Sentinel
Criticism	Carlos Lozada of The Washington Post
Editorial writing	Brent Staples of the New York Times
BOOKS, DRAMA, AND MUSIC	
Fiction	"The Overstory" by Richard Powers
Drama	"Fairview" by Jackie Sibblies Drury
History	"Frederick Douglass" by David W. Blight
Biography or autobiography	"The New Negro" by Jeffrey C. Stewart
Poetry	"Be With" by Forrest Gander
General nonfiction	"Amity and Prosperity" by Eliza Griswold
Music	"p r i s m" by Ellen Reid
Special Citation	Aretha Franklin

23rd Asian Athletics Championships Concludes: Bahrain Tops, India Finishes 4th

The **2019 Asian Athletics Championships** was the 23rd edition of the Asian Athletics Championships held in Doha, Qatar. PU Chitra won gold in Women's 1,500 metres race. Here is the list of top 4 countries in the Championship:

Rank	Nation	Gold	Silver	Bronze	Total
1.	Bahrain	11	7	4	22
2.	China	9	13	7	29
3.	Japan	5	4	9	18
4.	India	3	7	7	17

Oman Author Jokha Alharthi Wins Booker International Prize

An author from Oman, **Jokha Alharthi** has won the prestigious **Man Booker International Prize** for "**Celestial Bodies**". She is the **first Arabic-language writer** to take the prize, will split the 50,000 pounds or 64,000 US dollar purse with her UK-based translator, Marilyn Booth.

CEAT Cricket Rating Awards 2019

CEAT Cricket Rating (CCR) Awards 2019 were announced in Mumbai.

Category	Winner
International Cricketer and Batsman of the Year	Virat Kohli
International Bowler of the Year	Jasprit Bumrah

International Test Cricketer of the Year	Cheteshwar Pujara
International ODI Cricketer of the Year	Rohit Sharma
International T20 Player of the Year	Aaron Finch
Outstanding Performance of the Year	Kuldeep Yadav
International T20 Bowler of the Year	Rashid Khan
Lifetime Achievement Award	Mohinder Amarnath
Domestic Player of the Year	Ashutosh Aman
International Woman Cricketer of the Year	Smriti Mandhana
Junior Cricketer of the Year	Yashasvi Jaiswal

United Nation released its "World Population Prospects Report 2019".

- **India will overtake China** as the **most populous country by 2027** and will have almost **1.64 billion inhabitants by 2050**.
- The Central and the Southern Asia region is expected to see a **25% increase** in population **till 2050**.
- The rate of population growth is the highest in sub-Saharan Africa, where the fertility rate stand at **4.6 births per woman over a lifetime**.
- India is still among the countries where the working-age **population (25-64 years)** is growing faster than other groups.
- People aged **above 65 are the fastest growing age group**.

31.4% of Indian children stunted by 2022: Food and Nutrition Security Report

- Recently released **Food and Nutrition Security Report** stated that **31.4%** of **Indian children** will be stunted by **2022**. In States like **Bihar (48%)** and **Uttar Pradesh (46%)**, almost one in two children is stunted, while it is only one in five children in Kerala and Goa (20% each).
- The report is **prepared** by the **UN World Food Programme** in collaboration with the **Ministry of Statistics and Programme Implementation**.

World Bank's Ease of Doing Business Ranking

- **World Bank** has released **Ease of Doing business Rankings** which includes **190** countries. As per the rankings, **India** has jumped 14 places and has been ranked at **63rd among 190** countries. **New**

Zealand and Somalia retained their **1st and 190th** spot respectively.

- From 2020, the World Bank has expanded its ease of doing business survey to **2 more cities: Bengaluru and Kolkata** in addition to **Delhi and Mumbai** that are currently surveyed. The World Bank has decided to have four cities from every country with a population above **100 million**.

Crime in India Report 2017

- **National Crime Records Bureau** has released the annual **"Crime in India Report 2017"**. The report has been released after a delay of 2 years.

Key findings of the report are:

- According to the report, **3.59 lakh** cases of crime against **women** were reported in the country. **Uttar Pradesh** topped the list with 56,011 cases followed by Maharashtra with 31,979 cases and West Bengal 30,002 in cases of crime against women.
- Majority of cases under crimes against women were registered under **'Cruelty by Husband or his Relatives'** (27.9%) followed by 'Assault on Women with Intent to Outrage her Modesty' (21.7%), 'Kidnapping & Abduction of Women' (20.5%) and 'Rape' (7.0%).
- The NCRB report also cited 58,880 incidents of rioting in 2017. **Maximum incidents** of rioting were reported from **Bihar (11,698)**, followed by Uttar Pradesh (8,990) and Maharashtra (7,743).
- The incidents registered under the Scheduled Caste Prevention of Atrocities Act saw an increase from 5,082 incidents reported in 2016 to 5,775 in 2017.
- Incidents of crime related to Scheduled Tribes dipped from 844 in 2016 to 720 in 2017.
- A total of 95,893 cases of kidnapping and abduction were registered during 2017.
- The NCRB for the first time collected data on circulation of **"false/fake news and rumours"**. Under the category, maximum incidents were reported from **Madhya Pradesh** (138) followed by Uttar Pradesh (32) and Kerala (18).
- A total of 28,653 murder cases were registered across the country in 2017 and enmity cited as the maximum triggers for such murders. Among Union Territories, **Delhi** recorded the most **murder cases** in 2017 at 487.

BPRD releases "Data on Police Organizations (DoPO 2018)"

Bureau of Police Research and Development's flagship publication **"Data on Police Organizations" (DoPO 2018)** was released in **New Delhi**. It is an important compilation of information on police infrastructure, manpower and other resources from all States, Union Territories, CAPFs and CPOs.

Major highlights of the DoPO 2018:

- There has been an increase of **19,686 Police personnel** in the sanctioned strength of the State Police and 16,051 in the strength of CAPFs
- There has been **20.95% increase** in the strength of **Woman Police** which brings the total percentage of women in the Indian Police to **8.73%**
- The overall **Police Population Ratio** at the state level stood at **192.95 policemen per lakh** population
- Police Stations have increased from 15579 to 16422. This includes **Cyber Police Stations** whose number has risen from 84 to 120.
- **Electronic surveillance** has improved with addition of 2,10,278 CCTV Cameras.

HBR's list of 10 best performing CEOs has 3 Indian-origin CEOs

- The **'Best-Performing CEOs in the World, 2019'** list compiled by the **Harvard Business Review (HBR)** features **100 CEOs**.
- The list has been **topped** by American technology company **NVIDIA's CEO Jensen Huang**. Among the **top 10 chief executives** on the list, **3 spots** have been occupied by the **Indian-origin CEOs**.
- **Adobe CEO Shantanu Narayen** was ranked **6th**, followed by **MasterCard CEO Ajay Banga** was ranked **7th** and **Microsoft chief Satya Nadella** on the **9th** spot. The list also features India-born CEO of DBS Bank Piyush Gupta on the 89th spot.
- Apple CEO Tim Cook was ranked 62nd in the list. The 2019 list has 4 female CEOs in the top 50 of the rankings.

Union Cabinet approves extension of PM-KISAN scheme

- Govt has approved the extension of **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)** to all the farmers in the country. Earlier the benefit of the scheme was applicable to farmers having **two hectares** of land.
 - Nearly **14 crores 50 lakh farmers** will be now covered under the revised scheme.
 - Total burden on the exchequer will be **over 87,000 crore rupees** for the year 2019-20.
 - **Over three crore farmers** have been benefited so far.
 - **Six thousand rupees** per year is being given in three installments to the farmers, under the scheme.
- Centre also approved the **Pradhan Mantri Kisan Pension Yojana** under which small and marginal farmers will get a minimum fixed pension of **3,000 rupees per month** on attaining the age of **60 years**.

- Pradhan Mantri Kisan Pension Yojana scheme aims to initially **cover 5 crore farmers** in the first 3 years.
- PM-KISAN scheme was launched in Uttar Pradesh's Gorakhpur on **24th February 2019** by transferring the first installment of **₹2,000 each to over one crore farmers**.

Deposits in Jan Dhan Yojana accounts crosses Rs 1 lakh crore

- Deposits in bank accounts opened under Jan Dhan scheme have crossed the **Rs 1 lakh crore mark**. As per the latest finance ministry data, the total balance in **over 36.06 crore** Pradhan Mantri Jan Dhan Yojana accounts was at **Rs 1,00,495.94 crore as on 03rd July 2019**.
- The PMJDY was launched on **28th August 2014**, with an aim to provide universal access to banking facilities to the people in the country.

RBI board finalizes 'UTKARSH 2022'

- **RBI** board has finalized a three year roadmap to improve regulation and supervision, among other functions of the central bank. This medium term strategy named **UTKARSH 2022**, is in line with the global central banks' plan to strengthen the regulatory and supervisory mechanism.
- Worldwide, all **central banks strengthen the regulatory and supervisory mechanism, everybody is formulating a long-term plan and a medium-term plan**.

Sachin Tendulkar 6th Indian to be inducted into ICC Hall of Fame

- International Cricket Council has inducted India's batting icon **Sachin Tendulkar**, **South African pace legend Allan Donald** and two-times World Cup-winning Australian woman cricketer **Cathryn Fitzpatrick** into the ICC's Hall of Fame.
- Other Indians on the list are **Bishan Singh Bedi, Sunil Gavaskar, Kapil Dev, Anil Kumble, Rahul Dravid**.

England Claims Maiden ICC World Cup title

- The **12th edition of the world's** biggest cricketing event, the **ICC Men's cricket World Cup 2019**, was played in England and Wales.
- **England lifted the ICC Cricket World Cup Trophy 2019** at the Lord's cricket stadium in London. England defeated New Zealand with more number of boundaries in the Super over thriller in the grand finale.

- Player of the tournament: **Kane Williamson (New Zealand)**.
- Player of the Match Award: **Ben Stokes (England)**.
- Highest run scorer of the tournament: **Rohit Sharma (India)**.
- Highest wicket taker of the tournament: **Mitchell Starc (Australia)**.

Tennis Championships, 133rd Wimbledon 2019

- The **Wimbledon** has been held at the All England Club in Wimbledon, London, since 1877 and is played on outdoor grass courts.

Category	Winner	Runner Up
Men's Singles	N. Djokovic (Serbia)	R. Federer (Switzerland)
Women's Singles	S. Halep (Romania)	Serena Williams (USA)
Men's Doubles	Juan Sebastian Cabal (Colombia) and Robert Farah (Colombia)	Nicolas Mahut (France) and Edouard Roger Vasselin (France)
Women's Doubles	S W. Hsieh (Taiwan) and B. Strycova (Czech Republic)	G. Dabrowski (Canada) and Y. Xu (China)
Mixed Doubles	I. Dodig (Croatia) and L. Chan (Taiwan)	R. Lindstedt (Sweden) and J. Ostapenko (Latvia)

US Open 2019

- The **2019 US Open** was the **139th edition** of tennis' US Open.

Category	Winner	Runner Up
Men's Singles	Rafael Nadal (Spain)	Daniil Medvedev (Russia)
Women's Singles	Bianca Andreescu (Canada)	Serena Williams (USA)
Men's Doubles	J.S. Cabal (Colombia) and R. Farah (Colombia)	M. Granollers (Spain) and H. Zeballos (Argentina)
Women's Doubles	E. Mertens (Belgium)	V. Azarenka (Belarus) and A.

Category	Winner	Runner Up
	and A. Sabalenka (Belarus)	Barty (Australia)
Mixed Doubles	B. Mattek-Sands (USA) and J. Murray (U.K)	H. Chan (Taipei) and M. Venus (New Zealand)

SUPPORTING ACTRESS, LIMITED SERIES OR MOVIE	Patricia Arquette, The Act
COMPETITION PROGRAM	RuPaul's Drag Race
VARIETY SKETCH SERIES	Saturday Night Live

71st Emmy Awards 2019

- The **71st annual primetime Emmy Awards** honours handed out at the Microsoft Theater in Los Angeles.

Category	Winner
OUTSTANDING DRAMA SERIES	Game of Thrones (HBO)
OUTSTANDING COMEDY SERIES	Fleabag (Amazon)
LEAD ACTOR, DRAMA	Billy Porter, Pose
LEAD ACTRESS, DRAMA	Jodie Comer, Killing Eve
LEAD ACTOR, COMEDY	Bill Hader, Barry
LEAD ACTRESS, COMEDY	Phoebe Waller-Bridge, Fleabag
SUPPORTING ACTOR, DRAMA	Peter Dinklage, Game of Thrones
SUPPORTING ACTRESS, DRAMA	Julia Garner, Ozark
SUPPORTING ACTOR, COMEDY	Tony Shalhoub, The Marvelous Mrs Maisel
SUPPORTING ACTRESS, COMEDY	Alex Borstein, The Marvelous Mrs Maisel
OUTSTANDING LIMITED SERIES	Chernobyl (HBO)
OUTSTANDING TELEVISION MOVIE	Black Mirror: Bandersnatch (Netflix)
LEAD ACTOR, LIMITED SERIES OR MOVIE	Jharrel Jerome, When They See Us
LEAD ACTRESS, LIMITED SERIES OR MOVIE	Michelle Williams, Fosse/Verdon
SUPPORTING ACTOR, LIMITED SERIES OR MOVIE	Ben Whishaw, A Very English Scandal

Govt. Appoints Four Supreme Court Judges

- The Centre has cleared four names recommended by the Supreme Court Collegium for elevation as judges of the apex court. The four appointed judges are
 - Himachal Pradesh High Court: Chief Justice **V. Ramasubramanian**
 - Punjab and Haryana High Court: Chief Justice **Krishna Murari**
 - Rajasthan High Court: Chief Justice **S. Ravindra Bhat**
 - Kerala High Court: Chief Justice **Hrishikesh Roy**

20th Edition of IIFA Awards 2019

- The 20th Edition of NEXA International Indian Film Academy Awards (IIFA Awards) for 2019 was held at Sardar Vallabhbhai Patel Indoor Stadium, Mumbai, Maharashtra.

Here's the complete list of winners:

Category	Winners
Best Film	Raazi
Best Actor in a leading role (Female)	Alia Bhatt (Raazi)
Best Actor in a leading role (Male)	Ranveer Singh (Padmaavat)
Best Actor In Supporting Role (Female)	Aditi Rao Hydari (Padmaavat)
Best Actor In Supporting Role (Male)	Vicky Kaushal (Sanju)
Best Director	Sriram Raghavan (Andhadhun)
Best Playback Singer (Male)	Arijit Singh (Ae Watan from Raazi)
Best Playback Singer (Female)	Harshdeep Kaur and Vibha Saraf for Dilbaro (Raazi)
Best Music	Sonu Ke Titu Ki Sweety
Lifetime Achievement Award	Legendary actor and comedian Jagdeep Jaffery
Best Debut Award (Female)	Sara Ali Khan

Category	Winners
	(Kedarnath)
Best Debut Award (Male)	Ishaan Khatter (Dhadak)
20 Years Best Actor (Female)	Deepika Padukone
Outstanding performance by a director in the last 20 years	Rajkumar Hirani (Sanju)
20 Years Best Actor (Male)	Ranbir Kapoor
Best music in the last 20 years	Pritam
Best film of the past 20 years	Kaho Na Pyaar Hai

Category	Winner
Best Actress	Keerthy Suresh for Mahanati
Best Supporting Actor	Swanand Kirkire for Chumbhak
Best supporting actress	Surekha Sikri for Badhaai Ho
Best Action Direction	KGF Chapter I
Best Choreography	Padmaavat for Ghumar
Best Cinematography	MJ Radhakrishnan for Olu (Malayalam)
Best Educational Film	Sarala Virala
Best Popular Film	Badhaai Ho
Best film on Environment issues	Paani
Best Debut Film of a Director	Naal (Marathi)
Best Film for National Integration	Ondalla Eradalla (Kannada)
Best film on Social Issues	Padman
Best Child artist	P V Rohith (Kannada), Sameep Singh (Punjabi), Talha Arshad Reshi (Urdu) and Shrinivas Pokale (Marathi)
Best Children's Film	Sarkari Area Prathamika Shaale Kasaragod
Best Special Effects	KGF
Special Jury Award	Sruthi Hariharan, Joju George for Joseph, Savithri for Sudani From Nigeria, Chandrachood Rai
Best Film on Environment Conservation/Preservation	Paani
Best Lyrics	Nathichirami (Kannada)
Best Music Direction (Songs)	Sanjay Leela Bhansali for Padmaavat
Best Music Direction (Background score)	Uri : The Surgical Strike
Best Sound Design	Uri : The Surgical Strike
Best Female playback Singer	Bindu for Mayavi Manave (Kannada)
Best Male Playback Singer	Arijit Singh for Bhinte Dhill

FIFA Football Awards 2019

● The **“Best Fifa Football Awards 2019”** felicitated in Milan. Barcelona’s **Lionel Messi** won the best men’s player at the Best Fifa Football Awards in Milan. It is the 6th time Messi has been voted the world’s best men’s player after winning it in 2009, 2010, 2011, 2012 and 2015.

The complete list of awards is as follows:

- Best Men’s Player Award: Lionel Messi
- Best Women’s Player Award: Megan Rapinoe
- Men’s Coach of the Year: Jurgen Klopp
- Women’s Coach of the Year: Jill Ellis
- Best Men’s Goalkeeper: Alisson
- Best Women’s Goalkeeper: Sari van Veenendaal
- Fair Play Award: Marcelo Bielsa and the Leeds United squad
- Puskas Award for the Best Goal: Daniel Zsori
- FIFA Fan Award: Silvia Grecco

66th National Film Awards

● The **66th National Film awards** have been announced by **Rahul Rawail**, head of the **Jury for feature films**. The Jury unanimously conferred the **award for the Most Film Friendly State to “Uttarakhand**.

● The list of **Award winners** under the **different categories** is mentioned as under:

Category	Winner
Best Feature Film	Hellaro (Gujarati Film)
Best non feature film	Son Rise by Vibha Bakshi and The Secret Life of Frogs by Ajay and Vijay Bedi
Best Director	Adhitya Dhar for Uri : The Surgical Strike
Best Actor	Ayushmann Khuranna for Andhadhun and Vicky Kaushal for Uri : The Surgical Strike

Category	Winner
Best Original Screenplay	Chi La Sow
Best Adapted Screenplay	Andhadhun
Best Dialogues	Tariqh
Best Hindi Film	Andhadhun
Best Urdu Film	Hamid
Best Telugu Film	Mahanati
Best Assamese Film	Bulbul Can Sing
Best Punjabi Film	Harjeeta
Best Tamil Film	Baaram
Best Marathi Film	Bhonga

- **Angkhana Neelapajit (Thailand)** is **human rights activist** and a leading human rights defender in Southern Thailand.
- **Raymundo Pujante Cayabyab (Philippines)** is a **musician** who has served in the music faculty of the University of the Philippines and has conducted free workshops for thousands of students all across the country.
- **Kim Jong-Ki (South Korea)** is an **activist working with violence and mental health issues** in youth and a South Korean agrarian movement leader who pioneered wasteland cultivation, and strove to demonstrate through his work that life as a farmer can be fulfilling and productive.

India slips to 7th largest economy in 2018

RBI reduces repo rate by 25 basis points in 4th Bi-monthly Monetary Policy

- According to the World Bank, **India** has been pushed to the **7th place** in the global **GDP rankings** in 2018. In 2017, India had emerged as the 6th largest economy.
- The **US** remains the top economy with a GDP of \$20.5 trillion in 2018. **China** was the 2nd largest economy with \$13.6 trillion, while **Japan** took the 3rd place with \$5 trillion.
- India's GDP was at \$2.7 trillion in 2018, while UK and France were at \$2.8 trillion. India still remains **the fastest-growing major economy in the world**.

- In its **4th Bi-monthly Monetary Policy Committee** meeting, the **Reserve Bank of India** has reduced the policy **repo rate** by **25 basis points (bps)**.
- The MPC has also decided to maintain the **accommodative stance** of monetary policy. The main decisions taken in the 4th Bi-monthly Monetary Policy Committee meeting are:
- The **repo rate** under the liquidity adjustment facility (**LAF**) was reduced from 5.40% to **5.15%**.
- The **reverse repo rate** under the LAF stands revised to **4.90%**.
- The **marginal standing facility (MSF)** rate and the **Bank Rate** is revised to **5.40%**.
- RBI has also reduced the **real GDP growth** for 2019-20 from 6.9% to **6.1%**.

Forbes highest paid actors list 2019

- Bollywood Actor **Akshay Kumar** has made it to the **4th position** on the Forbes magazine's Worlds Highest-Paid Actors Of 2019 list. Akshay has raked in **\$65 million**. Hollywood star Dwayne 'Rock' Johnson tops the Forbes list of the 10 highest-paid actors.
 1. Dwayne Johnson (\$89.4 million)
 2. Chris Hemsworth (\$76.4 million)
 3. Robert Downey Jr. (\$66 million)
 4. Akshay Kumar (\$65 million)
 5. Jackie Chan (\$58 million)
 6. Bradley Cooper (\$57 million)
 7. Adam Sandler (\$57 million)
 8. Chris Evans (\$43.5 million)
 9. Paul Rudd (\$41 million)
 10. Will Smith (\$35 million)

Ravish Kumar wins Ramon Magsaysay award 2019

Scarlett Johansson tops Forbes highest-paid actresses list

- For the second consecutive year, **Hollywood star Scarlett Johansson** has topped the Forbes' list of highest-paid female actors in the world.
 1. Scarlett Johansson – \$56 million
 2. Sofia Vergara – \$44.1 million
 3. Reese Witherspoon – \$35 million
 4. Nicole Kidman – \$34 million
 5. Jennifer Aniston – \$28 million

- **Indian journalist Ravish Kumar** has been awarded the **2019 Ramon Magsaysay Award** for "harnessing journalism to give voice to the voiceless".
- The **Magsaysay award** was **started in 1957** and celebrates the memory and leadership example of the former **Philippine president Ramon del Fierro Magsaysay**. It is given every year to **individuals or organisations in Asia** who manifest the same **selfless service and transformative influence** that ruled the life of the late and beloved Filipino leader. Ramon Magsaysay Award is **regarded as the Asian version of the Nobel Prize**.
- The **other winners** of the award are:
 - **Ko Swe Win (Myanmar)**: He is a **human rights defender** and the **chief editor** of Myanmar Now news agency.

6. Kaley Cuoco – \$25 million
7. Elisabeth Moss – \$24 million
8. Margot Robbie- \$23.5 million
9. Charlize Theron- \$23 million
10. Ellen Pompeo – \$22 million

RBI to transfer Rs 1.76 lakh crore to government

- The **Reserve Bank of India** has given its approval to transfer a sum of **Rs 1,76,051 crore** to the Government of India, comprising of **Rs 1,23,414 crore** of surplus for the year 2018-19 and **Rs 52,637 crore** of excess provisions identified as per the revised Economic Capital Framework.
- The panel was led by former RBI Governor **Bimala Jalan**.

National Sports Awards 2019

- **Selection Committee for the Sports Awards 2019** was headed by **Justice Mukundakam Sharma**, Retired Judge, Supreme Court.
- Apart from a medal and a citation, **Rajiv Gandhi Khel Ratna Awardee** will receive a cash prize of Rs. 7.5 lakh. **Arjuna, Dronacharya and Dhyana Chand Awardees** will receive statuettes, certificates and cash prize of Rs. 5 lakh each.

Award	Name	Discipline
RAJIV GANDHI KHEL RATNA AWARD	Sh. Bajrang Punia	Wrestling
RAJIV GANDHI KHEL RATNA AWARD	Ms. Deepa Malik	Para Athletics
DRONACHARYA AWARD (Regular Category)	Sh. Vimal Kumar	Badminton
DRONACHARYA AWARD (Regular Category)	Sh. Sandeep Gupta	Table tennis

DRONACHARYA AWARD (Regular Category)	Sh. Mohinder Singh Dhillon	Athletics
DRONACHARYA AWARD (Life-Time Category)	Sh. Merzban Patel	Hockey
DRONACHARYA AWARD (Life-Time Category)	Sh. Rambir Singh Khokhar	Kabaddi
DRONACHARYA AWARD (Life-Time Category)	Sh. Sanjay Bhardwaj	Cricket

Article 370 and Article 35A revoked from J&K

- A series of historical decisions which includes the scrapping of **Article 370 & Art-35-A** and the introduction of "**J&K Reorganisation Bill 2019**" were taken during the session of Rajya Sabha.
- **Article 370** was providing special autonomous status to the Indian state "**Jammu & Kashmir**" which will be no longer applicable from today.
- With this, Union Government scrapped **article 370 and 35A in J&K** and introduced a new bill named "**J&K Reorganisation Bill 2019**".

Prime Minister launches Fit India Movement

- On the occasion of **National Sports Day (29th August)**, Prime Minister **Narendra Modi** launched the Fit India Movement at the Indira Gandhi Stadium Complex in New Delhi.
- During the event, PM appealed to the nation to join this fitness movement and make a '**Fitter & Better India**'.

Chandrayaan-2, India's second moon mission launched

- **Indian Space Research Organisation** has launched **Chandrayaan- 2** from **Satish Dhawan Space Center** at Sriharikota. It was launched by **GSLV MkIII-M1 Vehicle** at **14:43 hours IST on 22nd July**. Important key highlights about the **Chandrayaan-2**

What was the original date for Chandrayaan launch?	It was scheduled to be lifted off on 15th July 2019
When it was aborted?	It was stopped 56 minutes before the Lift-off
When Chandrayaan-2 is launched now?	It is lift-off on 22nd July
What is the time of launch?	2:43 PM
Weight of the rocket?	3.8 tonnes

Landing on?	7th September (near the south pole)
What is the time on the moon?	14 earth days
Mission life	1 year in lunar orbit
Lander name	Vikram
Where it is launched from?	Satish Dhawan Space Center at Sriharikota

- **Acharya Devvrat** has been transferred from Himachal Pradesh and appointed as the **governor of Gujarat**.
- **Anusuiya Uikey** as **Governor of Chhattisgarh**.
- **Biswa Bhusan Harichandan** has been named as Governor of **Andhra Pradesh**.

Boris Johnson announced as Britain's next Prime Minister

- **Boris Johnson** will replace **Theresa May** as **Britain's next Prime Minister**. Boris Johnson, who was the face of the **2016 Brexit referendum**, won the votes of 92,153 members of the **Conservative party**.
- **Queen Elizabeth** will formally appoint Johnson before he will enter Downing Street.

President Kovind appoints Chief Justices to 7 high courts

- **President Ramnath Kovind** appoints **Chief Justices** to seven **high courts**. Those chief justices have been appointed to **Kerala, Andhra Pradesh, Punjab and Haryana, Gauhati, Rajasthan, Himachal Pradesh and Sikkim High Courts**.

President Ram Nath Kovind appointed New Governors

- **Kalraj Mishra**, the Governor of **Himachal Pradesh**, was transferred and appointed as the Governor of **Rajasthan**. He will replace **Kalyan Singh**.
- Taking over Mishra's role as **Himachal governor** is former Union minister **Bandaru Dattatreya**.
- **Dr. Tamilisai Soundararajan** appointed as the Governor of **Telangana**, replacing **ESL Narasimhan**.
- **Bhagat Singh Koshyari** appointed as the new **Governor of Maharashtra**. Koshyari will replace **Vidyasagar Rao**.
- **Arif Mohammed Khan** has been appointed as the **Kerala** governor in place of **P Sathasivam**.
- **Madhya Pradesh: Lalji Tandon** will replace Anandiben Patel.
- **Uttar Pradesh: Anandiben Patel** will replace Ram Naik.
- **West Bengal: Jagdeep Dhankhar** will replace Keshari Nath Tripathi.
- **Bihar: Phagu Chuhan** will replace Lalji Tandon.
- **Nagaland: R.N. Ravi** will replace P.B. Acharya.
- **Tripura: Ramesh Bais** will replace Kaptan Singh Solanki.
- **Kalraj Mishra** as the **Governor of Himachal Pradesh**.

Union Budget 2019-20: In a Nutshell

India's first full-time woman Finance Minister Nirmala Sitharaman presented the **maiden budget**.

- **Expenditure:** The government proposes to spend **Rs 27,86,349 crore** in 2019.
- **Receipts:** The receipts (other than net borrowings) are expected to increase **by 14.2% to Rs 20,82,589 crore**.
- **GDP growth:** The government has assumed a nominal **GDP growth rate of 12%** (i.e., real growth plus inflation) in 2019-20.
- **Deficits:** Revenue deficit is targeted **at 2.3% of GDP**. Fiscal deficit is targeted at 3.3% of GDP.
- **Ministry allocations:** Among the top 13 ministries with the highest allocations, the highest percentage increase is observed in the Ministry of Agriculture and Farmers' Welfare (82.9%), followed by Ministry of Petroleum and Natural Gas (32.1%) and Ministry of Railways (23.4%).
- **Surcharge on income tax:** Currently, a surcharge of 15% is levied on the income of individuals earning over one crore rupees, and 10% on income of individuals earning between Rs 50 lakh and one crore rupees. In the Union Budget 2019-20, the surcharge on income tax for individuals earning between two crore rupees and five crore rupees has been increased to 25% and for persons earning over five crore rupees has been increased to 37%.
- **Corporation tax:** Currently, companies with annual turnover of less than **Rs 250 crore pay corporate income tax at the rate of 25%**. This threshold has been increased to **Rs 400 crore**.
- **Tax on cash withdrawals:** A **TDS of 2%** will be levied by financial companies and post offices on individuals for cash withdrawals exceeding one crore rupees in a year from a bank account.
- **Tax exemption for affordable housing:** An additional tax deduction of up to **Rs 1,50,000** will be provided on interest paid on loans for self-occupied house owners. The conditions for availing this deduction are: (i) the loan must be sanctioned in FY 2019-20, (ii) the stamp duty on the house should not exceed **Rs 45 lakh rupees**, and (iii) the individual should not own another residential house property as of the date of the home loan.
- **Tax exemptions for electric vehicles:** A tax deduction of up to **Rs 1,50,000** will be provided on interest paid on loans to purchase an electric vehicle. This deduction will be applicable for loans sanctioned between FY 2019-20 and FY 2022-23.

- **Road and infrastructure cess:** The Road and Infrastructure Cess on petrol and high-speed diesel has been increased by one rupee per litre. Excise duty has also been increased by one rupee per litre for these products.
- **Customs duty:** The customs duty on gold and precious metals will be increased from **10% to 12.5%**.
- **Banking and Finance:** The government plans to partially guarantee (for first 10% of loss) Public Sector Banks for funds provided in a pooled manner to NBFCs.
- **Government borrowings:** Currently, the gross borrowing programme of the government is funded entirely through domestic borrowings. The government plans to raise a part of its borrowings abroad in foreign currency.
- **Infrastructure:** The central government will invest **Rs 100 lakh crore in infrastructure** over the next five years. Phase II of the Bharatmala project will be launched under which state highways will be developed. Public private partnerships will be leveraged for railways to attract an investment of Rs 50 lakh crore during the period 2018-30. A blue print will be made for developing gas-grids, water-grids, i-ways (communication networks) and regional airports on the lines of the One Nation–One Grid for power. Structural reforms in the power sector (including tariff) will be announced.
- **Industry:** The minimum public shareholding in listed companies will be increased from **25% to 35%**. A new electronic fund raising platform will be created for listing social enterprises and voluntary organisations. The present policy of 51% stake of government in non-financial PSUs will be modified to include stake of government controlled institutions.
- **Investments:** 100% Foreign Direct Investment (FDI) will be permitted for insurance intermediaries. Local sourcing norms will be eased for FDI in the single brand retail sector. Further, relaxing of the FDI norms in aviation, media and insurance sectors will be examined. Statutory limit for Foreign Portfolio Investment will be increased from the current 24% to sectorial limits. Foreign shareholding limits in PSUs will be increased to the maximum permissible sectorial limit.
- **Agriculture and allied activities: Pradhan Mantri Matsya Sampada Yojana** has been proposed to address infrastructure gaps in the fisheries sector. 10,000 new Farmer Producer Organisations will be setup over the next five years. The central government will work towards adoption of zero-budget farming.
- **Rural Development:** Under the Pradhan Mantri Gram Sadak Yojana, 1.25 lakh km of road will be upgraded at an estimated cost of Rs 80,250 crore in the next five years. 100 new clusters will be setup

under the Scheme of Fund for Upgradation and Regeneration of Traditional Industries (SFURTI). All rural households will be provided with piped water supply by 2024 under the Jal Jeevan Mission. Swachh Bharat Mission will be expanded to undertake solid waste management in every village.

- **Social Justice: An overdraft of Rs 5,000** will be provided to women self-help group (SHG) members who hold Jan-Dhan accounts. Further, a loan up to one lakh rupees will be provided under the MUDRA scheme to one woman in every SHG.
- **Social Security:** A new pension benefit scheme, namely Pradhan Mantri Karam Yogi Maandhan Scheme, has been announced for traders and small shopkeepers with annual turnover of less than Rs 1.5 crore.
- **Education:** The new National Education Policy will be introduced. The National Research Foundation will be setup to promote funding and coordinate research in the country. A Study in India programme will be launched to encourage foreign students in higher education.

Budget Allocation at a Glance:

- Rs. 60,000 crores MGNREGA (Under PM Gram Sadak Yojana)
- Rs. 45,880 crores Road Works
- Rs. 12,644 crores Swachh Bharat Mission
- Rs. 75,000 crores PM Kisaan Samman Nidhi
- Rs. 65,587 crores Railways
- Rs. 7.23 crores Mudra Yojana
- Rs. 3.18 lakh crores Defence Budget
- Rs. 38,547 crores National Education Mission
- Rs. 33,651 crores National Health Mission
- Rs. 27,584 crores Integrated Child Development Services'
- Rs. 25,853 crores Pradhan Mantri Awas Yojana (rural + urban)
- Rs. 19,000 crores Pradhan Mantri Gram Sadak Yojana
- Rs. 14,000 crores Pradhan Mantri Fasal Bima Yojana
- Rs. 13,750 crores AMRUT and Smart Cities Mission
- Rs. 12,644 crores Swachh Bharat Mission (rural + urban)
- Rs. 12,561 crores Green Revolution
- Rs. 11,000 crores Mid-Day Meal Programme
- Rs. 10,001 crores National Rural Drinking Water Mission
- Rs. 9,774 crores National Livelihood Mission
- Rs. 9,682 crores Pradhan Mantri Krishi Sinchai Yojana
- Rs. 70,000 crores Public Sector Banks

Economic Survey 2018-19: Important Highlights

Key Highlights of Economic Survey 2018-19

Guided by the dictum of "blue-sky thinking", the Economic Survey underscored the ambitious agenda of applying principles of behavioural economics to achieve

8 percent of sustained GDP growth to make India a \$5-trillion economy by 2024-25.

The government has estimated gross domestic product growth of **7% for the fiscal year 2019-2020**. The theme of the Economic Survey 2019 is about enabling a **"shifting of gears"**.

Here are the key highlights from the Economic Survey:

- Survey sees Financial Year **2020 GDP growth at 7%**, higher growth on stables macros.
- India needs to grow at **8% per year to be \$5 trillion economy** by Financial Year 2025.
- The survey suggests diplomatic type privileges, naming roads for top taxpayers.
- Investment the "key driver" of simultaneous growth in demand, jobs, exports, and productivity.
- Green shoots in investment activity seems to taking hold.
- Rural wage growth started increasing since **mid-2018**.
- Political stability should push the animal spirits of the economy.
- Poor enforcement of contracts and dispute resolution is a big hurdle. A faster legal process should be the top priority.
- Savings and growth are positively co-related. Savings must increase more than investment.
- Survey argues that nudging behaviour change is the simplest way to solve many social issues.
- Top policymakers must ensure actions are predictable. Policymaking needs: 1. Clear Vision 2. Strategic blueprint 3. Tactical tools for constant recalibration.
- The success of **MGNREGS shows govt.** schemes can make a difference on the ground with skillful use of technology.
- A minimum wage policy for the bottom rung of wage earners to drive up demand and strengthening the middle class.
- Indian MSMEs need to be freed from shackles that convert them into dwarfs. MSMEs need to be seen as a source of innovation, growth and job creation. Policies should be reoriented for MSMEs growth, create greater profits for their owners and contribute to job creation and productivity in the economy.
- India needs to increase per capita energy consumption to raise real per capita **GDP by US\$ 5000 and improve its HDI ranking**.
- The Survey is inspired by Gandhiji's Talisman: "...Recall the face of the poorest man [woman], and ask yourself, if the step you contemplate is going to be of any use to him [her]."
- India will enjoy the "demographic dividend" phase in the next two decades but some states will start transitioning to an aging society by the 2030s.
- India moving forward from **Swachh Bharat to Swasth and Sundar Bharat**.
- Investment rate seems to have bottomed out.

- Govt stands by the fiscal consolidation path.
- Jan-March economic slowdown due to poll-related activity.
- NBFC stress reason for **Financial Year 2019 slowdown**.
- Decline in **NPAs should push up CAPEX cycle**.
- The general fiscal deficit is seen at **5.8% in Financial Year 2019 Vs. 6.4%** in Financial Year 2018.
- Investment rate seen higher in Financial Year 2020 on improved demand.
- Oil prices are seen declining in Financial Year 2020.
- Accommodative MPC policy to help cut real lending rates.
- From **'Beti Bachao Beti Padhao'** to **'BADLAV' (Beti Aapki Dhan Lakshmi Aur Vijay Lakshmi)**.
- From **'Give it up'** for the **LPG subsidy** to **'Think about the Subsidy'**.
- From **'Tax evasion'** to **'Tax compliance'**.

Union Cabinet Ministers Portfolio 2019

Modi took oath as the PM for a second consecutive term. **57 other members** of the Council of Ministers also took the oath. A total of 24 Cabinet Ministers took oath followed by nine Ministers of State (Independent Charge) and 24 Ministers of State. Here's the full list of the Union Council of Ministers and their portfolios, under the Modi Government 2.0.

- **Narendra Modi** - Personnel, Public Grievances and Pensions; Department of Atomic Energy; Department of Space; all important policy issues; and all other portfolios not allocated to any minister.

Cabinet Ministers

- **Rajnath Singh**- Defence (**Lucknow, Uttar Pradesh**)
- **Amit Shah** - Home Affairs (**Gandhinagar, Gujarat**)
- **Nirmala Sitharaman** - Finance; Corporate Affairs (**Rajya Sabha, Karnataka**)
- **Subrahmanyam Jaishankar** - External Affairs (**Rajya Sabha, Gujarat**)
- **Nitin Gadkari** - Road Transport and Highways; Micro, Small and Medium Enterprises (**Nagpur, Maharashtra**)
- **DV Sadananda Gowda** - Chemical and Fertilizers (**North Bengaluru, Karnataka**)
- **Ram Vilas Paswan** - Consumer Affairs, Food and Public Distribution (**Rajya Sabha, Bihar**)
- **Narendra Singh Tomar** - Agriculture and Farmers Welfare; Rural Development; Panchayati **Raj (Murena, Madhya Pradesh)**
- **Ravi Shankar Prasad** - Law and Justice; Communications; Electronics and Information Technology (**Patna Sahib, Bihar**)
- **Harsimrat Kaur Badal** - Food Processing Industries (**Bhatinda, Punjab**)
- **Thawarchand Gehlot** - Social Justice and Empowerment (**Rajya Sabha, Madhya Pradesh**)

- **Ramesh Pokhriyal Nishank** - Human Resource Development (**Haridwar, Uttarakhand**)
- **Arjun Munda** - Tribal Affairs (**Khunti, Jharkhand**)
- **Smriti Irani** - Women and Child Development; Textiles (**Amethi, Uttar Pradesh**)
- **Dr. Harsh Vardhan** - Health and Family Welfare; Science and Technology; Earth Sciences (**Chandani Chowk, Delhi**)
- **Prakash Javdekar** - Environment, Forest and Climate Change; Information and **Broadcasting** (**Rajya Sabha, Maharashtra**)
- **Piyush Goyal** - Railways; Commerce and Industries (**Rajya Sabha, Maharashtra**)
- **Dharmendra Pradhan** - Petroleum and Natural Gas; Steel (**Rajya Sabha, Madhya Pradesh**)
- **Mukhtar Abbas Naqvi** - Minority Affairs (**Rajya Sabha, Jharkhand**)
- **Prahlad Joshi** - Parliamentary Affairs; Coal; Mines (**Dharwad, Karnataka**)
- **Mahendra Nath Pandey** - Skill Development and Entrepreneurship (**Chandauli, Uttar Pradesh**)
- **Arvind Sawant** - Heavy Industries and Public Enterprise (**South Mumbai, Maharashtra**)
- **Giriraj Singh** - Animal Husbandry, Dairying, and Fisheries (**Begusarai, Bihar**)
- **Gajendra Singh Shekhawat** - Jal Shakti (**Jodhpur, Rajasthan**)

Ministers of State (Independent Charge)-

- **Santosh Kumar Gangwar** - Labour and Employment
- **Rao Inderjit Singh** - Statistics and Programme Implementation; Planning
- **Shripad Yesso Naik** - Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH); MoS Defence
- **Dr. Jitendra Singh** - Ministry of Development of North Eastern Region; MoS PMO; Personnel, Public Grievances, and Pensions; Department of Atomic Energy; Department of Space
- **Kiren Rijiju** - Youth Affairs and Sports; MoS Minority Affairs
- **Prahalad Singh Patel** - Culture; Tourism
- **Raj Kumar Singh** - Power; New and Renewable Energy; MoS Skill Development and Entrepreneurship
- **Hardeep Singh Puri** - Housing and Urban Affairs; Civil Aviation; MoS Commerce and Industry
- **Mansukh L Mandaviya** - Shipping; MoS Chemicals and Fertilizers

Minister of States (MoS)-

- **Faggansingh Kulaste**- Steel
- **Ashwini Kumar Choubey** - Health and Family Welfare
- **Arjun Ram Meghwal** - Parliamentary Affairs; Heavy Industries and Public Enterprises

- **General (Retd) VK Singh** - Road Transport and Highways
- **Krishan Pal** - Social Justice and Empowerment
- **Danve Raosaheb Dadarao** - Consumer Affairs, Food, and Public Distribution
- **G Kishan Reddy** - Home Affairs
- **Parshottam Rupala** - Agriculture and Farmers Welfare
- **Ramdas Athawale** - Social Justice and Empowerment
- **Sadhvi Niranjana Jyoti** - Rural Development
- **Babul Supriyo** - Environment, Forest and Climate Change
- **Sanjeev Kumar Balyan** - Animal Husbandry, Dairying, and Fisheries
- **Dhotre Sanjay Shamrao** - Human Resource Development; Communications; Electronics and Information Technology
- **Anurag Singh Thakur** - Finance; Corporate Affairs
- **Angadi Suresh Channabasappa** - Railways
- **Nityanand Rai** - Home Affairs
- **Rattan Lal Kataria** - Jal Shakti; Social Justice and Empowerment
- **V Muraleedharan** - External Affairs; Parliamentary Affairs
- **Renuka Singh Saruta** - Tribal Affairs
- **Som Parkash** - Commerce and Industry
- **Rameswar Teli** - Food Processing Industries
- **Pratap Chandra Sarangi** - Micro, Small and Medium Enterprises; Animal Husbandry, Dairying and Fisheries
- **Kailash Choudhary** - Agriculture and Farmers Welfare
- **Debasree Chaudhuri** - Women and Child Development

Live Class

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(ALL SUBJECTS)
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Banking Current Affairs

- The finance service company, **Ujjivan Small Finance Bank (SFB)** has launched an instant digital savings account (SA) along with Fixed Deposit (FD) and Privilege Savings Account to offer distinctive banking and digital services to its customers.
- **The amalgamation of Vijaya Bank and Dena Bank into the BoB has come into effect and merged entity** would also receive Rs 5,042 crore fund infusion from the government.
- **SBI Card** announced the launch of '**SBI Card Pay**', a feature which allows contactless payment using mobile phones at PoS terminals.
- **Vreedhi Financial Services** has secured a **non-banking finance company licence** from the **Reserve Bank of India** to provide credit and other services to micro-enterprises operating in tier II-III cities and small towns.
- **RBI** has imposed a penalty of **Rs 35 lakh** on **Tamilnad Mercantile Bank** for violating norms on **fraud classification and notification**.
- **RBI** set the average base rate to be charged from borrowers by **non-banking financial companies (NBFCs) and micro-finance institutions (MFIs) at 9.21%** for the first quarter of the next fiscal (April-June).
- **Kotak Mahindra Bank** will charge customers for UPI transactions starting **1st May 2019**. For each Kotak Bank account, the first **30 UPI** fund transfers will be free, after which a charge will be levied on all fund transfers from the bank account.
- **RBI** has **tweaked Liquidity Coverage Ratio (LCR) norms** to provide an additional **2% window to lenders**.
- **Karnataka Bank** entered into an **MoU with Bharti AXA Life Insurance Company** to distribute the latter's life insurance products.
- **Lakshmi Vilas Bank** approved the merger of the **private sector lender with Indiabulls Housing Finance (IBH)** through a share swap deal.
- **The RBI** came out with **guidelines for banks to set up new currency chests**, which include a minimum area of 1,500 square feet for strong room. The new chests should have a processing **a capacity of 6.6 lakh pieces** of banknotes per day. The currency chests should have CBL of **Rs 1,000 crore**, subject to ground realities and reasonable restrictions, at the discretion of the Reserve Bank.
- **Emirates Islamic** has announced the launch of Chat Banking services for customers via WhatsApp, **marking a global first in the Islamic banking sector**. The bank's customers will now able to conduct daily banking activities via WhatsApp in a seamless and hassle-free manner.
- **RBL Bank** has partnered with **credit profiler CreditVidya** to improve the lender's customer experience. Through this partnership, the private sector lender will be able to gain significant insights into its customer base.
- **The Institute for Development and Research in Banking Technology (IDRBT)**, an arm of RBI, has launched a **5G Use Cases Lab** for banking and financial sector. The 5G technology, along with blockchain, will be progressively adopted by banks.
- **IDBI Bank** has launched '**NRI-Insta-Online**' account opening process for NRIs residing in the **Financial Action Task Force (FATF)** member countries. The
 - person will not be required to furnish physical documents as well as **KYC proofs** for opening an account with the bank.
- **IDBI Bank** will introduce two Repo Linked Products - **Suvidha Plus Home Loan** and **Suvidha Plus Auto Loan**.
- The Cabinet has approved a capital infusion of **Rs 4,557 crore** into IDBI Bank.
- **ECL Finance Ltd**, a subsidiary of Edelweiss Financial Services, and **Central Bank of India** have signed an agreement for priority sector lending to (MSME's) customers.
- The **State Bank of India** opened its **Melbourne office** and becoming the **first Indian bank** to have a branch in the Australian state of Victoria.
- **UCO Bank** has launched 3 new digital products called, **UCash, Digilocker** and an app in **Kolkata, West Bengal**.
- **Axis Bank** has launched the '**Express FD**', a digital fixed deposit product that allows a customer to open an **FD account in 3 minutes** through the digital mode without opening a savings account with the bank.
- **Standard Chartered Bank**, a British multinational banking and financial services company has launched a **DigiSmart credit card**.
- Finance Minister **Nirmala Sitharaman** has announced that Public Sector Banks will organise '**loan melas**' or "**Shamiana meetings**" in **400 districts**.
- **Airtel Payments Bank** launched "**Bharosa savings account**" services, designed for deepening the financial inclusion in the country.

Economy/Financial/Business Current Affairs

- According to the **International Monetary Fund (IMF)**, **Guyana's GDP** is expected to be more at **86%** in 2020 after expanding 4.4% in 2019.

- **Bajaj Allianz General Insurance** has launched a new mobile app called '**Farmitra**' for the ease of farmers.
- The **Export-Import (Exim) Bank** has provided a **USD 30 million (about Rs 210 crore) line of credit** to **Ghana** for a potable water project in the country.
- **Finance Minister Nirmala Sitharaman** unveiled two new IT Initiatives – **ICEDASH** and **ATITHI** for improved monitoring and pace of customs clearance of imported goods and facilitating arriving international passengers.
- The **Asian Development Bank** will provide a **\$451 million (about Rs 3,200 crore)** loan to strengthen power connectivity between the southern and northern parts of the **Chennai-Kanyakumari Industrial Corridor (CKIC)** in Tamil Nadu.
- The **RBI** has set the limits for **Ways and Means Advances (WMA)** for the first half of the financial year 2019-20 (April 2019 to September 2019) **at Rs 75000 crore.**
- **Reliance Mutual Fund** has been renamed as "**Nippon India Mutual Fund**" following the purchase of 75% stake in Reliance Nippon Life Asset Management by Nippon Life Insurance.
- **Infosys** has been selected as the main supplier to deliver **Volvo Cars' digital transformation** services for its enterprise digital commercial operations applications and products.
- The **Reserve Bank of India** has given the **go-ahead** to the **Kerala government** to amalgamate **13 district cooperative banks (DCBs)** with the Kerala State Cooperative Bank to form the proposed "Kerala Bank". **Except the Malappuram District Cooperative Bank**, all district banks had approved the scheme of amalgamation.
- The Reserve Bank of India has **rejected** the merger proposal of **Indiabulls Housing Finance** and **Lakshmi Vilas Bank.**
- The government has retained the **interest rate for General Provident Fund (GPF), Contributory Provident Fund** and other related schemes at 8 per cent for the first quarter of the current financial year. The interest rate on these funds was at **8% in January-March quarter of 2018-19** and government kept it unchanged for April to June for 2019-20.
- **Life Insurance Council** has decided to launch the Indian life insurance industry's first joint mass media campaign with the slogan '**Sabse Pehle Life Insurance**'.
- **ICICI Bank** has launched a fixed deposit scheme called **FD Health**, that comes with an in-built critical insurance policy. The **FD Health – Critical illness Cover** will be provided to only the primary holder of the FD account.
- The Department of Post announced that it has launched mobile banking for its savings account customers
- **ADB** committed to provide **USD 3 billion** in sovereign loans to India in 2018, the **highest level** of assistance since sovereign operations began in the country in **1986**, stated the annual report of the multilateral lending agency.
- **BuyUcoin**, second oldest Cryptocurrency Exchange in India, has introduced a new and unique platform for **wholesale cryptocurrency trading**. This platform works on '**free trading model**' which means it charges zero fee on any trade. It is also known as **OTC (Over-the-counter) Desk** that allows users to trade on a large scale with low price fluctuations.
- Markets regulator **SEBI** has reduced the **minimum subscription requirement** as well as **defined trading lots** for Real Estate Investment Trusts (**REITs**) and Infrastructure Investment Trusts (**InvITs**). SEBI has also increased the leverage limit for InvITs from 49% to **70%**. While making an initial public offer and follow-on offer, the minimum subscription shall **not be less than Rs 1 lakh** for InvITs and **Rs 50,000** for REITs.
- The government has hiked the customs duty on wheat to **40%** from **30%** to curb imports and protect the domestic industry.
- **Reliance Nippon Life Asset Management (RNAM)** has joined hands with Google to enable the customers of **Reliance Mutual Fund** to carry out **voice-based financial transactions.**
- IT major **HCL Technologies** stated that its acquisition of US-based **Strong-Bridge Envision** completed. According to reports, the deal was worth **45 million dollars.**
- The **SEBI** has given approval to **Paytm Money** the investment and wealth management platform of the mobile payments company to start offering broking services.
- The **Competition Commission of India (CCI)** approved **engineering and construction major Larsen & Toubro's** proposal to acquire up to **66.15% stake** in Mindtree.
- **Wipro Consumer Care** and Lighting has launched "**Wipro Consumer Care-Ventures**", a startup venture fund to invest in startups in the consumer brands space.
- The **Goods and Services Tax Network** has decided to make **Aadhaar** authentication or physical verification mandatory for new dealers from January 2020.
- **Tata Consultancy Services** partnered with **Google Cloud** to build industry-specific cloud solutions.
- The **DoT** has approved the merger of Tata Teleservices with Bharti Airtel Ltd., subject to the condition that it furnishes a Rs 7200 crore bank guarantee.

- **PayU**, Digital payments security and payment facilitator has acquired **Wibmo**, a US-based financial technology firm for **USD 70 million**.
- **India** was a **net importer** of steel during the 2018-19 fiscal year, the first time in **three years**. The country's finished steel exports fell by **34%** in the fiscal year that ended in March to **6.36 million tonnes**.
- **CRISIL Ltd**, a diversified global analytics company, **will transfer its rating business to its proposed new wholly-owned subsidiary**.
- **Reliance retail** has become the **first Indian retail** company to clock more than **Rs 1 lakh crore** in annual revenues.
- **SBI General Insurance** has launched a product – **cyber defence insurance** to protect businesses from financial and reputational losses due to cyber-attacks.
- **Bajaj Allianz General Insurance** and **Bajaj Allianz Life Insurance** in collaboration launched their first product '**Total Health Secure Goal**'. The new insurance product is a combination of two existing plans – **Health Guard policy** by Bajaj Allianz General Insurance, and **iSecure** from Bajaj Allianz Life Insurance.
- **Microsoft** has reached a valuation of **one trillion** dollars for the **first time** after posting an increase in profits.
- **Wipro Consumer Care** announced that it is acquiring personal care company '**Splash**', which is based in the **Philippines**.
- **Netherlands** emerged as the **third** largest foreign direct investor in India during **2017-18**, with investments pegged at about **\$2.67 billion** across sectors.
- According to the bank's **Asian Development Outlook 2019** report released in April, developing Asia which comprises **45** nations ranging from China to Tuvalu is projected to grow by **5.7%** in 2019.
- **Wholesale Price Index (WPI)**-based inflation for **April eased to 3.07%**, from **3.62% in April 2018**.
- According to the **Ministry of Commerce & Industry** data, **India's overall exports**, combining Merchandise and Services, in April 2019 is estimated to be around **44 billion US dollars** with a positive growth of **1.34% over April 2018**.
- **The Trump administration** removed **India and Switzerland** from its **currency monitoring list** of major trading partners.
- The country's median GDP is forecast at **7.1%** for Financial Year **2020** and **7.2%** for Financial Year **2021**. The industry body FICCI's economic outlook survey stated that the minimum and maximum growth estimate stood at **6.80%** and **7.3%** for **2019-20**.
- Markets regulator **SEBI** directed **National Stock Exchange** to pay more than **Rs625 crore** in the case of misuse of its co-location facility.
- **Paytm** launched a **recurring payment service** for merchants that are working on a digital subscription model.
- **Facilities management provider UDS** acquired a **majority stake in Matrix Business Services**, which operates in the business assurance and background verification segment.
- **Iraq** becomes **India's top crude oil supplier** for the second consecutive year, meeting more than **one-fifth of the country's oil needs in the 2018-19 fiscal year**.
- **Huawei Technologies Co** overtook **Apple Inc** to claim the **No. 2** spot in smartphones making in the first quarter.
- Global card payments brand **Mastercard** announced its plan of investing **\$1 billion** in India operations over the period of next 5 years.
- **Sunil Mittal** led **Bharti Airtel** and **Hughes Communications India** have decided to combine their **VSAT** (Very Small Aperture Terminal) satellite communications operations in **India**.
- **Reliance Industries Ltd. (RIL)** acquired **British toy retailer 'Hamleys'** in an all cash deal.
- **Facebook** chosen **London** as the centre for the **global roll-out of WhatsApp pay**.
- **BharatPe** – **India's first Fintech start-up** enabling payments for merchants through interoperable UPI QR codes, announced **its foray into merchant services with a new app**.
- **Digital payments company Paytm, in association with Citibank**, launched its first credit card called **Paytm First Card**.
- **Bharti Airtel and HDFC Life Insurance** have tied up to offer life cover for customers who get a prepaid recharge done.
- **BSNL** announced that it will joined hands with **internet major Google** to **expand its WiFi footprint across the country**.
- **Reliance Industries** toppled state-owned **Indian Oil Corporation (IOC)** to become the **country's biggest company by revenue**.
- **Social media giant Facebook** apparently formed a **new financial tech firm, Libra Networks LLC**, in **Geneva, Switzerland**.
- **Ride-hailing company Ola** launched **Ola Money SBI Credit Card** in partnership with **SBI Card**, one of India's largest credit card issuers.
- **HDFC group** overtaken the **151-year-old Tata group** to emerge as **India's most valuable** by way of market capitalization (m-cap).
- **India's goods and services tax (GST)** revenue collections crossed **Rs 1 lakh crore** for the **third straight month in May** to **Rs 1,00,289 crore**.
- **The Asian Development Bank (ADB)** has approved projects for infrastructure development worth **Rs 1,650 crore (\$235 million)** in seven of the eight districts headquarter towns in **Tripura**.

- The government has reduced the total rate of contribution made by workers and employers towards the **Employees' State Insurance (ESI)** scheme from **6.5% to 4%** for the first time in over two decades.
- **ONGC, India's top oil and gas producer, has topped Indian Oil Corp (IOC)** to regain the crown of being the country's **most profitable public sector company.**
- **Tata Motors-owned Jaguar Land Rover** has joined hands with **BMW** to develop next-generation electric drive systems.
- India's largest software services company **Tata Consultancy Services (TCS)** has **surpassed US technology giant IBM** in terms of market capitalisation.
- Mortgage lender **HDFC** has sold over **4.22%** stake in subsidiary **Gruh Finance Ltd.**
- **ZestMoney**, partnered with **Digit Insurance** to offer **EMI insurance** to the company's five million customers.
- **HCL Technologies** is all set to roll out "**Tech Bee**" programme, a company initiative under which it **trains and hires** students who have completed **XII** standard, across several states.
- India has pledged to contribute **USD 5 Million in 2019** to the UN Palestine refugee agency.
- **Gol has waived off basic customs duty (BCD)** on products **imported for nuclear plants.**
- **Finance Ministry** has **cut the rate of General provident fund (GPF)** by **10 basis points** from **8% to 7.9%.**
- Online grocery delivery platform **MilkBasket** has acquired Bengaluru-based e-grocery distributor **PSR Supply Chain.**
- **International Business Machines Corp** acquired a software company **Red Hat Inc** in **\$34 billion** for ramp up its cloud computing business.
- **OYO Hotels & Homes** has formally announced its acquisition of co-working venture **Innov8.**
- **Apple** has announced the acquisition of chip-maker **Intel's** smartphone modem business for **\$1 billion.**
- **Microsoft** has **acquired data privacy, governance service firm BlueTalon.**
- **Infosys** announced the launch of its state-of-the-art **Cyber Defence** Center in Bucharest, Romania.
- To protect consumers' interest, the **Centre** has **proposed guidelines for e-commerce firms that entail a 14-day deadline** to effect refund request, mandate e-tailers to display details of sellers supplying goods and services on their websites and moot the procedure to resolve consumer complaints.
- **Mastercard** announced the launch of **Identity Check Express**, a next-generation, mobile-first authentication solution that aims to redefine the e-commerce journey for Indian consumers.
- **Bengaluru based** Housing startup "**Grextor Living**" which is a co-living provider, has acquired **i2Stay.**

- **National Payments Corporation of India** has announced that **Aadhaar enabled Payment System** has crossed the milestone of over **200 million transactions during July 2019.**
- **Startup EnKash** has launched the country's **first corporate credit card** called '**Freedom Card**' for small and medium enterprises (SMEs)

India's GDP Reports

- The American financial service company **Moody's** has downgraded India's economic outlook to "**Negative**" from "**Stable**".
- Rating agency **CRISIL** has revised India's fiscal year **2020 GDP** growth forecast to **6.3%.**
- **Moody**, the rating agency has lowered its **2019-20 GDP growth forecast** for India to **5.8%** from **6.2%.**
- **India Ratings and Research** has revised its projection of India's GDP growth in the financial year 2019-20 to **6.7%.**
- **RBI** has also **reduced the real GDP growth for 2019-20** from **7%** to **6.9%**
- **GDP growth:** The government has assumed a nominal **GDP growth rate of 12%** (i.e., real growth plus inflation) in 2019-20.
- **Asian Development Bank** lowered **India's GDP growth rate** from **7.2% to 7%** for the current fiscal year.
- The **International Monetary Fund** has lowered its annual **growth forecast for India** from **7.3% to 7%** in financial year **2019-20.**
- **Finance Ministry** has **cut the rate of General provident fund (GPF)** by **10 basis points** from **8% to 7.9%.**

Agreements/MoU

- **Government e-Marketplace (GeM)** has signed MoU with **Indian Bank and Canara Bank.** The MoU will facilitate a cashless, paperless and transparent payment system on the portal and would create an efficient procurement system for government entities.
- The **Indian Institute of Technology, Delhi (IIT-D)** will set up a space technology cell (STC) in collaboration with the **Indian Space Research Organization (ISRO).**
- **Siemens** signs MoUs with **NTPC, TERI** on decarbonisation, energy transition.
- **MSTC Ltd** has signed an agreement with Allahabad Bank for the development of a dedicated e-Auction platform.
- IT services firm **Tech Mahindra Ltd (Tech M)** has acquired **BORN Group**, a New York-based digital content and production agency, for \$95 million.
- **Government e-Marketplace (GeM)** signed MoU with **Central Bank of India.**

- Public sector **Indian Bank** has signed a memorandum of understanding with **Muthoot Microfinance** to serve Micro, Small and Medium Enterprises (MSME).
- The **Odisha state** government signed agreements with **Tata Strive and Tech Mahindra** to add new dimensions in skilling and employability of the youth.
- **India and Chile signed three MoUs** in the fields of **mining, culture and empowerment of persons with disabilities.**
- **Tata Power** and **Indraprastha Gas Limited (IGL)** signed a memorandum of understanding to set up integrated customer services and optimize value for customers.
- **National Health Authority** signed a Statement of Intent with **Google** to collaborate and strengthen the implementation of Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (**PMJAY**). Google will support NHA in **improving digital presence** of PMJAY.
- **IIT Madras** will collaborate with **ExxonMobil** on Research in Energy and Biofuels. The 5-year joint-research agreement focuses on biofuels, data analytics, gas conversion and transport, and is intended towards finding low-emission solutions.
- **Mastercard**, along with cricketer **Mahendra Singh Dhoni**, launched a nationwide initiative '**Team Cashless India**' to accelerate the acceptance and adoption of digital payments.
- **Home Credit India (HCIN)**, a local arm of the international consumer finance provider, has tied-up with **Karur Vysya Bank (KVB)** for joint lending
- **Government e-Marketplace** signed an MoU with **Union Bank of India**. UBI will be able to offer an array of services including transfer of funds through GeM Pool Accounts, advising of Performance Bank Guarantees and Earnest Money Deposit to the registered users on the GeM portal.
- The **AYUSH** ministry has signed an **MoU** with the **Defence Ministry** to provide **traditional medicine services** at the armed forces' hospitals and dispensaries. **Ayurveda Palliative Care Unit** was inaugurated at the Base Hospital in the **Delhi** Cantonment.
- **Grasim Industries Limited** has signed a definitive agreement to form a **joint venture** company in India with **Maschinenfabrik Reinhausen GmbH (MR)** of Germany for the manufacturing and sale of **Composite Hollow Core Insulators.**
- The **Government e-Marketplace** signed a **MoU** with **Federal Bank** to offer services including transfer of funds through GeM Pool Accounts (GPA), advising of Performance Bank Guarantees (e-PBG) and Earnest Money Deposit (EMD) to the registered users on the portal.
- The Government of **India**, Government of **Odisha** and the **World Bank** have signed a **USD 165 million** loan agreement for Odisha's **Integrated Irrigation Project for Climate Resilient Agriculture.**
- **Indian Overseas Bank** in association with **Universal Sompo General Insurance Co Ltd.** has launched upgraded health care plus insurance policy designed for IOB customers with a sum insured starting from **₹50,000** and going **up to ₹15 lakh.**
- The **Bureau of Indian Standards (BIS)** has inked an MoU with the **IIT-Delhi** to collaborate in the field of standardisation and conformity assessment.
- **BSE** and India International Exchange (**India INX**) have signed a MoU with **Moscow Exchange (MOEX)** to connect investor community and companies in both countries besides allowing a capital formation platform.
- The **Indian Navy and Council of Scientific and Industrial Research** inked an MoU to undertake joint research and development of advanced technologies for the Indian Navy.
- **State-run power giant National Thermal Power Corporation** has inked a term-loan agreement with **Canara Bank to raise Rs 2,000 crore.**
- The **BSE** has signed a MoU with **HDFC Bank** with an objective to strengthen the **BSE Startups platform.**
- **India and Sweden launched a joint programme** that will work towards addressing a range of challenges around smart cities and clean technologies.
- **PAISALO Digital Limited** signed the **first co-origination loan agreement with SBI.** The loan ticket is designed **at Rs 10,000 to 2 lakh.**
- The **Central Marine Fisheries Research Institute (CMFRI)** and the **ISRO** have joined hands to map, validate and protect smaller wetlands in coastal regions.
- **TCS** has partnered with the **Department of Posts** in a bid to transform it into a multi-service digital hub.
- **BSE** has entered a MoU with **Network Intelligence**, a global cybersecurity services provider to provide **cybersecurity services** to its members in line with the cybersecurity framework set by SEBI.
- The **Ministry of AYUSH** inked a MoU with **CSIR** for cooperation in research and education.
- **Indian Army** signed a MOU with **National Hydroelectric Power Corporation (NHPC)** Limited, to build four underground tunnels along **China** and **Pakistan** borders for storage of ammunition and other war-related equipment.
- Office of the **Principal Scientific Adviser (PSA)** to the Government of India and **IIT Delhi** signed an MoU in New Delhi for setting up a **Centre of Excellence (CoE) for Waste to Wealth Technologies.**
- The **Central Board of Direct Taxes and GST Network** signed an agreement to facilitate the exchange of data between the two to nab tax evaders and reduce black money generation.

- **Common Service Centre's e-Governance Services India Limited** tied up with **IIT-Kanpur** to upscale '**Unnat Bharat Abhiyan**', which is an initiative of the **Ministry of HRD**.
- **Vodafone Idea Ltd** announced a **5-year multi-million-dollar** IT outsourcing deal with tech giant **IBM**.
- The **National Institute of Open Schooling Ministry of Human Resources Development** and **National Health Mission of Public Health Department** of Government of Maharashtra signed a MoU in Mumbai.
- **Konkan Railways Corporation Ltd** signed a contract agreement with **Nepal's Department of Railways** to supply two **1600 HP DEMU train sets**.
- A tripartite MoU was signed between **National Mission for Clean Ganga, HCL Foundation and INTACH** for taking up a project of '**Plantation of Rudraksh Trees in Uttarakhand**' as a part of CSR initiative under the '**Namami Gange**' Programme.
- India signed the '**Christchurch Call to Action**' in **Paris**.
- **IBM India** tied-up with **HDFC ERGO** General Insurance Company to co-create new **Artificial Intelligence (AI)-based solutions**.
- **Tech Mahindra** announced its **biggest defence order worth over Rs 300 crore** with the **Indian Navy**.
- **Asian Development Bank** has signed an agreement to provide **USD 750 million equivalent** in Indian rupee long-term financing to electrify railway tracks in India.
- The **Department of Biotechnology** and **Department of Atomic Energy** signed an MoU for supporting joint collaborative research programmes in the area of **Cancer**.
- **Sri Lanka** signed a tripartite agreement with **India and Japan** for development of eastern terminal of Colombo port.
- **IIT Guwahati** signed an MoU with **ISRO** to set up an **IITG-ISRO Space Technology Cell**.
- **Airports Authority of India (AAI)** and **aerospace major Boeing** announced the signing of a **technical assistance agreement** to develop an air traffic management roadmap.
- **IndianOil, BPCL and Hindustan Petroleum Corp Ltd** had signed a joint venture for **Kandla-Gorakhpur LPG Pipeline Project**.
- The **Centre, the Tamil Nadu Government** and the **World Bank** have signed a **\$287-million** loan agreement for the **Tamil Nadu Health System Reform Programme**.
- **National Center for Good Governance, India** has entered into an **MOU with the Maldives Civil Services Commission** for capacity building of 1000 Maldives civil servants over the next 5 years.
- **V.O. Chidambaranar Port Trust, Tuticorin and Central Warehousing Corporation** have signed an MoU for facilitating **Direct Port Entry** of e-sealed factory stuffed export container to the port under '**Ease of Doing Business**'.
- **Indian Railway Station Development Corporation** entered a Tripartite Agreement with **French Railways (SNCF) & AFD**, a French Agency which will finance up to **7,00,000 EURO** to support the **Railway Station Development Program** in India.
- **India** has signed a **loan agree**The **State Bank of India** has signed a memorandum of understanding with **National Investment and Infrastructure Fund to boost availability** of capital for infrastructure projects worth **400 million dollar** with the **World Bank** to help treat and **eliminate Tuberculosis from the country**.
- The **Gov, the Government of Kerala** and the **World Bank** have signed the Loan Agreement of **USD 250 million** for the **First Resilient Kerala Program**. The program will focus on strengthening the state's institutional and financial capacity to protect the assets and livelihoods of poor and vulnerable groups.
- **National Thermal Power Corporation Limited and Power Grid Corporation of India Limited** have signed an agreement to set up **National Electricity Distribution Company Ltd**.
- The **Government of India, the Government of Jharkhand** and the **World Bank** signed a **\$147 Million Loan Agreement**.
- **IT firm Tech Mahindra** has signed a multi-year contract with **Airbus** for cabin and cargo design engineering.
- **State Bank of India** has signed agreements with **Bangladesh and South Korea for DD India** to be telecasted on the state platforms of the respective countries.
- **ICICI Bank** has tied up with **NBFC IndoStar Capital** for vehicle financing for small and medium fleet owners.
- **Delhi Police** has signed a pact with **Solar Energy Corporation of India** to support the implementation of grid-connected rooftop solar photovoltaic systems on the establishments of Delhi police.
- The **Ministries of AYUSH and Electronics and Information Technology** have signed a MoU to collaborate on the digitization of the AYUSH sector.
- The Union Cabinet has approved the pact signed between **India and Maldives** to start passenger and cargo services via sea route.
- **Reliance Jio** ties up with Facebook for digital literacy initiative '**Digital Udaan**'.
- **National Highways Authority of India (NHAI)** and **National Investment and Infrastructure Fund (NIIF)** signed an MoU for funding highway projects.
- **Vihaan Networks Ltd (VNL)** has inked a pact with **Vietnam** to develop digital villages.

- **Prasar Bharati and IIT Kanpur** signed an MoU for research collaboration in newly emerging technologies and broadcasting-related areas in New Delhi.
- **Bharat Chamber of Commerce and the BRICS Chamber of Commerce and Industry** signed an MoU for promoting trade and investments between the BRICS countries and the eastern part of India.
- **A joint venture of a Kalyani group firm and Israel's Rafael Advanced Systems** has secured a \$100 million contract for manufacturing 1,000 Barak-8 MRSAM missile kits.
- **India and Italy** have decided to set up a fast track mechanism to facilitate investors and companies.
- The **Department of Telecom (DoT)** and the **Indian Council for Research on International Economic Relations (ICRIER)** signed a MoU to develop a **Broadband Readiness Index (BRI)** for Indian States and Union Territories (UT).
- **Israel Aerospace** signs \$50 million deal with **Indian navy** to provide complementary missile systems to the Indian navy and India's MDL Shipyard.
- **US company, Ebix** has announced the acquisition of travel portal **Yatra Online** for \$337.8 million.
- **Larsen & Toubro Infotech Ltd** acquires **AI firm Lymbyc** for Rs 38 crore.
- **Government eMarketplace** and **Steel Authority of India** has signed an MoU to set up **GeM Organizational Transformation Team – Project Management Unit**.
- **Life Insurance Corporation** of India has agreed to offer **Rs 1.25 trillion Line of Credit** by 2024, to fund highway projects under **Bharatmala project**.
- **Whats App** has partnered with **NITI Aayog**, under the **Women Entrepreneurship Platform (WEP)**.
- **India** has signed a deal worth around **Rs 1,500 crore** to acquire **R-27 air-to-air missiles** from Russia to be equipped on the **Su-30MKI combat aircraft**.
- The **BCCI** has announced the app **Byju's**, as the official **Team India** sponsor.
- The **Indian Council of Medical Research** and **National Institute for Medical Statistics**, in partnership with **Population Council**, launched the **National Data Quality Forum (NDQF)**.
- **National Payments Corporation of India (NPCI)** and **JCB International** have launched **RuPay JCB Global Cards**.
- **Acko General Insurance**, an insurtech company, has partnered with **Zest Money** to help Zest Money customers cover their monthly EMI payments during times of crisis.
- **India and Bangladesh** have agreed to set up a **Joint Technical committee** for optimum use of Ganges water.
- **Discovery India and World Wildlife Fund (WWF)** India have partnered with the **Forest Directorate**, the government of **West Bengal** and local communities to preserve **Sundarbans**.
- **Australian Super and Ontario Teachers' Pension Plan** will invest **\$1 billion** each in the **National Investment and Infrastructure Fund (NIIF) Master Fund**.
- **The Indian Institute of Technology Madras** partnered with **National Institute of Ocean Technology** to harness electricity from ocean waves.
- **The National Institute of Solar Energy** and the **United Nations Industrial Development Organization** have signed an agreement to initiate a skill development programme.
- **Indian Bank** has entered into a corporate agency agreement with **Cholamandalam MS General Insurance Company Ltd**.
- **Reliance Jio and Microsoft** announced a partnership to accelerate the digital transformation in India.
- **The Naval Air Enclave in Kochi** and **Cochin International Airport Limited** have signed a MoU for commencement of naval air operations from the **NAE**, a naval aviation facility at **CIAL in Nedumbassery**.
- **Wipro** partnered with the **Indian Institute of Science (IISc)** to conduct advanced applied research in autonomous systems, robotics and 5G.
- **Shri Mata Vaishno Devi University (SMVDU)**, **Jammu** and **National Institute of Solar Energy (NISE)** have signed a (MoU) to work jointly to achieve the objective of **National Solar Mission** through training programmes.
- **BookMyForex.com**, a marketplace for foreign exchange and remittances, has partnered with **YES Bank** to launch a co-branded multi-currency forex travel card for **Indian overseas travellers**.
- **Small Industries Development Bank of India (SIDBI)** has partnered with **Incuspaze Solutions Private Limited (Incuspaze)** to open a first-of-its-kind co-working space named **@Workspaze**.
- The **Indian School of Business (ISB)** and **Microsoft India** announced a new partnership to take forward their shared vision for an **AI-empowered India**.
- **Government e-Marketplace** has signed an MoU with **Small Industries Development Bank of India**. The MoU aims to benefit **MSMEs**, women entrepreneurs, **Self Help Group**.
- **IIT Guwahati** has signed a Memorandum of Understanding (MoU) with **RD Grow Green India Pvt** for Technology transfer for **safer drinking water**.
- The **Central TB Division** of the **Health Ministry** has signed an MoU with **Wadhvani Institute for Artificial Intelligence**, to explore the application of

- cutting-edge Artificial Intelligence technology in its fight against TB.
- Hiranandani Group energy arm **H-Energy** has signed a port service agreement with **Kakinada Seaports Limited** to develop a liquified natural gas (LNG) regasification and reloading terminal at **Kakinada port**.
 - The **Gurugram** traffic police have **tied up** with **Google maps** for real time traffic updates. The traffic related information will be shared in real time for public use.
 - **National Institution for Transforming India** has selected **McKinsey & Company** to set up India's first **Digital Capability Centre (DCC)**.
 - The **Industrial Development Bank of India** and **Life Insurance Corporation of India** Credit Cards Services will launch a **co-branded credit card**, which will be marketed to customers, agents, and employees of the corporation and its subsidiaries.
 - **India** and **Asian Development Bank (ADB)** has signed **200 million dollar** loan agreement to upgrade rural roads in 34 districts of **Maharashtra** to improve road safety.
 - The **International Finance Corporation**, part of the World Bank Group, has signed a **MoU** with the **Finance Industry Development Council** to collaborate on the **training of NBFCs** in the country.
 - The **Railway Ministry** signed a MoU with **Confederation of Indian Industry (CII)** for evaluating the **green initiatives** and rate the performance of its industrial units pursuing environmentally sustainable practices.
 - The Bangladesh government has signed an agreement with **Reliance Power of India** for gas-based power plant. The plant will set up a **750 MW gas-based power plant** in **Meghnahat near Dhaka**.
 - Google and the Ministry of Electronics and Information Technology have signed a statement of intent to roll-out '**Build for Digital India**'.
 - **Reliance Power** has signed a partnership agreement with Japanese energy major **Japan's Energy For a New Era (JERA)**.
 - **IIT Kharagpur** has collaborated with **Amazon Web Services (AWS)** to develop a **National Artificial Intelligence resource platform (NAIRP)** to promote learning and development in artificial intelligence (AI).
 - **Employees' State Insurance Corporation (ESIC)** signed Memorandum of Agreement (MoA) with **State Bank of India** for direct transfer of benefits electronically into bank accounts of all stakeholders.
 - IT services major **Wipro Limited** has bagged a strategic contract valued at **\$300 million** from the **ICICI Bank**.
 - **Microsoft India** and the **Central Board of Secondary Education** have partnered to build AI learning for schools.
 - **Multi Commodity Exchange of India (MCX)** and **Zhengzhou Commodity Exchange (ZCE)**, one of the leading commodity exchanges in China, have signed a Memorandum of understanding (MoU) for co-operation and the exchange of information.
 - **Gujarat Government** and the **Delaware State of America** signed Memorandum of Understanding (MoU) for **sister state**.
 - **6th India-China Strategic Economic Dialogue (SED)** begins in New Delhi. The dialogue that will focus on collaboration between two countries on areas of infrastructure, energy, high-tech, resource conservation, pharmaceuticals policy coordination.
 - **Kerala** signs a memorandum of understanding (MoU) with the **Maldives** to strengthen cancer care in the island nation.
 - The **Indian Space Research Organisation (ISRO)** joined hands with **Defence Research and Development Organisation (DRDO)** for the development of **human-centric systems** for the Human Space Mission to demonstrate its human space flight capabilities.
 - Defence PSU **Bharat Earth Movers Limited (BEML)** and **Wipro Infrastructure Engineering (WIN)** have signed an MoU to work together in the areas of aerospace, industrial automation, 3-D printing, artificial intelligence and hydraulic system engineering.
 - **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)** has partnered with Ola, a mobility platform, to extend the welfare to its drivers.
 - **Tata Communications** has partnered with Cisco to offer enterprises a secure, fully-managed, multi-channel, intelligent and cloud-based Cisco **Webex Contact Center solution**.
 - **Bank of Baroda** has signed a MoU with the **Indian Army** under which the bank would offer customised services along with a host of facilities to account holders.
 - The **Directorate General of Training (DGT)**, under the skill development and entrepreneurship ministry, has signed an agreement with IT major IBM to carry out a nationwide Train-the-Trainer programme in basic artificial intelligence.
 - **Nasscom's** Data Security Council of India (DSCI) collaborated with the electronics and IT ministry (**MeitY**) and **Google India** to launch a nationwide awareness campaign '**Digital Payment Abhiyan**'.

New Appointments: National

	Designation/Post	Who is Appointed?
Constitutional & Other Posts		
1.	Chairman of the Airports Authority of India (AAI).	Arvind Singh
2.	Chairman of the Land Ports Authority of India (LPAI).	Aditya Mishra
3.	Secretary, Ministry of Power	Sanjeev Nandan Sahai
4.	First Chief Justice of the newly-constituted Andhra Pradesh High Court	Justice Vikram Nath
5.	Lokpal of Punjab	Justice Vinod Kumar Sharma
6.	47th Chief Justice of India	Justice Sharad Arvind Bobde
7.	Deputy National Security Advisor	Datta Padsalgikar
8.	Secretary, Defence Finance	Gargi Kaul
9.	High Commissioner of India to the Republic of Seychelles	Dalbir Singh Suhag
10.	Ambassador of India to the Republic of Nicaragua	Upender Singh Rawat
11.	Policy Advisor in the External Affairs Ministry	Ashok Malik
12.	Ambassador of India to the Republic of Cabo Verde	Godavarthi Venkata Srinivas
13.	Officer on Special Duty (OSD) in the office of Lokpal	Dilip Kumar
14.	Brand ambassador of app BharatPe	Salman Khan
15.	Ambassador of India to the State of Eritrea	Subh Chand
16.	Navy Chief (India)	Admiral Karambir Singh
17.	Aadvocate Ggeneral (Chattisgarh)	Satish Chandra Verma
18.	Chief Justice of the Delhi High Court	Justice Dhirubhai Naranbhai Patel
19.	Secretary to Vice President	I V Subba Rao
20.	Executive Director in the RBI	Dr. Rabi N. Mishra
21.	Director General of Indian Coast Guard	Krishnaswamy Natarajan
22.	Director of Intelligence Bureau	Arvind Kumar
23.	Chief of RAW	Samant Goel
24.	CEO of NITI Ayog	Amitabh Kant
25.	Governor of Manipur	Padmanabha Acharya Balakrishna
26.	President of Federation of Indian Export Organisations	Sharad Kumar Saraf
27.	CMD of BSNL	PK Purwar
28.	Chairman of MFIN	Manoj Kumar Nambiar
29.	India's Ambassador to Panama	Upender Singh Rawat
30.	President of the Indian Pharmaceutical Alliance	K Satish Reddy
31.	The four appointed judges recommended by the Supreme Court Collegium are: Justice Aniruddha Bose, Justice A S Bopanna, Justice B R Gavai and Justice Surya Kant.	
32.	Supreme Court extended the tenure of Justice VK Jain as a judicial member of the National Consumer Disputes Redressal Commission (NCDRC)	
33.	Indian Ambassador to Israel	Sanjeev Kumar Singla
34.	Private secretary to Prime Minister	Vivek Kumar
35.	Vice-Chief of the Army Staff	M.M. Naravane
36.	Finance Secretary	Rajiv Kumar
37.	DGMO of the Indian Army	Lt Gen Paramjit Singh
38.	Director General of BSF	V.K. Johri
39.	Secretary, Ministry of Textiles	Ravi Capoor
40.	Controller General of Accounts	Giriraj Prasad Gupta
41.	Chief Minister of Haryana	Manohar Lal Khattar
42.	Deputy Chief Minister of Haryana	Dushyant Chautala
43.	CMD of Power Grid Corporation of India	Kandikuppa Sreekant
44.	Ambassador of India to the Republic of Iraq	Birender Singh Yadav
45.	Ambassador to the Republic of Congo	Chandrima Shaha

46.	Lieutenant Governor of Jammu and Kashmir	Girish Chandra Murmu
47.	Lieutenant Governor of Ladakh	Radha Krishna Mathur
48.	Governor of Mizoram	P S Sreedharan Pillai
49.	Governor of Goa	Satya Pal Malik
50.	Ajit Doval has been granted cabinet status and five more years as the National Security Adviser (NSA) .	
51.	RBI Deputy Governor Viral Acharya has quit six months before the scheduled end of his term	
52.	Union Home Secretary	Ajay Kumar Bhalla
53.	Ambassador to the United Arab Emirates	Pavan Kapoor
54.	Chairman of Coal India	Pramod Agarwal
55.	Vice Chief of the Indian Army	Manoj Mukund Naravane
56.	Director General of BSF	Vivek Kumar Johri
57.	RBI Deputy Governor N S Vishwanathan has been given a one-year extension	
58.	Adhir Ranjan Chowdhury appointed as Chairman of the Public Accounts Committee	
59.	Extension of the tenure of CBDT Chairman Pramod Chander Mody	
60.	High Commissioner of India to the Kingdom of Lesotho	Jaideep Sarkar
61.	Indian Ambassador to Norway	B Bala Bhaskar
62.	Chief of Air Staff (CAS)	Air Marshal RKS Bhadauria
63.	Andhra Pradesh's Lokayukta	P. Lakshmana Reddy
64.	Whole-Time Member of Insolvency and Bankruptcy Board of India	Sudhaker Shukla
61.	Director-General of the National Security Guard	Anup Kumar Singh
CEO'S/Chairman of Companies/Organizations/Banks/ Other Appointments		
65.	Managing Director (MD) and CEO of IndusInd Bank .	Suman Kathpalia
66.	Dhanlaxmi Bank MD and chief executive officer (CEO) has resigned	T Latha
67.	MD and CEO of ICICI Securities	Vijay Chandok
68.	Chairman of Indian Banks' Association	Rajnish Kumar
69.	Chief Operating Officer of Mastercard India	Vikas Varma
70.	Vice-Chairman of World Steel Association (Worldsteel)	Sajjan Jindal
71.	CEO of the Unique Identification Authority of India	Pankaj Kumar
72.	Vice President of BCCI	Mahim Verma
73.	39th President of BCCI	Sourav Ganguly
74.	Secretary of IBA	Rakesh Sharma
75.	International Cricket Council (ICC) CEO	Manu Sawhney
76.	Chief Operating Officer of Yes Bank Ltd	Anita Pai
77.	Chief Marketing Officer of Yes Bank Ltd	Jasneet Bachal
78.	UNESCO Goodwill Ambassador for Indigenous Peoples	Yalitza Aparicio
79.	Head of the Independent Investigative Mechanism for Myanmar	Nicholas Koumjian
80.	Managing Director of Life Insurance Corporation of India	Vipin Anand
81.	Managing Director of IL&FS	CS Rajan
82.	Executive Vice-Chairman of IL&FS	Vineet Nayyar
83.	President of the World Bank	David Malpass
84.	President of International Chamber of Commerce of India	Vikramjit Singh Sahney
85.	MD and CEO of Indian Overseas Bank	Karnam Sekar
86.	MD and CEO of Canara Bank	R A Sankara Narayanan
87.	Chair of International Hockey Federation (FIH) Health and Safety Committee	Bibhu Kalyan Nayak
88.	CEO of Deutsche Bank for India	Kaushik Shaparia
89.	Managing Director of Twitter (India operations)	Manish Maheshwari
90.	Chief coach of the India men's hockey team	Graham Reid
91.	Rajan Anandan , vice president for Google India and South East Asia, and essentially heading Google in India, is leaving the company	
92.	Najma Akhtar was appointed as the first woman vice-chancellor of Jamia Millia Islamia	

93.	Policy Director of Bill & Melinda Gates Foundation (India)	Sanjay Ubale
94.	Uday Kumar Varma resigned from the post of Secretary-General of the Associated Chambers of Commerce and Industry (Assocham)	
95.	Myntra has appointed Virat Kohli and Anushka Sharma as its brand ambassadors.	
96.	Laxman Narasimhan named as chief executive officer of Reckitt Benckiser	
97.	Anshula Kant appointed as CFO of the World Bank	
98.	Ehsan Mani appointed as the head of the ICC's influential Finance and Commercial Affairs committee	
99.	Ajay Kumar Bhalla appointed as Officer on Special Duty (OSD) to Ministry of Home Affairs	
100.	President of Marylebone Cricket Club	Kumar Sangakkara
101.	First independent woman director of BSE	Jayshree Vyas
102.	Head Coach of the Men's National Team (Volleyball)	Dragan Mihailovic
103.	International Narcotics Control Board (INCB)	Jagjit Pavadia
104.	Dia Mirza and Jack Ma appointed by UN as the advocates to drive action and solidify global political for the SDGs	
105.	CAG Rajiv Mehrishi was elected with a majority in the first round of voting held in the 72nd WHO Assembly	
106.	Dejan Papic appointed as head coach of the Indian table tennis	
107.	Independent Director of Ujjivan Small Finance Bank	Sachin Bansal
108.	President of the United Nations General Assembly	Tijjani Mohammad Bande
109.	Maharashtra's new chief secretary	Ajoy Mehta
110.	CEO of LIC Mutual Fund	Dinesh Pangtey
111.	Additional Director (YES Bank)	R Gandhi
112.	Chairman of Axis Bank	Rakesh Makhija
113.	CMD of ITC	Sanjiv Puri
114.	MD and CEO (Ujjivan Small Finance Bank Limited)	Nitin Chugh
115.	Chief Technology Officer & Chief Development Officer of Walmart	Suresh Kumar
116.	Chief of India Meteorological Department	Mrutyunjay Mohapatra
117.	Executive Chairman of Wipro	Rishad Premji
118.	Interim chairman of J&K Bank	RK Chibber
119.	Electoral Officer for the BCCI's Annual General Meeting	N Gopalaswami
120.	India's representative in International Civil Aviation Organisation	Shefali Juneja
121.	CEO of Warner Bros	Ann Sarnoff
122.	Head the UN's Food and Agriculture Organization	Qu Dongyu
123.	Chairman of MFIN	Manoj Kumar Nambiar
124.	Director of Institute of Banking Personnel Selection	B Harideesh Kumar
125.	B Harideesh Kumar has been appointed as director of IBPS	
126.	Rahul Dravid appointed as the National Cricket Academy's Head of Cricket	
127.	Ravinder Takkar appointed as MD and CEO of Idea-Vodafone	
128.	Anshula Kant appointed as the MD and CFO of the World Bank	
129.	Sunil Arora took charge as chairman of Association of World Election Bodies	
130.	Abhijit Guha appointed as head of the UN mission in Hodeidah, Yemen	
131.	Ramkumar Ramamoorthy as CMD of Cognizant India	
132.	Asian Development Bank (ADB) President Takehiko Nakao has announced his resignation	
133.	Samuel Joseph Jebaraj appointed as Deputy Managing Director (IDBI)	

New Appointments: International

	Designation/Post	Who is Appointed?
President/PM/Heads of Countries/Organizations		
1.	Dr Vinaya Shetty is the first Indian appointed as General Vice President (GVP), International Organisation Development Association (IODA).	
2.	Algeria's President Abdelaziz Bouteflika has resigned from the post with immediate effect	

3.	Abdelkader Bensalah appointed as the new interim president of Algeria	
4.	Benjamin Netanyahu becomes Israeli PM for fifth time	
5.	Jean Michel Lapin will be the new PM of Haiti	
6.	Mohammed Ishtayeh as the new PM of Palestine	
7.	Mali's PM Soumeylou Boubeye Maiga has resigned along with his whole government	
8.	Jeffrey Rosen appointed as the United States deputy attorney general by the US Senate	
9.	Major General AK Dhingra appointed as the Head of Special Operations Division of Sri Lanka	
10.	Indonesia's Joko Widodo re-elected as president of the country	
11.	Prayuth Chan-ocha elected as prime minister of Thailand	
12.	Ursula von der Leyen elected as president of European Commission	
13.	President of Ukraine	Volodymyr Zelenskiy
14.	Force Commander of the UN Mission in South Sudan	Lieutenant General Shailesh Tinaikar
15.	Parliamentary speaker of Maldives	Mohamed Nasheed
16.	President of El Salvador	Nayib Bukele
17.	Director General of the Inter-Services Intelligence (Pakistan)	Lieutenant General Faiz Hameed
18.	Prime Minister of Britain	Boris Johnson
19.	23rd Commander of the Sri Lankan Army	Lieutenant General Shavendra Silva
20.	Member of the Asian Athletics Association's Athletes Commission	P.T. Usha
21.	National Security Adviser of United States of America	Robert O'Brien
22.	Justice AK Sikri appointed as an international judge of the Singapore International Commercial court	

Awards and Recognition

	Name of the Award	Winner
Awards for Literature/Journalism		
1.	Debut novel, "The Far Field" bagged this year's JCB prize for Literature, the most expensive Indian award for writing.	U.S. based-Indian author Madhuri Vijay's
2.	27th Ezhuthachan Puraskaram 2019	Noted writer Anand by Kerala Sahitya Akademi Award and the Government of Kerala .
3.	40th edition of prestigious Sarala Puraskar conferred to	Noted Odia writer Pradeep Dash . Sarala Puraskar is recognised as the foremost literary award of Odisha
4.	Dr Kalam Smriti International Excellence Award 2019	Bangladesh Prime Minister Sheikh Hasina
5.	2019 Booker Prize	Margaret Atwood and Bernardine Evaristo (Joint Winners)
6.	1st Gauri Lankesh National Award for Journalism.	Ravish Kumar , who also recently conferred with Ramon Magsaysay award 2019
7.	The SASTRA Ramanujan prize for 2019	Mathematician Adam Harper . Adam Harper is an Assistant Professor with the University of Warwick, England.
8.	Vikram Sarabhai Journalism Award in Space Science	ISRO has announced its "Vikram Sarabhai Journalism Award in Space Science, Technology and Research" to recognize and reward journalists who have actively contributed towards the field of space science, applications, and research.
9.	the ' Pushkin Medal – 2019 '	JNU Professor Meeta Narain was conferred the ' Pushkin Medal – 2019 '. Pushkin Medal is given to a scholar of Russian language and literature for outstanding contribution to Russian studies abroad
8.	Sports Journalists Federation of India	Sports Journalists Federation of India 2019

	2019 Awards	<p>Awards:</p> <ul style="list-style-type: none"> ➤ SJFI Medal (Highest Honour): Prakash Padukone (Badminton). ➤ Sportsperson of the Year Award: Pankaj Advani (Billiards and Snooker) and Bajrang Punia (Wrestling). ➤ Emerging Talent of the Year Award: Saurabh Choudhary (Shooting). ➤ Team of the Year Award: Vidarbha Cricket Team
9.	54th Jnanpith Award	Renowned author Amitav Ghosh was awarded the 54th Jnanpith Award for his contribution to the enrichment of Indian Literature in English .
10.	The RedInk Awards for Excellence in Journalism	<p>The RedInk Awards for Excellence in Journalism are conferred to encourage good quality reporting and analysis, fair play and high ethical standards in Indian journalism.</p> <ul style="list-style-type: none"> ➤ Rachna Khaira of The Tribune has bagged the prestigious RedInk Award for 'Journalist of the Year'. She won it for exposing the functioning of the UIDAI and its Aadhaar data cache. ➤ Two retired senior journalists Dinu Ranadive from the Maharashtra Times, and Sebastian D'Souza, from the Mumbai Mirror, have jointly received the Lifetime Achievement Award for this year.
11.	Saraswati Samman	Telugu poet K Siva Reddy selected for the prestigious Saraswati Samman, 2018 for his collection of poetry titled Pakkaki Ottigilite
12.	President Ram Nath Kovind will confer the Vayoshreshtha Samman-2019 on the eminent senior citizens and institutions.	
13.	Most Effective Swachhta Ambassador award	Sachin Tendulkar
14.	UN High Commissioner for Refugees prestigious Nansen Award	Azizbek Ashurov (Kyrgyzstan)
Country's Highest Honour Given		
10.	Indian-origin researcher Neeraj Sharma has been given the ' Early Career Researcher of the Year award ' by the Australian government.	
11.	The country's highest film honour, the Dadasaheb Phalke award , will be presented this year to Amitabh Bachchan .	
12.	The Vice President was conferred ' The Order of the Green Crescent ', the highest Civilian Honour of Comoros , by Azali Assoumani, President of Comoros in Moroni.	
13.	Wing Commander Abhinandan Varthaman will be honoured with the Vir Chakra on Independence Day .	
14.	The United Arab Emirates will honour the Indian Prime Minister Narendra Modi with the " Order of Zayed ", the highest civilian award of the country.	
15.	Priyam Chatterjee became the 1st Indian chef to be awarded the 'Chevalier de l'Ordre du Mérite Agricoleto' by the government of France to recognise his contribution towards reinventing the gastronomic scene in India	
16.	Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM), has been conferred the prestigious SKOCH Governance Gold Award for its initiative "Portal for Affordable Credit and Interest Subvention Access (PAiSA)"	
17.	Navdeep Singh Suri , India's former envoy to United Arab Emirates, has been honoured with the First Class Order of Zayed II award	
18.	East Bengal club will officially start the centenary celebrations on its foundation day with a glittering ceremony at the Netaji Indoor Stadium and will award Kapil Dev with its highest honour, Bharat Gaurav .	

19.	Ruhan Rajput , a renowned entrepreneur, co-founder and Director of Einfole Technologies Pvt Ltd was awarded the prestigious Entrepreneur Award 2019
20.	President Ram Nath Kovind has been awarded the National Order of Merit by the President of Guinea for his exceptional contribution to the advancement of overall relations and development of mutual cooperation between India and Guinea.
21.	Former President Pratibha Patil was bestowed on the highest civilian award of Mexico "Orden Mexicana del Aguila Azteca" (Order of the Aztec Eagle) for foreigners.
22.	Automobile major Mahindra won the Gold Award in South Africa for fairing on various indicators, including level of satisfaction among its network of dealers and the manner of allocation of vehicles to them.
23.	Former ISRO chairman A S Kiran Kumar was conferred with France's highest civilian honour, Chevalier de l'Ordre national de la Legion d'Honneur , for his contribution to India-France space cooperation.
24.	Israel honoured Lt. Gen. (retd) Jack Farj Rafael (JFR) Jacob , who negotiated the historic surrender of Pakistani troops in Dhaka after the 1971 Bangladesh's liberation
25.	IPS officer Chhaya Sharma , who led the investigation team of the infamous Nirbhaya gang-rape and murder case, awarded the 2019 McCain Institute Award for Courage and Leadership.
26.	United Nations Office for Disaster Risk Reduction (UNDRR) conferred Sasakawa Award 2019 for Disaster Risk Reduction to Dr. Pramod Kumar Mishra , Additional Principal Secretary to Prime Minister of India
27.	Former foreign secretary Shyam Saran was conferred with Japan's second highest national award, Order of the Rising Sun, Gold and Silver Star .
28.	The UAE honoured PM Narendra Modi with the prestigious Zayed Medal
29.	Team India captain Virat Kohli named as the Wisden Almanack's Leading Cricketer of the Year' for the third straight time
30.	Team India opener Smriti Mandhana named as the Wisden Almanack's Leading Women's Cricketer of the Year'
31.	The National Mission for Clean Ganga (NMCG) was awarded the distinction of —Public Water Agency of the Year by Global Water Intelligence at the Global Water Summit in London.
32.	PM Modi was decorated with Order of St Andrew the Apostle – the highest state decoration of Russia. This is the seventh international award that PM Modi honoured with
33.	Dr. A K Singh , director at Life Sciences, DRDO honoured with Lifetime Achievement Award 2019
34.	The Intellectual Property Rights Cell (IPR Cell) of Kerala Agricultural University (KAU) selected for the National Intellectual Property Award 2019.
35.	Indore has bagged the cleanest city award for the third straight year under Swachh Survekshan, 2019
36.	Rajasthan government's Medical & Health Department or its award this year in recognition of its achievements in the field of tobacco control by WHO
37.	Maldives will confer Nishan Izzuddin' award on Prime Minister Narendra Modi
Film/Music Awards	
38.	Rajasthan Patrika group chairman Gulab Kothari has been chosen for the prestigious Raja Ram Mohan Roy Award , presented by the Press Council of India , for his outstanding contribution towards journalism.
39.	The 50th International Film Festival of India (IFFI) will honour superstar Rajinikanth with a special Icon of Golden Jubilee Award and the Life Time Achievement Award for a Foreign Artiste will be conferred to French Actress Isabelle Huppert.
40.	Indian actor Nawazuddin Siddiqui awarded the prestigious Golden Dragon Award for his works in Hindi cinema at the Cardiff International Film Festival (CIFF) 2019 held in Wales, United Kingdom.
41.	The Film Federation of India (FFI) has chosen ' Gully Boy ' as India's official entry to the Oscars.
42.	Short film from Kerala " Spirit Of Kerala " has won the People's Choice Award at the recently concluded My Rode Reel film competition. The short film is based on a boat race and directed by Arun Joseph.
43.	Bollywood actor Neena Gupta has won 2 awards at Indian International Film Festival of Boston. The actress won the Best Actress award for ' Badhaai Ho ' and her film ' The Last Color ' emerged victorious in Best Feature Film category.
44.	Priyadarshan was conferred the Madhya Pradesh government's National Kishore Kumar Samman for 2018-19 at a function in Khandwa, MP
45.	Popular Bollywood playback singer Sonu Nigam has been honoured with the Magnificent Performing Arts Award at the annual 21st Century Icon Awards in London
46.	Indian documentary film " I'm Jeeja ", directed by Swati Chakraborty, has won the award in the ' Under 30

	minute' category at the 14th edition of the 'We Care Film Festival on Disability Issues'	
47.	The Sangeet Natak Akademi announces winners for 2018. Awards the field of Music, Dance, Theatre, Traditional/Folk/Tribal Music/Dance/Theatre, Pupperty and Overall contribution /scholarship in the Performing Arts	<ul style="list-style-type: none"> ● akhir Hussain, Sonal Mansingh, Jatin Goswami and K Kalyanasundaram Pillai have been selected in the Akademi Ratna category. ● iwan Singh Bajeli and Puru Dadhich have been selected for the Akademi Award 2018 in the field of Overall Contribution/Scholarship in the Performing Arts.
48.	Filmmaker Zoya Akhtar's directorial 'Gully Boy' has won the Network for the Promotion of Asian Cinema (NETPAC) Award at the 23rd Bucheon International Fantastic Film Festival (BIFAN) in South Korea.	
49.	Netflix series "Delhi Crime" has won in a number of categories at the Asian Academy Creative Awards . Delhi Crime won for Best Actress, Best Direction, Best Drama Series, Best Editing and Best Original Programme .	
50.	Ranveer Singh and Alia Bhatt-starrer "Gully Boy" won the best film from India award in the regional finals at the Asian Academy Creative Awards ceremony .	
51.	SAARC Film Festival	Director Kaushik Ganguly's Bengali film 'Nagarkirtan' , has won 4 awards in SAARC film festival . The movie was honoured with 'Best Feature Film', 'Best Director', 'Best Actor' and 'Best Original Score' awards
52.	Sangita Kalanidhi award	Vocalist S. Sowmya has been chosen for the Sangita Kalanidhi award of the Music Academy.
53.	People's Icon Award	Jennifer Aniston
Other Awards Conferred		
54.	Kumar Mangalam Birla , chairman of the Aditya Birla Group , was conferred the ABLF Global Asian Award , for "powerful individual whose business footprint and commitment to excellence have engaged international interest and attention".	
55.	At the 9th edition of the Dhaka Literature festival , West Bengal-based writer Abhishek Sarkar and Bangladeshi poet Rofiquzzaman Rony were given the Gemcon Young Literature Award and Gemcon Young Poetry Award .	
56.	The 5th Edition of 'Miss Asia Global Title 2019' was organized at Gokulam Convention centre in Kochi, Kerala. Sara Damjanovic from Serbia has been crowned 'Miss Asia Global 2019' .	
57.	International acclaimed Sand Artist Sudarsan Pattnaik who belongs to Odisha has been selected for the prestigious Italian Golden Sand Art Award 2019 .	
58.	A documentary on Real Kashmir Football Club has bagged the prestigious British Academy of Film and Television Awards (BAFTA) and Scotland Awards at a glittering ceremony in Glasgow, Scotland.	
59.	US Secretary of State Mike Pompeo presented the prestigious Award for Corporate Excellence to Pepsico India .	
60.	England cricket greats Geoffrey Boycott and Andrew Strauss have been honoured with "Knighthoods" by Theresa May in her resignation honours list.	
61.	Managing Director and Chairman of Hero MotoCorp, Pawan Munjal will be inducted into the 2019 Asia Pacific Golf Hall of Fame . He will be inducted for his support to "Golf" in India and around the world	
62.	Barcelona captain Leo Messi received his 6th Golden Shoe as the top scorer in the European leagues	
63.	Russia has honoured NASA astronaut Nick Hague with one of its highest honours, "The Order of Courage" for his "courage and high professionalism" shown during life-threatening conditions.	
64.	Hong Kong Philharmonic Orchestra has been named orchestra of the year at the 2019 Gramophone Awards	
65.	Ashleigh Barty has been awarded Australian sport's highest individual honour 'The Don' Award at the annual Sport Australia Hall of Fame.	
66.	Indian Forest Service officer Ramesh Pandey has been selected for the prestigious Asia Environmental Enforcement Award by the United Nations Environment Programme.	
67.	The Mohun Bagan Athletic Club has conferred life membership to Nobel laureate Abhijit Banerjee .	
68.	Dr Yusuf Hamied , chairman of Cipla , a pharmaceutical company has been inducted as an honorary fellow of the Royal Society for his service to the cause of science	
69.	The European Parliament has awarded the Sakharov Prize to Uighur intellectual Ilham Tohti for his	

	attempts to “foster dialogue” between Chinese people and the Uighur.
70.	Venkaiyah Naidu presented the “ Most Eminent Senior Citizen Award ” to former Attorney General of India K Parasaran .
71.	“ Oscars of science ” awarded to Event Horizon Telescope Team, with prize money \$3 million
72.	1st National Corporate Social Responsibility Awards conferred to the companies for their outstanding contribution in the area of Corporate Social Responsibility.
73.	Odisha State Disaster Management Authority (OSDMA) has won the IT Excellence Award, 2019. “ SATARK ” (System for Assessing, Tracking and Alerting Disaster Risk Information based on Dynamic Risk Knowledge) application has been chosen for the award
74.	Nobel Laureate Professor Muhammad Yunus from Bangladesh was conferred the ' Lamp of Peace of Saint Francis ' award by the Vatican
75.	Shri Mata Vaishno Devi Shrine in Jammu and Kashmir has been adjudged as the “ Best Swachh Iconic place ” in the country in the ‘Swachh Iconic Places.
76.	Five Indian women police officers were honoured by the United Nations for their commendable services in the world body’s mission in South Sudan. The women officers who were conferred the UN medal were: Reena Yadav, Gopika Jahagirdar, Bharati Samantray, Ragini Kumari and Kamal Shekhawat
77.	England all-rounder Ben Stokes has been voted Professional Cricketers’ Association player of the year at the Professional Cricketers’ Association awards.
78.	Arcadia Education Project which involves construction of floating school for marginalised children in South Kanarchor of Bangladesh , has been awarded the prestigious Aga Khan Architecture Award 2019 .
79.	Meghalaya-based rights activist Agnes Kharshiing , who survived an assault by the coal mafia almost a year ago, received the 11th International Hrant Dink Award
80.	The Union Minister for Skill Development & Entrepreneurship, Dr Mahendra Nath Pandey , awarded Vinod Kumar Yadav , Chairman of Railway Board with Eminent Engineers Award .
81.	Super 30 founder and noted mathematician Anand Kumar has been felicitated in the US with a prestigious Education Excellence Award 2019 .
82.	Twenty-two scientists across the country were awarded the National Geoscience Awards for the year 2018 .
83.	Kerala Tourism has won three prestigious Pacific Asia Travel Association (PATA) Gold awards in Nur-Sultan (Astana), Kazakhstan
84.	The “ Find the Incredible You ” campaign of the Tourism Ministry , has won the Pacific Asia Travel Association (PATA) Gold Award, 2019
85.	Prime Minister Narendra Modi received the 2019 Global Goalkeeper Award . He received the award for Swachh Bharat Mission from Bill and Melinda Gates Foundation . Swachh Bharat Mission was launched on October 2, 2014, aims to accelerate the efforts to achieve universal sanitation coverage in the country.
86.	Rajasthan’s Payal Jangid , aged 17, became the first Indian to receive the Changemaker Award 2019 at the Goalkeepers Global Goals Awards 2019.
87.	IT major Infosys has received the United Nations Global Climate Action Award in the ‘ Climate Neutral Now ’ category
88.	Airport Council International has recognised Cochin International Airport Limited as the best airport in terms of services offered to passengers
89.	Vidisha Baliyan , a 21 year old girl from Uttar Pradesh's Muzaffarnagar city , was crowned the Miss Deaf World 2019 title in the international beauty pageant held in Mbombela, South Africa
90.	Padma Awardee Sudarsan Pattnaik has won the People’s Choice Award at a prestigious sand sculpting festival in the U.S .
91.	DD News is awarded with “ Champions of Empathy Award ” for spreading awareness about hepatitis.
92.	A research team at IIT Kharagpur has developed a technology “ Hydro Thermal Carbonization (HTC) ” which can generate energy from solid waste with high moisture content.
93.	India's transsexual woman Naaz Joshi was crowned Miss World Diversity 2019. This event was held in Port Louis, Mauritius.
94.	Rajasthan wins the “best innovation and initiative leadership award” for its achievements in higher education in the World Education Summit-2019 held in New Delhi.

95.	Tamil Nadu government has awarded Indian Space Research Organisation's chairman K. Sivan with its Dr. A.P.J. Abdul Kalam Award.	
96.	A biographical documentary "100 Years of Chrysostom" will receive Guinness Award in the category of longest documentary. This documentary is based on the life of Philipose Mar Chrysostom	
97.	Dr K Thangaraj, Chief Scientist at Council of Scientific & Industrial Research (CSIR)- Centre for Cellular and Molecular Biology (CCMB) was awarded JC Bose Fellowship	
98.	Navneeth Murali, an Indian-American teenager from New Jersey, has won the 2019 South Asian Spelling Bee contest.	
99.	Women and Child Development Minister distributed the Poshan Abhiyaan Awards for 2018-19 . The awards were given to the States, Districts, Blocks and Anganwadi Workers for their contributions in scaling up the Abhiyaan	
100.	Prabhakar Singh , Director General, Central Public Works Department has been chosen for the ' Eminent Engineer Award for the Year 2019'.	
101.	Tenzing Norgay National Adventure Award 2018 announced to recognize the achievements of persons in the fields of adventure, to encourage young people to develop the spirit of endurance, risk-taking, cooperative teamwork and quick, ready and effective reflexes in challenging situations	
102.	Former Manchester United forward player Eric Cantona will be honoured with the 2019 UEFA President's Award.	
103.	ONGC's CMD Shashi Shanker was honoured with the Distinguished Fellowship of the Institute of Directors (IOD) 2019 . The theme of ceremony was ' Future Boards: Leading Strategy to Embrace Sustainability '.	
104.	Maitri Mobile app clinched the bronze medal at the Technovation Challenge . It is the world's largest technology and entrepreneurship programme for girls, held in San Francisco, US.	
105.	Turing Award	Three pioneers in AI, <ul style="list-style-type: none"> ○ Geoffrey Hinton University of Toronto faculty member and Google Brain researcher. ○ Facebook chief AI scientist and NYU professor Yann LeCun ○ Element AI founder and University of Montreal professor Yoshua Bengio
106.	The 2019 Templeton Prize	Brazilian physicist and astronomer Marcelo Gleiser
107.	3rd Edition of the CSR Journal Excellence Awards honoured 6 firms for the best practices in Corporate Social Responsibility. The theme of the event was ' India First '	
108.	Vidisha Baliyan, a 21 year old girl from Uttar Pradesh's Muzaffarnagar city , was crowned the Miss Deaf World 2019 title	
109.	Padma Awardee Sudarsan Pattnaik has won the People's Choice Award at a prestigious sand sculpting festival in the U.S	
110.	Eminent fashionista, social entrepreneur and philanthropist Priya Priyadarshini Jain has been felicitated with the prestigious 'Indian Woman of Influence' award at the House of Lords, the United Kingdom Parliament, London.	
111.	World Health Organization has selected the Rajasthan government's Medical & Health Department for its award this year in recognition of its achievements in the field of tobacco control	
112.	Jawaharlal Nehru University will confer the distinguished alumni award to Union Ministers Nirmala Sitharaman and Subrahmanyam Jaishankar	
113.	Priyanka Chopra , a global UNICEF Goodwill Ambassador for Child Rights honoured with Danny Kaye Humanitarian Award by UNICEF at the UNICEF SNOWFLAKE BALL.	
114.	Nitesh Kumar Jangir , an Indian engineer has won the 2019 Commonwealth Secretary General's Innovation for Sustainable Development Award in the "People" category in London, UK.	
115.	IIT Kanpur honours India's chief national badminton coach Pullela Gopichand with honorary doctorate on the occasion of their 52 nd convocation.	
116.	Police Officer Jitender Kumar, an Indian peacekeeper is among the 119 military, police and civilian personnel who was honoured with a prestigious UN medal 2019 for courage and sacrifice in the line of duty.	
117.	Bharti AXA Life Insurance , a private life insurer conferred with the FICCI Claims Excellence Award.	
118.	Swiss-based NRI scientist Dr Rajendra Joshi has been conferred with the Pravasi Bhartiya Samman Award by the President of India Ram Nath Kovind.	

119.	ACKO General Insurance a new-age digital insurance company was awarded the coveted Golden Peacock Innovative Product Award – 2019
120.	Indian Bank has been awarded the Best Bank Award by the Tamil Nadu government
121.	ASSOCHAM has conferred Non-Life Insurer of the Year Award 2019' to Bharti AXA General Insurance .
122.	Indonesian Eni Nuraeni was named by Asian Athletic Association (AAA) as the best athletic coach in Asia for the short-haul run category in 2019.
123.	Two schemes of the West Bengal government for skill development- — Utkarsh Banglail and distribution of bicycles to students — Sabooj Sathill have won the prestigious World Summit on the Information Society (WSIS) awards of the United Nations.
124.	An image of a little girl crying, as she and her mother have been taken into custody by US border officials in Texas won the prestigious World Press Photo of the Year . Veteran Getty photographer John Moore took the picture in the Rio Grande Valley in June 2018.
125.	Fincare Small Finance Bank awarded the prestigious Celent Model Bank 2019 Award in the category of Financial Inclusion, for Redesigning Lending to Reach Small Businesses' .
126.	A total of 150 Indian peacekeepers serving with the UN Mission in South Sudan (UNMISS) have received medals of honour for their dedicated service and sacrifice
127.	The US-India Strategic Partnership Forum has announced that Mastercard CEO and President Ajay Banga and Wipro Chairman Azim Premji will receive the 2019 Global Excellence Awards. This is the Second Annual Leadership Summit of USISPF
128.	Northeast Frontier Railway has won the ' Best Innovation Award' for unique strategy adopted to keep wild elephants away from train tracks. The cash prize awarded of Rs 3 lakh. The NEFR, in a bid to tackle the problem, came up with ' Plan Bee' in 2017
129.	Sports and Youth Affairs Minister conferred Arjuna Awards to tennis player Rohan Bopanna and Women cricketer Smriti Mandhana .
130.	P T Usha has been nominated for the International Association of Athletics Federations Veteran Pin for her ' long and meritorious service to the cause of World Athletics' .
131.	National Aluminium Company Limited has been selected for President's award for utilisation of Corporate Social Responsibility fund in social development . NALCO started a scheme " Aliali Jhia " in 2015 to promote the education of Girls of BPL families

Summits | Events | Festivals (National/International)

	Name of the Summit/Events	Venue
Summits Held Nationally		
1.	The 25th Kolkata International Film Festival (KIFF)	Kolkata
2.	10th Asian Conference of Emergency Medicine	New Delhi
3.	Shanghai Cooperation Organisation (SCO) joint exercise	New Delhi
4.	22nd National Conference on e-Governance	Shillong, Meghalaya
5.	India's largest women startup summit	Kochin, Kerala
6.	1st National Hindi Science writers conference 2019	Lucknow, Uttar Pradesh
7.	36th meeting of the Central Apprenticeship Council	New Delhi
8.	91st Interpol General Assembly in 2022	India
9.	41st DRDO Directors Conference	New Delhi
10.	11th Edition of Nuclear Energy Conclave 2019	New Delhi
11.	4th Director General level talks between Narcotics Control Bureau (India) & Central Committee for Drug Abuse Control (Myanmar)	New Delhi
12.	14th conference of the parties	Greater Noida, India
13.	21st Commonwealth Table Tennis Championship	Cuttack, Odisha
14.	2nd formal discussion on holy Gurdwara of Kartarpur Sahib between India and Pakistan	Wagah Border
15.	2nd India-Russia Strategic Economic Dialogue	New Delhi
16.	Golden Jubilee Edition of International Film Festival of India	Panaji, Goa
17.	8th meeting of India-Uzbekistan Joint Working Group on Counter-Terrorism	New Delhi

18.	First ever Himalayan states conclave	Uttarakhand
19.	10th Jagran Film Festival	New Delhi
20.	5th International Police Expo 2019	New Delhi
21.	11th biennial edition of DefExpo	Lucknow, UP
22.	32nd International Seed Testing Association congress	Telangana
23.	NCERT organised 4th National Yoga Olympiad of school children	New Delhi
24.	20th Meeting of the Financial Stability and Development Council	New Delhi
25.	1st India-Bangladesh Stakeholders' meet	Guwahati
26.	Indian Coast Guard (ICG) co-hosts 12th Capacity Building workshop	New Delhi
27.	Global Bio-India 2019	New Delhi
28.	The 2nd edition of World Food India to be held in November 2019	New Delhi
29.	State Power Ministers' Conference	Gujarat
30.	2nd "India-China Informal Summit"	Tamil Nadu
31.	5th meeting of the Governing Council of NITI Aayog	New Delhi
32.	1st India Sports Summit 2019	New Delhi
33.	IBSA (India, Brazil & South Africa) Sherpas' Meeting	Kochin, Kerala
34.	15th Finance Commission headed by Chairman, N.K. Singh held a detailed meeting with the Governor and Deputy Governors of RBI	Mumbai
35.	Central Board of Indirect Taxes and Customs (CBIC)	Kochi
36.	5th international Dharma-Dhamma conference was inaugurated by Union Minister of State Kiren Rijju	
37.	Ministry of New & Renewable Energy (MNRE) held a 'Chintan Baithak' chaired by Secretary, MNRE, Anand Kumar	
38.	WTO Ministerial meeting of developing countries is being hosted by India	New Delhi
39.	11th Joint Consular Committee Meeting between India and Iran	New Delhi
40.	3rd round of Foreign Office Consultations between India and Botswana	New Delhi
41.	17th Investiture Ceremony of Border Security Force, BSF in New Delhi	
42.	International Centre for Automotive Technology NuGen Mobility Summit	Manesar, NCR
43.	Resilient Cities Asia-Pacific (RCAP) 2019 Congress	New Delhi
44.	International Digital Health Symposium and an exhibition on Digital Health in New Delhi	
45.	NITI Aayog has organized a day-long FinTech Conclave	New Delhi
46.	Ministry of Commerce & Industry will be organizing the 14th CII-EXIM Bank Conclave on India-Africa Project Partnerships in New Delhi	
47.	4th IoT India Congress, an event will be held in Bengaluru	
48.	Regional conference on 'Deendayal Disabled Rehabilitation Scheme (DDRS)' was organised in Kolkata, West Bengal	
49.	Heeralal Samariya, Secretary, Ministry of Labour and Employment inaugurated the Conference on the VISION ZERO held in Mumbai	
50.	World Corporate Social Responsibility Congress (World CSR Congress 2019 in Mumbai	
51.	4th Global Digital Health Partnership Summit	New Delhi
52.	4th India-ASEAN Expo and Summit held in New Delhi	
53.	Conference on "The Future of Indian Banking" with the Foundation for Economic Growth and Welfare (EGROW Foundation) in New Delhi	
54.	16th edition of BioAsia 2019 Asia's largest biotechnology and life-sciences forum was conducted in Hyderabad, Telangana	
55.	Network-18 Rising India Summit	New Delhi
56.	Early Ed Asia 2019	Jaipur, Rajasthan
57.	Aviation Conclave 2019 with theme of "Flying for All" in New Delhi	
58.	4th Agri Leadership Summit 2019	Sonapat, Haryana
59.	5th India-Bangladesh Joint Consultative Committee Meeting held in New Delhi	
60.	40th International Annual Desert Festival Jaisalme, Rajasthan	
61.	First Annual Conference of Media Units working under I&B Ministry in New Delhi	
62.	World Sustainable Development Summit (WSDS) 2019	New Delhi
63.	1st LAWASIA Human Rights Conference in New Delhi	

64.	India and the United States held India-U.S. Commercial Dialogue and India-U.S. CEO Forum	New Delhi
65.	CREDAI YouthCon -19 summit in New Delhi	
66.	5th International Dam Safety Conference 2019 held in Bhubaneswar, Odisha	
67.	Asia LPG summit in New Delhi	
68.	13th International Oil and Gas Conference – PETROTECH – 2019 in Greater Noida, UP	
69.	13th Conference of Parties (COP) of the Convention on the conservation of migratory species of wild animals in Gandhinagar, Gujarat	
70.	2nd ASEAN-India Youth Summit in Guwahati	
71.	High-level meeting to review the status of the Revised National Tuberculosis Control Program (RNTCP) in New Delhi	
72.	Nepal will be the partner country for this year's 'Gita Jayanti Mahotsav 2019'	Kurukshetra, Haryana
Summits Held Internationally		
73.	11th BRICS Summit in Brasilia, Brazil. The theme of the Summit this year is "Economic Growth for an Innovative Future" .	
74.	The Union Minister for Environment, Forest and climate change & Information and Broadcasting(I&B), Prakash Javadekar participated in the 15th governing council meeting (GCM) of the South Asia Cooperative Environment Programme 2019 (SACEP) in Dhaka, Bangladesh.	
75.	The 2nd 'No Money for Terror' 2019 conference going on in Melbourne, Australia.	
76.	6th parliamentary summit of G20 countries in Tokyo, Japan. Lok sabha speaker Om Birla composed the Indian Parliament delegation.	
77.	The biennial Commonwealth Law Ministers' Conference held in Colombo, Sri Lanka. The theme for the 2019 CLM Conference is 'Equal Access to Justice and the Rule of Law' . Union Minister for Law and Justice Ravi Shankar Prasad was represented from India.	
78.	35th ASEAN Summit Held in Bangkok, Thailand. The theme of the summit for this year is "Advancing Partnership for Sustainability" .	
79.	India-Nepal Logistics Summit between India and Nepal in Kathmandu. The theme of the summit was "Transforming Logistics Landscape"	
80.	The first Global Conference for Media Freedom co-hosted by the UK and Canada in London	
81.	The Non Aligned movement ministerial meeting was held in Caracas, Venezuela	
82.	13th meeting of the India-UK Joint Economic and Trade Committee (JETCO) in London, UK	
83.	43rd session of the World Heritage Committee of UNESCO was held in Baku, Republic of Azerbaijan	
84.	18th Non-Aligned Movement Summit has been scheduled to be held between 25 October and 26 October 2019 in Baku, Azerbaijan	
85.	9th edition of Bangladesh-India Friendship Dialogue will be held at Cox Bazar in Bangladesh	
86.	G -20 summit in Osaka, Japan. The theme of the summit is "Human centred future society"	
87.	G 20 Ministerial Meeting on Energy Transitions and Global Environment for Sustainable Growth in Karuizawa, Japan	
88.	The 16th Ministerial Meeting of Asia Cooperation Dialogue (ACD) was held in Doha, Qatar. The theme of the meeting was "Partners in Progress"	
89.	United Nations General Assembly (UNGA) to hold its 5-day long 2020 high-level conference early June in Portugal's Lisbon	
90.	The G7's (Group of Seven) Environment Ministers Metz, France	
91.	Foreign ministers' meet of the Shanghai Cooperation Organization (SCO)	Bishkek, Kyrgyz Republic
92.	Turkmenistan-Afghanistan-Pakistan-India (TAPI) gas pipeline meeting held in Ashgabat, Turkmenistan	
93.	17th MENA World Economic Forum Jordan	
94.	World's foremost Artificial Intelligence (AI) Summit	Dubai, UAE
95.	2nd edition of Belt and Road Forum (BRF)	Beijing, China
96.	G 20 summit in November 2020 Saudi Arabia	
97.	46th session of Council of Foreign Ministers of the Organisation of Islamic Co-operation	Abu Dhabi
98.	5th Asia Pacific Broadcasting Union (ABU) Media Summit Kathmandu, Nepal	
99.	BRICS (Brazil, Russia, India, China, and South Africa) Sherpa meeting	Curitiba, Brazil

100.	The second joint secretary level meeting to review the India-Nepal Trade Treaty Pokhara, Nepal
101.	The '2nd Global Disability Summit' Buenos Aires, Argentina
102.	The 14th summit of the Organisation of Islamic Cooperation (OIC) Mecca, Saudi Arabia
103.	High-Level Dialogue on Indo-Pacific Cooperation (HLD-IPC) Jakarta, Indonesia
104.	India invited to deliver an address at the Organisation of Islamic Cooperation (OIC) in Abu Dhabi
105.	India has received an invitation from France to attend the outreach Session at the G-7 Summit to be held in France in August 2019
106.	G 20 Ministerial meeting on Trade and Digital Economy in Tsukuba city in Japan

Committees in News

	Purpose for which Committee is formed	Headed by
1.	Panel on Economic Capital Framework (ECF), formed by RBI has finalised its report on surplus RBI reserves	Bimal Jalan
2.	The Supreme Court of India has constituted a high powered committee to urgently frame and implement an emergency response plan for the protection of two Indian birds- Great Indian Bustard and the Lesser Florican	The 3 member panel constitutes Dr Deepak Apte, Dr Asad R Rahmani and Dr Dhananjai Mohan
3.	"Inter-Ministerial Committee" on legality of cryptocurrencies and blockchain	Secretary Subhash Chandra Garg
4.	To review margins on derivatives the panel will submit its recommendations to the Secondary Market Advisory Committee	NSE Clearing Ltd
5.	Beekeeping Development Committee	Bibek Debroy
6.	Committee give recommendations for MSME sector	U.K. Sinha
7.	RBI's to review the regulatory and supervisory framework for Core Investment Companies	Tapan Ray
8.	National Clean Air Programme (NCAP), which aims to reduce particulate matter (PM) pollution by 20%-30% in at least 102 cities by 2024	Secretary, Union Environment Ministry
9.	Unlawful Activities (Prevention) Tribunal to adjudicate whether or not there is sufficient cause for declaring the Liberation Tigers of Tamil Eelam	Justice Sangita Dhingra Sehgal
10.	To adjudicate if there exists sufficient cause to ban the Jamaat-e-Islami Jammu and Kashmir (Jel) and the Jammu and Kashmir Liberation Front-Yasin Malik (JKLF-Y) faction.	Justice Chander Shekhar
11.	Central Works Public Department has constituted an expert committee to formulate a design policy for building construction and infrastructure development	M K Sharma
12.	IRDAI has set up committee to review the regulatory framework on microinsurance & recommend measures to increase the demand for such products	IRDAI Executive Director Suresh Mathur
13.	Ram Janmabhoomi-Babri Masjid land dispute case to arrive at a "permanent solution" to the politically and religiously sensitive issue.	The five-judge constitution bench headed by CJI Ranjan Gogoi
14.	Delhi government's Dialogue and Development Commission has set up a 17-member high-level committee	Jasmine Shah
15.	National Mission on Transformative Mobility and Battery Storage	Amitabh Kant
16.	To strengthen digital payments as well as to boost financial inclusion through Financial Technology	Nandan Nilekani
17.	Determining the Methodology for Fixation of the National Minimum Wage"	Anoop Satpathy
18.	Government constituted a committee under the Central Electricity Authority to explore prepaid payments by state electricity distribution companies to power plants	PK Sinha
19.	CBDT formed a 4-member committee to look into the matter of taxation	Sanjeev Sharma

	Purpose for which Committee is formed	Headed by
	related pain points and submit its final report and recommendations by mid-March	
20.	National Educational Policy (NEP)	Dr. Kasturirangan
21.	To review the ATM interchange fee structure with a "view to increase the ATM deployment in the unbanked areas"	V G Kannan
22.	Government has reconstituted eight Cabinet Committees. These are Appointments Committee, Committees on Accommodation, Economic Affairs, Parliamentary Affairs, Political Affairs, Security, Investment and Growth and Cabinet Committee on Employment and Skill Development	
23.	Chief Ministers for transforming Indian agriculture and raising farmers' income	Maharashtra CM Devendra Fadnavis

National Current Affairs

- The people over **80 years** of age and Persons with Disability can now cast their votes **through postal ballot**.
- Kerala Governor Arif Mohammed Khan inaugurated the **3rd edition of Global Ayurveda Summit 2019**. The two-day summit organized by Confederation of Indian Industry (CII) will deliberate on the theme **"Mainstreaming Ayurveda through Startups, Innovation and Branding"**.
- Vice President M. Venkaiah Naidu inaugurated the **21st North East Book Fair** in Guwahati, Assam.
- Union Minister of Health and Family Welfare launched Intensified Mission **Indradhanush (IMI) 2.0 portal** in New Delhi.
- Union Minister of State (Independent Charge) for AYUSH inaugurated **National Research Institute of Unani Medicine for Skin Disorders (NRIUMSD)** upgraded from Central Research Institute of Unani Medicine (CRIUM) at Erragadda, Hyderabad.
- The Government of India released the maps of **newly created union territories of Jammu-Kashmir and Ladakh** and the map of India depicting these union territories.
- The first-ever containerised cargo movement via **Indo-Bangladesh** protocol route and Brahmaputra river will start from West Bengal's Haldia. The vessel **MV Maheshwari**, carrying 53 containers of petrochemicals, edible oil and beverage will take 12-15 days to reach the IWAI terminal at Pandu in Assam's Guwahati.
- The **Ministry of Skill Development & Entrepreneurship (MSDE)** launched the **SkillsBuild platform** in collaboration with **IBM**.
- Agriculture Minister Narendra Singh Tomar released the **5th edition of Wastelands Atlas 2019**.
- Prime Minister Narendra Modi inaugurates **5th India International Science Festival (IISF)** at Biswa Bangla Convention Centre, **Kolkata** through video conferencing. The theme of the festival is **"RISEN: Research, Innovation and Science Empowering the Nation"**.

- Union Human Resource Development Minister Ramesh Pokhriyal 'Nishank' and Minister for Food Processing Industries Harsimrat Kaur Badal will launch **three books on Guru Nanak Dev Ji**. The National Book Trust has published three titles: **Guru Nanak Bani, Nanak Bani, and Sakhian Guru Nanak Dev** to spread the message of Guru Nanak Dev's writings among readers of Indian sub-continent.

The image shows the cover of an eBook titled "10 IBPS PO Mains Book". The cover is primarily blue and yellow. At the top, it says "adda247 publications". Below that, "eBook" is written in yellow, followed by "10 IBPS PO Mains Book" in large white and yellow letters. A white banner below the title says "Based on the Latest Pattern". On the right side, a circular badge contains the text "1500+ Questions with 100% Solutions". On the left side, a yellow banner says "English Edition Includes". Below this, there are three sections: "07 IBPS PO MAINS MOCK PAPERS", "03 IBPS PO MAINS 2018-2016 Memory Based Papers", and "Exclusive SBI PO Mains 2019 Memory Based Questions" and "General Awareness Memory Based Questions 2019". At the bottom, there are logos for "adda247" and "bankersadda.com A Unit of adda247".

- **Indian Railways** has launched three applications for all-India roll out. The applications, namely **CRS Sanction Management System, Rail-road crossing GAD approval system and TMS for construction** aim at **beefing up IT-enabled services**.

- **India was re-elected as Observer to the Arctic Council** during the 11th Arctic Council ministerial meeting at Rovaniemi, Finland.
- **India** is unanimously chosen as co-chair of the **Consultative Group (CG)** of **Global Facility for Disaster Reduction and Recovery (GFDRR)** for the fiscal year 2020 during the **CG meeting of GFDRR held in Geneva, Switzerland.**
- As per **Election Commission of India**, the 2019 Lok Sabha elections witnessed a **voter turnout of 67.10% .**
- **Atal Innovation Mission (AIM), NITI Aayog** and United Nations Development Programme (**UNDP**) **India** jointly launched **Youth Co:Lab.** It aims at accelerating **social entrepreneurship** and **innovation** in young India and to recognize young people as critical drivers of sustainable development.
- The three-day event **"5th World Parliament of Science, Religion and Philosophy"** with the theme of **'role of science, religion and philosophy for world peace and well-being of mankind'** will be held at the MIT World Peace University in **Pune, Maharashtra.**
- **All India Institute of Medical Sciences** in collaboration with the **Health Ministry** launched the 1st-ever website and mobile application on oral health awareness **"eDantSeva"** which contains a detailed list of all the dental facility and colleges, Information, Education and Communication (IEC) material.
- 10th edition of the **Rashtriya Sanskriti Mahotsav-National Cultural Festival** is being organized by the Union Ministry of Culture from 14th to 21st of October under the **'Ek Bharat, Shreshtha Bharat'** campaign in Madhya Pradesh.
- **Prime Minister Narendra Modi** has become the most-followed elected world leader on photo-sharing app **Instagram.**
- The nation pays homage to **former President Dr A P J Abdul Kalam** on his **88th birth anniversary** and remembered his contributions to the country.
- **Air India** became the first airline in the world to use a **Taxibot on a A320 aircraft** with passengers on board. Taxibot is a robot-used aircraft tractor for taxiing an aircraft from parking bay to runway and vice versa.
- **Central Board of Indirect Taxes and Customs** has launched a revamped and streamlined programme to attract investments into India and strengthen Make in India through manufacture and other operations under the bond scheme, of **Customs Act, 1962.**
- Indian Railways (IR) has announced that it will become a **net-zero carbon emitter by 2030.**
- **Railways Minister Piyush Goyal** flagged off 9 'Sewa Service' trains.
- India's longest Tunnel **Chenani- Nashri** on **NH 44**, in Jammu and Kashmir will be named after **Bhartiya Jansangh Founder Dr Shyama Prasad Mukherjee.**
- Union Road Transport and Highways Minister **Nitin Gadkari** has announced the naming of new **National Highway No. 703AA** as **"Shri Guru Nanak Dev Ji Marg."**
- **Union Minister for Health and Family Welfare Harsh Vardhan** released a **postal stamp** to commemorate the centenary celebrations of the city-based **ICMR-National Institute of Nutrition (NIN).**
- **Central Board of Direct Taxes** has launched **"Faceless e-Assessment scheme"** that eliminates **physical interface** between an assessing officer and an assessee. They also inaugurated the National e-Assessment Centre (**NeAC**) in **Delhi** to be headed by **Principal Chief Commissioner** of Income Tax.
- **"DHRUV"** a Pradhan Mantri Innovation Learning Programme has commenced from **ISRO** in **Bengaluru** and will conclude at IIT, Delhi. It aims to further sharpen innovative imagination, skills and knowledge of the students who are expected to contribute to bringing solutions to socio-economic, political and environmental issues in the country.
- **Jal Shakti Minister** has launched an initiative **'Ganga Amantran'**. The initiative has been launched to **connect with the stakeholders of the river.** It is a pioneering exploratory open-water **rafting and kayaking expedition** on the Ganga river. The expedition will start at Devaprayag and culminate at Ganga Sagar.
- **SARAS Aajeevika Mela** begins at India Gate Lawns, in **New Delhi** and organized by the **Ministry of Rural Development** under the initiative of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission.
- **Government of India** has launched the **Surakshit Matritva Aashwasan (SUMAN)** initiative in **New Delhi** during the 13th Conference of Central Council of Health and Family Welfare. It aims to assure dignified, respectful and quality health care at no cost for every woman and newborn visiting the public health facility
- Vice President **M Venkaiah Naidu** has signed an **MoU** with the island nation **Comoros.** As per MoU, **India** will extend over **\$60 mn line of credit** to Comoros for Energy and Maritime Defence Cooperation
- **India** elected to the Executive Board of the first **UN-Habitat Assembly** at the Plenary Session of the Assembly being held in **Nairobi.**
- **Two women IAF officers** from Punjab were part of the country's first all-women crew to fly a medium-lift helicopter **Mi-17 V5.**
- **Record 78 women candidates** elected to the Lok Sabha in the recently held general elections.

- A **25-year-old** engineering graduate from **Odisha** has become the youngest **Member of Parliament** to the **17th Lok Sabha**.
- **Prime Minister Narendra Modi set up two Cabinet committees** and both the panels, respectively on **Investment and Growth** and on **Employment and Skill Development**, will be headed by the prime minister.
- **Delhi Metro Rail Corporation (DMRC)** has become the **first ever project in the country to receive power generated from a waste-to-energy plant**.
- **Ministry of Home Affairs (MHA)** has amended the **Foreigners (Tribunals) Order, 1964**, and has empowered **district magistrates** in all States and Union Territories to set up tribunals to decide whether a person staying illegally in India is a foreigner or not.
- **International Centre for Automotive Technology (ICAT)** released India's first **Type Approval Certificate (TAC)** for Bharat Stage – VI (BS – VI) norms for the **two-wheeler segment**.
- **Union Cabinet** has cleared the **New Delhi International Arbitration Centre (NDIAC) Bill, 2019**.
- The **Economic Advisory Council** to the Prime Minister releases a detailed note titled '**GDP estimation in India- Perspectives and Facts**'.
- The new methodology that uses 2011-12 as the base year includes two major improvements:
- Incorporation of **MCA21 database**.
- Incorporation of the Recommendations of System of **National Accounts (SNA), 2008**. This change was in line with other countries that have changed their methodologies in line with System of National Accounts (SNA) 2008 and revised their respective GDP figures.
- **According to the President of India**, construction or upgradation of about **35,000 kilometres of national highways are to be undertaken by 2022 under the 'Bharatmala Project'**.
- **India** has opened its first specialised hydrotherapy treatment for elephants **suffering** from arthritis, joint pain and foot ailments in **Mathura, Uttar Pradesh**.
- The Air Traffic Flow Management- Central Command Centre inaugurated in **New Delhi**.
- **Samagra Shiksha**, an Integrated Scheme for School Education has been launched by **Department of School Education and Literacy, Ministry of Human Resource Development**.
- Recently released Food and Nutrition Security Report stated that **31.4% of Indian children will be stunted by 2022**.
- **"17th Run Against Drug Abuse"** was flagged off the theme '**Listen First**' on the occasion of "International Day against Drug Abuse and Illicit Trafficking" in **New Delhi**.
- **The Rahimatpur police station in Satara district** in Maharashtra has emerged as the State topper in a survey based on the '**SMART**' policing concept.
- The **Department of Higher Education of HRD Ministry** has finalized and released a 5 year vision plan named **Education Quality Upgradation and Inclusion Programme**.
- **The Minister of State for Tribal Affairs** launched the '**Go Tribal Campaign**' and '**Tribes India**' campaigns for the Tribes of India in New Delhi.
- **Union Jal Shakti Minister** has launched a water conservation campaign '**Jal Shakti Abhiyan**', with an emphasis on 1592 stressed blocks in 256 districts.
- **The Supreme Court of India** has directed the **Meghalaya government to deposit the Rs 100 crore fine** for failing to curb illegal coal mining with the Central Pollution Control Board.
- **The Prime Minister unveiled the statue of former Prime Minister Sh. Lal Bahadur Shastri** at the Lal Bahadur Shastri International Airport in **Varanasi**.
- **RPF launched "Operation Thirst"** to crack down selling of **unauthorised Packaged Drinking Water in the railway premises**.
- **India handed over 250 pre-fabricated houses to Myanmar in Maung Daw** for use of displaced returnees from Bangladesh.
- **India lifted 271 million people** out of poverty between 2006 and 2016, recording the fastest reductions in the **multidimensional poverty index** values during the period.
- **Union Environment Ministry** has selected **12 beaches in India** to vie for a '**Blue Flag**' certification, conferred on beaches that meet certain criteria of **cleanliness** and **environmental propriety**.
- Pakistan Punjab's chief minister laid the foundation stone of **Baba Guru Nanak University** at **Nanakana Sahib**.
- **Union Health Minister** released **National Digital Health Blueprint**, bringing in the **National Digital Health Eco-system** that can ensure the availability of healthcare services on a wider scale.
- The **Rajya Sabha** passed the **Central Universities (Amendment) Bill, 2019** which aims to establish the **Central University** and **Tribal University in Andhra Pradesh**.
- **Ministry of Health and Family Welfare** will launch a **Jan Jagrukta Abhiyaan in Delhi** to accelerate measures for prevention and control of Vector Borne Diseases like **Malaria, Dengue and Chikungunya**.
- **Gol plan to increase the total production of coal** in the country to **1 billion tone by 2022-23**.
- **Culture Minister** has inaugurated the **architectural illumination** of the historic **Safdarjung Tomb in New Delhi**.

- **INS Sagardhwani** embarked on a two-month-long **Sagar Maitri Mission-2** from **Southern Naval Command in Kochi**.
- **Union Minister of Human Resource Development** released **UGC Guide** to Student Induction Programme "**Deeksharambh**" in New Delhi.
- The **Lok Sabha** has passed the **Finance Bill, 2019** that contains tax proposals for the current fiscal. The proposed amendments will promote '**Make in India**' and **Startups**.
- Government of India will provide **10,000 scholarships** for heirs of the liberation war fighters of **Bangladesh** called '**Muktijodhas**' over the next 5 years under the **Nutan India-Bangladesh Maitree Muktijodha Sontan Scholarship Scheme**.
- A new **India-UK bilateral pilot scheme**, the **UKEIRI Mobility Programme: Study in India** was launched by Universities UK International (UUKi) and British Council India.
- The **government** has set a target for the installation of **Rooftop Solar projects of 40,000 MegaWatt by 2022** in the country.
- The **Digital Communications Commission (DCC)** approved the cumulative penalty of **Rs 3,050 crore** on **Bharti Airtel** and **Vodafone Idea**.
- Defence Minister inaugurated **Col. Chewang Rinchen Setu (Bridge)** which is named in honour of Colonel Chewang Rinchen and has been **constructed** by the **Border Road Organization** at an altitude of 14,650 feet in the forward area of Ladakh region.
- Union Minister of State for Culture & Tourism (IC), Prahlad Singh Patel launched the **E-Portal of Centre for Cultural Resources and Training (CCRT) 'Digital Bharat Digital Sanskriti'** and CCRT YouTube Channel in New Delhi.
- Film '**Rahas: Raaslila of Chhattisgarh**' directed by Sunil Shukla and a book "**Dewas ki Sanskritik Parampara**" written by Jeewan Singh Thakur was also released.
- The **United Nations World Food Programme** has launched a cinema advertisement campaign '**Feed Our Future**' to raise awareness and take steps against **hunger** and **malnutrition** in India.
- Government of India has decided to **open** the entire area from **Siachen base camp to Kumar Post for tourism purposes**. The step has been taken to boost tourism in Ladakh.
- **Indian Railways** has installed the most advanced **Electronic Interlocking System** on the **Grand Chord route** reducing the travel time between Delhi and Howrah to about 12 hours from the existing 17 to 19 hours. Grand Chord is part of the Howrah-Gaya-Delhi line and Howrah-Allahabad-Mumbai line.
- **IIM Kozhikode** and **Mangalore Refineries and Petrochemicals Ltd.** have announced a special drive Labelled as "**La Eve (meaning The Woman)**" to support women entrepreneurs in the country.
- '**Maharatna**' status has been granted to state-owned **Hindustan Petroleum Corporation Limited** and **Power Grid Corporation of India Limited**.
- The Ministry of **Health and Family Welfare** will observe the **Vigilance Awareness Week** from 28th October to 2nd November, 2019 with the theme of "**Integrity-a way of life**".
- The Union Cabinet has approved the **merger** of loss-making telecom firms **BSNL** and **MTNL** as part of a revival package.
- The Centre's first-ever common foundation course "**Aarambh**" (Beginning) for 2019 batch probationer civil servants has begun at the **Statue of Unity** in Kevadia, **Gujarat** with the theme '**How to achieve the goal of making India a 5 trillion dollar economy**'.
- After the implementation of "**Jammu and Kashmir Reorganisation Act, 2019**" from **31st October 2019**, the total number of **states** in the country has reduced to **28** while the total **Union Territories** will go up to **nine**
- **Asian Development Bank** has sanctioned **Rs 1925 Cr** project for up-gradation of power generation and distribution in **Tripura**.
- The **Western Railway General Stores Depot (GSD)** has become the **first in Indian Railways** to opened a **heritage gallery of the printing and allied machines**.
- **Kaiga Atomic Energy station (Karnataka)** sets a **World Record in continuous operation of 962 days by Unit-1 of Kaiga Generating Station (KGS-1)**.
- **Kargil veteran Lt Col Dr Samir Rawat** has been invited as an eminent keynote speaker at the **32nd International Congress of Psychology 2020 (ICP)** in **Prague**.
- **Haryana Chief Minister Manohar Lal Khattar** has invited Nepal to be the partner country for this year's '**Gita Jayanti Mahotsav 2019**' scheduled to be held at Kurukshetra.
- **Indian Railways 'Northeast Frontier Railway zone'** has started a initiative to earmark a special portion of the **SLR coach with pink colour** to specially help the women passengers with better safety and security.
- Indian Navy Ship **LCU L-56**, the 6th of the **Landing Craft Utility (LCU) MK IV class ships**, was commissioned into the Indian Navy.
- The Government of India begins the **7th Economic Census from Tripura**. **Ministry of Statistics and Programme Implementation (MoSPI)** will conduct the census.
- The **5th international Dharma-Dhamma** conference was inaugurated by Union Minister of State Kiren Rijiju.

- **India** has promised to extend an assistance of **USD 500,000** to Gambia.
 - **Minister of Petroleum and Natural Gas & Steel** has launched **Atal Community Innovation Centre (ACIC)** in New Delhi.
 - **Lok Sabha Speaker** has announced that the **Lower House** will become **paperless** from the next session.
 - Cabinet has approved the setting up of **ISRO Technical Liaison Unit (ITLU)** at **Moscow** in **Russia**.
 - **Wing Commander Tarun Chaudhri** has become the **first Indian Air Force pilot** to perform a wingsuit skydive jump.
 - **Scientists at IIT Hyderabad** have developed environment-friendly **solar cells** by employing an off-the-shelf dye used to make **kumkum or vermilion**.
 - A joint venture company **Khanij Bidesh India limited** has been set up with the participation **National Aluminium Company Limited, Hindustan Copper Limited** and **Mineral Exploration Company limited**.
 - **Bureau of Indian Standards (BIS)** in collaboration with **Ladakh Autonomous Hill Development Council (LAHDC)** will work together to promote the pashmina products of **pashmina (Lena-Ladakhi)**.
 - National Academy of Art, Lalit Kala Akademi, celebrated its 65th Foundation Day in New Delhi.
 - The Rajya Sabha has passed the **Consumer Protection Bill, 2019**. The bill will lead to setting up of a Central Consumer Protection Authority to promote, protect and enforce the rights of consumers as a class.
 - **India contributed 5 million USD** to the UN Palestine refugee agency and the amount was hand over to the United Nations Relief and Works Agency (**UNRWA**) for **Palestinian Refugees**.
 - The Rajya Sabha has passed a Bill for more judges in Supreme Court increasing the strength of the Supreme Court from **30 to 33 judges**.
 - Union HRD Minister will launch '**Samagra Shiksha-Jal Suraksha**' to create awareness about Water Conservation among all school students in the country.
 - **The NITI Aayog** will launch the **4th Edition of Women Transforming India Awards** in collaboration with the United Nations to recognize women entrepreneurs from across India.
 - President Ram Nath Kovind has signed **National Medical Commission Bill**. The NMC bill aims at mega reforms in the medical education sector and will replace the nearly **63-year-old Indian Medical Council Act**.
 - President has approved the Motor Vehicles (Amendment) Act, 2019. The bill amends the Motor Vehicles Act, 1988.
 - The Khadi and Village Industry Commission has launched "**Leather Mission**" on World Tribal Day.
- Under this mission, the commission will give leather kits to the leather artisans across the nation.
- The President of India, Shri Ram Nath Kovind, hosted an 'At Home' reception for freedom fighters, on the occasion of the **77th anniversary** of Quit India Day (August 9) at Rashtrapati Bhavan.
 - On the nation's Independence Day, Air India will become the 1st Indian airline to fly over the North Pole while connecting **New Delhi and North America**.
 - Union Information and Broadcasting Minister has released a patriotic song "**Watan**" to mark the occasion of Independence Day, 2019.
 - Central government has made "**Headgear**" mandatory for children above 4 years while travelling on a motorcycle. Only Sikhs wearing turban have been exempted from the provision.
 - Union Housing and Urban Affairs Ministry has launched an app "**Swachh Nagar**" that will allow users to have waste — solid, wet or construction and demolition (C&D) — collected by their urban local bodies.
 - **Railway Protection Force (RPF)** of Indian Railways launched a Special Drive "**Operation Number Plate**" to identify and verify all vehicles parked in Railway premise for a longer duration.
 - Prime Minister has announced the appointment of a Chief of **Defence Staff**.
 - **The Inter-State Council** has been reconstituted with **Prime Minister** as its chairman and 6 Union ministers and all chief ministers as its members. Home Minister Amit Shah will chair the standing committee of the **Inter-State Council**.
 - National Tribal Festival "**Aadi Mahotsav**" has begun in **Leh-Ladakh**. The theme of the festival is "A celebration of the spirit of Tribal Craft, Culture and Commerce".
 - India has contributed **\$1 million** to the **UN Special Purpose Trust Fund** for the Resident Coordinator System.
 - The International Conference titled "**Journey of Teacher Education: Local to Global**" was inaugurated in **New Delhi**.
 - **Sports Minister Kiren Rijiju** and former India football captain Baichung Bhutia **flagged off Op-Blue Freedom**. This is an initiative in which a group of armed forces veterans train sports enthusiasts in survival training and self-defence.
 - **NISHTHA (National Initiative for School Heads and Teachers Holistic Advancement)** is the training programme to improve Learning Outcomes at the Elementary level across the country. This is the largest teachers' training programme of its kind in the world.
 - **Amazon** has opened its largest campus in the world in **Hyderabad**.

- Union Government is planning to launch an e-commerce portal named **"Bharatcraft"** for **MSME's**.
- The Health Ministry has notified the new warnings on **"Tobacco packs"**. The text messages that will be printed on the packs are **"tobacco causes painful death"**.
- President Ram Nath Kovind inaugurated the **first-ever World Youth Conference**. The theme of the conference was **'Vasudhaiva Kutumbakam: Gandhi for the Contemporary World: Celebrating the 150th birth anniversary of Mahatma Gandhi**.
- **"Hunar Haat"** has proved to be an effective programme to provide employment and employment opportunities to master artisans.
- Prime Minister of India Narendra Modi has launched the **RuPay card**, making the **UAE** the first country in the Middle East to initiate the Indian indigenous system of electronic payment.
- **National Centre for Avian Ecotoxicology** was inaugurated at Salim Ali Centre for Ornithology and Natural Sciences (SACON) in **Coimbatore, Tamil Nadu**.
- FSSAI's **National Food Laboratory (NFL)** was inaugurated in **Ghaziabad** on the occasion of 13th anniversary of the Food Safety and Standards Act, 2006.
- Human Resource Development Ministry has launched the **National Digital Library of India** project to develop a framework of virtual repository of learning resources with a single-window search facility.
- Mobile application **"Janaushadhi Sugam"** was launched. It enables people to search for Janaushadhi generic medicines and the stores at the tip of their fingers.
- **India** has become the **first country** in the world to issue **Biometric Seafarer Identity Document (BSID)**, capturing the facial biometric data of seafarers.
- The **Union Environment Ministry** has transferred **Rs 47,436 crore** to **27 States** for **afforestation** from the **Compensatory Afforestation Fund**.
- Union Human Resource Development Minister launched one of the **world's largest** Integrated Online Junction for School Education **'Shagun'** in New Delhi.
- The **central government** will spend **3.5 lakh crore rupees** in the next five years on **'Jal Jeevan Mission'** to deliver potable water at every household across the country.
- Prime Minister Narendra Modi will dedicate to the nation India's second **riverine Multi-Modal terminal (MMT)** built at Sahibganj in **Jharkhand**.
- Prime Minister Narendra Modi has launched the **National Animal Disease Control Programme** in **Uttar Pradesh's Mathura**.
- Minister of State for Agriculture, Parshottam Rupala has launched a multilingual Mobile App **"CHC Farm Machinery"** during a conference on **Crop Residue Management** in New Delhi.
- **Skill India** gets its first Batch of **IES officers** to the **Indian Skill Development Services (ISDS)** cadre. The aim for this is to attract young and talented administrators towards institutionalizing the Skill Development environment in the country.
- Minister for Skill Development and Entrepreneurship (MSDE), laid the foundation stone for **Indian Institute of Skills (IIS)** at **Mumbai**.
- **India** has joined the **Global Antimicrobial Resistance Research (AMR)** and Development hub as a new member.
- The **World Bank** will provide **Rs 3,000 crore** assistance to finance **mini and mega food parks** across India.
- Union Government has set a target of setting up **12,500 Ayush Health and Wellness Centres** across the country.
- The amended provisions of the **Motor Vehicle Act**, which hike the penalty for traffic rules violation have come into force from **01st September 2019**. As many as **63 clauses** of the Act, which correspond to an increase in the fine for traffic rule violation came into force.
- The Election Commission launched a new mega **Electors Verification Programme (EVP)** across the country. The programme, will go on till **15th of October**.
- The entire month of **September 2019** will be celebrated as the **Rashtriya Poshan Maah**. This year the theme is Complementary Feeding.
- Tourism Minister inaugurates **first-ever architectural LED illumination at Qutub Minar**.
- Prime Minister **Narendra Modi** inaugurated the **Garvi Gujarat Bhavan** in **New Delhi**.
- Government of India has announced a contribution of **22 million US Dollars** to the Global Fund for **AIDS, TB and Malaria (GFTAM)** for the **6th replenishment cycle (2020-22)**.
- Delhi's **Indira Gandhi International (IGI) Airport** gets **India's tallest ATC tower** to enhance the safety and boost the efficiency of air transport management services. Its height is **102 metres**.
- Human Resource Development Ministry has awarded the Institute of Eminence status to 5 public institutions. The status was awarded to the following institutions: **IIT Madras, IIT Kharagpur, Delhi University, Benares Hindu University, University of Hyderabad**.
- Union Minister of State for Culture and Tourism (Independent Charge), flagged off the **first-ever Mobile Science Exhibition buses** for the entire **Ladakh Region in Leh**.

- **Jal Shakti Minister** and Sports Minister flagged off **“Great Ganga Run-2019”** at Jawaharlal Nehru Stadium in New Delhi.
- **Saint Vincent and Grenadines** became the **79th country** to join the **International Solar Alliance (ISA)**, an initiative by India aimed at combating the threats of climate change and global warming.
- Union Minister for Communications, Electronics & Information Technology and Law & Justice **Ravi Shankar Prasad** has launched the **Maritime Communication Services** at **Mumbai, Maharashtra**.
- India’s first **National Antimicrobial Resistance Hub** was recently inaugurated in **Kolkata**.
- India has formally launched an initiative to fund **1000 scholars from South East Asian countries** to pursue **PhD at its 23 Indian Institutes of Technology**.
- The Public Premises (**Eviction of Unauthorized Occupants**) **Amendment Bill, 2019** has come into effect.
- India has commenced a special training programme for **Maldivian and Bangladeshi civil servants at Mussoorie in Uttarakhand**.
- **5th International Ramayan Festival** organized by **Indian Council for Cultural Relations (ICCR)**, in New Delhi.
- Union Minister of State for Power **RK Singh** and Jammu and Kashmir Governor **Satya Pal Malik** have jointly inaugurated 15 power projects.
- The **Jal Shakti Ministry** is planning to develop a **National Water Museum** to increase awareness among people on the conservation of the natural resource.
- The Department of India Posts has announced commencing of International Speed Post (EMS) Service to **Bosnia and Herzegovina, Brazil, Ecuador, Kazakhstan, Lithuania and North Macedonia**.
- **Google** has announced that it will open an **artificial intelligence (AI) based research lab “Google Research India”**. The lab will be opened in Bengaluru.
- The country’s **first central police university** will be set up by the Union home ministry off the **Yamuna Expressway in Greater Noida**.
- Human Resource Development Minister **Ramesh Pokhriyal ‘Nishank’** has launched Waste Management **Accelerator for Aspiring Women Entrepreneurs (WAVE) summit**.
- The **Digital Communication Commission**, the highest decision making body in the Department of **Telecom** has approved multiple projects worth over **Rs 8,500 crore**.
- Union Home Minister has flagged off **Delhi-Katra Vande Bharat Express** from the New Delhi Railway Station.
- **Palestine** has released a **commemorative postage stamp** on **Mahatma Gandhi**, honouring his legacy and values, to mark the **150 birth anniversary** of the world leader.
- Union Minister Smriti Irani Inaugurates **India’s Largest ‘Charkha’** made of Waste Plastic in **Noida**.
- The Nation pays homage to the **Father of the Nation, Mahatma Gandhi** on his **150th birth anniversary** on 2nd October 2019.
- The nation is also remembering **Former Prime Minister Lal Bahadur Shastri** on his **115th birth anniversary**.
- **China** unveiled the **Dongfeng-41 (DF-41) intercontinental-range ballistic missile**, touted to be the most powerful missile on the planet.
- The nationwide **Paryatan Parv, 2019** kicked off to promote **tourism** in the country. **The aim is to propagate the message of Dekho Apna Desh** to encourage people to visit tourist destinations of the country and also spread the message of Tourism for All.
- Prime Minister **Narendra Modi** and **Mauritius PM Pravind Jugnauth** jointly inaugurated 2 landmark projects in Mauritius via video conference.
- **Tourism Ministry** has launched the **Audio Guide facility “Audio Odigos”** for 12 sites of India (including Iconic Sites) on the occasion of **“Paryatan Parv 2019”**.
- Passengers of IRCTC’s **Delhi-Lucknow Tejas Express** will be compensated in case of **delays**.
- Uttar Pradesh Chief Minister **Yogi Adityanath** flagged off country’s first private train **Delhi-Lucknow Tejas Express**.
- The **Goa Maritime Conclave (GMC)-2019** was inaugurated by the National Security Advisor, Shri Ajit Kumar Doval, at **Goa**.
- **National Thermal Power Corporation Limited (NTPC)** plans to set up a 5-gigawatt solar park in the western state of Gujarat, which would be the **biggest in the country**.

Current Affairs Related to States in India

Northern States

- Prime Minister Narendra Modi has inaugurated a two-day **Himachal Pradesh Global investors’ meet – ‘Rising Himachal’** in Dharamshala.
- The Indian Railways has installed two **‘Health ATMs’** at the Charbagh railway station in **Lucknow, Uttar Pradesh**.
- Punjab State Cabinet passed a unanimous resolution to institute **Sri Guru Nanak Dev Ji Award** for Promotion of Peace and Interfaith Understanding, in commemoration of the 550th Prakash Purb of Sri Guru Nanak Dev Ji.

- The Punjab CM Amarinder Singh has launched a first of its kind job helpline number 76260-76260 for the unemployed youth of the state under 'Ghar Ghar Rozgar' programme.
- The **Himachal Pradesh government** makes mandatory for trekkers to carry a **GPS device** so that they can be provided all possible help in case of any emergency.
- **Govt. distributes free Doordarshan (DD)** set-top boxes to people living in border areas of Jammu and Kashmir. The event was organized by **Doordarshan Kashmir**.
- **Chief Minister of Uttar Pradesh** has launched the IInd phase of **Communicable Disease Control and Dastak Abhiyan 2019**.
- **The Jammu and Kashmir government** approves **Aadhaar-linked payment mode** for pension disbursement.
- **Jammu and Kashmir, District Administration Udhampur** has launched a helpline, "Jeene Do" to improve sex ratio and deal with defaulters of Pre-Conception and Pre-Natal Diagnostic **Techniques**.
- Raksha Mantri inaugurated the **1 kilometre long Ujh bridge** in **Kathua district** and **617.40 Metre long Basantarbridge** in **Samba district of Jammu & Kashmir**.
- **Uttarakhand** will host the first ever **Himalayan states conclave** here on **July 28** where the **prime focus** will be on **sustainable development**.
- The **Uttarakhand government** has decided to form a **Special Tiger Force** for Corbett Tiger Reserve.
- Uttar Pradesh's "**Vriksharopan Mahakumbh**" drive has created world record after planting more than **22 crore saplings**.
- Minister of State for Higher Education Bhanwar Singh Bhati inaugurated **Resource Assistance for Colleges with Excellence (RACE) in Rajasthan**.
- **Ladakh** administration is organizing the 1st-ever **Ladakh Literature** festival to celebrate the uniqueness of the region in the fields of Art, Culture and Literature.
- **The Rajasthan Assembly** passed Bills against mob lynching and honour killing, which make the cognisable, non-bailable and non-compoundable offences with life imprisonment and a fine up to Rs 5 lakh.
- The State government of **Haryana** has launched two insurance schemes "**Mukhyamantri Vyapari Samuhik Niji Durghatna Beema Yojana**" and "**Mukhyamantri Vyapari Kshatipurti Beema Yojana**" for registered small and medium traders.
- **Rajasthan** has launched "**Jan Soochna Portal-2019**" a public information portal to provide information about government authorities and departments to the public in the true spirit of the Right To Information Act.
- **Rajasthan government** has launched a new health insurance scheme **Ayushman Bharat-Mahatma Gandhi Rajasthan Swasthya Bima Yojna (AB-MGRSBY)**.
- Haryana government has announced Rs **4,750 crore** interest and penalty waiver on crop loans. The step will benefit around **10 lakh farmers in the state**.
- **SpiceJet** has started the air shuttle service between **Hisar and Chandigarh** under the **Ude Desh ka Aam Nagarik (UDAN)** Regional Connectivity Service scheme.
- **UNESCO and Rajasthan government** joined hands to promote community-based responsible tourism based on the rich intangible cultural heritage of Rajasthan.
- Delhi Lieutenant Governor Anil Baijal launched '**Tatpar**' app, developed by the Delhi Police, which is a one-stop destination for access to over 50 citizen-centric services.
- Chief Minister **Arvind Kejriwal** launched "**Champions Campaign**" to fight dengue and urged citizens to become 'champions' and encourage 10 friends to check their homes for mosquito larvae.
- **Rajasthan** became the third state in India after Maharashtra and Bihar to **ban certain categories of pan masala** containing magnesium carbonate, nicotine, tobacco, mineral oil and flavoured '**supari**'.
- Chief Minister of **Uttarakhand** Trivendra Singh Rawat **launched** an awareness campaign "**Urjagiri**" which aims at stopping **power theft and saving**.
- **Himachal Pradesh** Chief Minister Jai Ram Thakur **launched** the **Pragati Rath** of the **HDFC bank**.

Eastern States (Bihar, Jharkhand, Odisha and West Bengal)

- '**Kandhamal Haldi**', a variety of turmeric indigenous to **southern Odisha**, has earned the Geographical indication (GI) tag from **Intellectual Property India**.
- **Naveen Patnaik** took oath as the **Chief Minister of Odisha** for the fifth time.
- The **Hong Kong government** has approved over **\$9 million** for relief and rehabilitation work in cyclone-hit **Odisha**.
- **The rasagola, a popular dessert of Odisha**, has received the geographical indication tag from the Registrar of **Geographical Indication**.
- **The West Bengal Government** will construct **8 lakh 30 thousand houses** under **Bangla Abas Yojana** for the people belonging to **Economically Weaker Section**.
- The Odisha Wetland Authority has approved implementation of an integrated management plan of lakes "**Chilika and Ansupa**".
- **Odisha government** has decided to give monthly allowance of **Rs 10,000** to Padma award winners of the state facing financial problems.

- The Centre has approved a **Kosi-Mechi** river interlining project in Bihar. Estimated cost of the project is **Rs 4,900 crore**.
- Chief Minister of Odisha Naveen Patnaik rolled out '**Mo Sarkar**' programme which finds its roots in the Gandhian philosophy of giving people their voice in daily governance.
- **Odisha** has inked a Letter of Understanding on "**drink from tap mission**" with the **United Nations Children's Fund** to provide piped quality drinking water supply to each household on a 24-hour basis.
- **Odisha** has launched "**Odisha Mo Parivar**" (**Odisha, My Family**) programme which aims to encourage environment protection, blood donation and the welfare of Odias in distress.

North-Eastern States

- **Meghalaya government** approved setting up of a Farmers' Commission in line with the resolution passed at the '**farmers' parliament**' to look into the problem faced by farmers.
- **Sikkim Krantikari Morcha (SKM)** president **Prem Singh Tamang**, popularly known as PS Golay took oath as the **Chief Minister of Sikkim**.
- **Assam government** will set up a Skill University at the cost of **850 crore rupees at Darrang district**.
- **Japan gifts Manipur a "Peace Museum"** which is built on the memories of one of the fiercest battles of the **Second World War**.
- **Ministry of Home Affairs** has extended The **Armed Forces (Special Powers) Act (AFSPA)** for another six months in **Nagaland**.
- The State Cabinet of **Assam** has decided to make **government jobs** out of bounds for people with **more than 2 children** and policy will come into effect from **January 1, 2021**.
- **The GoI** has sanctioned an additional amount of **Rs 358 crore** for the construction of new roads in rural areas of **Tripura**.
- **Chief Minister of Arunachal Pradesh** launched the statewide tree plantation programme '**Clean-Green Arunachal Campaign 2019**' in **Itanagar**.
- **Dracaena cambodiana**, a **dragon-tree species** has been reported for the **first time in India**, in the Dongka Sarpo area of West Karbi Anglong district in **Assam**.
- **Assam Tourism Development Corporation** will spent **150 crore rupees** to develop the 316 locations under **Axom Darshan**.
- **Meghalaya** became the **first state** in India to ensure the **conservation of water** and have **own water policy** following a nod given by the State Cabinet.
- Chief Minister of **Meghalaya** launched the '**Walk to Work**' campaign in the state. The campaign is a part of **Fit India Movement**.

- **Tawlhlohpuan & Mizo Puanchei** from Mizoram, and Tirur betel vine from Kerala has received the Geographical Indication tag.
- Arunachal Pradesh Chief Minister Pema Khandu dedicated the **Dikshi Hydroelectric Project** to the people of the state. The **24 Mega Watt Hydroelectric Project** has been installed at Dikshi Village in West Kameng District.

Western States (Goa, Gujarat and Maharashtra)

- **Gujarat Shops and Establishments** (Regulation of Employment and Conditions of Service) **Act, 2019** passed by Gujarat Assembly which allow the shops and other businesses in the state to operate **24x7**.
- **Gujarat** ranks on top in the installation of **rooftop solar projects** with an installed capacity of **261.97 megawatts**.
- **Maharashtra government** increased **financial aid to families of jawans** martyred in war or war-like situations or conflict related to national security from **Rs 25 lakh to Rs 1 crore**.
- The **Maharashtra** cabinet has cleared the "**vertical property rules**" to create a database of all flats, buildings and commercial complexes. The "vertical property rules" would **prevent property-related frauds**.
- India's first Central Institute of Chemical Engineering & Technology will be set up in **Gujarat**.
- **Maharashtra's Tribal Development Department** launched an academic programme "**Super 50**". Super 50 programme will mentor 50 most meritorious tribal students from the State and prepare them for engineering and medical exams.
- **24th Meeting of Western Zonal Council held was held in Panaji, Goa**. Western Zonal Council is a forum for the Centre and the states to cooperate and exchange ideas and experiences on issues related to health, security and social welfare.
- Bollywood actor **Shah Rukh Khan** launched heritage postal stamp of **Bandra station** in Mumbai, Maharashtra on the completion of 150 years of the railway station.
- **Asian Development Bank (ADB)** has approved a **USD 200 million** loan for improving road infrastructure in 34 districts of Maharashtra.
- **Maharashtra** has launched an initiative **Mission Shakti to train** athletes from Chandrapur and Gadchiroli for international events like the Olympics.
- **Maharashtra** became the **first state to adopt a digital fingerprint and iris scanning system** to aid police investigations.
- A **Jaldoot vehicle** was flagged off in **Pune, Maharashtra**. The van carrying the '**SAVE WATER**' message will travel to different parts of the state.

Central States (Madhya Pradesh and Chhattisgarh)

- The Chhattisgarh police for the first time inducted women commandos in the District Reserve Guard (DRG).
- Madhya Pradesh Cabinet has passed a resolution to increase reservation quota for Other Backward Classes (OBC) from existing 14% to 27%.
- Ambikapur municipal corporation of Chhattisgarh will open a first-of-its-kind 'Garbage Cafe'.
- The Bhopal Municipal Corporation and the Central Pollution Control Board have joined hands to set up the country's first e-waste clinic in Bhopal, Madhya Pradesh.

Southern States (Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Telangana)

- For the second year in succession, Telangana ranks number 1 in the e-Learning training program of the Department of Personnel and Training (DoPT), Government India.
- Kerala became the first state to tap into masala bond market by listing the Kerala Infrastructure Investment Fund Board (KIIFB)'s masala bond in London Stock Exchange (LSE)'s International Securities Market.
- Tamil yeoman (Cirrochroa thais) butterfly has been declared the state butterfly of Tamil Nadu.
- The annual Bonalu festival kicked off at the Jagadamba temple in historic Golconda Fort, Telangana.
- The number of districts in Tamil Nadu will go up to 35.
- Telangana Government and the World Economic Forum's Centre for the 4th Industrial Revolution Network will launch an innovative project to deliver emergency medical supplies such as blood and vaccines via drones and the project is called Medicine from the Sky.
- World Bank offers a loan of \$250 million to the Kerala Government for the Resilient Kerala project.
- Tamil Nadu's Dindigul locks and Kandangi sarees have received Geographical Indication (GI) tags.
- Tamil Nadu government launched its exclusive 24x7 education channel 'Kalvi Tholaikkatchi' (Education TV).
- The Panchamirtham is an 'abhishega prasadam' of the Murugan temple has been bestowed with the Geographical Indication tag. The Murugan temple is situated in Tamil Nadu.
- Karnataka government has amended the Karnataka Poisons (Possession and Sale) Rules 2015 and notified Nicotine as "Class A poison".
- Kerala will set up India's first international women's trade centre (iWTC), in consonance with

the United Nations sustainable development goals (SDGs) in Kozhikode.

- Karnataka Chief Minister B S Yediyurappa announced that the Hyderabad-Karnataka region has been renamed as 'Kalyana Karnataka' and a separate secretariat would be established for its development.
- Chief Minister of Andhra Pradesh Y.S. Jagan Mohan Reddy will launch the "YSR Vahana Mitra scheme" in Eluru, Andhra Pradesh.
- Tamil Nadu has become the 1st state in the country to enact a law on contract farming after the approval of Tamil Nadu Agricultural Produce and Livestock Contract Farming and Services (Promotion and Facilitation) Act, 2019.

International Current Affairs

- Russia's Knyaz Vladimir submarine of Borei-class vessel, test-fired its most advanced nuclear-powered missile named, Bulavaintercontinental ballistic missile which precisely hit the target range of 1000 km away in the Russian region of Kamchatka.
- The Spanish capital city of Madrid will host the UN Climate Change Conference (COP 25) from 2 to 13 December.
- Sudan's first-ever satellite for conducting research in military, economic and space technology has been launched by China. Sudan's remote-sensing satellite (SRSS-1), was developed by the Shenzhen Aerospace Oriental Red Sea Satellite Co.
- The UAE's Supreme Council of the Union has re-elected his Highness Sheikh Khalifa bin Zayed Al Nahyan as its President for a 4th five-year term, in accordance with the provisions of the UAE Constitution.
- Tesla has developed its 'largest power storage system in Asia' at Osaka train station in Japan. It was launched in partnership with Kintetsu, a railway operator in Japan's Osaka.
- Sri Lanka has been removed from the "Grey List" of the FATF as Sri Lanka made significant progress in addressing the strategic AML/CFT deficiencies identified earlier.
- Kais Saied is elected as the new President of Tunisia after a landslide victory in recently concluded Presidential runoff. The Independent law professor Kais Saied won against his rival, Nabil Karoui.
- India handed over the second pair of Mi-24V helicopters to war-torn Afghanistan, boosting the capability of the Afghan Air forces.
- UAE announced the establishment of the Mohamed bin Zayed University of Artificial Intelligence (MBZUAI) in Abu Dhabi. This is the first graduate-level, research-based AI university in the world.

- Italy approved a new tax on digital companies, including U.S. tech giants, as part of its 2020 draft budget on October 16.
- The **United Nation General Assembly** has elected **14 States** to the 47 member body of UN Human Rights Council (UNHRC). The Assembly elected **Armenia, Brazil, Germany, Indonesia, Japan, Libya, Marshall Islands, Mauritania, Namibia, Netherlands, Poland, Republic of Korea, Sudan and Venezuela**.
- Nasa astronauts **Christina Koch and Jessica Meir** have made history by completing the first-ever all-female spacewalk. They spent **7 hours outside the International Space Station (ISS)** replacing a failed power control unit.
- **Antonio Costa** has been re-elected as the Prime Minister of **Portugal** after winning the general elections.
- The world's oldest, 8,000-year-old pearl natural pearl named '**Abu Dhabi Pearl**' has been discovered on **Marawah Island** off **Abu Dhabi**, the capital of the **United Arab Emirates**.
- **Prime Minister of Lebanon, Saad Hariri** has **resigned** from the portfolio amid anti-government protests.
- The **38th edition** of the **Sharjah International Book Fair (SIBF) 2019** was inaugurated by Sheikh Sultan bin Muhammad Al Qasimi, Supreme Council Member and Ruler of Sharjah, UAE with the **theme 'Open Books Open Minds'**.
- Zoologists at Trinity College Dublin have discovered two **new bird species** named as the **Wakatobi white-eye and the Wangi-Wangi white-eye** in the Wakatobi Archipelago of Sulawesi, Indonesia.
- The **United Nations and the European Union (EU)** have signed a joint framework aimed at strengthening partnership in counter-terrorism efforts. The framework was enacted on the occasion of the second EU-UN high-level political dialogue on Counter-Terrorism that was held in New York.
- Anti-graft lawyer **Zuzana Caputova** won **Slovakia's** presidential election, making her the country's **first female** head of state.
- Japan has announced that the name of its new imperial era, set to begin on 1 May, will be '**Reiwa**'.
- India has signed an MoU with the **National Bank for Agriculture and Rural Development Consultancy Service (NABCONS)** for setting up the India-Africa Institute of Agriculture and Rural Development (IAIARD) in Malawi.
- The joint military exercise between **Morocco and the US, "African Lion 2019,"** kicked off in southern Morocco.
- The **US** designated **Iran's Revolutionary Guard Corps (IRGC)** a foreign terrorist organisation.
- **Google** parent **Alphabet** has beaten Amazon to launch one of the **first commercial drone delivery businesses**, which made its first delivery in Canberra after getting approval from the country's civil aviation authority.
- London is the **first city in the world to implement a 24-hour**, seven day a week Ultra Low Emission Zone (ULEZ).
- The UAE has announced that **India will be the Guest of Honour country at the Abu Dhabi International Book Fair, ADIBF 2019**.
- **Hong Kong's equity market has overtaken Japan** to be the **world's third largest in value**, behind only the U.S. and mainland China.
- The world's first armed amphibious drone boat named '**Marine Lizard**' and guided by China's BeiDou Navigation Satellite System, successfully tested by China.
- **Google** has opened its **first African artificial intelligence (AI) centre** in **Ghana's capital Accra**.
- The **International Monetary Fund (IMF)** and the **World Bank** have together launched a private blockchain with a pseudo-token. The new token, called "**Learning Coin**" and only accessible within the IMF and World Bank.
- The **Asian Tea Alliance**, a union of five tea-growing and consuming countries, was launched in Guizhou, **China**.
- The **London School of Economics and Political Science (LSE)** has announced the creation of the **Amartya Sen Chair** in Inequality Studies.
- Indonesia has released a special commemorative stamp on the theme of **Ramayana to mark the 70th anniversary of the establishment of its diplomatic ties with India**.
- Israeli PM **Benjamin Netanyahu** has announced that he would name a new community in the **Golan Heights**.
- **Russia** has successfully tested the world's **first floating nuclear power plant (NPP), Akademik Lomonosov**, a subsidiary of Rosatom nuclear corporation.
- The **world's first-ever malaria vaccine** was launched in a pilot project in Africa's **Malawi**. The vaccine, known as **RTS,S**, will be made available to children up to **2 years** of age.
- **Kazakhstan has set up Coordinating Council for attracting foreign investments** including from India.
- **Iran and Pakistan** have agreed to set up a joint border "**reaction force**" to combat the attacks by militant groups on both sides their frontier.
- **Akihito became the first Japanese Emperor** to step down from the throne in more than 200 years. His son, **Crown Prince Naruhito** ascend the Chrysanthemum throne today, beginning a new era.
- In a huge diplomatic win for India, the **United Nations Security Council** designated **Pakistan-**

- based Jaish-e-Mohammed chief Masood Azhar as a global terrorist.
- The **UK parliament** became the **first** national legislative body in the world to declare a climate change **emergency**.
 - **Russian President Vladimir Putin** signed into law a new measure that **aims to expand government control over the Internet**. It would enable the creation of a **national network**, able to operate separately from the rest of the world.
 - The **Asian Development Bank (ADB)** launched a \$5 Billion Action Plan for **Healthy Oceans and Sustainable Blue Economies for the Asia and Pacific region** at the 52nd Annual Meeting of ADB's Board of Governors in **Fiji**.
 - A **Japanese aerospace start-up Interstellar Technology Inc.** successfully launched a **first privately developed rocket 'Momo-3'** into space.
 - **India** will be attending the **Group of 7 industrialised nations meet** organised by **France** in **Biarritz**.
 - The **US Air Force Research Laboratory** tested a laser system called **Self-Protect High Energy Laser Demonstrator (SHIELD)**.
 - **Singapore's Parliament** passed a law to curb the spread of **fake news under which offenders may face up to 10-year jail or fines of up to S\$1 million**.
 - Australian flight carrier, **Qantas** operated the world's **first zero-waste** commercial flight from Sydney to Adelaide.
 - **Ireland** declared a **climate emergency** in their country, to be the second country after Britain to do so.
 - The **UN** imposed sanctions on terror group **ISIS-Khorasan (ISIS-K)** for its links with Al-Qaeda and involvement in several attacks in **Afghanistan and Pakistan**.
 - **US President Donald Trump** rolled out a **merit-based immigration system**.
 - **Taiwan** approved a bill legalizing **same-sex marriage**, a landmark decision that makes the self-ruled island the **first place in Asia** to pass gay marriage legislation.
 - **Saudi** government approved for the first time a scheme that gives **permanent residency** to certain expatriates, allowing them to own real estate in the kingdom and reside with their families without a Saudi sponsor.
 - **World Bank and the Commonwealth Bank of Australia (CommBank)** have teamed up to enable recording of secondary market bond trading using blockchain tech.
 - The **World Health Organization (WHO)** declared **Algeria and Argentina** as malaria-free.
 - **Cyril Ramaphosa**, the head of the **African National Congress**, was sworn in for a five-year term as **South Africa's president**.
 - **Scott Morrison** sworn in as **Australia's Prime Minister**.
 - **The US will end preferential trade status for India**, **President Donald Trump** has confirmed amid a deepening row over protectionism.
 - **UAE's Federal Authority for Identity and Citizenship (ICA)** has issued the **first Golden Residence Permit in Abu Dhabi**, as part of the **Investors Permanent Residence System**.
 - **In Russia**, the **first tourist train** traveling through **Russia's Arctic region** and on to Norway set off from **St. Petersburg station**.
 - **Canada Prime Minister Justin Trudeau** announced that **single-use plastics will be banned in the country from 2021**.
 - **Saudi Arabia** has become the **1st Arab country** and overall **39th member** to be granted full membership of the **Financial Action Task Force**.
 - The **UAE has become the first country in the Gulf to launch 'goAML'**, a new anti money laundering reporting platform developed by the **United Nations Office on Drugs and Crime** to curb organised crimes.
 - **New Zealand** has officially banned single-use plastic shopping bags.
 - **The IMF has approved a USD 6 billion loan** over a period of 3 years for cash strapped **Pakistan**.
 - **UNESCO's World Heritage Committee** has listed **Iraq's Babylon** as a World Heritage Site.
 - **Indian Haj mission in Saudi Arabia** adopts **Digital India, equality of women**, to reach out to a large number of pilgrims as part of the **Government of India's initiative of Digital India**.
 - **Sri Lanka** has inaugurated first model village for **war affected people**, built with Indian assistance.
 - **Sharjah's first Golden Card visa** was issued to an Indian expat **businessman Lalu Samuel**.
 - **Sri Lanka** has become **fifth country (after Bhutan, Maldives, DPR Korea and Timor-Leste)** in the **World Health Organisation (WHO)** Southeast Asia region to eliminate measles.
 - **France** will impose **green tax** up to €18 on plane tickets from **2020**.
 - **Russia** successfully launched **Soyuz-2.1a carrier rocket with a hydrometeorological satellite** and 32 small satellites.
 - **North Korea** has revised its constitution to make **Kim Jong Un** as official head of state.
 - **U.S.'s Federal Trade Commission** have approved a **\$5 billion penalty** to be levied on **Facebook**.
 - **China** has gifted warship '**P625**' to **Sri Lanka** for **offshore patrol, environment monitoring and anti-piracy combats**.
 - **European Union** has fined **US based chipmaker Qualcomm \$271 million**, accusing it of "predatory pricing" to drive a competitor out of the market.

- **Scientists in Bangladesh** have developed a method to **convert Jute fibre into low cost bio-degradable** cellulose sheets named "**Sonali**".
- The **Non Aligned movement** ministerial meeting was held in **Caracas, Venezuela**.
- **The U.S. Embassy in Nepal** has organized a South Asia Air Quality Tech Camp in **Kathmandu**.
- **Pakistan has opened a 1,000 year old Hindu temple** in eastern city Sialkot for worship for the first time since partition on the demand of the local Hindu community.
- The United States has officially labeled China a "**currency manipulator**".
- **Bangladesh** signed a deal with Russia for the supply of uranium for its **2400 MW Rooppur Nuclear Power Plant (RNPP)**.
- **5 lakh Rohingya refugees** living in **Bangladesh** have been issued identity documents by the United Nations High Commissioner for Refugees (UNHCR).
- **Iran** unveiled 3 precision-guided air-to-air missiles named the "**Yasin**", "**Balaban**" and a new series of the "**Ghaem**".
- **South Korea** has decided to remove Japan from its preferred trade list.
- **Iceland** commemorated the loss of **1st glacier "Okjokull"**, lost due to climate change.
- **Pakistan Prime Minister Office** has announced a **3-year extension of General Qamar Javed Bajwa's** tenure as Chief of Army Staff.
- **Iran** has unveiled new missile defence system "**Bavar-373**". This is also Iran's first domestically produced long-range missile defence system which has been inducted into the country's missile defence network.
- **Pakistan** has been placed on the blacklist of the **Financial Action Task Force's Asia Pacific Group**.
- **Johnson & Johnson** has been ordered to pay **\$572 million** for Opioid addiction crisis in the US.
- **Typhoon Faxai** has hit **Tokyo**, Japan with winds of up to 210km/h (130mph). Faxai is one of the strongest typhoons to hit the Japanese capital in a decade.
- **Thailand** became the **first Asian** nation to unveil **plain cigarette packaging** to reduce the appeal of smoking.
- **Vietnam** has inaugurated Southeast **Asia's largest** solar power farm "**Dau Tieng Solar Power Complex**" which has the capacity to produce 688 million kWh of electricity annually.
- **Sri Lanka** has flagged off 'Make In India' train "**Pulathisi Express**" rake from Colombo Fort Railway station. The rake of the train was manufactured in the **Integral Coach Factory (ICF)** in **Chennai**.
- Indonesia's president announced that the country's capital will move from overcrowded, sinking and polluted **Jakarta** to a site in sparsely populated **East Kalimantan** province on **Borneo island**.
- First **ASEAN-US Maritime Exercise (AUMX)** between the regional bloc and Washington, starting at the Sattahip Naval Base in Thailand and ending in Singapore.
- US's Federal Trade Commission has fined **Google's YouTube with \$170 million**. YouTube will have to pay \$170 million to settle allegations of collecting personal information about children.
- Indian army will participate in a multilateral exercise "**TSENR 2019**" to be held in Russia. Armies of Pakistan, China, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan and Russia will also participate in the exercise.
- World Health Organisation South-East Asia Region have resolved to eliminate **measles and rubella by 2023**.
- **Sri Lanka** unveiled **South Asia's tallest tower**, costing over \$100 million, 80% of which has been **funded by China** under the controversial Belt and Road Initiative (BRI). **The 350-metre-tall 17-storey Lotus Tower**, located in the heart of Colombo city.

Obituaries (National/International)

	Person Died	Profession/Famous In?
Politician (National-International)		
1.	Babasaheb Dhabekar	Former Maharashtra minister and senior Congress party leader
2.	N.V. Balasubramanian	retired Judge of Madras High Court
3.	Gurudas Dasgupta	Former Parliamentarian and veteran CPI leader
4.	Dr Negasso Gidada	Former Ethiopian president
5.	Dilip Parikh	Former Gujarat Chief Minister
6.	R V Janakiraman	Former Puducherry Chief Minister
7.	Rajnath Singh 'Surya'	Former BJP Rajya Sabha MP
8.	Mohamed Morsy	Former Egyptian President
9.	Shiela Dixit	Three-time Delhi Chief Minister
10.	Ram Chandra Paswan	Lok Janshakti Party MP from Bihar's Samastipur

	Person Died	Profession/Famous In?
11.	Beji Caid Essebsi	Tunisia's President
12.	Vitthal Radadiya	Former Gujarat MP
13.	Donkumar Roy	Former Meghalaya Chief Minister
14.	S. Jaipal Reddy	Former Union Minister and senior Congress leader
15.	M. Mukesh Goud	Former Andhra Pradesh congress state Minister
16.	Navnitbhai Shah	Socialist leader and former MLA of Palghar
17.	Jagannath Mishra	Former Bihar Chief Minister
18.	Babulal Gaur	Former Chief Minister of Madhya Pradesh
19.	Arun Jaitley	Former Union finance minister and senior BJP leader
20.	Sushma Swaraj	Former External Affairs Minister
21.	S. Jennifer Chandran	Former Tamil Nadu Fisheries Minister
22.	M. Mukesh Goud	Former Andhra Pradesh congress state Minister
23.	S. Jaipal Reddy	Former Union Minister and senior Congress leader
24.	Vitthal Radadiya	Former Gujarat MP
25.	Robert Mugabe	Zimbabwe's former President
26.	Akilisi Pohiva	Prime Minister of Tongan
27.	Kodela Siva Prasada Rao	Former speaker of Andhra Pradesh Assembly
28.	Zine el-Abidine Ben Ali	Tunisia's former President
29.	Jacques Chirac	Former French President
30.	Satyapriya Mohathero	2nd highest Buddhist leader of Bangladesh
Singer/Musician (National-International)		
31.	Amar Paul	Eminent Bengali folk singer
32.	Kadri Gopalnath	Legendary saxophonist and the Padma Shri awardee
33.	Terry Rawlings	British film and sound editor
34.	Malcolm John Rebennack	Six-time Grammy-winning musician
35.	Alicia Alonso	Cuban ballet dancer
36.	Pazhavila Ramesan	Poet and lyricist
37.	Joao Gilberto	The legendary Brazilian musician and songwriter
38.	Mohammed Zahur Hashmi	Veteran music composer
39.	Jose Jose	Legendary Mexican singer often called 'The Prince of Song'
40.	Jessye Norman	Renowned international opera star
Actor/Director/Producer (National-International)		
41.	Champak Jain	Film producer
42.	Geetanjali	Telugu actress
43.	J. Mahendran	Noted film director
44.	Diahann Carroll	Golden Globe and Tony award winner
45.	Mark Medoff	Won an Oscar for its female lead in 1986
46.	John Witherspoon	Actor and comedian
47.	John Singleton	Academy Award-nominated filmmaker
48.	Master Hirannaiah	Noted Kannada theatre personality, artist
49.	Peter Mayhew	Actor behind the character of Chewbacca in the Star Wars franchise
50.	Hiralal Yadav	Padma Shri awardee Bhojpuri artist
51.	Rallapalli Venkata Narasimha Rao	Veteran Telugu actor
52.	Sammy Shore	Co-founded the Comedy Store
53.	Vijaya Mulay	Renowned filmmaker, film historian, researcher and educationist
54.	Veeru Devgn	Bollywood's most famous stunt and action choreographer
55.	Carmine Caridi	known for roles in The Godfather franchise
56.	Ruma Guha Thakurta	Actor-singer
57.	Dinyar Contractor	Veteran comedian, film and theatre actor
58.	Girish Karnad	Noted actor, filmmaker and playwright
59.	Crazy Mohan	Tamil writer, comedian and actor

	Person Died	Profession/Famous In?
60.	Vijaya Nirmala	Veteran actor-filmmaker
61.	Babu Narayanan	Malayalam director
62.	Nimu Bhowmik	Veteran Bengali actor
63.	Vidya Sinha	Veteran Bollywood actress
64.	J Om Prakash	Veteran director
65.	Russi Taylor	Disney's Minnie Mouse
66.	Valerie Harper	4 Times Emmy Award-winning actress
67.	Veeru Krishnan	Actor and Kathak dancer
68.	Raja Sekar	Tamil Film Director, Actor and Cinematographer
69.	Shyam Ramsay	Bollywood's famous horror film producer
70.	Venu Madhav	Telugu film actor
71.	J. Michael Mendel	American television producer & a four-time Emmy Award winner
72.	Eric Pleskow	American-Austrian film producer
Author/Journalist/Activist/Painter (National-International)		
73.	Nabaneeta Dev Sen	Sahitya Akademi awardee writer
74.	Pradeep Choubey	Hindi poet
75.	K.B. Siddaiah	Writer and one of the founder members of Dalitha Sangharsha Samithi
76.	Maramraju Satyanarayana	Prominent writer and academician
77.	Kirpal Singh	The first chronicler of Partition, who started building an archive in 1954
78.	Sara Danius	First female head of Nobel's Literature Award Body
79.	Kalidas Karmakar	Bangladeshi Painter
80.	N.R. Madhava Menon	Educationist and Scholar
81.	Baidyanath Mishra	Renowned Economist
82.	Thoppil Mohamed Meeran	Noted Tamil novelist and Sahitya Akademi awardee
83.	Jharna Dhara Chowdhury	Eminent Social Activist
84.	Abburi Chaya Devi	Telugu story writer
85.	Niranjan Singh Tasneem	Punjabi writer and Sahitya Akademi winner Professor
86.	Damodar Ganesh Bapat	Noted social worker and Padma Shri award winner
87.	Kanti Bhatt	Veteran Gujarati journalist, author and columnist
88.	Toni Morrison	1993 Nobel laureate in literature
89.	Kiran Nagarkar	Sahitya Akademi Award-winning writer
90.	Sivaraman Cheriyanad	The renowned writer of Kerala
91.	Farook Khan	Indian-origin journalist in South Africa
Sportsmen/Sportswomen (National-International)		
92.	Con de Lange	Scotland all-rounder
93.	Dadu Chougule	Wrestler and recipient of Major Dhyanchand award
94.	Pungam Kannan	Former India footballer
95.	Marieke Vervoort	Belgian Paralympic athlete (ended her life through euthanasia)
96.	Derek Sippy	Former Indian Cue sports Player, Coach and administrator
97.	Niki Lauda	Former Formula One driver and three-time world champion
98.	Lennart Johansson	President of European soccer's
99.	Shyam Sundar Mitra	Former Bengal cricketer
100.	Carlin Dunne	Professional motorcycle racer
101.	A. U. Celestine	Former India football goalkeeper from Tamil Nadu
102.	Soumendranath Kundu	Former Bengal and Railway leg-spinner
103.	C.Kapur	Former Billiards and Snooker Federation of India secretary
104.	Pernell Whitaker	Former Olympic boxing gold medallist
105.	Peter McNamara	Australian tennis champion
106.	Jose Luis Brown	Argentina World Cup-winning team football player
107.	V.B. Chandrasekhar	Former India and Tamil Nadu cricketer

	Person Died	Profession/Famous In?
108.	Anant Setalvad	Cricket commentator
109.	Malcolm Nash	Former cricketer
110.	Abdul Qadir	Pakistan's master leg-spinner
111.	Madhav Apte	Former Indian cricketer
Others (National-International)		
112.	Krishnan Kumar Modi	Former President of FICCI and Chairman of Modi Enterprises
113.	Yvette	legend & Nazi camps survivor French Resistance Lundy
114.	Kartik Chandra Rath	Veteran dramatist
115.	V Ganesan	Indian National Army (INA) veteran
116.	Mark Hurd	Former Co-Chief executive Officer of Oracle
117.	Alexei Leonov	Legendary Soviet cosmonaut
118.	Nanammal	Padma Shri awardee & India's oldest Yoga teacher
119.	N. Venkatachala	Former Lokayukta of Karnataka
120.	Sadako Ogata	1st female UN refugee chief
121.	Sydney Brenner	Biologist who helped decipher the genetic code
122.	SK Shivakumar	Former Director of ISRO
123.	Jerrie Cobb	America's first female astronaut
124.	S. Muthiah	Chennai's famed cartographer, and journalist
125.	Rama Sengupta Paul	Veteran lady mountaineer
126.	YC Deveshwar	The Padma Bhushan awardee and ITC's Non-Executive Chairman
127.	Mohan Ranade	Veteran freedom fighter from Goa and Padmashri winner
128.	Basant Kumar Birla	Birla Group patriarch
129.	Lt Gen Joginder Singh Gharaya	Maha Vir Chakra in the 1971 Indo-Pak war and Kirti Chakra in the 1947 Hyderabad operations
130.	Raja Dhale	founders of the radical outfit Dalit Panther
131.	Yukiya Amano	International Atomic Energy Agency
132.	Kanchan Chaudhary Bhattacharya	India's first woman Director General of Police (DGP),
133.	Noel Kelman	Naval war hero and Kirti Chakra awardee Commander
134.	Subir Vithal Gokarn	Former RBI Deputy Governor and Noted economist
135.	Neelum Sharma	Doordarshan Anchor and Nari Shakti Award Winner
136.	Ram Jethmalani	One of India's finest lawyers
137.	Sanjib Kumar Datta	Film editor
138.	S.K. Padmadevi	Veteran actor and multi-faceted artiste
139.	Robert Skinner Boyd	Noted American Journalist and Pulitzer Prize winner
140.	Krishna Gopalkrishna Kadekodi	Centenarian philatelist and coin collector
141.	Dr H L Trivedi	Renowned kidney transplant surgeon

List/Indexes Released Recently

- According to 'India Justice Report 2019', **Maharashtra** is the top state in delivering justice to its citizens followed by **Kerala, Tamil Nadu, Punjab and Haryana** in the first-ever ranking of states on their capacity to deliver justice to citizens. In this classification, **Jharkhand, Bihar and Uttar Pradesh are at the bottom.**
- **India** was ranked **44th** in the **IMD World Digital Competitiveness Ranking 2019** produced by the **IMD World Competitiveness Center.**
- India ranked **82** spots among the **128 countries** surveyed in the **World Giving Index (WGI).**
- Filmmaker Anurag Kashyap's **Gangs Of Wasseypur** has become the only Indian film to feature in "The

- **Guardian**" list of **100 Best Films** of the 21st century. The film has bagged the **59th position.**
- **The International Migrant Stock 2019** was released by the **Population Division** of the UN Department of Economic and Social Affairs (DESA). As per the report, **India** was the leading country of origin of **international migrants** in 2019 with a **17.5 million strong diaspora.**
- The **Reserve Bank of India** has released the results of the September 2019 round of its **Consumer Confidence Survey.** The survey was conducted in 13 major cities.
- **5 of the Richest Indians in Forbes India Rich List 2019** are: **Mukesh Ambani** with net worth of \$51.4 billion; **Gautam Adani** (\$15.7 billion); **Hinduja**

- Brothers (\$15.6 billion); Pallonji Mistry (\$15 billion); Uday Kotak (\$14.8 billion).
- **Indian Institute of Technology Ropar and Indian Institute of Science Bangalore** were ranked number **1 among the 56 Indian** institutes on the list of the best universities of the world in the **World University Rankings 2020**, topped by the **University of Oxford**, published by the United Kingdom based **Times Higher Education**
 - According to a report of Economist Intelligence Unit, **Mumbai** has been ranked as the **45th safest city** on the **Safe Cities Index (SCI) 2019**, while **Delhi stood at the 52nd position**.
 - "**Global Happiness Survey**" by Ipsos, Indian has been ranked 9th on the happiness index among **28 global markets**.
 - **Economist Intelligence Unit's Global Liveability Index for 2019**, released with both **Delhi and Mumbai** sliding down ranks. **Vienna** in Austria, **Melbourne** and **Sydney** in Australia make the top three cities.
 - **India has surpassed the Netherlands** to move into the list of top10 countries in terms of total gold reserves. India has gold reserves totalling **618.2 tonnes**. U.S. leads the country list with total gold reserves of 8,133.5 tonnes followed by Germany with 3,366.8 tonnes.
 - **World Economic Forum (WEF) report**, India has jumped 6 places to claim **34th spot on world Travel & Tourism Competitiveness Index 2019**.
 - **IIT Bombay** has topped all Indian Institutes in the 2nd edition of **Quacquarelli Symonds India University Rankings 2020** followed by IISc Bangalore (ranked 2) & IIT Delhi ranked 3rd.
 - Microsoft co-founder **Bill Gates** overtook Jeff Bezos to become the **world's richest person**.
 - **London** has named the **world's best city** for students for the **2nd consecutive year**, beating **Tokyo** and **Melbourne** that came 2nd and 3rd, respectively, on a new worldwide ranking.
 - **Tarava police station** in the Subarnapur district of Odisha has been adjudged as one of the 10 best police stations in India in the annual ranking for the year 2018.
 - **Serena Williams** topped the List Of Highest-Paid Female Athletes 2019 published by Forbes.
 - **Manipur** has topped the rankings in Breastfeeding and Infant and Young Child Feeding Practices in the country.
 - **Karnataka tops** the State Rooftop Solar Attractiveness Index which was launched during the Review Planning and Monitoring (RPM) Meeting with States and **State Power Utilities**.
 - **Statue of Unity' in Gujarat and Mumbai's Soho House** have been featured by the Time magazine in its second annual list of the 2019 World's greatest places, in a compilation of 100 new and newly "noteworthy destinations.
 - India was ranked **17th** position among **100** countries in **Startup Ecosystem Ranking for 2019** released by **StartupBlink**. It was ranked **37th** spot last year.
 - India was ranked **19th** out of 28 countries in the **Index of Cancer Preparedness (ICP)** released by the **Economist Intelligence Unit (EIU)**. It was released as part of the report titled "**Cancer preparedness around the world: National readiness for a global epidemic**" prepared by EIU. Top 3 countries are **Australia (1st)**, **Netherlands (2nd)** and **Germany (3rd)**.
 - **India was the world's fourth biggest military spender in 2018** behind the United States, China, and Saudi Arabia, according to new data think tank **Stockholm International Peace Research Institute (SIPRI)**.
 - **India** ranked **140th** out of **180** countries in the **World Press Freedom Index 2019**, released by Reporters Without Borders. The index is topped by Norway. **Paris-based Reporters Sans Frontieres (RSF)**, or **Reporters Without Borders**.
 - The **Time 100 Most Influential People 2019** list released, naming the world's most influential pioneers, leaders, titans, artists, and icons of the year. Reliance Industries Chairman **Mukesh Ambani** and public-interest litigators **Arundhati Katju** and **Menaka Guruswamy**, who spearheaded a historic legal battle for LGBTQ rights in India, are the Indian names that appeared in the list
 - **HDFC Bank** identified as **number 1 bank** by customers in India, as per **Forbes World's Best Bank survey**. In the first edition of this survey, Forbes partnered with market research firm Statista to measure the best banks in 23 countries. **HDFC Bank emerged as India's No 1 bank**. ICICI Bank was at number 2 and **SBI was surprisingly ranked 11th** in the list.
 - **As per the World Bank Report, India** retained its position as the **world's top recipient of remittances** with its diaspora sending a whopping **USD 79 billion back home in 2018**. India was followed by China (USD 67 billion) and Mexico (USD 36 billion). The Report was titled as '**World Bank's Migration and Development Brief**'.
 - A report by **OpenSignal**, which is named as '**OpenSignal's Hottest city for 4G Availability**' reveals the **4G Availability** in **India's 50 largest cities**. Out of the 50 cities, **Dhanbad**, which is also known as the coal capital of India has the highest 4G availability of **95.3%**, followed by **Ranchi** which has **95%** of 4G Availability.
 - The **Geological Survey of India (GSI)** in its report revealed that about **35 % of India's total Graphite reserves** are found in **Arunachal Pradesh**. This is the highest found in the country.

- According to the RBI data, in Mar 2019, the total number of financial transactions done by people using their debit cards increased by 15%
- India stands in a lowly 117th position out of 181 countries in the KidsRight Index. Iceland secured the top position in the index followed by Portugal
- India moved up one place to rank 43rd most competitive economy in the world while Singapore toppled the US to grab the top position in IMD World Competitiveness Rankings.
- The Indian football team remained static at 101st place in the FIFA rankings.
- India will overtake China as the most populous country by 2027 and will have almost 1.64 billion inhabitants by 2050 in a report published by United Nation released its "World Population Prospects Report 2019". India is still among the countries where the working-age population (25-64 years) is growing faster than other groups.
- Jay-Z has been named the world's first billionaire rapper by Forbes.
- India ranked 95th out of 129 countries in Global Gender Equality Index. The list was topped by Denmark
- Mumbai ranked first in the study, 'Traffic Index-2018', compiled by location technology specialist TomTom, with a congestion level of 65%.
- According to global market research agency Kantar in its 2019's '100 Top BrandZ Report', US retail giant Amazon has moved past hi-tech titans Apple and Google to become the world's most valuable brand.
- According to a report released by brand analytics firm TRA Research, "Dell" has emerged as the most trusted brand in India in 2019.
- India's rank has slipped five places to 141 among 163 countries on the Global Peace Index 2019, while Iceland remains the most peaceful country and Afghanistan the least peaceful nation, as per the report by Australian think tank Institute for Economics & Peace.
- Randstad rates Amazon India as country's most attractive employer brand. Microsoft India emerged as the runner-up, followed by Sony India.
- In the recently released QS World University rankings for 2020, IIT-Bombay which is ranked 152 is India's best university for the second year in a row. The next two Indian Universities in the top 200 are IIT Delhi (182) and the Indian Institute of Science, Bengaluru (184).
- Kerala has topped in NITI Aayog's Health Index followed by Andhra Pradesh and Maharashtra.
- Mercer has released 25th Annual Cost of Living Survey.
- The costliest city in the world for the second consecutive year is Hong Kong followed by Tokyo, Singapore and Seoul. Mumbai fell 12 spots and was ranked at the 67th position out of 209 cities surveyed.
- The costliest city in the world for the second consecutive year is Hong Kong followed by Tokyo, Singapore and Seoul. Mumbai fell 12 spots and was ranked at the 67th position out of 209 cities surveyed
- Gujarat ranks on top in the installation of rooftop solar projects with an installed capacity of 261.97 megawatts.
- According to the Swiss National Bank (SNB), India has moved down one place to 74th rank in terms of money parked by its citizens and enterprises with Swiss banks. U.K. has retained its top position.
- Maharashtra achieves first rank in NITI Aayog launched "Agricultural Marketing and Farmer Friendly Reforms Index (AMFFRI)".
- The Henley Passport Index 2019 has ranked the Indian passport on the 86th position with a mobility score of 58. Japan and Singapore holds the top spot with a score of 189.
- Tata Steel Kalinganagar has been included in World Economic Forum's Global Lighthouse Network.
- Kerala has topped the "School Education Quality Index" launched by NITI Aayog. Uttar Pradesh was ranked at the bottom of the list. Chandigarh has topped the list of Union Territories.
- According to property consultant CBRE, New Delhi's Connaught Place (CP) is the 9th most expensive office location in the world. Hong Kong's Central district retained the top spot as the world's most expensive market for prime office rents. Mumbai's Bandra Kurla Complex and Nariman Point CBD slipped to 27th and 40th position.
- Singer Taylor Swift has topped the Forbes' Celebrity 100 list. India's Akshay kumar is placed 33rd in the list.
- UN Development Programme (UNDP) has released the 2019 global Multidimensional Poverty Index(MPI). India's MPI value reduced from 0.283 in 2005-06 to 0.123 in 2015-16. India has lifted 271 million people out of poverty between 2006 and 2016.
- Commerce and Industry Minister will launch the Global Innovation Index (GII) on 24th July 2019 in New Delhi. Theme for 2019- Evaluating the Medical Innovation Scenario of the Next Decade.
- Bimal Jalan led six-member panel on Economic Capital Framework (ECF), formed by RBI has finalised its report on surplus RBI reserves. Surplus reserves held by the central bank should be transferred to the government in tranches over three to five years.

- **Reliance Industries Ltd** has replaced Indian Oil Corporation to become the **highest-ranking Indian** firm on the **Fortune Global 500** list.

Important Days (June to November)

3-7 June	Financial Literacy Week 2019 (Farmers)
1 June	World Milk Day (Drink Milk: Today & Everyday)
4 June	International Day of Innocent Children Victims of Aggression
3 June	International World Bicycle Day
5 June	World Environment Day (Beat Air Pollution)
5 June	International Day for the Fight against Illegal, Unreported and Unregulated Fishing
7 June	World Food Safety Day (Food Safety, Everyone's Business)
8 June	World Oceans Day (Gender and the Ocean)
12 June	World Day Against Child Labour (Children shouldn't work in fields, but on dreams)
15th June	World Elder Abuse Awareness Day
17 June	World Day to Combat Desertification and Drought (Let's grow the future together)
18 June	Sustainable Gastronomy Day
18 June	Autistic Pride Day
19 June	International Day for the Elimination of Sexual Violence in Conflict (The Importance of a Survivor Centred Approach)
20 June	World Refugee Day (Step With Refugees — Take A Step)
21 June	International Day of Yoga (Yoga for Climate Action)
21 June	World Music Day
23 June	International Olympic Day
23 June	Public Service Day
23 June	International Widows Day
25 June	Day of the Seafarer (I Am On Board)
26 June	International Day against Drug Abuse and Illicit Trafficking (Health for Justice, Justice for Health)
27 June	Micro, Small and Medium sized Enterprises Day
1st June to 15th June	Swachhta Pakhwada
29 June	International Day of the Tropics
29 June	Statistics Day
1 July	Goods & Services Tax Day
1 July	National Doctors' Day
1st Saturday of July	International Day of Cooperatives (COOPS 4 DECENT WORK)
11 July	World Population Day
17 July	World Day for International Justice
18 July	Nelson Mandela International Day
24 July	Income Tax Day (AaykarDiwas)
26 July	Kargil Vijay Diwas
28 July	World Hepatitis Day
30 July	World Day Against Trafficking
6 August	Hiroshima Day
7 August	National Handloom Day

10 August	World Biofuel Day (Production of Bio-diesel from Used Cooking Oil.)
12 August	The International Youth Day 2019 (Transforming education)
19 August	World Humanitarian Day
19 August	World Photography Day
20 August	Sadbhavana Diwas
21 August	International Day of Remembrance and Tribute to the Victims of Terrorism.
22 August	"International Day Commemorating the Victims of Acts of Violence Based on Religion or Belief".
23 August	International Day for the Remembrance of the Slave Trade and its Abolition".
29 August	International Day Against Nuclear Tests
30 August	International Day of the Victim
5 September	International Day of Charity
8 September	International Literacy Day. Theme of International Literacy Day 2019 is Literacy and Multilingualism.
10 September	World Suicide Prevention Day (WSPD)
14 September	Hindi Diwas
15 September	International Day of Democracy (Participation)
16 September	International Day for the Preservation of the Ozone Layer. Theme of the day for 2019: 32 Years and Healing
18 September	World Bamboo Day
21 September	International Day of Peace (Climate Action for Peace)
23 September	International Day of Sign Languages (Sign Language Rights for All)
26 September	International Day for the Total Elimination of Nuclear Weapons.
26 September	World Maritime Day. Theme: Empowering women in the maritime community.
27 September	World Tourism Day
1 October	International Day of Older Persons; Theme: The Journey to Age Equality.
2 October	International Day of Non-Violence (birth anniversary of Mahatma Gandhi)
1st Monday of October	World Habitat Day. Theme: Frontier Technologies
4-10 October	World Space Week. Theme: The Moon: Gateway to the Stars
8 October	Air Force Day
9 October	World Post Day
10 October	World Mental Health Day. Theme: Suicide Prevention
11 October	International Day of the Girl Child. Theme: GirlForce: Unscripted and Unstoppable
12 October	World Migratory Bird Day. Theme for 2019: Protect Birds: Be the Solution to Plastic Pollution!
14 October	World Standards Day (International Standards Day). Theme: Video standards create a global stage.
15 October	International Day of Rural Women. Theme: "Rural Women and Girls Building Climate Resilience"
15 October	World Students' Day (APJ Abdul Kalam's birthday)
16 October	World Food Day. Theme: "Our Actions Are Our Future".
17 October	United Nations' (UN) International Day for the Eradication of Poverty. Theme: Acting Together to Empower Children, their Families and Communities to End Poverty
20 October	World Statistics Day. Theme is "Better Data, Better Lives"
24 October	World Development Information Day
24 October	United Nations Day

27 October	World Day for Audiovisual Heritage. Theme: "Engage the Past Through Sound and Images"
31 October	National Unity Day (144th birth anniversary of Sardar Vallabh Bhai Patel)
31 October	World Cities Day. Theme "Changing the world: innovations and better life for future generations"
2nd November	International Day to End Impunity for Crimes against Journalists
5th November	World Tsunami Awareness Day
6th November	International Day for Preventing the Exploitation of the Environment in War and Armed Conflict.
7th November	National Cancer Awareness Day

Books & Authors

- Vice-President M. Venkaiah Naidu released a monograph, '**Musical Excellence of Mridangam**', a rare fusion of art and science of an ancient South Indian instrument on the CSIR-Central Leather Research Institute (CLRI) campus in Chennai, Tamil Nadu.
- The Indian Publishing company, Garuda Prakashan Private Limited, launched its book '**Saffron Swords-Centuries of Indic Resistance to Invaders**'. Written by **Manoshi Sinha Rawal**.
- A book containing English translation of the 100-year-old classic Punjabi poem about **Jallianwala Bagh massacre**, '**Khooni Vaisakhi**' released in Abu Dhabi. India's
- A new book titled "**150 Years of Celebrating the Mahatma the South African Legacy**", by **Fakir Hassen** launched in Johannesburg, South Africa.
- Pakistan's former captain and star all-rounder **Shahid Afridi** released his autobiography, titled '**Game Changer**'.
- A new book titled "**150 Years of Celebrating the Mahatma the South African Legacy**", by **Fakir Hassen** launched in Johannesburg, South Africa.
- The founder of Microsoft Corporation and American philanthropist **Bill Gates**' new book titled "**How to Avoid a Climate Disaster: The Solutions We Have and the Breakthroughs We Need**" will be released on June 2020.
- A new book titled "**India in a Warming World: Integrating Climate Change and Development**" is set to release on November 2019, edited by Navroz K Dubash.
- Indian Chess player, **Viswanathan Anand** has penned a book titled "**Mind Master: Winning Lessons from a Champion's Life**".
- Prime Minister unveiled a book titled '**Bridgital Nation**' authored by **N Chandrasekaran**, Chairman, Tata Sons and Roopa Purushothaman Eminent industrialist.
- **Kashi Nath Pandit**'s new book entitled "**Ten Studies in Kashmir: History and Politics**", published by Academic Foundation.
- A book entitled "**The Tech Whisperer**", written by **Jaspreet Bindra**, features a chapter on Artificial Intelligence.
- A book penned by **Venu Rajamony** titled '**India and the Netherlands – Past, Present and Future**,' was released in Amsterdam.
- **Cricket World Cup: The Indian Challenge** – a book on the history of the tournament from an Indian perspective by veteran broadcaster and writer **Ashis Ray** – has been formally unveiled.
- "**The New Delhi Conspiracy**" is **Meenakshi Lekhi**'s first novel to be published soon. She has co-written it with **Krishna Kumar**.
- Bollywood actor **Anupam Kher** is coming out with his autobiography, "**Lessons Life Taught Me Unknowingly**".
- The Vice President of India, **Shri M. Venkaiah Naidu** has released the book '**Vivekadeepini**' in ten languages.
- "**Kargil: Untold stories from the War**", the book published by Penguin Random House, is authored by **Rachna Bisht Rawat**.
- The coffee table book titled '**Fire and Fury Corps - Saga of Valour, Fortitude and Sacrifice**,' was released by Northern Army Commander Lieutenant General **Ranbir Singh**.
- PM **Narendra Modi** releases book "**Chandra Shekhar - The Last Icon of Ideological Politics**" is written by Deputy Chairman in the Rajya Sabha, **Harivansh and Ravi Dutt Bajpai**.
- Home Minister **Amit Shah** released a Vice President **M Venkaiah Naidu**'s book titled "**Listening, Learning & Leading**".
- The book, titled '**Sridevi: Girl Woman Superstar**' will be launched on **Sridevi**'s 56th birth anniversary. The book is written by author-screenwriter **Satyarth Nayak**.
- Culture Minister will launch the book "**The Diary of Manu Gandhi**". The book has been brought out by National Archives of India, on the occasion of 150th anniversary of **Mahatma Gandhi**.
- The book titled as "**Big Billion Startup: The Untold Flipkart Story**" is written by **Mihir Dalal** and will be published by "Pan Macmillan India".

- A new book titled **"Obama: The Call of History"** written by Peter Baker has been released.
- A new book on the history of Indian Railways named **"A Short History of Indian Railways"**, has been penned by veteran journalist and author Rajendra B Aklekar.
- The book, **"India's Lost Frontier the Story of the North-West Frontier Province of Pakistan"**, has been penned by veteran civil servant Raghvendra Singh.
- The Vice President of India, Shri M. Venkaiah Naidu will release 2nd editions of **'Loktantra Ke Swar (Khand 2)'** and **'The Republican Ethic (Volume 2)'** in New Delhi.
- The book titled **"The Cousins Thackeray: Uddhav, Raj and the Shadow of their Senas"** written by the journalist Dhaval Kulkarni was released. It is published by Penguin Random House.
- A new book titled **"Being Gandhi"** written by award-winning author **Paro Anand** released.
- A new comic book series **'Professor Ayushman'** conceived by the National Medicinal Plants Board(NMPB) was unveiled by the Ayush ministry in New Delhi.
- **'Fortune Turners: The Quartet That Spun India To Glory'**, book on India's spin quartet: Bishan Singh Bedi, Erapalli Prasanna, Bhagwat Chandrashekar and S. Venkataraghavan, written by Aditya Bhushan and Sachin Bajaj has been launched.
- A book titled **"Savarkar: Echoes from a forgotten past, 1883-1924"** which describes the life of freedom fighter and Philosopher Vinayak Damodar Savarkar, is penned by Vikram Sampath and published by Penguin.

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Defence Current Affairs

- The first-ever **India-Uzbekistan** joint military exercise **Dustlik-2019** begin at Chirchiq Training Area near Tashkent, Uzbekistan.
- The second phase of the biggest **US- Bangladesh** Navy exercise named **'Cooperation Afloat Readiness and Training (CARAT)- 2019'** started in Chattogram, Bangladesh.
- Union Minister of State for Defence Shripad Naik inaugurated the Defence Shripad Naik inaugurated the Defence Research & Development Organisation (DRDO) Igniter Complex at **High Energy Materials Research Laboratory (HEMRL)** in Pune, Maharashtra.
- **Garden Reach Shipbuilders and Engineers Ltd (GRSE)** delivered Fast Patrol Vessel (FPV) **ICGS Annie Besant**, the second in the series of five such ships, to the Indian Coast Guard.
- India is jointly exercising its anti-submarine warfare corvette **INS Kamorta** along with Indonesian warship **KRI Usman Harun**, a multi-role corvette, in the Bay of Bengal as part of an ongoing bilateral exercise **"Samudra Shakti"**.
- The **Indian Coast Guard (ICG)** tested its efficiency and preparedness during the **Regional Level Search and Rescue Workshop and Exercise 2019 (ReSAREX- 19)** conducted off the Goa coast.
- **Garden Reach Ship Builders and Engineers Ltd (GRSE)** became the **'first Indian shipyard'** to build and deliver 100 warships.
- The Indian Army has successfully built the longest suspension bridge **'Matiri Bridge'** over the Indus River in the Leh-Ladakh region.
- India successfully test-fired a land-attack version of **BrahMos supersonic missile** from **Chandipur coast** in Odisha's Balasore district.
- 14th edition of **Indo-Mongolian** joint military training, Exercise **Nomadic Elephant-XIV** started. The Indian Army is being represented by a contingent of a battalion of RAJPUTANA RIFLES.
- India has got the **1st Rafale fighter jet "RB-001"** built for the Indian Air Force (IAF) at Production Unit of Dassault Aviation in France. **1st batch of jets** will arrive in India only in **May 2020**.
- The 2nd edition of **Coordinated Patrol (CORPAT)** of the navies of **India and Bangladesh** has begun in Northern Bay of Bengal.
- DRDO conducted the test-fire successfully.
- The joint military exercise between Morocco and the US, **"African Lion 2019,"** kicked off in southern Morocco.
- The 2nd joint military exercise **'Dharma Guardian-2019'** to promote military cooperation between **India and Japan** will be held in Mizoram from 19 Oct to 02 Nov 2019.

- The 10th edition of the joint military exercise **'Vajra Prahar 2019'** between India and the US will be held at Joint Base Lewis-McChord (JBLM) in Seattle, US.
- **Indian Air Force and Japanese Air Self Defence Force (JASDF)** carrying out a joint military air force exercise named **'Shinyuu Maitri'** began from October 17 to 23, at the air force station, Arjan Singh in Panagarh town in West Bengal.
- Indian Air Force (IAF) kickstarted its bilateral joint exercise with Royal Air Force Oman (RAFO), named **'EX EASTERN BRIDGE-V'** at Air Force Base Masirah, Oman.
- Andaman and Nicobar Command (ANC) has conducted the 2nd edition of **Defence of Andaman & Nicobar Islands 2019 (DANX-19)**.
- India's first indigenously designed and developed **Dhanush** artillery gun was inducted in the Indian Army.
- The sixth edition of the joint military training exercise between the **Indian Army and the Sri Lankan Army, Exercise Mitra Shakti** concluded in Sri Lanka.
- Military forces of **India and Singapore** got together to participate in a joint exercise in **Babina Cantonment in Jhansi**. The three-day exercise, 'Bold Kurukshetra-2019'.
- India has successfully test-fired first indigenously designed and developed long-range sub-sonic cruise missile **'Nirbhay'** from a test range in Odisha.
- Chief of Army Staff General **Bipin Rawat** commissioned the Indian Coast Guard Ship **Veera** at a ceremony held at Naval Jetty at the dockyard at **Vishakhapatnam, Andhra Pradesh**.
- The Indian Navy undertook the second edition of the bilateral maritime exercise between the **Indian Navy and Vietnam Peoples' Navy, (IN – VPN BILAT EX)** at/ off Cam Ranh Bay, Vietnam.
- The Indian Navy will participate in **International Fleet Review (IFR)** that is scheduled to take place in Qingdao, China as part of 70th Anniversary celebrations of People's Liberation Army Navy (PLA Navy).
- **India and France** will conduct their largest ever naval exercise **'Varuna'** in May 2019.
- Indigenously designed **'INS Imphal'** a guided missile destroyer was launched by Navy Chief Sunil Lanba at **Mazagon Dock Shipbuilders Limited (MDL)** in Mumbai.
- The first part of the **Indo-French** joint naval exercise, Varuna 19.1 was kicked off the Goa coast. The second part, Varuna 19.2 was held at the end of May in Djibouti.
- Defence ministry approved the procurement of **10 Kamov Ka-31 Airborne** Early Warning and Control helicopters for the Indian Navy.
- **INS Ranjit**, an Indian navy destroyer built by erstwhile USSR, is set to be decommissioned.
- The fourth of Indian Navy's stealth **Scorpene class Submarines of Project 75**, INS Vela was launched at the Kanhoji Angre Wet Basin of Mazagon Dock Limited at Mumbai in Maharashtra.
- The Indian Army is commemorating this year as the **'Year of Next of Kin'** and plans to reach out to the next of kin of battle casualties, ex-servicemen and serving soldiers to inform them of entitled financial benefits, welfare schemes and help resolve pension-related problems.
- **First AH-64E (I)** – Apache Guardian helicopter was formally handed over to the Indian Air Force at Boeing production facility in Arizona, USA.
- India successfully conducted the flight test of **ABHYAS – High-speed Expendable Aerial Target (HEAT)** from a test range in Odisha.
- Indian Navy's first full-fledged **Services Selection Board (SSB)** was inaugurated by Navy Chief Admiral Sunil Lanba at Diamond Harbour near Kolkata, West Bengal.
- The **Indian Coast Guard ship (ICGS) Vigraha** was decommissioned at Visakhapatnam, Andhra Pradesh.
- The Indian Navy successfully test-fired a **Medium Range Surface to Air Missile (MRSAM)**, achieving a significant milestone to enhance its anti-air warfare capability.
- The 26th Edition of Singapore India **Maritime Bilateral Exercise (SIMBEX)-19** commenced in the South China Sea.
- Indian Air Force successfully fired the **BrahMos** air version missile from its frontline Su-30 MKI fighter aircraft.
- **Flight Lieutenant Bhawana Kanth** became the first woman pilot of the Indian Air Force to qualify to undertake missions by day on a fighter aircraft.
- U.S. Navy ships conducted joint drills with warships from allies **Japan, Australia and South Korea** in their first combined exercise in the Western Pacific.
- DRDO successfully test-fired the new version of the **Akash surface-to-air defence missile system** with a new indigenously-developed seeker in Balasore off the Odisha coast.
- Air Chief Marshal **Birender Singh Dhanoa** has left for Sweden on a four-day official visit.
- India has successfully test fired **Brahmos Supersonic Cruise Missile** from Chandipur in Odisha. BrahMos can be fired from land, sea and air.
- India successfully conducted a first test flight of the indigenously developed **Hypersonic Technology Demonstrator Vehicle (HSTDV)** from a base off the Odisha coast.
- ISRO has opened its laboratories for Indian school students. The training module has been devised as part of its new **Young Scientists Programme, or Yuva Vigyanik Karyakram, YUVIKA**.

- The training module has been devised as part of its new Young Scientists Programme, or Yuva Vigyanik Karyakram, YUVIKA.
- **NASA's** robot named Bumble became the first **Astrobee** robot to fly under its own power in space.
- Indian Navy launched Operation Sankalp in the Persian Gulf .
- The ISRO has distributed **250 NavIC** Messaging Receivers to fishermen of Kerala on a trial basis.
- The **International Security Alliance's** first Joint Exercise ISALEX19 started in Abu Dhabi.
- The **Indian and French Air Force** has started **Garuda VI** exercise at Mont de Marsan in France.
- **ISRO** has signed a contract with Russia's **Glavkosmos** for selection support, medical examination and space training of Indian astronauts. ISRO has planned to send two unmanned missions before the mission '**Gaganyaan-1**'.
- BSF has launched the operation '**Sudarshan**' to fortify the '**anti-infiltration grid**' along the Pakistan border in Punjab and Jammu.
- DRDO successfully tested Nag missiles in **Pokhran ranges**. The system includes a third generation Anti-Tank Guided Missile, the NAG, along with the Missile Carrier Vehicle (**NAMICA**).
- India has successfully tested the vertical steep dive version of the Brahmos supersonic cruise missile. **Brahmos missile** that can be fired from **Sukhoi 30 fighter jets**.
- **INS Tarkash** arrived at Tangier, Morocco. The visit is part of an ongoing Overseas Deployment by the Indian Navy to the Mediterranean Sea, Africa and Europe.
- India and Russia bilateral co-operation to the next level in the field of space, including assistance in India's maiden human space flight mission '**Gaganyaan**'.
- The **India-Myanmar** Naval Exercise called **IMNEX-2019** is being organised in **Visakhapatnam**, Andhra Pradesh. The exercise would be conducted in two phases: Harbour phase and Sea Phase.
- 2-day long manoeuvres by **Sudarshan Chakra Vahini** of Indian Army Started at **Jaisalmer**, field firing range in Rajasthan.
- The **Defence Acquisition Council** has approved 3 projects worth **Rs 3,300 crore** of "indigenously designed and developed equipments". The projects include 3rd generation Anti-Tank Guided Missiles (**ATGM**) and Auxiliary Power Units (**APUs**) for the T-72 and T-90 Tanks to be executed by the Indian industry.
- The **Defence Research and Development Organisation** has started work to produce **hypersonic weapon missiles** that travel at 5 times speed of sound, or a little over a mile every second.
- The **Indian Army** (IA) is to conduct exercise codenamed "**Sindhu Sudarshan**" for the year 2019 in the deserts of **Rajasthan** to evaluate the capability of the defence services in an integrated air-land battle.
- The bilateral '**Exercise SHAKTI**' between the armies of **India** and **France** will be conducted at Foreign Training Node in Mahajan Field Firing Ranges, **Rajasthan**
- **India and China** will carry out a major military exercise called '**Hand-in-Hand**' in December, 2019.
- The Indian Navy commissioned its new **Dornier Aircraft Squadron** in Chennai. This is Indian Navy's **5th Dornier Aircraft squadron**.
- The Indian armed forces are all set to conduct the country's first-ever simulated space warfare exercise "**IndSpaceEx**".
- Defence Minister launched dashboard of **Department Defence Production (DDP)**, Ministry of Defence to keep track of the major components of Defence Production, including defence exports, defence offsets, Intellectual Property Rights and **Mission Raksha Gyan Shakti**.
- The CISF launched an online encyclopedia called **Securitypedia** and also launched **CISFTube**.
- **Indian Navy Ship LCU L-56**, the sixth of the **Landing Craft Utility (LCU) MK IV** class ships.
- **Minister of State for Defence and Senior General Min Aung Hlaing**, Commander-in-Chief of Defence Services of Myanmar signed **MoU** to enhancing defence co-operation, review joint exercises and training provided to Myanmar Defence Services, strengthen maritime security.
- India has signed a deal worth around Rs 1,500 crore to acquire **R-27 air-to-air missiles** from Russia to be equipped on the **Su-30MKI combat aircraft**.
- India successfully test-fired its all-weather tracked-chassis Quick Reaction Surface-to-Air Missile (**QR-SAM**), jointly developed by **DRDO and Bharat Electronics Ltd**.
- The **5th edition of International Army Scout Masters Competition** with teams from 8 countries including **India, China and Russia**.
- **INS Tarkash** has arrived in Norway for a 3 day visit as part of Western Fleet Overseas Deployment.
- The Army has launched "**Mission Reach Out**" to ensure that basic necessities and essential services are available in the region post the abrogation of the provisions of **Article 370 and reorganisation of Jammu and Kashmir**.
- Japanese ship "**JS Sazanami**", visited Kochi on a 2 day goodwill visit. JS Sazanami, a Japanese Maritime Self Defence Force Ship is a missile destroyer.
- Union Home Ministry has fixed the retirement age of all Central Armed Police Force personnel at 60 years. (DRDO) handed over the design of Mobile Metallic Ramp (MMR) to the Indian Army.
- An Indo-Israel joint venture's "**Astra Rafael Communication System**" was inaugurated in

Hyderabad. The Joint Venture is between Astra Microwave and Israel's Rafael Advanced Defense Systems.

- IAF Wing Commander **Shalija Dhami** has become the first female officer in the country to become Flight Commander of a flying unit.
- IAF has inducted 8 Apache **AH-64E** attack helicopters at the **Pathankot Air Force station** to enhance its combat capabilities. The AH-64E Apache is one of the world's most advanced multi-role combat helicopters.
- Indian Army has announced that the first batch of **100 women soldiers** in the Army is likely to be commissioned by March 2021.
- Indo-US defence cooperation, a joint military training, Exercise "**Yudh Abhyas 2019**".
- DRDO and the Aeronautical Development Agency successfully executed the first-ever arrested landing of **Light Combat Aircraft(LCA) Tejas (Navy)** at the shore-based test facility in Goa. This is a step towards the aircraft getting operational on aircraft carrier INS Vikramaditya.
- The White water Rafting Expedition christened '**RUDRASHILA**' being undertaken by Kalidhar Battalion under the aegis of Battle Axe Division was Flagged Off at **Jaisalmer Military station**.
- A maiden trilateral exercise **SITMEX**, involving Republic of Singapore Navy (RSN), Royal Thailand Navy (RTN) and Indian Navy (IN) started at Port Blair.
- Indian Air Force has successfully flight-tested air-to-air missile Astra off the coast of Odisha. The missile was launched from a Sukhoi **Su-30 MKI combat aircraft**.
- **Defence Minister Rajnath Singh** becomes the first defence minister to fly in the indigenously-built light combat aircraft (LCA) Tejas.
- The Indian Army conducted a massive rare exercise '**Chang Thang**' in Eastern Ladakh bordering China. The exercise involved the use of infantry, mechanised forces, T-72 tanks, with force multipliers such as artillery guns and Unmanned Aerial Vehicles. The Indian Air Force was also roped in the exercise.
- '**SLINEX 2019**', the bilateral maritime exercise between India and Sri Lanka commenced on 7 September 2019 at **Visakhapatnam (Andhra Pradesh)**.
- The DRDO successfully flight tested an indigenously-developed low weight, fire and forget **Man-Portable Antitank Guided Missile (MPATGM)** in the ranges of Kurnool, Andhra Pradesh.
- The IAF resurrected the **Air Force Station (AFS)** Ambala-based 17 Squadron 'Golden Arrows', which will operate the first squadron of Rafale fighter jets.
- India's **2nd Scorpene-class submarine, INS Khanderi** will be commissioned into the Indian Navy by Defence Minister Rajnath Singh.

- The DRDO has handed over the second airborne warning plane, Netra, to the Indian Air Force. The Netra is an **Airborne Early Warning and Control (AEWC) aircraft**.
- **India and Thailand** are all set to organize Joint Military Exercise **MAITREE-2019** at Foreign Training Node, Umroi (Meghalaya) from 16-29 Sep 2019.
- The **Defence Acquisition Council** accorded approval for Capital Procurement for the Services amounting to approximately Rs **2,000 crores**.

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, Gance, Googly, Hat-trick, Hit wicket, Leg bye, Nelson, Night watchman, Pinch hitter, Sweep, Upper Cut.}

- The **Indian cricket team** will play its first-ever Day-Night Test match against **Bangladesh**. The Test is scheduled to be held at the **Eden Gardens, Kolkata** from November 22-26 and will be the second game of a two-match series.
- Australia's **Claire Polosak** will become the **first female umpire** to officiate in a **men's one-day international** at the ICC World Cricket League Division Two match.
- **Mumbai Indians** became **IPL champions** for the **fourth time** after defeating **Chennai Super Kings** by one.
- Indian cricketer **Rohit Sharma** smashed the former Australia cricketer Don Bradman's record of **highest average in Test cricket on home soil**. He broke the 71-year-old record that was previously held by Bradman by scoring an average of 99.84.
- Veteran Mumbai all-rounder **Abhishek Nayar** has announced his **retirement** from all forms of **cricket**.
- **Karnataka** defeated Tamil Nadu by 9 wickets in the finals to win the 2019-20 **Vijay Hazare Trophy**.
- Indian Fast bowler **Jasprit Bumrah** and batswoman **Smriti Mandhana** has won the **Wisden India Almanack Cricketer of the Year** award. The book titled "**Cricket Country: The Untold History of the First All India Team**" by Prashant Kidambi was adjudged the Wisden India Book of the Year 2019 (Published by Penguin India).
- The **ICC** has banned **Bangladesh** Test and T20 Captain **Shakib Al Hasan** for 2 years from all forms of cricket for not reporting to the ICC that he was approached by the bookies.
- Former South Africa skipper **Graeme Smith** and Former Australian off-spinner **Tim May** has been elected an **Honorary Life Member** of the Marylebone Cricket Club.

- **Amul** announced as the principal sponsor of the **Afghanistan** cricket team for the upcoming **World Cup**, slated to be held in **England and Wales**.
- **India's GS Lakshmi** become the first ever woman to be appointed to the **ICC International Panel of Match Referees**.
- **Ten million US Dollars** or a little more than **70 crore rupees** are on offer in the upcoming **ICC men's cricket World Cup 2019**.
- **The ICC** launched the **criiio campaign** on the eve of the **men's World Cup**, bringing together **460 million people playing cricket globally**.
- **Yuvraj Singh** announced **retirement from international cricket**.
- **Virat Kohli**, ranked 100th, remains the sole Indian in the **Forbes** list of world's highest-paid athletes.
- **Afghanistan leg spinner Rashid Khan** recorded the worst bowling figures in ICC World Cup Match after conceding **110 runs in 9 overs against England**.
- **Former England batsman Marcus Trescothick** is to retire from professional cricket.
- **Virat Kohli** becomes the fastest cricketer to score 20,000 international runs.
- Indian batsman **Ambati Rayudu** has announced his retirement from **international cricket**.
- **Rohit Sharma** has set a world record of maximum **hundreds in the single World Cup**.
- **International Cricket Council** has suspended **Zimbabwe** for failing to ensure there is no government interference in its running of the sport.
- **Virat Kohli** maintains **number one spot** in ICC Test Rankings.
- The **BCCI** has approved the **Indian Cricketers Association (ICA)** which is only open to former men and women cricketers.
- **Chandigarh** received affiliation from the **Board of Control for Cricket in India(BCCI)**.
- **International Cricket Council** has named **Michael Gough** of England and **Joel Wilson** of the West Indies in the Emirates **ICC Elite Panel of Umpires for 2019-20 season**.
- **Harmanpreet Kaur** has become the 1st Indian to play **100 T20 International matches**.
- **The International Cricket Council** has launched the inaugural **World Test Championship**.
- **International Cricket Council** has named **Michael Gough** of England and **Joel Wilson** of the West Indies in the Emirates **ICC Elite Panel of Umpires**.
- Former **India player** and Andhra Ranji captain, **Y. Venugopal Rao** has announced his **retirement**.
- **Australia** all-rounder **Ellyse Perry** became the **first cricketer** of either gender to reach the rare milestone of scoring **1000 runs** and **taking 100 wickets** in the **T20 format**.
- Indian off-spinner **Ravichandran Ashwin** has been named as **Professional Cricketers Association's** Player of the month of July 2019.
- **South African bowler Dale Steyn** has announced his **retirement from Test cricket**.
- **South African batsman Hashim Amla** has retired from all formats of international cricket.
- The Cricket Australia has announced new transgender inclusive policy.
- **Cricket** has been included in the **Commonwealth Games** for the 1st time since 1998 in Kuala Lumpur.
- Former all-rounder **Ravi Shastri** has been appointed as the head coach of Indian cricket team for another two years.
- **Australian player Marnus Labuschagne** has become the 1st Concussion Substitute player in the history of International cricket.
- **Former Australian** pace bowler **Mitchell Johnson** has been elected as an Honorary Life Member of the Marylebone Cricket Club (MCC).
- **Former India paceman Shanthakumaran Sreesanth's** life ban has been reduced to 7 years by BCCI.
- **The Board of Control for Cricket in India** has announced that mobile payments and e-commerce company **"Paytm"** has retained the title **sponsorship rights**.
- Former Indian Cricket all-rounder **Dinesh Mongia** announced his retirement from all forms of cricket.
- **Rashid Khan** holds a new record when he dons the whites for Afghanistan as captain. He broke the 15-year-old record by becoming the youngest Test captain in the Test Cricket history.
- **Former Indian opener Vikram Rathour** appointed as team India's new batting coach. He will replace Sanjay Bangar.
- West Indies pacer **Cecil Wright** has announced his **retirement** from all forms of **cricket** at the ripe old age of **85**.
- **Ajantha Mendis**, the mystery spinner from **Sri Lanka**, has announced his **retirement** from all forms of **cricket**.
- **Zimbabwe and Nepal** were re-admitted as **ICC members** in a meeting held in Dubai.
- The **17-year-old Mumbai teenager Yashasvi Jaiswal** make history as she became the **youngest cricketer** in the world to score a double century in One Day cricket. She scored 203 off 154 balls against Jharkhand at Alur, Karnataka.
- England all-rounder **Jennifer Louise Gunn** has announced her retirement from international cricket.
- Indian pace bowler **Jasprit Bumrah** has become the third Indian to register a hat-trick in test cricket against West Indies, held in Kingston, Jamaica.
- Zimbabwe captain **Hamilton Masakadza** has announced to retire from international cricket after

conclusion of Bangladesh & Afghanistan T20I Tri-series.

- Senior India batswoman **Mithali Raj** has announced retirement from International T-20 Cricket.
- Former captain **Misbah-ul-Haq** has been appointed as head coach and chief selector of Pakistan's cricket team. **Waqar Younis** will join him as the team's new bowling coach.
- **India Red** beat India Green by an innings and 38 runs to clinch the **Duleep Trophy** title.
- Australian fast bowler **Megan Schutt** scripted history by becoming the **first woman** to claim **two hat-tricks** in white-ball cricket.
- Former England captain **Andrew Strauss** has been appointed as the **chairman** of the England and Wales Cricket Board's **cricket committee**.

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}

- The Indian football team dropped two places to **106th position** in the latest FIFA rankings. **Belgium** has managed to hold on to the top spot, followed by **France and Brazil**.
- **Praful Patel**, president of **All India Football Federation (AIFF)**, has become the **first Indian** to be elected as a member of **FIFA Executive Council**.
- **Former Croatia international and manager Igor Stimac** appointed as the **Indian men's team coach**.
- **Former Manchester City and Barcelona midfielder Yaya Toure** officially announced his retirement from football.
- German World Cup champion **Bastian Schweinsteiger** has announced his **retirement** from soccer.
- **Pakistan off-spinner Sana Mir** becomes the **most successful women's ODI spinner** in history after she took her 147th wicket.
- **Manchester City** clinched their **fourth Premier League title (football)** after winning the 2018-19 season.
- China becomes the sole contender to host **Asian Cup Football tournament in 2023**.
- **Sethu FC** turned around a first-half deficit to **clinch their first ever Indian Women's League trophy** after **defeating Manipur Police**.
- **Chelsea** got the better of its **English Premier League** rivals to win the Europa League final, **beating Arsenal 4-1 in the Baku Olympic Stadium, Azerbaijan**.
- **In Football, Liverpool breezed past Tottenham at Madrid** to win the **Champions League for the sixth time**.

- **Sunil Chhetri** became the most capped India player **by surpassing Bhaichung Bhutia's 107 international matches**.
- 2019 FIFA Women's World Cup is the 8th edition of the FIFA Women's World Cup that will be held in nine cities across France.
- **The Spanish footballer Fernando Torres** who was a part of 2010 World Cup Winning Team of Spain has announced his retirement **from football**.
- **Dutch winger Arjen Robben** has announced his retirement from football at the age of 35.
- **United States wins FIFA Women's World Cup 2019 held in Lyon, France**.
- **Mexico defeated USA** to claim their eighth **CONCACAF Gold Cup title**.
- **North Korea** wins the **2nd edition of Intercontinental Cup football tournament**.
- **Sports Minister** has launched the **All India Football Federation's Golden Baby Leagues** handbook **2019-20**.
- **India** is in line to get the **Asian Games gold in 4x400 mixed relay event** held in **Jakarta 2018**.
- Former France and Manchester United **defender Patrice Evra** has announced his **retirement**.
- **Liverpool** defeated Chelsea in the finals to win **UEFA Super Cup held in Istanbul**.
- In football, **Gokulam Kerala FC** won the **129th Durand Cup**.
- **India U-15 team thrashed Nepal 7-0** to lift the **SAFF U-15 title** at the Kalyani Stadium in Kolkata.
- **Qatar** unveiled the logo for the **FIFA 2022 World Cup**.

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}

- **South Korea** defeated **India** in the penalty shootout in the final of **Sultan Azlan Shah Cup 2019**.
- **Indian junior women's hockey** team clinched the **Cantor Fitzgerald U21 International 4-Nations title** after beating Ireland.
- **Great Britain** defeated **India** in the finals of the **9th edition of the Sultan of Johor Cup 2019**, an international men's under-21 field hockey tournament, held at Johor Bahru, **Malaysia**. India's Shilanand Lakra emerged as a top scorer; Japan's Kosei Kawabe named as the Best Player and Oliver Payne of Great Britain was named GoalKeeper of the tournament.
- **International Hockey Federation (FIH) Men's Hockey Series Finals** match played at Kalinga Stadium in Bhubaneswar, **Japan defeated Mexico**.

- In the **FIH Men's Series Finals**, **India** defeated **South Africa** by **5 goals** .
- The **Indian women's hockey team** have won the **FIH Series Finals** after defeating **Japan**.

Tennis

- **Novak Djokovic** won the **Paris Masters 2019** title. He won the title for the fifth time.
- **All India Tennis Association (AITA)** has signed an **MoU with Serbian Tennis Federation (STF)** to train **Indian junior players** under world-renowned **Serbian coaches**.
- Japan's **Naomi Osaka** defeated world number one **Ashleigh Barty** with a score of 3-6, 6-3, 6-2 to win the **China Open** held in Beijing, China.
- **Novak Djokovic** defeated Australia's John Millman in the finals to win the **Japan Open** title.
- **Fabio Fognini** became the **first Italian** to win an **ATP Masters 1000** title at the **Rolex Monte-Carlo Masters**.
- **Dominic Thiem (Austria)** won the **Barcelona Open 2019** after defeating Daniil Medvedev (**Russia**).
- **Sidharth Rawat** defeated **Rio Noguchi** of **Japan** to clinch his maiden title in the **\$25,000 ITF men's Futures tennis tournament**.
- **Prithvi Sekhar** beats Jaroslav Smedek to clinch the men's singles title in **World Deaf Tennis Championships 2019** held in Antalya, Turkey.
- In French Open Tennis, **Australian Ashleigh Barty** won her **first Grand Slam singles** title.
- In **Tennis**, world number two **Rafael Nadal** has lifted the **French Open Men's Singles** title for the **12th** time.
- **Riya Bhati** defeated Slovenian player **Nastja Kolar** 7-5, 1-6, 6-3 to win the **ITF women's tennis** tournament in Lagos, **Nigeria**.
- **Gary Woodland** won the **119th US Open**.
- **Ashleigh Barty** becomes world **No.1** women tennis player after winning the Birmingham Classic by defeating Julia Goerges by 6-3, 7-5.
- Canadian player **Denis Shapovalov** defeated Filip Krajinovic by 6-4, 6-4 to win the **Stockholm Open** title
- **Nikoloz Basilashvili** wins the German Tennis Championships.
- **Nikoloz Basilashvili** wins the **German Tennis Championships**.
- **Rafael Nadal** wins in Montreal to win **35th Masters crown** and also extended his record haul of **Masters 1000** titles.
- **Chennai Lions** defeated **Dabang Delhi** to win the Ultimate Table Tennis league.
- **Canadian teenager Bianca Andreescu** wins Rogers Cup tennis tournament 2019 held in Toronto, Canada.

- India have won the gold medal at the **Under 12 Asian Tennis Team championship** held in Kazakhstan.
- Indian tennis player **Divij Sharan** clinched the men's doubles title in ATP Tour tennis.
- **Daniil Medvedev** won a sixth career title as he defeated **Borna Coric**.
- Indian shuttler **Malvika Bansod** has won the Maldives International Future Series held in Maldives.
- **Nelly Korda** has won the Ladies European Tour Title at **Lacoste Ladies French Open**.

TEST SERIES

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Grand Prixes

- Five times world champion **Lewis Hamilton** won **Bahrain Grand Prix 2019**.
- **Lewis Hamilton** won the **Chinese Grand Prix** for a record sixth time.
- **Lewis Hamilton** of Mercedes won the 2019 **Russia F1 Grand Prix**.
- Mercedes' Finnish driver **Valtteri Bottas** win **Azerbaijan Grand Prix**.
- World number three tennis player **Petra Kvitova (Czech Republic)** beat **Anett Kontaveit (Estonia)** to win **Stuttgart's Porsche Grand Prix**.
- Mercedes' driver **Lewis Hamilton** has won the **Mexican Grand Prix 2019**.
- Mercedes' **Lewis Hamilton** won the **Spanish Grand Prix in Barcelona, Spain**.
- **Lewis Hamilton** won the **Monaco Grand Prix** to extend his championship lead over Mercedes teammate **Valtteri Bottas**.
- Mercedes Driver **Lewis Hamilton** secures a record-breaking **seventh win** at the **2019 Canadian Grand Prix**.
- Mercedes Driver **Lewis Hamilton** wins **France Grand Prix 2019**.
- **Red Bull's Max Verstappen** won the **Austrian Grand Prix**.

- **Hima Das**, the under-20 World champion has won the gold medal in women's **200m in the Poznan Athletics Grand Prix**.
- **Lewis Hamilton** made a thrilling victory in the **Silverstone circuit** to win his **sixth British Grand Prix**.
- **Red Bull's Max Verstappen** wins **German Grand Prix**.
- **Formula One Mercedes driver Lewis Hamilton** defeated Max Verstappen to win the **Hungarian Grand Prix**.
- Spain motorcycle racer, **Alex Rins** of the Team **SUZUKI ECSTAR** defeated Marc Marquez by 0.013 seconds to win the **British Grand Prix**.
- **Charles Leclerc** won the **Belgian Grand Prix** after defeating Lewis Hamilton by less than a second.
- Ferrari's **Charles Leclerc** has won the **Italian Grand Prix**.
- **Mercedes' Valtteri Bottas (Finland)** won the **2019 Japanese Grand Prix** held at the **Suzuka International Racing Course** in Suzuka in Mie Prefecture, Japan.
- **Ferrari Sebastian Vettel** has won the **Singapore Grand Prix**. The event was held at the Marina Bay Street Circuit, Singapore.

Badminton

- India's **Lakshya Sen** has won the **SaarLorLux Open** badminton tournament at **Saarbrücken** in Germany.
- The world body governing Badminton, **BFA** launched two new formats of the game **AirBadminton and Triples**.
- **Indian shuttler Priyanshu Rajawat** wins the **men's singles title at the Bahrain International Series** Badminton at Isa Town, Bahrain.
- **Indian shuttler Lakshya Sen** clinched his maiden BWF World Tour title by winning the **Dutch Open men's singles** at Almere in the Netherlands.
- **China** won the badminton world mixed-team championship, **Sudirman Cup 2019** in **Nanning, China**.
- The world body governing Badminton, **BFA** launched two new formats of the game **AirBadminton and Triples**.
- **Indian Badminton star Sourabh Verma** defeated Singapore's Loh Kean Yew to clinch the Men's Singles title in the Hyderabad Open.
- Indian men's doubles pair **Chirag Shetty** and **Satwiksairaj Rankireddy** has won the silver medal in the men's doubles event at **French Open (Badminton)**.
- Cancer-hit Malaysian badminton star **Lee Chong Wei** announced his retirement.
- **Li Shi Feng** has won the **men's singles title of Canada Open Badminton**.

- **Ace Indian shuttler PV Sindhu** has won the **World Championships title** defeating Japan's Nozomi Okuhara in the final at Basel, Switzerland.
- **Kuhoo Garg** and **Dhruv Rawat** win the badminton **mixed doubles** title at the **Egypt International 2019** in Cairo, **Egypt**.
- Indian shuttler **Kaushal Dharmamer** has won the Myanmar International Series. He defeated Indonesia's Karon Karon.

Boxing/ Wrestling/Weightlifting

- Two-time Olympic boxing champion **Nicola Adams (37 years)** announced her retirement from the sport on medical advice due to the vulnerability of losing eyesight.
- **Pooja Gehlot (53kg)** in wrestling claimed India's second silver medal after going down to Japan's **Haruna Okuno** in the finals of the **UWW Under-23 World Championships** in Budapest.
- The 6-time world champion **Mangte Chungneijang Mary Kom** has been inducted into the 10-member sports ambassador group by the **International Olympic Committee (IOC)** on Boxing workforce to represent boxers ahead of the **2020 Tokyo Olympic Games**.
- India's **Maisnam Meiraba Luwang** clinched the boys' singles U-19 title at the **Woncheon Yonex Korea Junior Open Badminton International Challenge 2019** in Miryang, Korea.
- **India bagged a Gold and two Silver medals** at the **Boxing World Cup at Cologne in Germany**. **Meena Kumari Maisnam** (from Manipur) claimed the **Gold medal in the 54 kg category**.
- India's **Bajrang Punia** has regained the world number one spot in the men's **65-kilogram** freestyle category rankings.
- **Manju Rani** settled for silver medal in **World Women's Boxing Championships at Ulan-Ude in Russia**
- Indian boxer **Shiva Thapa** and **Pooja Rani** has clinched **gold medal** while **Ashish** settled for a **silver**, in Olympic Test Event for Boxing in Tokyo, Japan
- World number one **Bajrang Punia** won gold at **Asian Wrestling Championship in China's Xian**.
- **India won 13 medals**, including **2 gold**, **4 silver**, and **7 bronze** at the Asian Boxing Championships in **Bangkok**.
- **Bajrang Punia** is set to become the **first wrestler from India to fight at the iconic Madison Square Garden in New York**.
- World number one **Bajrang Punia** becomes the **first Indian** to win gold at the **Ali Aliev wrestling tournament**.
- **2nd India Open International Boxing Tournament** started in Guwahati.

- **Indian pro boxer Vaibhav Yadav** has become the **WBC Asia Silver Welterweight Champion**.
- **Wrestler Vinesh Phogat** has won a gold medal in the 53kg category, at the Grand Prix of Spain.
- **Rakhi Halder and Davinder Kaur** has won a gold medal each in the **senior women's section of weightlifting in the Commonwealth Championships**.
- India wrestler **Vinesh Phogat** has won her second consecutive **gold in 53kg**.
- **Shiva Thapa** became **India's first gold-medallist** in the newly-introduced Olympic category of **63kg** at the **President's Cup** boxing tournament.
- **Vinesh Phogat** won gold in women's **53kg category** at Poland Open wrestling tournament in Warsaw.
- **Bajrang Punia** defeated **Iran's Peiman Bibyani** to win gold at Tbilisi Grand Prix held in **Tbilisi, Georgia**.
- **Deepak Punia** defeated Russia's Alik Shebzukov in the 86 kg junior freestyle.
- **Bajrang Punia** won a bronze medal at the 2019 **World Wrestling Championships** in Nur-Sultan, Kazakhstan.
- Indian wrestler **Rahul Aware** has won a bronze medal in **men's 61-kilogram freestyle category** at the World Championship in Nur-Sultan, Kazakhstan.
- **Amit Panghal** settled for the silver medal at **World Boxing Championships** after he lost to Uzbekistan's.

Sports Events | Tournaments Current Affairs

- **Asian Athletics Championships 2019** held at **Doha in Qatar**.
- **The ICC Men's Cricket World Cup 2019** started on **30th May 2019**. England opened the tournament at **The Oval in London**.
- **The International Olympic Committee (IOC)** lifted the sanctions imposed on **India to host international sporting events**.
- The logo "circular design with Paris 2024 in the art deco style incorporating the lips and outline of Marianne, the personification of the French Republic since the revolution in 1789" for the **Paris 2024 Olympic Games** unveiled at a ceremony in the French capital.
- **The International Olympic Committee** has formally opened new headquarters in **Switzerland** exactly 125 years.
- **Japan's Akane Yamaguchi** wins **Indonesia Open BWF Tour Super 1000 tournament** held in Jakarta, Indonesia.
- Indian shooter **Yashaswini Singh Deswal** won gold in the **women's 10meter Air Pistol event** at the ISSF World Cup at Rio de Janeiro in Brazil.

Other Sports Current Affairs

- **Manu Bhaker** won gold medal in women's 10m air pistol event in **Asian Shooting Championships 2019**.
- **South Africa** defeated **England's team** by 32-12 scores in the final of the 9 edition of Rugby World Cup 2019 held at International Stadium, Yokohama, Japan.
- **Indian shooters** continued their dominance claiming five gold medals on the final day of the **Asian Airgun Championships** to sign off with a total of **25 medals in Taoyuan, Taipei**.
- **Saurav Ghosal** became the **first Indian male squash player** to enter the top 10 latest **Professional Squash Association (PSA) world rankings**.
- **Simone Biles** has clinched a record-extending **15th World Gymnastics Championship** title in Stuttgart, **Germany**. With the victory, she has become the event's most decorated woman.
- Austria's **Christine Wolf** has won the **Hero Women's Indian Open** at Gurugram, Haryana.
- The **Zozo Championship 2019** tournament title was clinched by America's **Tiger Woods**.
- **Praveen Kumar** defeated Philippines' Russel Diaz by 2-1 in the **men's sanda event** in the **48kg** category and became the **1st Indian man** to win a **gold medal** at the **Wushu World Championships**.
- **Poonam** in women's 75kg category and **Sanathoi Devi** in women's 52kg category secured **silver medals** while **Vikrant Baliyan** bagged the **bronze** in the men's 60kg category at the **Wushu World Championships**.
- **Raunak Sadhwani** has becomes India's **65th Grandmaster**. He defeated Russian GM Alexander Motylev to become the Grandmaster at the age of 13 years, 9 months and 28 days.
- Indian cyclist **Ronaldo Singh** bagged a **gold medal** and **James Singh** clinched a **bronze medal** in the men's junior **Keirin event** at the **Asian Track Cycling Championships** being held at Incheon in **South Korea**.
- Ethiopian athletes **Gelete Burka** (women's race) and **Abrha Milaw** (men's race) won the 43rd edition of the **Paris Marathon**.
- **Bengal Warriors** defeated Dabang Delhi in the final of **7th season of Vivo Pro Kabaddi League 2019**. Most Valuable Player award of the League was bagged by Naveen Kumar from Dabang Delhi.
- **Shelly-Ann Fraser-Pryce** won **gold medal** in **100m** race of 2019 **IAAF World Championships** held in **Doha**.
- **Famous Golfer Tiger Woods** completed one of the sport's great all-time comebacks to end an 11-year major title drought at the **Masters by claiming a fifth Green Jacket**.

- India won **gold** each in **10 metres Air Rifle Mixed Team** and **10 metres Air Pistol Mixed team** events in the **ISSF World Cup** in **Beijing**.
- India won **gold** each in **10 metres Air Rifle Mixed Team** and **10 metres Air Pistol Mixed team** events in the **ISSF World Cup** in **Beijing**.
- **Pankaj Advani**, the **21-time** India's cueist defeated **Ehsan Heydari Nezhad** of Iran 6-4 to clinch the **Asian Snooker Tour** title.
- **Abhishek Verma** won the **10m** air pistol gold medal at the **ISSF World Cup** at **Beijing, China**.
- **International Shooting Sport Federation (ISSF) World Cup** with a total of **four medals, three golds and a silver**.
- Ace Indian squash players **Saurav Ghoshal** and **Joshna Chinappa** won their respective Asian Individual Squash Championship titles in **Kuala Lumpur, Malaysia**.
- India's **Rahil Gangjee** finished tied **39th** while **Viraj Madappa** ended tied **53rd** at the **Asia-Pacific Diamond Cup** held in **Japan**.
- **Germany's** double Olympic biathlon champion **Laura Dahlmeier** announced her retirement at the age of just 25 after struggling with health issues.
- **Brooks Koepka (of USA)** returned to the **top of the world rankings**.
- **Indians** had a good day at the year's third **International Shooting Sport Federation (ISSF) World Cup Rifle and Pistol** tournament in **Munich, Germany**.
- **Joshna Chinappa** made a record for the most number of **national titles**.
- **Indian men's recurve team** bagged a **silver medal** in the **Archery World Championships**.
- **Annu Rani** won the women's javelin bronze in the **58th Ostrava Golden Spike athletics meet**, an IAAF World Challenge event.
- Para-athlete **Anandan Gunasekaran** has won **2 gold medals** in the disabled men's 100m and 400m IT1 events at the **7th CISM World Military Games** held in **Wuhan, China**.
- India's ace cueist **Pankaj Advani** has clinched the **35th men's Asian Snooker Championship**.
- **The Indian women's rugby team** has claimed a historic first ever **international Rugby**.
- Indian fencer **Bhavani Devi** wins the **silver** medal in women's sabre individual event at the **Tournoi satellite** competition in **Belgium**.
- India's gymnast **Pranati Nayak** has won a bronze medal in the vault event at the **Senior Asian Artistic Championships**.
- The Indian team **lost to Pakistan** in the final of the **IBSF Snooker World Cup** in **Doha**.
- Maj **Abdul Quadir Khan** of the **Corps of Signals** has won the **Silver medal** at the 53rd Asian Body Building and Physique Sports Championship held at **Indonesia**.
- **Aparna Kumar** becomes first IPS officer to complete Seven Summit challenge by scaling **Mt Denali**.
- **Indian athletes have won 4 gold medals in the Kutno Athletics Meet held in Poland**.
- **Arinjeeta Dey**, a 10-year-old girl, has won a **silver medal** in the World Youth Cup held in **Umag, Croatia**.
- **4 gold medals for India in Commonwealth Senior Weightlifting Championships**.
- **Magnus Carlsen won the 2019 Croatia Grand Chess Tour** title.
- **Dutee Chand from Odisha** has won the gold medal in the **women's 100 metre**.
- A total number of **two thousand 437** sporting talents have been identified under the **Khelo India Scheme**.
- In **Table Tennis**, **Indian pair G. Sathiyam and Anthony Amalraj** won the bronze at the World Tour Platinum Australian Open.
- **M. Sreeshankar** has won the **long jump gold** at the **Tatyana Kolpakova International athletics**.
- **International Shooting Sport Federation** approved **India's** application to host the **ISSF World Cup stages**.
- Olympic silver medallist **Amir Khan** clinched the **WBC international welterweight title**.
- **India** bagged two **Gold medals** in the **Women's 10-meter Air Rifle** event at the **International Shooting Sport Federation Junior World Cup**.
- **Odisha Governor** inaugurated the **21st edition of Commonwealth Table Tennis Championship**.
- **Vijayveer Sidhu** picked up his third **gold medal** of the ongoing **ISSF Junior World Cup** in **Suhl, Germany**.
- **Shooter Anish Bhanwala** claimed **gold** in **25m rapid fire pistol**.
- **Star Indian sprinter Hima Das** clinched **gold** in a **200m** race in 23.25 seconds creditable timing in the **Tabor Athletics Meet** in **Czech Republic**.
- **India** has made a record by **winning gold** in both **men's** and **women's** category of the **21st Commonwealth Table Tennis Championship** taking place in **Odisha**.
- **The Indian men's team** won the final match **defeating England 3-2**.
- **ISSF Junior World Cup, Sarabjot Singh** shot a 239.6 to bag the **men's 10 metres air pistol gold**.
- Indian sprinter **Hima Das** extended her sensational run by claiming her **fifth gold** of the month as she returned to her pet **400m competition**.
- Indian bodybuilder **Ravinder Kumar Malik** has clinched **Mr. South Asia** title.
- **Shooting Junior World Cup, Aishwarya Pratap Singh Tomar** clinched **gold**.
- **Abhay Singh** of **Tamil Nadu** and **Tanvi Khanna** clinched the **men's and women's titles** respectively in the 6th **Bengal Open squash** tournament.

- **Kristof Milak** shattered **Michael Phelps'** long-standing world record in the **200 metres butterfly** at the **World Aquatics Championships in Gwangju**.
- **Caeleb Dressel** destroyed **Michael Phelps's** World record in the **100 metres butterfly** at the **World Aquatics Championships 2019 in Gwangju**.
- **Tamil Nadu** girl **Jerlin Anika** has won the gold medal in the **World Deaf Youth Badminton Championships** held in **Taipei**.
- **American Collin Morikawa** has won the US PGA title at the **Barracuda Championship**.
- **3rd edition of Khelo India Youth Games 2020** will be held in **Guwahati**.
- **Egan Bernal** became the 1st Colombian to win the **Tour de France** which finished in **Paris, France**.
- American **Collin Morikawa** has won the **US PGA** title at the **Barracuda Championship**.
- **Tamil Nadu** girl **Jerlin Anika** has won the **gold medal** in the **World Deaf Youth Badminton Championships**.
- **Egan Bernal** became the **1st Colombian** to win the **Tour de France**.
- **Simone Biles** makes history with a never-before-seen **"triple-double"**.
- **Indian cyclists** team comprising of **Esow Alben, Ronaldo Singh and Rojit Singh**, have won the gold medal in the **Team Sprint** event at **World Junior Track Cycling Championships**.
- **Indian sprinters Hima Das and Mohammad Anas** have won a gold medal.
- **Indian Para Swimmer Satendra Singh Lohia** has become the first Asian swimmer to cross the **Catalina Channel of America**.
- India's **N. Wilson Singh** and **Satish Kumar Prahapati** won the **gold** medal in the **10m platform synchronised diving** event at the **Asian Age Group Championships** held in **Bengaluru**.
- **B.N.S. Reddy** beats **Bruce Barrios** of the U.S. in the men's singles final to win the gold medal at the **World Police and Fire Games**.
- Shot putter **Tejinderpal Singh Toor** won a silver medal during an athletic meet at **Decin** in the **Czech Republic**.
- **Manu Bhaker** and **Saurabh Chaudhary** won the gold medal in **mixed 10m air pistol** at the **ISSF World Cup in Rio de Janeiro**.
- **Pankaj Advani** defeated **Nay Thway Oo** to win the 150-up format at the **IBSF World Billiards Championship** held in **Mandalay, Myanmar**.
- **Sourabh Verma** has won the **Vietnam Open Super 100** title held at the **Ho Chi Minh City, Vietnam**.
- Indian Badminton star, **Lakshya Sen** has won the **Belgian International badminton** title.
- Kenya's **Brigid Kosgei** completed the **fastest half-marathon** ever ran by a woman.
- The Indian team of **Pankaj Advani and Aditya Mehta** to win the **"IBSF World Snooker"** title.

- Indian track and field legend **P. T. Usha** was presented the **Veteran Pin** by the world athletics governing body.
- **Rupa Gurunath** was appointed as the first woman president of **Tamil Nadu Cricket Association (TNCA)** at the 87th Annual General Meeting of TNCA in **Chennai, TamilNadu**.

Science & Technology

- Union Minister of Science & Technology and Minister of Earth Science has inaugurated India's 1-ever multi-venue Mega science exhibition, **'Vigyan Samagam 2019'**, in **Kolkata, West Bengal**.
- **Indian Institute of Technology-Madras**, in collaboration with **Phoenix Medical Systems**, launched the country's first indigenously-designed **standing wheelchair**.
- **Tesla** has developed its **'largest power storage system in Asia'** at **Osaka** train station in Japan to reduce energy demand and provide emergency backup power to trains in Japan.
- **South Korea** launches the world's first fully-fledged **5G mobile networks**.
- Google launched **Anthos**, a new open platform from **Google Cloud**, that lets users run applications from anywhere.
- **Saturn** overtakes **Jupiter** as planet with **most moons**. A team of astronomers has **discovered** a haul of **20 new moons** orbiting the ringed planet, Saturn. This discovery has brought its total to 82 moons, while Jupiter, by contrast, has 79 natural satellites
- The most powerful operational rocket in the world, **SpaceX's Falcon Heavy**, launched its first commercial mission from Florida.
- **NASA astronaut Christina Koch** is going to have her mission on the International Space Station (ISS) extended to 328 days, which would set a record for the **longest single spaceflight by a woman**.
- **Beijing-based startup "Interstellar Glory Space Technology"** also known as **iSpace** successfully launched the china's first commercial rocket.
- **Pakistan** announced that it will send its **first astronaut** to space in **2022**.
- **Russia** launched a space telescope from the **cosmodrome in Baikonur, Kazakhstan**.
- **Scientists** have developed an automated system that uses **artificial intelligence (AI)** to detect and capture fast radio bursts (FRBs) in real-time.
- The Super-Earth planet named **GJ 357d** was discovered in early **2019** owing to **NASA's** Transiting Exoplanet Survey Satellite (TESS).
- **US carrier rocket Falcon 9** loaded with **Israeli AMOS-17** communication satellite successfully lifted off from a space centre in Florida, spacecraft manufacturer **SpaceX**.

- **Chinese telecom giant Huawei** unveiled its own operating system which will be called the **HongmengOS, also known as the HarmonyOS.**
- **Ankita Gulati** from **IIT Delhi** was awarded the NCPEDP-Mphasis Universal Design Award 2019 for developing a multisensory kit named Touch Vision.
- **Artificial intelligence (AI)** company **Cerebras Systems** has unveiled the world's largest single silicon-based processor named **Cerebras Wafer Scale Engine(WSE).**
- **Russia launched** an unmanned rocket carrying a **life-size humanoid robot named Fedor**, to assist astronauts on the International Space Station.
- **NASA announced** that it has named a rock on **Mars in honour of the iconic English band, The Rolling Stones.**
- **Intel Corp** launched its latest processor, it's first using artificial intelligence (AI), designed for large computing centres. The name of the chip is **Nervana NNP-I or Springhill.**
- **Microsoft India** launched a program '**Digital Governance Tech Tour**' under which it will train 5000 government employees over the next year on AI (artificial intelligence) and cloud computing skills.
- The 5th edition of **India International Science Festival (IISF)** will be held in Kolkata. The theme for this year's festival is '**RISEN India – Research, Innovation, and Science Empowering the Nation**'.

TEST SERIES

Bilingual

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Schemes Launched By Union and State Governments

- The Central Works Public Department (**CPWD**) has constituted an **expert committee to formulate a design policy** for building construction and infrastructure development.
- The total deposits in Jan Dhan Account are set to cross Rs 1 lakh crore soon.

- The Central Government has constituted a **committee of officers** to suggest measures to **augment GST revenue collections and administration.** The committee have to submit its 1st report within 15 days to the GST Council Secretariat.
- **Insurance Regulatory & Development Authority of India (IRDAI)** has set up a 13-member committee under **IRDAI Executive Director Suresh Mathur .**
- **WhatsApp** launched an India-focused **fact-checking feature** to combat fake news and rumours starting with the run-up to the Lok Sabha elections.
- President Kovind launched '**CRPF Veer Parivar**' app, a mobile application for families of **CRPF** personnel killed in the line of duty.
- **Bharti Airtel and the FICCI Ladies Organisation (FLO,** the women business wing of apex trade body FICCI) launched a carrier agnostic safety app named '**My Circle**' .
- **ETMONEY** India's largest app for **financial services** has integrated with Unified Payment Interface as a payment method.
- The Union Environment Ministry constituted a committee to implement the **National Clean Air Programme (NCAP),** which aims to reduce particulate matter (PM) pollution by 20%-30% in at least **102** cities by **2024.**
- In a report submitted to the oil ministry, a **high-level committee (HLC)** of companies recommended strategies to reduce import dependency.
- The website of the Lokpal **www.lokpal.gov.in** launched. It was inaugurated by **Chairperson Justice Pinaki Chandra Ghose.**
- **Telangana Government** has issued a notification to extend the Rythu Bandhu scheme for 2019-20 while enhancing the amount from **Rs 4000 to Rs 5000.**
- **Rajasthan government** has increased the financial assistance given to school girls under the '**Aapki Beti**' scheme.
- **The Kasturirangan committee** has revised the Draft **New National Education Policy** and effected some changes in the three-language formula.
- The **Nandan Nilekani committee** has suggested a host of measures, including elimination of charges, round-the-clock **RTGS and NEFT facility.**
- The **Reserve Bank of India** constituted a **six-member** committee to review the **ATM interchange fee structure** with a "view to increase the ATM deployment in the unbanked areas".
- **Arjun Munda, Union Minister for Tribal Affairs** launched the "**e-governance initiatives for ST Welfare schemes**" .
- Unemployed youth having graduation or equivalent degree will be given unemployment allowance by **Rajasthan government. Male applicants will get Rs 3,000/month.**

- **NSE Clearing Ltd.** will head the **panel set up by SEBI** to review margins on derivatives.
- **A Standing Group of Secretaries (GoS)** has been constituted on **e-Commerce by Ministry of Commerce and Industry**.
- **The Economic Advisory Council to the Prime Minister** set up a **Beekeeping Development Committee** under the **Chairmanship of Bibek Debroy**.
- **Haryana Chief Minister Manohar Lal Khattar** announced an **annual financial assistance of Rs 5 lakh** to **"loktantra senanis"** or their spouse.
- The **Govt** has **reduced interest rates for small savings schemes by 10 basis points** for the **July-September** quarter of the 2019-20 financial year.
- **One Nation One Ration Card** scheme will be available across the country from **1st July 2020**.
- **University Grants Commission** has approved a **'Scheme for Trans-disciplinary Research for India's Developing Economy' (STRIDE)** to boost research culture in India.
- **Prime minister** has constituted a high powered committee of **chief ministers for transforming Indian agriculture and raising farmers' income**.
- **The Reserve Bank of India** has set up a working group to review the regulatory and supervisory framework for **core investment companies (CIC)**.
- Government of India will provide **10,000 scholarships** for heirs of the liberation war fighters of **Bangladesh** called **'Muktijodhas'**.
- A new **India-UK bilateral pilot scheme**, the **UKEIRI Mobility Programme: Study in India**.
- The Department of Heavy Industry has sanctioned **5,595 electric buses** under the phase II of **Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles (FAME) India** scheme.
- **Jammu and Kashmir, District Administration Udhampur** has launched a helpline, **"Jeene Do"**.
- **Culture and Tourism Minister** flagged off a **mobile library bus service** under scheme **"Ghar Ghar Dastak Ghar Ghar Pustak"** which aims to reach out to readers in **Delhi**, especially those in slums, resettlement colonies and rural areas.
- **One Nation-One Ration Card** scheme launched on a pilot basis in **Telangana, Andhra Pradesh, Maharashtra and Gujarat**.
- **Gujarat Chief Minister** has launched the **'Vhali Dikri Yojna'** from his home town Rajkot, Gujarat. The scheme for the **welfare of the girl child**.
- **The Andhra Pradesh government** will launch the **Navodayam** scheme.
- Vice President **M Venkaiah Naidu** launched the **Jharkhand government's 'Mukhya Mantri Krishi Ashirwad Yojana'**.
- **Chief Minister of Punjab** has launched a universal health insurance scheme **"Sarbat Sehat Bima Yojana"** benefiting nearly 46 lakh families.

- **Manipur Chief Minister N Biren Singh** launching the **"School Fagadaba"** scheme.
- **Lieutenant Governor of Delhi Anil Baijal** launched a **'QR Code Scheme'** on the **Himmat Plus** app in Delhi.
- **Prime Minister Narendra Modi** will launch the **Pradhan Mantri Laghu Vyapari Maan-dhan Yojana**, the Centre's pension scheme for traders.
- **4th Indian Ocean Conference 2019** was recently held in **Male, Maldives**.
- **Ministry of Commerce & Industry** through **Export Credit Guarantee Corporation** has introduced a new **Export Credit Insurance Scheme** called **NIRVIK**.
- The **Union Home Minister Amit Shah** has launched a single-window system **'Private Security Agency Licensing Portal'**.
- The **Assam Government** has launched a housing loan subsidy scheme **"Aponar Apon Ghar"**.
- The **Indian government** has approved the construction of **1.23 lakh houses** under the **Pradhan Mantri Awas Yojana (Urban)**.
- The **National Green Tribunal** has constituted a committee to formulate steps to cease illegal groundwater extraction.

Miscellaneous Current Affairs

- **Singapore-based AirCarbon Pte** launched the world's first **blockchain-based carbon trading exchange**.
- **India** has taken inspiration from **Brazil's** success in the field of **human milk bank** decided to adopt a similar model in creating a wide network of human milk banks.
- **National Carrier Air India** has painted **'Ek Onkar'** symbol on its **Boeing 787 Dreamliner** aircraft's tail to mark the **550th birth anniversary of Guru Nanak Dev**. The aircraft will fly on **October 31** from **Amritsar to London**.
- **UNESCO** has designated **Mumbai** as a member of **UNESCO Creative Cities Network (UCCN)** in the field of **FILM** and **Hyderabad** in the field of **GASTRONOMY**.
- **Union Minister for Housing and Urban Affairs** has inaugurated a new **Guru Nanak Chair** by the support of **Indian government**, at the **University of Birmingham** to enable research around the teachings of the founder of the **Sikh religion**.
- The world's largest **fertilizer cooperative Indian Farmers Fertiliser Cooperative Limited (IFFCO)** introduced **India's 1st nanotechnology-based product range** by introducing **Nano Nitrogen, Nano Zinc, Nano Copper** for on-field trials at an event held at its **Kalol unit in Gujarat**.
- The official emblem of **FIFA U-17 Women's World Cup for the year 2020** which is to be conducted in **India** was unveiled.

- **China's** National Medical Products Administration has officially approved an indigenously developed Alzheimer's drug called GY-971 (sodium oligomannurate).
- Renowned Indian authors like **R K Narayan** (Swami and Friends), **Arundhati Roy** (The God of small things), **Salman Rushdie** (The Moor's Last Sigh), **Vikram Seth** (A Suitable Boy) and **S. Naipaul** (A House for Mr Biswas) are among 100 writers who have featured on a list of the most inspiring novels chosen by a panel of experts and revealed by the BBC.
- This year, at the **Golden Jubilee of International Film Festival of India (IFFI)**, will have the screening of Accessible India Films. This unique film section will witness the screening of three films, two in Hindi – **Lage Raho Munna Bhai** and **M.S. Dhoni: The Untold Story** and one in Konkani – **Questao De Confusao in Konkani**.
- **Assam's festival – the Rongali Bihu**, also known as 'Bohaag Bihu'
- **Phayeng Village in Imphal West district of Manipur** has become **India's first carbon-positive settlement**.
- IIT Kharagpur graduate **Debayan Saha** has invented a device called "**PM 2.5**" which he claimed when fitted near the silencer pipe in vehicles will **curb air pollution**.
- Union Health Minister, Dr Harsh Vardhan has launched **eco-friendly green firecrackers** developed by Council of Scientific and Industrial Research (**CSIR**) labs and manufactured by licensee-manufacturers in **India**.
- Health Minister Harsh Vardhan launched the '**trans-fat-free**' logo, which can be voluntarily used by food business operators in their outlets and also on food products. He also released a slogan '**Chefs 4 Trans Fat-Free**'.
- The 1st Government-sponsored and operated **Day-Care cum Recreation Centre** for senior citizens has been inaugurated in **Leh**. It will provide a raft of medical facilities including geriatric care, health consultations and check-ups, physiotherapy to the senior citizens.
- Prime Minister **Narendra Modi** released a commemorative stamp **in honour of Marshal of the Indian Air Force** late Arjan Singh.
- **Indian nun Mariam Thresia** from Kerala and four other nuns were declared Saints by Pope Francis at a grand ceremony at the Vatican City.
- Over 1,500 students from 32 different colleges and university participated in the '**Sangam Youth Festival**' being organised by the Indian Army in collaboration with **Jammu University Campus** in a bid to spread the message of peace, prosperity, communal harmony and national integration.
- The **2nd phase** of an Indo-Dutch project called Local Treatment of **Urban Sewage Streams for Healthy Reuse, or LOTUS-HR** was launched at Barapullah drain in New Delhi.
- Secretary Department for Promotion of Industry and Internal Trade (DPIIT) **Guruprasad Mohapatra** launched the website and mobile application L2Pro India [Learn to
- Protect, Secure and Maximize Your Innovation] on **Intellectual Property Rights (IPRs)**.
- The **129th death anniversary** of the mystic bard **Fakir Lalon Shah** is being observed in Bangladesh.
- Textiles Secretary, **Ravi Capoor**, inaugurated the 48th edition of the Indian Handicrafts and Gifts Fair (IHGF) at the India Expo Centre & Mart at Greater Noida. The theme of IHGF-Delhi Fair 2019: **Reduce, Reuse, Recycle**.
- **Kiran Uniyal**, w/o a serving Colonel of Indian Army has created Individual Guinness World Records for "**The most full contact knee strikes in three minutes (one leg) (female), 263 strikes**" & "**The most full contact knee strikes alternate legs in one minute(female),120 strikes**".
- The **National Council of Educational Research and Training (NCERT)** is planning to review the **14-year-old National Curriculum Framework (NCF)** in accordance with new **national education policy (NEP)** and set up a committee for the purpose.
- India's livestock population has increased to over **535.78 million** showing an increase of 4.6 per cent over Livestock Census-2012. The Department of Animal Husbandry and Dairying released the **20th Livestock Census -2019**.
- **Vishnu Nandan**, polar researcher from **Kerala**, only Indian aboard among the 300 researchers, will join largest ever Arctic expedition "**MOSAiC Expedition**". Led by the Alfred Wegener Institute in Germany, MOSAiC, the largest ever Arctic expedition in history, will be the first to conduct a study of this scale at the North Pole for an entire year.
- The Indian **National Centre for Ocean Information Services** collaborated with **Accord**, a private company, to develop "**GEMINI**", a portable receiver developed to avoid communication blackouts and is linked to ISRO-satellites and is "fail-proof" and warn fishermen of danger.
- Union Minister Nityanand Rai has launched a Government Railway Police's website "**railways.delhipolice.gov.in**" and a mobile application "**Sahyatri**".
- The 38th **India Carpet Expo** will be held in Varanasi, **Uttar Pradesh**. The expo will be organized by the Carpet Export Promotion Council (CEPC).
- The **Maharashtra and Goa Circle** of the India Post is celebrating **National Postal Week** in each of the six regions under its jurisdiction – Mumbai, Navi Mumbai, Pune, Nagpur, Aurangabad and Goa.

- The 1st ever '**India International Cooperatives Trade Fair**' to promote export of products of cooperatives has been inaugurated in New Delhi. '**Yuva Sahakar**' Cooperative Enterprise Support and Innovation Scheme 2019 was also launched during the event.
- A team of German researchers from the University of Ulm and Freiburg(Germany) discovered the **Saharan silver ant** which is the **fastest of the world's** 12,000 known ant species, clocking 855 millimetres nearly a metre per second in Douz area of **Tunisia** in Northern Sahara. Its scientific name is *Cataglyphis bombycina*.
- The **Insurance Regulatory and Development Authority of India** has imposed penalties of **Rs 1.01 crore** on **Cholamandalam MS GIC** for violations observed during an inspection.
- Bollywood actress **Deepika Padukone** and Indian badminton player **PV Sindhu** were named the ambassadors for **Bharat Ki Laxmi**, an initiative to celebrate the contribution & accomplishments of women of the nation for the public good. The hashtag for the initiative is #BharatKiLaxmi.
- The Amazon's male white **Bellbird** is the **world's loudest bird** which hits 125.4 decibels.
- The **Vijaya Bank Heritage Museum** has been inaugurated at the headquarters of the erstwhile Vijaya Bank i.e. **Bengaluru** having a rare collection of photos through which the growth of the bank is showcased.
- J&K's **Chenani-Nashri Tunnel**, a 9 km-long tunnel that reduces the distance between Jammu and Srinagar by 31 km has been **renamed** as **Shyama Prasad Mukherjee Tunnel**.
- **Indian Railways** has launched '**one touch ATVM**' to render fast ticketing to millions of commuters at 42 suburban stations of Central Railway over Mumbai Suburban Network.
- **Indo-Tibetan Border Police** celebrated its **58th Raising Day** on 24th October 2019.
- **CBSE and NCERT** have launched an online aptitude test "Try And Measure Aptitude And Natural Abilities (**Tamanna**)" to help students of Class 9 and 10 to make a better choice of subjects, eventually helping them in making an informed decision while choosing subjects in Class 11 and 12.
- **Facebook** has unveiled a '**Preventive Health**' tool in the **United States**. The tool connects people to health resources and sends check-up reminders.
- **Nepalese** mountaineer **Nirmal Purja**, created a new speed record by climbing the world's 14 highest peaks over 8,000 metres (26,250 feet) in just **189 days**.
- Union Minister for Finance & Corporate Affairs **Nirmala Sitharaman** has released a special **commemorative coin** on **Paramahansa Yogananda** to mark **Paramahansa Yogananda's 125th birth anniversary**.
- Researchers from the **Indian Institute of Information Technology Hyderabad, Telangana** have created the first-ever '**Indian brain atlas**'(IBA).
- The government of **Pakistan** released a new coin worth **Pakistan Rupees 50** to commemorate the **550th anniversary of Baba Guru Nanak**.
- **UNESCO** (United Nations Educational, Scientific and Cultural Organization) and **Doordarshan** have joined hands to telecast TV bilingual programme '**Mahatma Lives**' or '**Bapu Zinda Hain**' on 1-2 October 2019.
- **Film Division** in association with **India Tourism** will organise a "**Gandhi Film Festival**" in **Mumbai**.
- Power Minister **RK Singh** and Coal, Mines and Parliamentary Affairs Minister **Pralhad Joshi** have jointly launched **PRAKASH** – Power Rail Koyla Availability through Supply Harmony- portal in New Delhi.
- **National Buildings Construction Corporation** has signed MoU with the **Ministry of Youth Affairs and Sports** to provide project management consultancy for the development of **National Sports University** at **Imphal**, Manipur.
- The National Basketball Association (**NBA**) brought to India the first-ever **Floating Basketball Court** in the **Arabian Sea** in **Mumbai**, Maharashtra.
- **India's first-of-its-kind 'Voter Park'** was inaugurated in **Gurugram, Haryana**, aimed at increasing voter awareness and educating people about the electoral process.
- The **8th edition of Home Expo India 2019** opened at India Expo Centre and Mart, Greater Noida.
- **Etihaad Airways, UAE** based flag carrier, has become the **first major airline** in the Gulf region to operate a flight without any **single-use plastics** on board.
- State-owned telecom firm **BSNL** become the **first** operator to start optical **fiber-based high-speed broadband** service in Pulwama with the launch of '**Bharat Fibre**'.
- **Mangaluru** City Police launched an **all-women police patrol** unit '**Rani Abbakka Force**'.
- Vice President **M Venkaiah Naidu** released a postage stamp to commemorate the **750th birth anniversary** of **Sri Vedanta Desikan** in New Delhi.
- **Stockholm International Peace Research Institute (SIPRI)** launched new initiative named **Global Registry of Violent Deaths (GReVD)**.
- 18-year-old Nepali girl, **Bandana** danced continuously for **126 hours** to set a Guinness World Records on '**Longest Dancing Marathon by an Individual**'.
- Inaugural issue of **world's first exclusive women's cricket magazine 'Criczone'** was released with **Indian team vice-captain Smriti Mandhana** featuring as the cover story.

- **Doordarshan** launched an **online souvenir store for its viewers on Amazon India** so that one can easily access it.
- **Nepalese Sherpa climber Kami Rita** scaled Mount Everest for a **23rd** time, breaking his own record for the **most successful ascents** of the world's highest peak.
- **Captain Aarohi Pandit, a 23-year-old pilot from Mumbai** became the **world's first woman to cross the Atlantic Ocean solo in a Light Sports Aircraft (LSA)**.
- Commandos of the premier counter-terror force **National Security Guard (NSG)** created history as they scaled the **Mount Everest (world's highest peak)** in their **maiden attempt**.
- **HDFC Capital Advisors**, a wholly-owned subsidiary of **HDFC Ltd**, launched a new initiative called '**HDFC Affordable Real Estate and Technology Program (HeART)**'.
- **Taiwan Expo 2019** began in Pragati Maidan, New Delhi.
- **South African Saray Khumalo** reached the **highest point on the planet** becoming the first black African woman to **scale Mount Everest**.
- The **5th Smart Cities India 2019 expo**.
- **RBI** released a draft framework for setting up a **regulatory sandbox (RS) for fintech players** in the counter, the market and insurance regulators **SEBI and IRDAI** have also launched similar initiatives.
- **Facebook** is planning to launch its own **cryptocurrency in early 2020**, allowing users to make digital payments in a dozen countries.
- **Swatanryaveer Vinayak Damodar Savarkar's** birth anniversary is being celebrated on 28th May.
- **Orchha town in Madhya Pradesh** has a plethora of historical sites with the Bundela dynasty architectural style.
- A **41-year-old orangutan** at **Odisha's Nandankanan Zoological Park** died following a prolonged illness.
- **World Environment Day** is approaching, **Ministry of Environment, Forest and Climate Change** launched a theme song '**Hawa Aane De**' on air pollution.
- The **10th National Science Film Festival of India (NSFFI)** will be organised in Tripura.
- **Abu Dhabi-based** Indian retail tycoon **MA Yusuff Ali** has become the first expat to get the **UAE's first gold card permanent residency**.
- **L&T Financial Services' (LTFS) 'Digital Sakhi'**.
- **Confederation of Indian Industry (CII)** has launched a **Fiscal Performance Index (FPI)**.
- **Maldives** will confer '**Nishan Izzuddin**' award on **Prime Minister Narendra Modi**.
- **Very Severe Cyclonic Storm 'VAYU'** over East-central Arabian Sea.
- **U.S. Embassy** organised its fifth annual '**Student Visa Day**' and launched '**EducationUSA India**'.
- **Information and Broadcasting Ministry** directed all satellite TV channels to display the **cast, credits and titles** of Hindi and regional language.
- **Facebook** has announced a **digital currency called Libra**.
- **WHO** offers a new tool "**AWaRe**" to contain rising antimicrobial resistance.
- **Namma Kolhapuri chappal** has earned **Geographical indication** tag from Intellectual Property India. The approval for GI tag was jointly received by **Karnataka and Maharashtra**.
- The Indian government has developed a **National Strategic Plan** with the goal of ending **Tuberculosis (TB) by 2025**.
- **The Mata Vaishno Devi Shrine**, a religious pilgrimage, will get a dedicated in-house disaster response force by **September, 2020**.
- "**The New Delhi Conspiracy**" is **Meenakshi Lekhi's** first novel to be published soon.
- Bollywood actor **Anupam Kher** is coming out with his autobiography, "**Lessons Life Taught Me Unknowingly**".
- **SES Yamano Power Ltd** launches behavioural energy saving app '**Susthome**'.
- **A statue of Maharaja Ranjit Singh**, the legendary ruler of Punjab, was unveiled at the **Lahore Fort** on his **180th death anniversary**.
- **The U.S. Senate** has passed a legislative provision **National Defense Authorization Act for India**.
- **The Department of State of USA** has designated the **Balochistan Liberation Army (BLA)**.
- **Dubai Duty Free** has announced that **Indian Rupee** will now be an accepted currency at all the retail outlets of the Dubai airport.
- **India's** biggest ride-hailing platform **Ola Cabs**, has received approval from London's transport regulator to start private hire vehicles (PHV) in the **capital city of the UK**.
- **India's** first Design Development Center '**Fashionova**' was launched in the **Textile city Surat**.
- **Union Minister for Chemicals and Fertilizers** launched the **Phase-II of the Direct Benefit Transfer of Fertilizer Subsidy**.
- **A News bulletin** of the National Museum of **Indian Cinema**.
- **Indian girl, Isha Kanth** is one of the two persons in the world to have bagged an **internship programme at the International Court of Justice**.
- **Film Divisions** will launch **documentary film club "KSHITIJ"** in Mumbai.
- **YouTube** is bringing a new education feature "**Learning Playlists**".
- **Agri-Business Incubation Centre** has started in **Chhattisgarh**.

- The **Golden Jubilee Edition of International Film Festival of India**, will be held from 20th Nov till 28th November 2019 in **Panaji, Goa**.
- **Union Minister of Information and Broadcasting** inaugurated the **10th Jagran Film Festival**.
- **JATAN: Virtual Museum software** has been developed by **Human Centres Design and Computing Group**, C-DAC, Pune, Maharashtra.
- Union Cabinet has approved the merger of **National Institute of Miners' Health** with **Indian Council of Medical Research** and **National Institute of Occupational Health**.
- **'CARE4U'** the **android-based app** which will connect the caregiver to the elderly person. The app has been built by an interdisciplinary team of the institute of **IIT Kharagpur**.
- The **birth anniversary** of a great novelist and celebrated storyteller **Munshi Premchand** is celebrated on **31 July** every year.
- The **Government of India** begins the **7th Economic Census from Tripura. Ministry of Statistics and Programme Implementation (MoSPI)**.
- The **Virasat-e-Khalsa** Museum in Punjab's Anandpur Sahib town is all set to find a place in the Asia Book of Records for becoming the most visited museum in the Indian sub-continent in a single day.
- **Infosys** announced the launch of its state-of-the-art **Cyber Defence Center** in Bucharest, **Romania**.
- **Pakistan** has opened a **1,000 year old Hindu temple** in eastern city **Sialkot** for worship for the first time since partition on the demand of the local Hindu community.
- The **birth anniversary** of a great novelist and celebrated storyteller **Munshi Premchand** is celebrated on **31 July** every year.
- **143rd birth anniversary** of freedom fighter **Pingali Venkayya** is celebrated on **2nd of August**.
- **World Breastfeeding Week (WBW)** being observed from **1st to 7th August 2019** and his theme is **"Empower Parents, Enable Breastfeeding"**.
- **French inventor Franky Zapata** is 1st person in history to cross the **English Channel** on the jet-powered hoverboard.
- **ISRO** has set up a **Space Situational Awareness Control Centre** at **Peenya in Bengaluru**.
- **Mohali traffic police** have launched **3-D Smart Traffic Signal** devised by the students of a Chandigarh university.
- The **scientists at the University of Leeds**, have created the world's thinnest gold measuring 2 atoms thick or million times thinner than a fingernail.
- **Union Minister of Information & Broadcasting** has launched e-Rozgar Samachar. Rozgar Samachar is the corresponding version of **Employment News (English)**.
- The country is celebrating the **100th birth anniversary** of scientist and innovator **Dr Vikram A Sarabhai**.
- **President Ram Nath Kovind** gave assent to legislation for bifurcation of **Jammu and Kashmir**, and two Union Territories, **Jammu and Kashmir and Ladakh**.
- **President Ram Nath Kovind** inaugurated underground **Bunker Museum** at Raj Bhavan, Mumbai. **The British-era bunker was discovered in 2016**.
- **Indian Railway's** 2nd double-decker **Uday (Utkrisht Double-Decker Air Conditioned Yatri)** Express will run between Visakhapatnam and Vijayawada.
- The **Ministry of New and Renewable Energy** has declared Ocean Energy as renewable energy status.
- Prime Minister Narendra Modi has launched **\$4.2 million** redevelopment project of the **200-year-old Sri Krishna temple** in Manama, **Bahrain**.
- **Amazon India** has launched a **Military Veterans Employment programme**.
- The Delhi and District Cricket Association (**DDCA**) decided to rename Feroz Shah Kotla Stadium as **Arun Jaitley Stadium** in the memory of its former president of DDCA.
- The application **"IndTokyo"** was launched to help **para-athletes** to look up accessible places in Tokyo during their visit to the city for the **2020 Paralympics Games**.
- **Delhi** government will launch mega 10-week campaign against **dengue** and **chikungunya**.
- **Air India**, India's national airline, will **ban the usage of single-use plastic** aboard its flights from October 2, 2019.
- **Russia** will train four Indian astronauts for **India's ambitious manned mission to space, Gaganyaan**.
- **Khadi and Village Industries Commission** has launched a **'Terracotta Grinder'** at Sewapuri in Varanasi.
- Union Minister for Information & Broadcasting Prakash Javadekar unveiled the **new logo and certificate design of the Central Board of Film Certification (CBFC)**.
- **National Disaster Response Force, Nehru Yuva Kendra Sangathan** under the Department of Youth Affairs of MoYAS.
- Indian Army team from **18th battalion**, the Mahar Regiment successfully summited **Mount Leo Pargyil (6773M)**.
- High Commissioner of India to Canada **Vikas Swarup** inaugurated the **India Pavilion at the 44th Toronto International Film Festival (TIFF) 2019**.
- **Moti Bagh**, a documentary film based on the struggle of a farmer in a remote **Uttarakhand village**, has been nominated for the Oscars.

- American breast cancer survivor **Sarah Thomas** became the first person to swim across the **English Channel** four times non-stop in a **54-hour feat of endurance**.
- The first ever **“Jammu International Film Festival”** will be held in Jammu. **37 short films**.
- The **Telangana government** has decided to declare **2020 as Artificial Intelligence year**.
- The **16th Session of the Joint Economic Commission (JEC)** between **India and Belgium Luxembourg Economic Union (BLEU)** was held in New Delhi.
- **Shondol dance**, which is known as the royal dance of Ladakh, has created history by entering into the Guinness Book of World Records as the largest Ladakhi dance.
- **World University of Design (WUD)** hosted **Global Goals Jam 3.0**.
- **Bangladesh** has lifted the ban on the exports of **Hilsa fish** to India as a goodwill gesture during the **Durga Puja**.
- A **fun zone**, the first of its kind in India, has been set up by the Railways at the **Visakhapatnam Railway Station**, Andhra Pradesh.
- **India** announced humanitarian **assistance of USD 1 million** to help people in the **Bahamas** affected by Hurricane Dorian.
- Prime Minister Narendra Modi and Nepal’s Prime Minister K.P.Sharma Oli will jointly inaugurate **Motihari-Amlekhgunj**.

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.
3. **Padma Vibhushan:** Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.
4. **Padma Bhushan:** The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.
5. **Padma Shri:** It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports & Public Affairs.
6. **Dronacharya Award:** For brilliance in sports coaching.
7. **Dhyan Chand Award:** Highest lifetime achievement award in sports & games in India
8. **Rajiv Gandhi Khel Ratna:** Highest honor given for accomplishment in sports.
9. **Vyas Samman:** For literary in the Hindi language.
10. **Saraswati Samman:** For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India.
11. **Param Vir Chakra:** Highest decoration Awarded for the most conspicuous bravery or some daring or prominent act of valour or self-sacrifice in the presence of the enemy on land, sea or air.
12. **Maha Vir Chakra:** Second highest decoration. It is awarded for acts of conspicuous gallantry in the presence of the enemy, whether on land, at sea or in the air.
13. **Vir Chakra:** It is the third in the order of awards for acts of gallantry in the face of the enemy on land, sea or air.
14. **Ashok Chakra:** Awarded for the most conspicuous bravery or some daring act of valour or self-sacrifice on land, at sea or in the air.
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

Topic 1: CM/Governors/Wildlife Sanctuaries/National Parks / Power Plants in India

States/UTs	National Parks(NP)	Wild Life Sanctuaries	Power Plants
J&K Governor: Girish Chandra Murmu Capital: Jammu (Winter) Srinagar (Summer)	✚ Dachigam National Park ✚ Hemis National Park ✚ Kishtwar National Park ✚ Salim Ali National Park	✚ Gulmarg WLS ✚ Limber WLS ✚ Nandini WLS	-
Himachal Pradesh CM: Jairam Thakur Governor: Bandaru Dattatraya Capital: Shimla	✚ Pin Valley National Park ✚ Great Himalayan National Park ✚ Inderkilla National Park ✚ Khirganga National Park ✚ Simbalbara National Park	✚ Bandli WLS ✚ Daranghati WLS ✚ Dhauladhar WLS ✚ Nargu WLS ✚ Pong Dam Lake WLS ✚ Shilli WLS ✚ Talra WLS	✚ Girinagar Hydel Project ✚ Binwa Hydel Project ✚ Rangtong Hydel Project ✚ Baner&Neugal Project
Punjab CM: Captain Amarinder Singh Governor: V P Singh Badnore Capital: Chandigarh		✚ Abohar WLS ✚ Harike Lake WLS ✚ Jhajjar Bacholi WLS	✚ Guru Gobind Singh Super Thermal Power Plant
Haryana CM: Manohar Lal Khattar Governor: Satyadev Narayan Arya Capital: Chandigarh	✚ Kalesar National Park ✚ Sultanpur National Park	✚ Bhindawas WLS ✚ Kalesar WLS ✚ Khaparwas WLS	✚ Gorakhpur Atomic Power Station ✚ Deenbandhu Chhotu Ram TPS ✚ Rajiv Gandhi TPS
Uttar Pradesh CM: Yogi Adityanath Governor: Anandiben Patel Capital: Lucknow	✚ Dudhwa National Park	✚ Hastinapur WLS ✚ Ranipur WLS ✚ Sohagibarwa WLS ✚ Sur Sarovar WLS ✚ Chandraprabha WLS ✚ National Chambal WLS	✚ Narora Atomic Power Station ✚ Rihand Thermal Power Station ✚ Anpara Thermal Power Station
Bihar CM: Nitish Kumar Governor: Phagu Chauhan Capital: Patna	✚ Valmiki National Park	✚ Gautam Budha WLS ✚ Kaimur WLS ✚ Pant (Rajgir) WLS ✚ Valmiki WLS	✚ Kahalgaon Super Thermal Power Station ✚ Barauni TPS
Chhattisgarh CM: Bhupesh Baghel Governor: Anusuiya Uikey Capital: Raipur	✚ Indravati National Park ✚ Kanger Valley National Park ✚ Guru Ghasi Das (Sanjay)	✚ Badalkhol WLS ✚ Bhairamgarh WLS ✚ Bhoramdev WLS ✚ Udanti Wild Buffalo WLS	✚ Sipat Thermal Power Plant ✚ Hasdeo TPS ✚ Bhilai Expansion Power Plant
Jharkhand CM: Raghubar Das Governor: Draupadi Murmu Capital: Ranchi	✚ Betla National Park	✚ Lawalong WLS ✚ Palkot WLS ✚ Parasnath WLS	✚ Chandrapura TPS ✚ Koderma Thermal Power Station ✚ Bokaro TPS
Andhra Pradesh CM: Jaganmohan Reddy Governor Biswa Bhusan Harichandan	✚ Sri Venkateswara National Park	✚ Coringa WLS ✚ Kolleru WLS ✚ Nellapattu WLS ✚ Pulicat Lake WLS	✚ Simhadri Super Thermal Power Plant ✚ Sri Damodaram Sanjeevaiah Thermal

States/UTs	National Parks(NP)	Wild Life Sanctuaries	Power Plants
Capital: Amaravati		<ul style="list-style-type: none"> ✚ Rajiv Gandhi (Nagarjuna Sagar-Srisailam) WLS ✚ Rollapadu WLS 	Power Station
Telangana CM: K. Chandrashekar Rao Governor: N. Chandrababu Naidu Soundararajan Capital: Hyderabad	<ul style="list-style-type: none"> ✚ Mrugavani National Park 	<ul style="list-style-type: none"> ✚ Kawal WLS 	
Assam CM: Sarbananda Sonowal Governor: Jagdish Mukhi Capital: Dispur	<ul style="list-style-type: none"> ✚ Dibru-Saikhowa NP ✚ Kaziranga National Park ✚ Manas National Park ✚ Nameri National Park ✚ Rajiv Gandhi Orang National Park 	<ul style="list-style-type: none"> ✚ Amchang WLS ✚ Chakrashila WLS ✚ Dihing Patkai WLS ✚ East Karbi Anglong WLS ✚ North Karbi Anglong WLS ✚ Nambor WLS 	<ul style="list-style-type: none"> ✚ Bongaigaon Thermal Power Plant
Goa CM: Pramod Sawant Governor: Satya Pal Malik Capital: Panaji	<ul style="list-style-type: none"> ✚ Bhagwan Mahavir (Mollem) National Park 	<ul style="list-style-type: none"> ✚ Bondla WLS ✚ Madei WLS ✚ Bhagwan Mahavir (Mollem) WLS ✚ Netravali WLS 	-
Gujarat CM: Vijay Rupani Governor: Acharya Dev Vrat Capital: Gandhinagar	<ul style="list-style-type: none"> ✚ Blackbuck National Park, Velavadar ✚ Gir Forest National Park ✚ Marine National Park, Gulf of Kutch ✚ Bansda National Park 	<ul style="list-style-type: none"> ✚ Jambugodha WLS ✚ Jessore WLS ✚ Kutch Desert WLS ✚ Mitiyala WLS ✚ Porbandar Lake WLS ✚ Rampara Vidi WLS ✚ Ratanmahal WLS ✚ Shoolpaneswar (Dhumkhal) WLS ✚ Thol Lake WLS ✚ Wild Ass WLS 	<ul style="list-style-type: none"> ✚ Mundra Thermal Power Station ✚ Ukai Thermal Power Station ✚ Akrimota Thermal Power Station ✚ Kakrapar Nuclear Power Plant
Karnataka CM: B. S. Yeddyurappa Governor: Vajubhai R. Vala Capital: Bengaluru	<ul style="list-style-type: none"> ✚ Bandipur National Park ✚ Bannerghatta National Park ✚ Kudremukh National Park ✚ Nagarhole National Park ✚ Anshi national park 	<ul style="list-style-type: none"> ✚ Arabithittu WLS ✚ Attiveri WLS ✚ Bhadra WLS ✚ Bhimgad WLS ✚ Brahmagiri WLS ✚ Cauvery WLS ✚ Nugu WLS ✚ Pushpagiri WLS ✚ Ranganathittu Bird WLS ✚ Sharavathi Valley WLS ✚ Someshwara WLS 	<ul style="list-style-type: none"> ✚ Raichur Thermal Power Station ✚ Udupi Thermal Power Plant ✚ Bellary Thermal Power Station
Kerala CM: Pinarayi Vijayan Governor: Arif Mohammed Khan Capital: Thiruvananthapuram	<ul style="list-style-type: none"> ✚ Eravikulam National Park ✚ Mathikettan Shola National Park ✚ Periyar National Park ✚ Silent Valley National Park ✚ Anamudi Shola 	<ul style="list-style-type: none"> ✚ Aralam WLS ✚ Chimmony WLS ✚ Idukki WLS ✚ Malabar WLS ✚ Mangalavanam Bird WLS ✚ Neyyar WLS ✚ Periyar WLS 	<ul style="list-style-type: none"> ✚ Brahmapuram Power Station ✚ Kayamkulam Power Station

States/UTs	National Parks(NP)	Wild Life Sanctuaries	Power Plants
	National Park Pampadum Shola NP	Thattakad Bird WLS	
Madhya Pradesh CM: Kamal Nath Governor: Lal Ji Tandon Capital: Bhopal	Kanha National Park Madhav National Park Mandla Plant Fossils National Park Panna National Park Pench National Park Sanjay National Park Satpura National Park Van Vihar National park	Bori WLS Gandhi Sagar WLS Ghatigaon WLS Ken Gharial WLS Narsighgarh WLS National Chambal WLS Orcha WLS Kuno WLS Sardarpur WLS Son Gharial WLS	Vindhyachal Super Thermal Power Station Sant Singaji Thermal Power Plant Satpura Thermal Power Station Amarkantak TPS Sasan Ultra Mega Power Project
Maharashtra CM: Devendra Fadnavis Governor: Bhagat Singh Koshyari Capital: Mumbai	Chandoli National Park Navegaon National Park Tadoba National Park Gugamal national park	Aner Dam WLS Bhamragarh WLS Bhimashankar WLS Great Indian Bustard WLS Jaikwadi WLS Koyana WLS Nagzira WLS Painganga WLS Radhanagari WLS Sagareswar WLS Tipeswar WLS Tungareswar WLS	Tarapur Atomic Power Station Tirora Thermal Power Station Amravati Thermal Power Plant
Manipur CM: N Biren Singh Governor: Najma Heptulla Acharya Capital: Imphal	Keibul Lamjao National Park	Yangoupokpi-Lokchao WLS	-
Meghalaya CM: Conrad Sangma Governor: Tathagata Roy Capital: Shillong	Balphakram National Park Nokrek National Park	Baghmara Pitcher Plant WLS Nongkhylllem WLS Siju WLS	-
Mizoram CM: PU Zoramthanga Governor: P.S. Sreedharan Pillai Capital: Aizawl	Murlen National Park Phawngpui Blue National Park Mountain National Park	Dampa WLS (TR) Ngengpui WLS Pualreng WLS Tokalo WLS	-
Nagaland CM: Neiphiu Rio Governor: RN Ravi Capital: Kohima	Intanki National Park	Fakim WLS Puliebadze WLS Rangapahar WLS	Dikhu Hydro Electric Power Plant
Odisha CM: Naveen Patnaik Governor: Ganeshi Lal Capital: Bhubaneswer	Bhitarkanika National Park Simlipal National Park	Badrama WLS Baisipalli WLS Chilika (Nalaban) WLS Hadgarh WLS Khalasuni WLS Satkosia Gorge WLS	Talcher Super Thermal Power Station
Rajasthan CM: Ashok Gehlot	Sariska National Park	Bundh Baratha WLS	Chhabra Thermal Power Station

States/UTs	National Parks(NP)	Wild Life Sanctuaries	Power Plants
Governor: Kalraj Mishra Capital: Jaipur	<ul style="list-style-type: none"> ✚ Ranthambore National Park ✚ Darrah National Park ✚ Desert National Park ✚ Keoladeo National Park 	<ul style="list-style-type: none"> ✚ Darrah WLS ✚ Jawahar Sagar WLS ✚ Kailadevi WLS ✚ Mount Abu WLS ✚ Ramsagar WLS ✚ Sariska WLS ✚ Sawai Man Singh WLS ✚ Shergarh WLS ✚ Sitamata WLS 	<ul style="list-style-type: none"> ✚ Suratgarh Power Station
Sikkim CM: PS Golay Governor: Ganga Prasad Capital: Gangtok	<ul style="list-style-type: none"> ✚ Khangchendzonga National Park 	<ul style="list-style-type: none"> ✚ Fambong Lho WLS ✚ Kitam WLS (Bird) ✚ Maenam WLS ✚ Pangolakha WLS 	<ul style="list-style-type: none"> ✚ Rangit Hydro Electric Power Project
Tamil Nadu CM: Edappadi Palaniswami Governor: Banwaril Lal Purohit Capital: Chennai	<ul style="list-style-type: none"> ✚ Mudumalai National Park ✚ Mukurthi National Park ✚ Indira Gandhi (Annamalai) National Park ✚ Guindy National Park ✚ Gulf of Mannar Marine National Park 	<ul style="list-style-type: none"> ✚ Indira Gandhi (Annamalai) WLS ✚ Kalakad WLS ✚ Karaivetti WLS ✚ Karikili WLS ✚ Mudumalai WLS ✚ Pulicat Lake WLS ✚ Vaduvor WLS ✚ Vedanthangal WLS ✚ Vettangudi WLS 	<ul style="list-style-type: none"> ✚ Kudankulam Nuclear Power Plant ✚ Neyveli Thermal ✚ Tuticorin Thermal Power Station
Tripura CM: Biplab Deb Governor: Ramesh Bais Capital: Agartala	<ul style="list-style-type: none"> ✚ Bison(Rajbari) National Park ✚ Clouded Leopard National Park 	<ul style="list-style-type: none"> ✚ Gumti WLS ✚ Rowa WLS ✚ Sepahijala WLS ✚ Trishna WLS 	<ul style="list-style-type: none"> ✚ Palatana Thermal Power Plant
Uttarakhand CM: Trivendra Singh Rawat Governor: Baby Rani Maurya Capital: Dehradun	<ul style="list-style-type: none"> ✚ Gangotri National Park ✚ Jim Corbett National Park ✚ Valley of Flowers National Park 	<ul style="list-style-type: none"> ✚ Askot Musk Deer WLS ✚ Binsar WLS ✚ Govind Pashu Vihar WLS ✚ Kedarnath WLS ✚ Sonanadi WLS 	<ul style="list-style-type: none"> ✚ Chibro Power Plant ✚ Khodri Power Plant ✚ Chilla Power Plant
West Bengal CM: Mamata Banerjee Governor: Jagdeep Dhankhar Capital: Kolkata	<ul style="list-style-type: none"> ✚ Buxa National Park ✚ Neora Valley National Park ✚ Singalila National Park ✚ Sundarbans National Park 	<ul style="list-style-type: none"> ✚ Ballavpur WLS ✚ Chintamani Kar Bird Sanctuary ✚ Haliday Island WLS ✚ Lothian Island WLS ✚ Mahananda WLS 	<ul style="list-style-type: none"> ✚ Mejia Thermal Power Station ✚ Farakka Super Thermal Power Station ✚ Kolaghat Thermal Power Station ✚ Bakreshwar Thermal Power Station ✚ Durgapur Steel Thermal Power Station
Arunachal Pradesh Capital: Itanagar CM: Pema Khandu Governor: BD Mishra	<ul style="list-style-type: none"> ✚ Namdapha National Park ✚ Mouling National Park 		

Complete list of 9 Union Territories:

S.NO	Union Territories	Capital	CM	Lt. Governor
1.	Andaman and Nicobar Island	Port Blair	NA	D K Joshi
2.	Chandigarh	Chandigarh	NA	V.P. Singh Badnore
3.	Dadra and Nagar Haveli	Silvassa	NA	Praful Patel
4.	Daman and Diu	Daman	NA	Praful Patel
5.	Delhi	Delhi	Arvind Kejriwal	Anil Baijal
6.	Ladakh	NA	NA	Radha Krishna Mathur
7.	Lakshadweep	Kavaratti	NA	Farooq Khan
8.	Jammu and Kashmir	NA	NA	Girish Chandra Murmu
9.	Puducherry	Pondicherry	V. Narayanasamy	Kiran Bedi

Topic 2: Upcoming Important Sport Events

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

Men Hockey World Cup	2018 (India)
Women Hockey World Cup	2018 (London)
ICC Women Cricket World Cup	2021 (New Zealand)
ICC Men Cricket World Cup	2019 (England); 2023 (India)
FIFA (Women) World Cup	2019 (France) → Dare to Shine
ITTF Table Tennis World Cup	2018 (London)

ICC World Cup Cricket Venue:

ODI: (One day International):

1. England – 2019 | 2. India – 2023

T20 World Cup: Australia - 2020.

FIFA (Football) World Cup venue:

2018: Russia | 2022: Qatar

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

Olympics Games venues:

2016 Summer: Rio de Janeiro (Brazil)

2018 winter: Pyeongchang (South Korea)

2020 summer: Tokyo (Japan)

2022 Winter: Beijing (China)

2024 Summer: Paris (France)

Asian Games host cities:

1. 2014: Incheon (South Korea)

2. 2018: Jakarta, Indonesia

3. 2022: Hangzhou, China

Topic 3: The Headquarters of the UN Organizations

International Organizations	HQ:
UNO (United Nations Org)	New York
UNICEF	New York
UNCTAD	Geneva
WHO (World Health Org)	Geneva
ILO (International Labour Org)	Geneva
WMO (World Meteorological Org)	Geneva
World Intellectual Property Org	Geneva
International Standards Org.	Geneva
IMF	Washington DC
World Bank	Washington DC
UNESCO	Paris
OECD	Paris
UNIDO (United Nations Industrial Dev. Org)	Vienna
IAEA (International Atomic Energy Agency)	Vienna
OPEC	Vienna
Amnesty International	London
Commonwealth of Nations	London
International Maritime Organization	London
ICJ (International Court of Justice)	The Hague

Food & Agricultural Organization	Rome
NATO	Brussels
Transparency International	Berlin
SAARC	Kathmandu
ASEAN	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah

Topic 4: A Brief on the Census 2011

- 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.
- %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
- 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 & Haveli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra and Nagar & 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 5: Current Office Holders List

Important National Officials	
Designation	Name
Chairperson, CBDT	Pramod Chandra Mody
Chairperson, National Commission for Scheduled Tribes	Nand Kumar Sai
Chairperson, UGC	Dhirendra Pal Singh
Chairman, ISRO	K Sivan
Chairman, Atomic Energy Commission	Kamlesh Nilkanth Vyas
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, NHAI	Sukhbir Singh Sandhu
Director General, NCC	Lt. General Rajeev Chopra
Chairperson, CBSE	Anita Karwal
Chairperson, IRDAI	Subhash Chandra Khuntia
Chairperson, PTI	Viveck Goenka
Director General, BSF	Vivek Johri
Director General, SSB	Rajesh Chandra
Director General, CRPF	Rajiv Rai Bhatnagar
Director General, ITBP	S. S. Deswal
Solicitor General	Tushar Mehta
Attorney General	KK Venugopal
Chairperson, National Green Tribunal	Justice Adarsh Kumar Goel
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Balkrishna Goenka
Chairperson, NASSCOM	Rishad Premji
DRDO Chairman	G Satheesh Reddy
LIC Chairman	MR Kumar

Post	Name
Chief Justice, Supreme Court	Ranjan Gogoi (46 th), Justice Sharad Arvind Bobde will be 47 th CJI from 18 th Nov'19.
Speaker, Lok Sabha	Om Birla
Deputy Speaker, Lok Sabha	Vacant
Comptroller & Auditor General of India	Rajiv Mehrishi
Chief Election Commissioner	Sunil Arora
Chairman, UPSC	Sh. Arvind Saxena
Deputy Chairman, Rajya Sabha	Harivansh Narayan Singh

Designation	Name
Secretary-General, United	Antonio Guterres

Designation	Name
Nations Organisation	
Managing Director, International Monetary Fund	Kristalina Georgieva
President, World Bank	David R. Malpass
Director-General, World Trade Organisation	Roberto Azevedo
DG, UNESCO	Audrey Azoulay
President, UN General Assembly	Maria Fernanda Espinosa
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 (passed away), Rafael Mariano Gross (will join in Dec'19)
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

Ennore	Tamil Nadu
Tuticorin	Tamil Nadu
Cochin	Kerala
New Mangalore	Karnataka
Mormugao	Goa
Jawaharlal Nehru	Maharashtra
Mumbai	Maharashtra
Kandla	Gujarat

Topic 7: 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: Delhi

Topic 8: List of the Important Airports in India

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose Intl. Airport	Kolkata	West Bengal
Rajiv Gandhi International Airport	Hyderabad	Telangana

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Topic 6: Important Ports in India

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

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

Airport	City	State/UT
Daporijo Airport	Daporijo	Arunachal Pradesh
Tezu Airport	Tezu	Arunachal Pradesh
Kandla Airport	Kandla	Gujarat
Sonari Airport	Jamshedpur	Jharkhand
Birsa Munda Airport	Ranchi	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

Topic 9: What are the names of the Borders/ Boundary Lines?

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

Topic 10: Stock Exchanges around the World

- New York Stock Exchange (NYSE): HQ in New York City
- NASDAQ OMX: HQ in New York City.
- Tokyo Stock Exchange: HQ in Tokyo
- London Stock Exchange: HQ in London.
- Shanghai Stock Exchange: HQ in Shanghai.

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

Topic 11: Dams in India

Dam	River	State
Tehri Dam	Bhagirathi	Uttarakhand
Lakhwar Dam	Yamuna	Uttarakhand
Idukki (Eb)/Idukki Arch Dam	Periyar	Kerala
Bhakra Dam	Satluj	Himachal Pradesh
Pakal Dul Dam	Marusudar	J&K
Sardar Sarover Gujarat Dam	Narmada	Gujarat
Srisaillam (N.S.R.S.P) Dam	Krishna	Andhra Pradesh
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	CHENAB	J&K
Pong Dam	Beas	Himachal Pradesh
Nagarjuna Sagar Dam	Krishna	Telangana
Salal (Rockfill& Concrete) Dam	Chenab	J&K
Supa Dam	Kali Nadi	Karnataka
Koteshwar Dam	Bhagirathi	Uttarakhand
Rihand Dam	Rihand	Uttar Pradesh
Indira Sagar (NHDC) Dam	Narmada	Madhya Pradesh
Pillur Dam	Bhavani	Tamil Nadu
Madupetty (Eb) Dam	Palar	Kerala
Parbati II Dam	Parbati	Himachal Pradesh

Chakra Dam	Chakra	Karnataka
Ukai Dam	Tapi	Gujarat

Topic 12: Classical and Folk Dances in India

Indian Classical Dances

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

North India

- ✦ **Dumhal:** Rauf tribe of Jammu & Kashmir
- ✦ **HurkaBaul:** Uttarakhand
- ✦ **Chholiya:** Kumaon region, Uttarakhand
- ✦ **Bhangra:** Punjab
- ✦ **Dhmyal - 'Dhmyal' or 'Dhuph':** Haryana
- ✦ **Mayur Nritya:** Uttar Pradesh
- ✦ **Charkula:** Braj region of Uttar Pradesh.
- ✦ **Giddha:** State of Punjab
- ✦ **Haryana:** Swang, Naqqal, Dhamal
- ✦ **Himachal Pradesh:** Nati, Kariyala, Bhagat

Central India

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

East India

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

North East India

- ✦ **Hojagiri:** Tripura
- ✦ **Nongkram Dance:** Meghalaya
- ✦ **Bagurumba:** Assam
- ✦ **Bhortal Dance:** Assam
- ✦ **Cheraw Dance:** Mizoram

- ✦ **Chang Lo:** Nagaland
- ✦ **Bardo Chham:** Arunachal Pradesh
- ✦ **Bihu:** Assam

South India

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

West India

- ✦ **Dandiya:** Gujarat & Rajasthan
- ✦ **Garba:** Gujarat
- ✦ **Padhar Dance:** Gujarat
- ✦ **Rajasthan:** Khyal, Rasdhari, Rammat, Gauri, Ghoomar

Topic 13: 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: Bhubaneswar, Orissa
- National Aviation Company of India: New Delhi
- National Buildings Construction Corporation: New Delhi
- National Fertilizers Limited: Noida, Uttar Pradesh
- National Handloom Development Corporation Limited: Lucknow, Uttar Pradesh
- National Insurance Co Ltd: Kolkata, West Bengal
- National Textile Corporation: New Delhi
- New India Assurance Company: Mumbai, Maharashtra
- Neyveli Lignite Corporation Limited: Tamil Nadu
- North Eastern Regional Agricultural Marketing Corporation: Assam
- Numaligarh Refinery Limited: Assam
- Oil & Natural Gas Corporation: Dehradun, Uttarakhand
- Oil India Limited: New Delhi
- Oriental Insurance Company: New Delhi
- Pawan Hans Limited: New Delhi
- Shipping Corporation of India Limited: Mumbai, Maharashtra
- United India Insurance Company: Chennai, Tamil Nadu
- Uranium Corporation of India: Jaduguda, Jharkhan.

Topic 14: Nick Names of Important Indian Places

Nick Names	City
Golden City	Amritsar
Manchester Of India	Ahmedabad
City Of Seven Islands	Mumbai
Queen Of Arabian Sea	Cochin
Space City	Bangalore
Garden City Of India	Bangalore
Silicon Valley Of India	Bangalore
Electronic City Of India	Bangalore
Pink City	Jaipur
Gateway Of India	Mumbai
Twin City:	Hyderabad, Secunderabad
City Of Festivals	Madurai
Deccan Queen	Pune
City Of Buildings	Kolkata
Dakshin Ganga	Godavari
Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh

Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
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	Srinagar
Steel City Of India	Jamshedpur (Called Tatanagar)
City Of Temples	Varanasi
Manchester Of The North	Kanpur
City Of Rallies	New Delhi
Heaven Of India	J&K
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

Topic 15: Important Defence Exercise Conducted in the World

- **Garuda:** India-France
- **HAND-HAND:** India-China
- **Indra:** India-Russia
- **Jimex:** India-Japan
- **Malbar:** Us-India-Japan
- **Shade:** Naval Forces Of India, Japan&China
- **Surya Kiran:** India&Nepal
- **Varuna:** France&India
- **Simbex:** Indian Navy With Republic Of Singapore Navy
- **Ibsamar:** India with Brazil&South African Navy
- **Konkan:** Indian Navy&Royal Navy Of Britain
- **Ausindex:** Indian&Australian Navy
- **Inradhanush 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

- **hyog-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 16: Stadiums Around the World

Stadiums in Australia

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

Stadiums in Bangladesh

- ✚ Bangabandhu National Stadium- **Dhaka**
- ✚ Chittagong Stadium- **Chittagong**

Stadiums in England

- ✚ Edgbaston- **Birmingham**
- ✚ Headingley- **Leeds**
- ✚ Lord's- **London**
- ✚ Old Trafford- **Manchester**
- ✚ Sophia Gardens- **Cardiff**
- ✚ St Lawrence Ground- **Canterbury**
- ✚ The Brit Oval- **London**
- ✚ Trent Bridge- **Nottingham**

Stadiums in India

- ✚ Barabati Stadium -**Cuttack**
- ✚ Barkatullah Khan Stadium -**Jodhpur**
- ✚ Barsapara Cricket Stadium: **Guwahati**
- ✚ **Greenfield International Stadium:** Thiruvananthapuram
- ✚ Brabourne Stadium -**Mumbai**
- ✚ Eden Gardens -**Kolkata**
- ✚ Feroz Shah Kotla -**Delhi**
- ✚ Gandhi Stadium -**Jalandhar**
- ✚ Green Park -**Kanpur**
- ✚ Indira Gandhi Stadium -**Vijayawada**
- ✚ Rajiv Gandhi Port Silver Jubilee Stadium - **Visakhapatnam**
- ✚ Jawaharlal Nehru Stadium -**New Delhi**
- ✚ Lal Bahadur Shastri Stadium -**Hyderabad**
- ✚ M.Chinnaswamy Stadium -**Bangalore**
- ✚ MA Chidambaram Stadium -**Chennai**
- ✚ Madhavrao Scindia Cricket Ground -**Rajkot**
- ✚ Moin-ul-Haq Stadium -**Patna**

- ✦ Sardar Vallabhai Patel Motera Stadium - **Ahmedabad**
- ✦ Sawai Mansingh Stadium -**Jaipur**
- ✦ Vidarbha CA Ground -**Nagpur**
- ✦ Wankhede Stadium –**Mumbai**
- ✦ Jawaharlal Nehru Stadium: **Kochi (Kerala)**
- ✦ Dr. Bhupen Hazarika Cricket Stadium: **Guwahati (Assam)**
- ✦ Dhyan Chand National Stadium: **Delhi**

Stadiums in New Zealand

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

Stadiums in Pakistan

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

Stadiums in South Africa

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

Stadium in Sri Lanka

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

Stadiums in West Indies

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

Stadiums in Zimbabwe

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

Stadiums in United Arab Emirates

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

Topic 17: List of Indian Cities on Rivers Banks

City	River	State
Agra	Yamuna	Uttar Pradesh
Ahmedabad	Sabarmati	Gujarat
Allahabad	At the confluence of Ganga, Yamuna & Saraswati	Uttar Pradesh
Ayodhya	Saryu	Uttar Pradesh
Badrinath	Alaknanda	Uttarakhand
Banki	Mahanadi	Odisha
Brahmapur	Rushikulya	Odisha
Chhatrapur	Rushikulya	Odisha
Bhagalpur	Ganga	Bihar
Kolkata	Hugli	West Bengal
Cuttack	Mahanadi	Odisha
New Delhi	Yamuna	Delhi
Dibrugarh	Brahmaputra	Assam
Ferozpur	Sutlej	Punjab
Guwahati	Brahmaputra	Assam
Haridwar	Ganga	Uttarakhand
Hyderabad	Musi	Telangana
Jabalpur	Narmada	Madhya Pradesh
Kanpur	Ganga	Uttar Pradesh
Kota	Chambal	Rajasthan
Kottayam	Meenachil	Kerala
Jaunpur	Gomti	Uttar Pradesh
Patna	Ganga	Bihar
Rajahmundry	Godavari	Andhra Pradesh
Srinagar	Jhelum	Jammu & Kashmir
Surat	Tapi	Gujarat
Tiruchirappalli	Kaveri	Tamil Nadu
Varanasi	Ganga	Uttar Pradesh
Vijayawada	Krishna	Andhra Pradesh
Vadodara	Vishwamitri	Gujarat
Mathura	Yamuna	Uttar Pradesh
Mirzapur	Ganga	Uttar Pradesh
Auraiya	Yamuna	Uttar Pradesh
Etawah	Yamuna	Uttar Pradesh
Bangalore	Vrishabhavathi	Karnataka
Farrukhabad	Ganga	Uttar Pradesh
Fatehgarh	Ganga	Uttar Pradesh
Kannauj	Ganga	Uttar Pradesh
Mangalore	Netravati, Gurupura	Karnataka
Shimoga	Tunga River	Karnataka
Bhadravathi	Bhadra	Karnataka

City	River	State
Hospet	Tungabhadra	Karnataka
Karwar	Kali	Karnataka
Bagalkot	Ghataprabha	Karnataka
Honnavar	Sharavathi	Karnataka
Gwalior	Chambal	Madhya Pradesh
Gorakhpur	Rapti	Uttar Pradesh
Lucknow	Gomti	Uttar Pradesh
Kanpur	Ganga	Uttar Pradesh
Shuklaganj	Ganga	Uttar Pradesh
Chakeri	Ganga	Uttar Pradesh
Malegaon	Girna River	Maharashtra
Sambalpur	Mahanadi	Odisha
Rourkela	Brahmani	Odisha
Pune	Mula, Mutha	Maharashtra
Daman	Daman Ganga River	Daman
Madurai	Vaigai	Tamil Nadu
Thiruchirappalli	Kaveri	Tamil Nadu

City	River	State
Chennai	Cooum, Adyar	Tamil Nadu
Coimbatore	Noyyal	Tamil Nadu
Erode	Kaveri	Tamil Nadu
Tirunelveli	Thamirabarani	Tamil Nadu
Bharuch	Narmada	Gujarat
Karjat	Ulhas	Maharashtra
Nashik	Godavari	Maharashtra
Mahad	Savitri	Maharashtra
Nanded	Godavari	Maharashtra
Kolhapur	Panchaganga	Maharashtra
Nellore	Pennar	Andhra Pradesh
Nizamabad	Godavari	Telangana
Sangli	Krishna	Maharashtra
Karad	Krishna, Koyna	Maharashtra
Hajipur	Ganga	Bihar
Ujjain	Shipra	Madhya Pradesh

Banking Awareness

Internal Ombudsman Scheme 2018 Introduced For Scheduled Commercial Banks

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

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

21 Banking Ombudsman centres:

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

RBI Notifies Amended Note Refund Rules

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

Rs 200 note, the criteria is 78 square cm for a full refund, and 39 square cm for half refund.

Topic 1: Reserve Bank of India & its Functions

- i. RBI established on **April 1, 1935 under RBI Act 1934** (recommendations of **John Hilton Young Commission 1926** – called Royal Commission on Indian Currency & Finance), is the central bank of the country & was **nationalized w.e.f 01st Jan 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 10th November 2019

Policy Repo Rate	:	5.15%
Reverse Repo Rate	:	4.90%
Bank Rate	:	5.40%
Marginal Standing Facility Rate:		5.40%
CRR	:	4.00%
SLR	:	18.50%

Lending / Deposit Rates

Base Rate:	8.95% - 9.40%
MCLR (Overnight)	: 7.70% - 8.10%
Savings Deposit Rate	: 3.25%- 3.50%
Term Deposit Rate > 1 Year	: 6.25% - 6.85%

- ✦ **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

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

SCHEDULED BANK

- As per Sec 2 (e) of RBI Act, a scheduled bank means a bank who is included in 2nd schedule of RBI Act 1934.
- 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).
- A bank that is not included in the 2nd Schedule of RBI is called **Non-scheduled Bank**.

Total No. of Banks (As per IBA Website)

- Total PSBs: 18**
- Total Private Sector Banks: 25**
- Total Payments Banks and Small Finance Banks: 14**
- Regional Rural Banks: 39**
- Foreign Banks: 46 (According to RBI website)**
- State Co-operative Banks: 33 (According to RBI website)**

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

- Savings Bank Account
- Current Deposit Account
- Fixed Deposit Account
- 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:**

- 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.
- 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:

- Minimum age to open a bank account is now 10 years.
- Maximum Interest rate is given on FD A/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:
 - All term deposits of individuals (held singly or jointly) of Rs.15 lakh & below should, necessarily, have premature withdrawal facility.
 - For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.
- ✦ **Taxation of Savings Bank Interest rates:** Interest earned on savings bank accounts is not subject to Tax Deduction at Source. It is exempt upto **Rs. 10,000 in a year**.

What are Inoperative & Dormant Accounts?

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

Miscellaneous Terms related to the Deposits

- ✦ **Unclaimed Deposits:** The banks are to furnish to RBI a statutory annual return (penalty for delay) for unclaimed accounts which have not been operated for a period of 10 years or more in December every year u/s 26 of RBI Act.
- ✦ **Demand liabilities:** Current deposits, Demand liabilities portion of saving deposits, margins held against LC/LG, Balances in overdue FD, cash certificate & RD, Outstanding TTs, MTs & DDs, Unclaimed deposits, Credit balance in CC a/c & Deposits held as security for loan payable on demand.
- ✦ **Time liabilities:** FDs, cash certificate, cumulative & RDs, time liabilities portion of saving bank deposits, staff security deposits, margins against LC not payable on demand, deposit held as securities for advances & India Dev Bonds.

Topic 5: Negotiable Instrument Act and Cheques

- ✦ In India the Negotiable Instruments Act was passed during 1881 which came into force wef **March 01, 1882**.
- ✦ **CHEQUE:** A cheque is (a) a bill of exchange (b) drawn on a specified bank & (c) not expressed to be payable otherwise than on demand. It includes electronic image of a truncated cheque & also an electronic cheque.
- ✦ **AMOUNT OF A CHEQUE:** Where amount of a cheque differs in words & figures, as per Section 18, amount written in words should be paid irrespective of the fact, which amount is less or more.

What are the Types of Cheque?

1. **Bearer Cheque or open Cheque:** When the words "or bearer" appearing on the face of the cheque are not cancelled, the cheque is called a bearer cheque. The bearer cheque is payable to the person specified therein or to any other else who presents it to the bank for payment.
2. **Order Cheque:** When the word "bearer" appearing on the face of a cheque is cancelled & when in its place the word "or order" is written on the face of the cheque, the cheque is called an order cheque. Such a cheque is payable to the person specified therein as the payee, or to any one else to whom it is endorsed (transferred).
3. **Crossed Cheque:** Crossing of cheque means drawing two parallel lines on the face of the cheque with or without additional words like "& CO." or "Account Payee" or "Not Negotiable". A crossed cheque cannot be encashed at the cash counter of a bank but it can only be credited to the payee's account.

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

The Parties of a Cheque

There are three parties to the cheque

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

A Brief on Crossing of a Cheque

- ✦ Crossing of a cheque means two parallel transverse lines on the face with or without words, such as '& Co', 'not-negotiable', 'payee's account only' etc. The words without lines will not constitute crossing. Such

instruments should not be paid as drawer's mandate is not clear.

- ✦ Crossing is **applicable** in case of **cheques & demand draft** only & does not cover BOE or promissory note.

What are the Types of Crossing?

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

Demand Drafts

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

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

Financial inclusion involves

- 1) Give formal banking services to poor people in urban & rural areas.
- 2) Promote habit of money-savings, insurance, pension-investment among poor-people.
- 3) Help them get loans at reasonable rates from normal banks. So. they don't become victims in the hands of local moneylender.

Some Important initiatives for Financial Inclusion

- ✦ Lead banking scheme (LBS).
- ✦ No frills account.
- ✦ BSBDA
- ✦ Business Correspondents (BC) system.
- ✦ Swabhiman Campaign
- ✦ PMJDY

Lead Bank Scheme

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

No Frill Account

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

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

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

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

Business Correspondent

- ✦ BCs are bank representatives. They personally go to area allotted to them & carry out banking. They help

villagers to open bank accounts, in banking transactions etc.

- ✦ Business Correspondents get commission from bank for every new account opened, every transaction made via them, every loan-application processed etc.

Topic 7: All about the Priority Sector Lending Norms

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

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

Targets under PSL

- ✦ **Agriculture:** 18% of ANBC (Adjusted Net Bank Credit). Out of this 18%, a target of 8% of ANBC is for Small & Marginal Farmers, to be achieved in a phased manner i.e., 7% by March 2016 & 8% by March 2017.
- ✦ **Weaker Sections:** 10 % of ANBC.
- ✦ **Micro Enterprises:** 7.5% of ANBC has been prescribed for Micro Enterprises, to be achieved in a phased manner i.e. 7% by March 2016 & 7.5% by March 2017.
- ✦ Overall PSL Target for Domestic Bank/Foreign Bank with more than 20 Branches: 40% of ANBC.
- ✦ Overall PSL Target for Foreign Bank with less than 20 Branches: 40% of ANBC to be achieved in phased manner

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

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

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

The new turnover based classification of MSMEs

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

Table: Classification of MSMEs-

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

Other Targets under PSL

- ✦ Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a

landholding of more than 1 hectare & upto 2 hectares are considered as Small Farmers.

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

Monitoring of Priority Sector Lending targets

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

Non-achievement of Priority Sector targets

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

RBI revises priority sector lending norms for RRBs

Salient features of the guidelines:-

- ✦ **Targets:** 75% of total outstanding to the sectors eligible for classification as priority sector lending.
- ✦ **Categories of the Priority Sector:** Medium Enterprises, Social Infrastructure & Renewable Energy will form part of the Priority Sector, in addition to the existing categories, with a cap of 15% of total outstanding.
- ✦ **Agriculture:** 18% of total outstanding should be advanced to activities mentioned under Agriculture.
- ✦ **Small & Marginal Farmers:** A target of 8% of total outstanding has been prescribed for Small & Marginal Farmers within Agriculture.
- ✦ **Micro Enterprises:** A target of 7.5 % of total outstanding has been prescribed for Micro Enterprises.
- ✦ **Weaker Sectors:** A target of 15 % of total outstanding has been prescribed for Weaker Sections.

- ✦ **Monitoring:** Priority Sector Lending will be monitored on a quarterly as well as annual basis.

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

Priority Sector Lending Certificates (PSLCs)

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

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

MONEY MARKET

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

CAPITAL MARKETS IN INDIA

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

Money Market VS Capital Market

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

Major money market Instruments

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

Terms relating to Money Market

Call Money	Money lent or borrowed for one day
Notice Money	Money lent or borrowed for a period of 2-14 days.
Term Money	Money lent or borrowed for 15 days to 1 year.
Yield to maturity	Expected rate of return on an existing security purchased for the market.
Coupon Rate	Specified interest rate on a fixed maturity security fixed at the time of issue.

CALL/NOTICE MONEY MARKET OPERATIONS

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

INSTRUMENT OF GOVT. BORROWING

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

TREASURY BILLS

- These are the instruments (in the form of promissory notes) of short term borrowing by the Central govt., first issued in India in 1917.
- TBs can be purchased by any one (including individuals) except State govt.
- Minimum amount of face value Rs. 25000 & in multiples thereof.
- Maturity: 91 days, 182 days & 364 days.**
- Treasury bills are zero coupon securities.** They are issued at a discount & redeemed at face value at maturity.

Cash Management Bills (CMB)

- CMB introduced on 11.08.11, is a short-term security to be sold by Govt. of India to raise temporary money for cash management needs.

- The tenure is less than 91 days but the notified amount & date of issue depends upon the temporary cash requirement of the Govt.
- It is issued at discount to the face value through auctions, as in the case of the Treasury Bills.

DATED SECURITIES

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

WAYS & MEANS ADVANCES (WMAs)

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

OTHER MONEY MARKET INSTRUMENTS

CERTIFICATE OF DEPOSIT

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

Who can issue	Scheduled commercial banks (except RRBs) & All India Financial Institutions within their 'Umbrella limit'.
CRR/SLR	Applicable on the issue price in case of banks
Investors	Individuals (other than minor), corporations, companies, trusts, funds, associations etc.
Maturity	Min: 7 days, Max : 12 Months (in case of FIs minimum 1 year & maximum 3 years).
Amount	Min: Rs. 1 lac, beyond which in multiple of Rs. 1 lac
Int. Rate	Market related. Fixed or floating
Loan	Against collateral of CD not permitted
Nature	Usance Promissory note. Can be issued in Dematerialisation form only wef June 30, 2002

COMMERCIAL PAPER

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

Collateralised Borrowing & Lending Obligation (CBLO)

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

MERCHANT BANKING

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

CAPITAL MARKETS IN INDIA

- a) It refers to all the facilities & institutional arrangements for borrowing & lending medium & long-term funds.
- b) It is segregated into (i) **gilt edged market** & (ii) **the industrial securities market**.
- c) The **gilt edged market** refers to the market for **govt. & semi-govt. securities** which are traded in the market in stable value & are sought after by banks & other institutions.
- d) The **industrial securities market** refers to the **market for shares & debentures of old as well as new companies**. This market is further divided as primary market & secondary market.

- ✦ The primary market refers to the setup which helps the industry to raise funds by issuing different types of securities, which are issued directly to the investors, both individual & institutions.
- ✦ The secondary market refers to the network for subsequent sale & purchase of securities, after these are issued.

INDIAN DEPOSITORY RECEIPTS (IDRs)

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

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

1. Which banks are insured by the DICGC?

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

2. What does the DICGC insure?

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

- (i) Deposits of foreign Govt.s;
- (ii) Deposits of Central/State Govt.s;
- (iii) Inter-bank deposits;
- (iv) Deposits of the State Land Development Banks with the State co-operative bank;
- (v) Any amount due on account of any deposit received outside India
- (vi) Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.

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

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

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

Topic 10: NPAs & SARFAESI Act

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

Criteria for classification of loan as NPA

Farm Credit within Agriculture loans: A loan will be treated as an NPA if installment of the principal or interest remains unpaid beyond the due date for (a) two crop seasons in case of short duration crops (maturing

within one year) & (b) one crop season for long duration crops (maturing after one year). This would also be applicable, mutatis mutandis, to agricultural term loans. In other agriculture loans, the 90 days norm would be applicable.

SARFAESI Act & Rules

- ✚ SARFAESI Act (The Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002) was enacted to regulate securitization & reconstruction of financial assets & enforcement of security interest created in respect of Financial Assets to enable realization of such assets.
- ✚ The Act provides for the manner for enforcement of security interests by a secured creditor without the intervention of a court or tribunal.
- ✚ If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the secured creditor is conferred with powers under the SARFAESI Act to
 - a) Takes possession of the secured assets of the borrower, including transfer by way of lease, assignment or sale, for realizing the secured assets
 - b) Takeover of the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured assets,
 - c) Appoint any person to manage the secured assets possession of which is taken by the secured creditor, and
 - d) Require any person, who has acquired any of the secured assets from the borrower and from whom money is due to the borrower, to pay the secured creditor so much of the money as is sufficient to pay the secured debt.

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

- | | |
|---------------------|-------------------------|
| (1) Standard assets | (2) sub-standard assets |
| (3) Doubtful assets | (4) loss assets. |
- ✚ Standard asset is one that does not disclose any problems & which does not carry more than normal risk attached to the business.
 - ✚ An asset which has been classified as NPA for a period not exceeding 12 months is considered as sub-standard asset.
 - ✚ Doubtful asset is one which has remained NPA for a period exceeding 12 months.
 - ✚ An asset which is considered uncollectible & loss has been identified by the bank or internal or external auditors or the RBI inspection & the loss has not been written off is regarded as loss asset.

What is pledge: U/s 172 of Indian Contracts Act, pledge is bailment (delivery) of goods as security for payment of a loan. Only goods (movable assets

excluding actionable claims (Sec 2(7) of Sales of Goods Act) can be pledged.

Topic 11: A Brief on ATMs in India

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

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

2. What is White Label ATMs (WLAs)?

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

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

A. As per the RBI instructions, banks have been mandated to resolve customer complaints by re-crediting the customer's account within 7 working days from the date of complaint.

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

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

Topic 12: Currency System in India

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

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

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

✚ The bank branches are also **authorised to establish Small Coin Depots to stock small coins.** The Small

Coin Depots also distribute small coins to other bank branches in their area of operation.

What are soiled, mutilated & imperfect banknotes?

- ✦ **Government note:** means any note issued by Central Government or supplied by the Central Government to the Bank and issued by the Bank, provided the liability for the payment of the value in respect of such note has devolved on and been taken over by the Bank.
- ✦ **Imperfect Note:** means any note, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated note.
- ✦ **Mutilated note:** means a note of which a portion is missing or which is composed of more than two pieces.
- ✦ **Mismatched note:** means a mutilated note which has been formed by joining a half note of any one note to a half note of another note.
- ✦ **Soiled note:** means a note which, has become dirty due to usage and also includes a two piece note pasted together wherein both the pieces presented belong to the same note, and form the entire note.

Pre-2005 series Banknotes

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

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

Currency Quick Facts				
Den.	Letter	Colour	Motif	Dimension
10	-	Chocolate Brown	Sun Temple, Konark	63 mm x 123 mm
20	-	Greenish yellow	Ellora Caves	63 mm x 129 mm
50	-	Fluorescent Blue	Hampi with Chariot	66 mm x 135 mm
200	H	Bright Yellow	Sanchi Stupa	66 mm x 146 mm
500	-	Stone Grey	Red Fort	66mm x 150mm
2000	-	Magenta	Mangalyaan	66mm x 166mm

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

To ensure that banks don't go bust, RBI has put in place some trigger points to assess, monitor, control & take corrective actions on banks which are weak & troubled.

The process or mechanism under which such actions are taken is known as Prompt Corrective Action, or PCA.

What is PCA as per RBI? All Misconceptions Cleared

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

Salient Features of revised PCA Framework for Banks

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

Topic 14: All about the Products of NPCI

- + **A Brief on NPCI:** National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was incorporated in December 2008 & the Certificate of Commencement of Business was issued in April 2009. The authorized capital was pegged at Rs 300 crore & paid up capital was Rs 100 crore.
- + **Biswamohan Mahapatra | Non Executive Chairman,**
- + **Dilip Asbe- MD & CEO**
- + **Deepak Kumar- Chief General Manager-in-charge, Department of Information Technology (RBI Nominee Director)**

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

Topic 16: Payments Banks & its Headquarters

- ✦ The objective is to further financial inclusion by providing (i) small savings accounts (ii) payments/remittance services to migrant labour workforce, low income households, small businesses, other unorganised sector entities & other users.
- ✦ **Scope of activities:** Acceptance of demand deposits. It will initially be restricted to holding a maximum balance of Rs. 100,000 per individual customer.
- ✦ It cannot undertake lending activities. Apart from amounts maintained as CRR on its outside demand & time liabilities, it will be required to invest minimum **75% of its "demand deposit balances" in SLR eligible. The minimum paid-up equity capital shall be Rs. 100 crore.**
- ✦ The promoter's minimum initial contribution to the paid-up equity capital of such payments bank shall at least be **40 %** for the first five years from the commencement of its business.

Headquarters of the Payment Banks

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

Topic 17: What are the Risks in Banking Sector?

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

Types of bank risks

1. Credit risk
 2. Operational risk
 3. Business risk
 4. Market risk
 5. Liquidity risk
 6. Reputational risk
- ✦ **Credit risk:** It usually occurs because of inadequate income or business failure. Credit risk signifies a decline in the credit assets' values before default that arises from the deterioration in a portfolio or an individual's credit quality.
 - ✦ **Market risk:** Basel Committee on Banking Supervision defines market risk as the risk of losses in on- or off-balance sheet positions that arise from movement in market prices. Market risk is the most prominent for banks present in investment banking.
 - ✦ **Operational risk:** Basel Committee on Banking Supervision defines operational risk "as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events. Operational risk, the risk in all banking transactions
 - ✦ **Liquidity risk:** Liquidity risk is the risk of a bank not being able to have enough cash to carry out its day-to-day operations.
 - ✦ **Reputational risk—when banks lose the public's trust:** It is the risk of damage to a bank's image & public standing that occurs due to some dubious actions taken by the bank.
 - ✦ **Business Risk:** Business risk is the risk arising from a bank's long-term business strategy. It deals with a bank not being able to keep up with changing competition dynamics, losing market share over time, & being closed or acquired.

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

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

supervision & risk management of the banking sector".

✦ Basel 3 measures aim to:

- a) Improve the banking sector's ability to absorb shocks arising from financial & economic stress, whatever the source
- b) Improve risk management & governance
- c) Strengthen banks' transparency & disclosures.

Three Pillars of Basel 3

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

Important Facts related to BASEL 3

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

Topic 19: Most Important Miscellaneous Banking Terms

- ✦ **ACU:** Asian Clearing Union (ACU) was established with its head-quarters at Tehran, Iran, on December 9, 1974.
- ✦ The Central Banks & the Monetary Authorities of Bangladesh, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan & Sri Lanka are currently the members of the ACU.
- ✦ Asian Monetary Units (AMUs) is the common unit of account of ACU & is denominated as 'ACU Dollar' & 'ACU Euro'. All instruments of payments under ACU have to be denominated in AMUs.
- ✦ **Rupee Denominated Bonds:** Any corporate (entity registered as a company under the Companies Act, 1956/ 2013) or body corporate (entity specially created out of a specific act of the Parliament) & Indian banks are eligible to issue Rupee denominated bonds overseas. Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs) coming under the regulatory jurisdiction of SEBI are also eligible. The minimum maturity period for such bonds will be 3 years.

- ✦ **National Institute of Bank Management (NIBM):** It was established in 1969 by RBI, in consultation with the Govt. of India, as an autonomous apex institution for research, training, education & consultancy in bank management. Its mandate is to play a proactive role of "think-tank" of the banking system. The Governor of RBI is the Chairman of the Governing Board. It is situated at Pune, Maharashtra.
- ✦ **Electronic Funds Transfer at Point of Sale (EFTPOS):** EFTPOS is the method for paying for goods or services without needing to carry cash.
- ✦ **Moral Suasion:** Moral Suasion is just as a request by the RBI to the commercial banks to take so & so action & measures in so & so trend of economy. RBI may request commercial banks not to give loans for unproductive purpose which does not add to economic growth but increases inflation.
- ✦ **Bouncing of a cheque:** Where an account does not have sufficient balance to honour the cheque issued by the customer, the cheque is returned by the bank with the reason "funds insufficient" or "Exceeds arrangement". This is known as 'Bouncing of a cheque'.
- ✦ **Demat Account:** The term "demat", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures.
- ✦ **Capital Adequacy Ratio (CAR):** Capital adequacy ratio measures the amount of a bank's capital expressed as a %age of its credit exposure. Globally, the capital adequacy ratio has been developed to ensure banks can absorb a reasonable level of losses before becoming insolvent. Indian banks are expected to maintain a minimum capital adequacy ratio of 9 % (Rs 9 as capital for every Rs 100 in loan or asset)
- ✦ **Balance of Trade:** The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.
- ✦ **Balance of Payments:** A list of all of a country's international transactions for a given time period, usually one year.
- ✦ **NOSTRO Account:** A Nostro account is maintained by an Indian Bank in the foreign countries.
- ✦ **VOSTRO Account:** Vostro account is maintained by a foreign bank in India with their corresponding bank.
- ✦ **BCBS:** Basel Committee on Banking Supervision is an institution created by the Central Bank governors of the Group of Ten nations.
- ✦ **What is STRIPS:** Separate Trading for Registered Interest & Principal Securities.
- ✦ The CORE word in CBS stands for Centralized Online Realtime Exchange.
- ✦ **Cross Selling:** Cross-selling stands for offering to the existing & new customers, some additional banking products, with a view to expand banking business,

reduce the per customer cost of operations & provide more satisfaction & value to the customer.

- ✦ **Credit Card Business** : Issue of cards
- (a) Banks having net worth of Rs. 100 cr or above only can undertake the credit card business.
- (b) RBI permission is not required to undertake credit card issue business.
- ✦ **ASSET SECURITISATION**: Securitisation of assets is an additional channel for recycling of funds by business entities including banks. **Securitisation** is process through which the future receivables (say rent, installment of a term loan due in future) of an organization (say bank), are converted into debt instruments (such as bonds with a fixed rate of return) & then sold.

Important Terms related to Mutual Funds

- ✦ **Asset Management Company**: A company formed & registered under the Companies Act 1956 & approved as such by the SEBI to manage the funds of a mutual fund. Under an agreement (with the trustees of the Mutual Fund), an AMC undertakes to formulated mutual funds schemes, distribute income as per agreement.
- ✦ **Close-ended scheme**: A scheme where funds are raised for a fixed period. The scheme is wound up after that period & funds are returned with capital appreciation to unit holders. Normally, a close-ended scheme is listed on a stock exchange.
- ✦ **Net asset value**: The price of value of one share of a fund. It is calculated by summing the quoted values of all the securities held by the fund, adding in cash & any accrued income & subtracting liabilities & dividing the result by the number of shares outstanding.
- ✦ **Open ended scheme**: A scheme is the one which continuously offers its units & buys them back from investors.

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A Brief on Nationalization of Banks

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

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

Real Time Gross Settlement (RTGS)

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

National Electronic Funds Transfer (NEFT)

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

Processing Charges/Service Charges

1. Banks cannot levy any charges for inward NEFT,
2. For outward NEFT: Up to Rs. 10000 = Rs. 2.50, above Rs. 10000 to Rs. 1 lac = Rs. 5. Above Rs. 1 lac to Rs. 2 lac = Max Rs. 15 & above Rs. 2 lac = Max Rs. 25 (w.e.f. 13.07.2012).

CENTRALIZED FUNDS MANAGEMENT SYSTEMS (CFMS)

CFMS was operated & maintained by RBI to enable operations on current accounts maintained at various offices of the RBI, through standard message formats in a secure manner.

✦ **NEPAL REMITTANCE SCHEME**: It is a cross-border one-way remittance facility scheme, for remittance from India to Nepal. Amount: Up to Indian Rs. 50,000 from NEFT branches. Beneficiary will receive funds in Nepalese rupees.

✦ **CORE BANKING SOLUTIONS**: Core Banking Solutions (CBS) or Centralised Banking Solutions is the process which is completed in a centralized environment i.e. under which the information related to the customer's account (i.e. financial dealings, profession, income, etc.) is stored in the Central Server of the bank (that is available to all networked branches) instead of the branch server.

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

a) NRO A/c (Foreign Tourist)

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

b) EEFC A/c

- Exchange Earners' Foreign Currency Account (EEFC) is an a/c maintained in foreign currency with Authorised Dealer.
- It is a facility provided to foreign exchange earners, including exporters, to credit 100% of their foreign exchange earnings to the a/c, so that the account holders do not have to convert foreign exchange into Rupees, thereby minimizing the transaction costs.
- All categories of foreign exchange earners, such as individuals, companies, etc. who are resident in India, may open EEFC accounts.
- It can be held only in the form of a current account. No interest is payable on EEFC accounts.

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

- NRO accounts may be opened / maintained in the form of current, savings, recurring or fixed deposit accounts.
- Interest rates offered by banks on NRO deposits cannot be higher than those offered by them on comparable domestic rupee deposits.
- Account should be denominated in Indian Rupees.
- NRI/PIO may remit from the balances held in NRO account an amount not exceeding USD one million per financial year, subject to payment of applicable taxes.
- The limit of USD 1 million per financial year includes sale proceeds of immovable properties held by NRIs/PIOs.

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

- NRE account may be in the form of savings, current, recurring or fixed deposit accounts.
- Account will be maintained in Indian Rupees.
- Accrued interest income & balances held in NRE accounts are exempt from Income tax.

- Authorised dealers/authorised banks at their discretion allow for a period not more than two weeks, overdrawings in NRE savings bank accounts, up to a limit of Rs. 50,000.
- Loans up to Rs.100 lakh can be extended against security of funds held in NRE Account either to the depositors or third parties.

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

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

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

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

CAMELS Rating for Domestic Banks

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

Rating parameters for foreign banks

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

Topic 23: BANKING OMBUDSMAN SCHEME 2006

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

- The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.

- 2) All Scheduled Commercial Banks, Regional Rural Banks & Scheduled Primary Co-operative Banks are covered under the Scheme.
- 3) The Banking Ombudsman does not charge any fee for filing & resolving customers' complaints.
- 4) The maximum compensation which a BO can help a complainant to get is Rs. 20 lakhs.
- 5) If a complaint is not settled by an agreement within a period of one month, the BO proceeds further to pass an award. Before passing an award, the BO provides reasonable opportunity to the complainant & the bank, to present their case.
- 6) If one is not satisfied with the decision passed by the BO, one can approach the appellate authority who is the Deputy Governor of the RBI.

Topic 24: NBFC OMBUDSMAN SCHEME

- ✚ RBI introduced an Ombudsman Scheme for customers of Non-Banking Financial Companies (NBFCs).
 - ✚ The Scheme is an expeditious & cost free apex level mechanism for resolution of complaints of customers of NBFCs, relating to certain services rendered by NBFCs.
 - ✚ It is being introduced under Section 45 L of RBI Act, 1934, with effect from February 23, 2018.
 - ✚ The NBFC Ombudsman is a senior official appointed by RBI to redress customer complaints against NBFCs for deficiency in certain services covered under the grounds of complaint specified under Clause 8 of the Scheme.
 - ✚ As on date, four NBFC Ombudsman have been appointed with their offices located at Chennai, Kolkata, New Delhi and Mumbai.
 - ✚ NBFCs which are defined in Section 45-I (f) of RBI Act 1934 & registered with RBI under Section 45-IA of RBI Act 1934, which (a) are authorized to accept deposits; or (b) have customer interface, with assets size of one billion rupees or above, as on the date of the audited balance sheet of previous financial year, or of any such asset size as the RBI may prescribe, are covered under the Scheme.
 - ✚ The Scheme initially covers NBFCs authorized to accept deposits & would be gradually extended to cover other identified NBFCs.
 - ✚ The compensation amount, if any, which can be awarded by NBFC Ombudsman, for any loss suffered by complainant, is limited to the amount arising directly out of the act or omission of the NBFC or rupees one million, whichever is lower.
- Note:** NBFC Ombudsman may award compensation not exceeding rupees 0.1 million to the complainant for causing mental agony & harassment.
- ✚ Appellate Authority is vested with a Deputy Governor-in-Charge of the department of the RBI implementing the Scheme.

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

Base Rate

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

Marginal Cost Based Lending Rate

- ✚ RBI introduced MCLR w.e.f. 1.4.2016 to determine Base Rate by banks to improve the efficiency of monetary policy transmission.
- ✚ All rupee loans sanctioned & credit limits renewed w.e.f. 01.04.16 to be priced w.r.t. MCLR. It will be internal benchmark.
- ✚ The MCLR comprises of (a) Marginal cost of funds; (b) Negative carry on account of CRR; (c) operating costs; (d) Tenor premium.
- ✚ Marginal Cost of funds (MCF): It has 2 components (a) Marginal cost of borrowings (b) return on network.
- ✚ By using MCF, it will be calculated as: $\text{Required CRR} \times (\text{marginal cost}) / (1 - \text{CRR})$

Exemptions from MCLR

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

Topic 26: What is Reverse Mortgage Loan?

- ✚ The scheme of reverse mortgage has been introduced for the benefit of senior citizens owning a house but having inadequate income to meet their needs. Some important features of reverse mortgage are:

- ✦ A homeowner who is above 60 years of age is eligible for reverse mortgage loan. It allows him to turn the equity in his home into one lump sum or periodic payments mutually agreed by the borrower & the banker.
- ✦ NO REPAYMENT is required as long as the borrower lives, Borrower should pay all taxes relating to the house & maintain the property as his primary residence.
- ✦ The amount of loan is based on several factors: Borrower's age, Value of the property, Current interest rates & The specific plan chosen.
- ✦ **As per the scheme formulated by National Housing Bank (NHB), the maximum period of the loan period is 15 years.** The residual life of the property should be at least 20 years. Where the borrower lives longer than 15 years, periodic payments will not be made by lender. However, the borrower can continue to occupy.

Topic 27: What is Hypothecation & Pledge?

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

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

- ✦ Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans & advances, acquisition of shares/stocks/bonds/debentures/securities issued by Govt. or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit fund business.
- ✦ NBFCs lend & make investments & hence their activities are akin to that of banks; however there are a few differences as given below:
 - a) NBFC cannot accept demand deposits;
 - b) NBFCs do not form part of the payment & settlement system & cannot issue cheques drawn on itself;
 - c) Deposit insurance facility of Deposit Insurance & Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.
- ✦ **Register with RBI:**
A company incorporated under the Companies Act, 1956 & desirous of commencing business of non-banking financial institution as defined under Section 45 I(a) of the RBI Act, 1934 should comply with the following:
 - a) It should be a company registered under Section 3 of the companies Act, 1954

- b) It should have a minimum net owned fund of Rs 200 lakh.

Deposits in NBFC:

- ✦ Presently, the maximum rate of interest an NBFC can offer is 12.5%. The interest may be paid or compounded at rests not shorter than monthly rests.
- ✦ NBFCs are allowed to accept / renew public deposits for a minimum period of 12 months & maximum period of 60 months. They cannot accept deposits repayable on demand.
- ✦ The deposits with NBFCs are not insured.
- ✦ The repayment of deposits by NBFCs is not guaranteed by RBI.

Topic 29: What are the types of Money?

- ✦ **Commodity Money** - Commodity money value is derived from the commodity out of which it is made. The commodity itself represents money, & the money is the commodity.
- ✦ **Representative Money** - is money that includes token coins, or any other physical tokens like certificates, that can be reliably exchanged for a fixed amount/quantity of a commodity like gold or silver.
- ✦ **Fiat Money** - Fiat money, also known as fiat currency is the money whose value is not derived from any intrinsic value or any guarantee that it can be converted into valuable commodity (like gold). Instead, it derives value only based On Govt. order (fiat)
- ✦ **Commercial Bank Money** - Commercial bank money or the demand deposits are claims against financial institutions which can be used for purchasing goods & services.
- ✦ **Reserve Money (M 0)**
Currency in circulation + Bankers' 'deposits with the RBI + 'Other' deposits with the RBI = Net RBI 'credit to the Govt. + RBI credit to the commercial sector + RBI's claims on banks + RBI's net is foreign assets + Government's currency liabilities to the public - RBI's net non-monetary liabilities.
M1=Currency with the public + Demand deposits with the banking system + 'Other' deposits with the RBI
M2=M1 + Savings deposits of office savings banks.
M3=M1 + Time deposits with the banking system = Net bank credit to the Govt.
M4=M3 +All deposits with post office savings banks (excluding National Savings Certificates)
- ✦ **Bhartiya Reserve Bank Note Mudran Private Limited (BRBNMPL):** RBI established BRBNMPL in February 1995 as a wholly-owned subsidiary to augment the production of bank notes in India & to enable bridging of the gap between supply & demand for bank notes in the country.

Topic 30: What are the Different types of Banking?

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

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

IFSC (Indian Financial System Code)

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

MICR – Magnetic ink character Recognition

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

SWIFT Code: Society for Worldwide Interbank financial tele-communication

- ✦ India was 74th Nation to join SWIFT Network.
- ✦ SWIFT Code is a standard format of bank Identifier code.

- ✦ This code is used particularly in International transfer of money between banks.
- ✦ A majority of FOREX related message are sent to correspondent banks abroad through SWIFT.
- ✦ SWIFT Code consist 8 or 11 character when code is 8 digit, it is referred to primary office.
4 – bank code 2 – country code
2 – location code 3 – branch code (optional)

Topic 32: Important Banking Abbreviations

1. **PSBs:** Public Sector Banks
2. **SNBCs:** Schedule Non- Commercial Banks
3. **SENSEX:** Sensitive Index of Stock Exchange
4. **KYC:** Know Your Customer
5. **RTGS:** Real Time Gross Settlement
6. **EFT:** Electronic Fund Transfer
7. **CBS:** Core Banking Solutions
8. **LIBOR:** London Interbank Offered Rate
9. **MIBOR:** Mumbai Interbank Offered Rate
10. **MIBID:** Mumbai Interbank Bid Rate
11. **SARFAESI:** Securitisation & Reconstruction of Financial Assets & Enforcement Of Security Interest
12. **CAR:** Capital Adequacy Ratio
13. **FII:** Foreign Institutional Investments
14. **MICR:** Magnetic Ink Character Recognition
15. **BIRD:** Bankers Institute of Rural Development
16. **IBA:** Indian Bank Association
17. **BPLR:** Benchmark Prime Lending Rate
18. **SWOT:** Strength, Weaknesses, Opportunities & Threats
19. **SWIFT:** Society For Worldwide Interbank Financial Telecommunication
20. **FERA:** Foreign Exchange Regulatory Act
21. **FEMA:** Foreign Exchange Management Act
22. **CASA:** Current & Saving Account
23. **NDTL:** Net Demand & Time Liabilities
24. **NASDAQ:** National Association For Securities Dealers Automated Quotations
25. **CRISIL:** Credit Rating & Investment Services India Limited
26. **CIBIL:** Credit Information Bureau Of India Limited
27. **NAV:** Net Asset Value
28. **ICRA:** Indian Credit Rating Agency
29. **CARE:** Credit Analysis & Research Limited
30. **WMAs:** Ways & Means Advances
31. **ALM:** Asset Liability Management
32. **INFINET** Indian Financial Network
33. **OLTAS** - On-line Tax Accounting System (OLTAS) for Direct Taxes
34. **TIN** - Tax Information Network (TIN)
35. **IMPS** - Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
36. **CDR-** Corporate Debt Restructuring
37. **CAD-** Capital Account Deficit
38. **REITs:** Real Estate Investment Trusts

- 39. **InvITs**: Infrastructure Investment Trusts
- 40. **ALM**- Asset Liability Management
- 41. **ASBA**: Application Supported by Blocked Amount
- 42. **PIN**: Personal Identification Number
- 43. **CECA**: Comprehensive Economic Cooperation Agreement
- 44. **CEPA**: Comprehensive Economic Partnership Agreement
- 45. **DTAA** – Double Taxation Avoidance Agreement
- 46. **EFSF** – European Financial Stability Facility
- 47. **FINO**- Financial Inclusion Network Operation
- 48. **FIPB** – Foreign Investment Promotion board
- 49. **FSLRC**– Financial Sector Legislative Reforms Commission
- 50. **CRAR**: Capital to Risk-weighted Assets Ratio
- 51. **LCR**: Liquidity Coverage Ratio
- 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
- ✚ **Indian Bank**- Chennai
- ✚ **Indian Overseas Bank**- Chennai
- ✚ **Oriental Bank of Commerce**- Gurugram
- ✚ **Punjab National Bank**- New Delhi
- ✚ **Punjab & Sind Bank**- New Delhi
- ✚ **State Bank of India**- Mumbai
- ✚ **Syndicate Bank**- Manipal (Karnataka)
- ✚ **UCO Bank**- Kolkata
- ✚ **Union Bank of India**- Mumbai
- ✚ **United Bank of India**- Kolkata
- ✚ **Andhra Bank**- Hyderabad
- ✚ **Bank of Baroda**- Vadodra

Topic 34: Financial Regulations | Institutions | Organizations

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

National Bank for Agriculture & Rural Development

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

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

REGIONAL RURAL BANK (RRB)

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

EXIM BANK

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

NATIONAL HOUSING BANK(NHB)

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

ECGC

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

CLEARING CORPORATION OF INDIA

- ✦ Clearing Corporation of India Limited (CCIL) was incorporated on 30th April 2001, as the country's first

clearing house for the Govt. securities, forex & other related market segments. It commenced operations from Feb 15, 2002. It provides a system for efficient clearing of money, Govt. securities & foreign exchange market transactions.

BANKING CODES & STANDARDS BOARD OF INDIA

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

Indian Banks' Association (IBA)

- ✦ **Indian Banks' Association (IBA)** set up in 1946 with 22 members to discuss issues of common interests. Over the years, IBA emerged as the Voice of Indian Banking Industry. IBA adopts a consultative approach to give its views on any issue pertaining to banking sector. **As on December 28, 2015** the total Membership of the Association is 237.
- ✦ **Ordinary: 139 Associate: 98 Total: 237**
- ✦ **Rajnish Kumar is present Chairman of IBA & it's headquarter is in Mumbai.**

Topic 35: Important Financial Schemes of the Government

KISAN VIKAS PATRA From 1st October 2019

- ✦ 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: 113 Months**
- ✦ **Rate of Interest: 7.6%.**
- ✦ **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 and Vijaya Bank	2019
State Bank of	5 SBI's Associate	2017

India	Banks & Bharatiya Mahila Bank	
Kotak Mahindra Bank	ING Vysya Bank	2016
ICICI Bank	Bank of Rajasthan	2010
State Bank of India	State Bank of Indore	2009
State Bank of India	State Bank of Saurashtra	2008
HDFC Bank	Centurion Bank of Punjab	2008
Centurion Bank of Punjab	Lord Krishna Bank	2007
Indian Overseas Bank	Bharat Overseas Bank	2007
IDBI Bank	United Western Bank Ltd.	2006
Federal Bank	Ganesh Bank of Kurundwad	2006
Centurion Bank	Bank of Punjab (BoP)	2005
IDBI Bank Limited	IDBI Limited	2005
Oriental Bank of Commerce	Global Trust Bank (GTB)	2004
Punjab National Bank	Nedungadi Bank	2003
Bank of Baroda	Benares State Bank	2002
ICICI Bank Limited	ICICI Limited	2002
ICICI Bank	Bank of Madura	2001
HDFC Bank	Times Bank	2000
Union Bank of India	Sikkim Bank	1999
State Bank of India	Kashinath State Bank	1995
Bank of India	Bank of Karad	1994
Punjab National	Bank New Bank of India	1993
State bank of India	Bank of Cochin	1985
Canara Bank	Lakshmi Commercial Bank	1985

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

- Indian Economy is normally categorized into **three sectors** namely - **1. Primary Sector** **2. Secondary Sector** **3. Tertiary Sector**
- Primary Sector:** Primary Sector is directly dependent on environment for manufacture & production. For example, agriculture, mining, farming etc.
- Secondary Sector:** Secondary Sector adds value to the product by transforming raw materials into valuable products. For example, processing & construction industries.
- Tertiary Sector/Service Sector:** Tertiary Sector is involved in production & exchange of services. For example, transportation, communication, & other

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

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

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

A brief on the Printing Presses

- 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.
- Bank Note Press (BNP)** has two branches located in Mysore, Karnataka & Dewas, Madhya Pradesh. Currently both CNP & BNP print Indian currency.
- Currency is also printed by RBI which has two printing presses & owned by **Bharatiya Reserve Bank Note Mudran Limited**. These are located in Mysore, Karnataka & Salboni, West Bengal.
- Indian security Press** is located in Nashik & **Security Printing Press** is located in Hyderabad.

A brief on the Minting of Coins

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

- MUDRA stands for Micro Units Development & Refinance Agency Ltd.
- Financial institution set up by GOI for development & refinancing micro units enterprises.
- The purpose is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.
- It be responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Section 8 Companies, Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks.
- Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products / schemes. The financial limit for these schemes are:-
Shishu: covering loans upto Rs. 50,000/-
Kishor: covering loans above Rs. 50,000/- and upto 5 lakhs
Tarun: covering loans above Rs. 5 lakhs to 10 lakhs
- 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.
- 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 and 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 and Budget Management Act:** The Act is an attempt to make the Government adhere to a phased plan to reduce fiscal deficit, which denotes an excess of expenditure over revenue.
- ✦ **Dividend Distribution Tax:** This is a tax levied on companies that pay out dividends to its shareholders, i.e. share a portion of earnings with them.
- ✦ **Venture Capital Funds:** These are funds that invest in startups, a financially riskier proposition than investing in established companies.
- ✦ **Securities Transaction Tax:** It is a tax on all transactions done over the stock exchanges involving securities such as shares, derivatives, and equity-linked mutual funds.
- ✦ **Capital Gains Tax:** It is a tax on the gains that ensue when an asset is sold for a price higher than what it was bought for.
- ✦ **Ad Valorem Tax:** This is charged as a percentage of the value of a good or service, not at a specific rate per unit.
- ✦ **Advance Pricing Agreement (APA):** It is an agreement between a taxpaying entity and the taxman that indicates how the former will price transactions with its associates.
- ✦ **Fiscal Consolidation:** The term refers to the things a Government does to maintain good fiscal health — cut debt and wasteful expenditure and improve revenue opportunities.
- ✦ **Current Account Deficit:** It is a trade measure that shows the value of a country's imports of goods and services to be higher than the value of its exports.
- ✦ **Bear market:** A period during which the majority of securities prices in a particular market (such as the stock market) drop substantially.
- ✦ **Bull market:** A period during which the majority of securities prices in a particular market (such as the stock market) rise substantially.
- ✦ **Inflation risk:** The risk that the purchasing power of the future value of assets or income will be lower due to inflation.

- ✦ **Interest rate risk:** Risk of gain or loss on a security due to possible changes in interest rate levels. When interest rates rise, the market value of a debt security will fall, and vice versa.
- ✦ **Direct and Indirect Taxes:** Direct taxes are the one that fall directly on individuals and corporations. For example, income tax, corporate tax etc. Indirect taxes are imposed on goods and services. They are paid by consumers when they buy goods and services. These include excise duty, customs duty etc.
- ✦ **Customs Duty:** These are levies charged when goods are imported into, or exported from, the country, and they are paid by the importer or exporter. Usually, these are also passed on to the consumer.
- ✦ **Primary Deficit:** The primary deficit is the fiscal deficit minus interest payments. It tells how much of the Government's borrowings are going towards meeting expenses other than interest payments.
- ✦ **Fiscal policy:** It is the government actions with respect to aggregate levels of revenue and spending. Fiscal policy is implemented through the budget and is the primary means by which the government can influence the economy.
- ✦ **Fiscal Deficit:** When the government's non-borrowed receipts fall short of its entire expenditure, it has to borrow money from the public to meet the shortfall. The excess of total expenditure over total non-borrowed receipts is called the fiscal deficit.
- ✦ **Revenue Deficit:** The difference between revenue expenditure and revenue receipt is known as revenue deficit. It shows the shortfall of government's current receipts over current expenditure.
- ✦ **Capital Budget:** It consists of capital receipts and payments. It includes investments in shares, loans and advances granted by the central Government to State Governments, Government companies, corporations and other parties.
- ✦ **Vote on Account:** The Vote on Account is a grant made in advance by the parliament, in respect of the estimated expenditure for a part of new financial year, pending the completion of procedure relating to the voting on the Demand for Grants and the passing of the Appropriation Act.
- ✦ **Guillotine:** Parliament, unfortunately, has very limited time for scrutinising the expenditure demands of all the Ministries. So, once the prescribed period for the discussion on Demands for Grants is over, the Speaker of Lok Sabha puts all the outstanding Demands for Grants, Whether discussed or not, to the vote of the House. This process is popularly known as 'Guillotine'.
- ✦ **Public Account:** Under provisions of Article 266(1) of the Constitution of India, Public Account is used in relation to all the fund flows where Government is acting as a banker. Examples include Provident Funds and Small Savings. This money does not belong to government but is to be returned to the depositors.

The expenditure from this fund need not be approved by the Parliament.

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

Year	Reform Introduced
1962	In order to ensure the safety of deposits of small depositors in banks in India, Deposit Insurance Corporation Act, 1961 was enacted. Deposit Insurance Corporation of India was established in January 1962.
1963	Agricultural Refinance Corporation (ARC) was set up by the Act of July 1, 1963. Its objective was to refinance central land mortgage banks, State cooperative banks and scheduled commercial banks.
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 and 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 and for their upliftment.
1980	Six Banks with demand and 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 para-banking financial institutions.
1995	Banking Ombudsman Scheme was introduced under the provisions of the BR Act, 1949.
2006	Banking Codes and Standards Board of India (BCSBI) was set up by Reserve Bank in order to provide for voluntary registration of banks committing to provide customer services as per the agreed standards and codes.

Year	Reform Introduced
	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 and Financial Institutions Act was enacted in 1993, which provided for the establishment of tribunals for expeditious adjudication and recovery of non-performing loans.
	Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 was enacted in March, 2002.

Topic 43: History of Banking Sector in India

- a) The first bank of a joint stock variety was Bank of Bombay, established in 1720 in Bombay. This was followed by Bank of Hindustan in Calcutta, which was established in 1770 by an agency house.
- b) The General Bank of Bengal and Bihar, which came into existence in 1773, after a proposal by Governor (later Governor General) Warren Hastings, proved to be a short-lived experiment.
- c) The first 'Presidency bank' was the Bank of Bengal established in Calcutta on June 2, 1806 with a capital of Rs.50 lakh. The bank was given powers to issue notes in 1823.
- d) Bank of Bombay was the second Presidency bank set up in 1840 with a capital of Rs.52 lakh, and the Bank of Madras the third Presidency bank established in July 1843 with a capital of Rs.30 lakh.
- e) With the collapse of the Bank of Bombay, the New Bank of Bombay was established in January 1868.
- f) The Presidency Bank Act, which came into existence in 1876, brought the three Presidency banks under a common statute and imposed some restrictions on their business.
- g) The first Indian owned bank was the Allahabad Bank set up in Allahabad in 1865, the second, Punjab National Bank was set up in 1895 in Lahore, and the third, Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership.
- h) Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership and many more Indian commercial banks such as Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, and Bank of Mysore were established between 1906 and 1913.
- i) The late Shri Vithal L Kavthekar pioneered the urban co-operative credit movement in the year 1889 in the then princely State of Baroda.
- j) The first registered urban co-operative credit society was the Conjeevaram Urban Co-operative Bank, organised in Conjeevaram, in the then Madras Presidency.

Note: They were known as Presidency banks as they were set up in the three Presidencies that were the units of administrative jurisdiction in the country for the East India Company. The Presidency banks were governed by Royal Charters. The Presidency banks issued currency notes until the enactment of the Paper Currency Act, 1861, when this right to issue currency notes by the Presidency banks was abolished and that function was entrusted to the Government.

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

12 Months Subscription

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Topic 44: Important Financial Abbreviations Part 2

- ✚ ADRs - American Depository Receipts
- ✚ CAGR - Compounded Annual Growth Rate
- ✚ CDSL - Central Depository Services (India) Limited
- ✚ ECS - Electronic Clearing Scheme
- ✚ FIIs - Foreign Institutional Investors
- ✚ GETFs - Gold Exchange Traded Funds
- ✚ IFCI - Industrial Financial Corporation of India
- ✚ IPO - Initial Public Offering
- ✚ NSC - National Savings Certificate
- ✚ OTCEI - Over the Counter Exchange of India Limited
- ✚ Industrial Credit and Investment Corporation of India Bank
- ✚ NISM: National Institute of Securities Market
- ✚ SIP: Systematic Investment Plan
- ✚ SWP: Systematic Withdrawal Plan
- ✚ AAY: Antyodaya Anna Yojana
- ✚ CAA&A: Controller of Aid Accounts and Audit
- ✚ CFPI: Consumer Food Price Index
- ✚ CIRP: Corporate Insolvency Resolution Process
- ✚ CLSS: Credit Linked Subsidy Scheme
- ✚ DARE: Department of Agricultural Research and Education
- ✚ DDA: Doha Development Agenda
- ✚ DGCI&S: Directorate General of Commercial Intelligence and Statistics
- ✚ DGFT: Directorate General of Foreign Trade
- ✚ DIPAM: Department of Investment and public Asset Management
- ✚ DIPP: Department of Industrial Policy and Promotion
- ✚ DISCOMS: Distribution Companies
- ✚ EBRD: European Bank for Reconstruction and Development
- ✚ EFTA: European Free Trade Association
- ✚ EIB: European Investment Bank
- ✚ e-NAM: Electronic National Agriculture Market
- ✚ EPCG: Export Promotion on Capital Goods
- ✚ GCC: Gulf Cooperation Council
- ✚ IBC: Insolvency and Bankruptcy Code
- ✚ LFPR: Labour Force Participation Rate
- ✚ M0: Reserve Money
- ✚ M3: Broad money
- ✚ MDGs: Millennium Development Goals
- ✚ NAREDCO: National Real Estate Development Council
- ✚ NCDs: Non-Convertible Debentures
- ✚ NCLT: National Company Law Tribunal
- ✚ NICRA: National Innovations on Climate Resilient Agriculture
- ✚ PMAY: Pradhan Mantri Awas Yojana
- ✚ PMFBY: Pradhan Mantri Fasal Bima Yojana
- ✚ PMKSY: Pradhan Mantri Krishi Sinchayee Yojana
- ✚ POL: Petroleum Oil and Lubricants
- ✚ RMSA: Rashtriya Madhyamik Shiksha Abhiyan
- ✚ SSA: Sarva Shiksha Abhiyan

- ✚ SUUTI: Specified Undertaking for Unit Trust of India
- ✚ UDAY: Ujjwal Discom Assurance Yojna
- ✚ UDISE: Unified District Information System for Education

Topic 45: Miscellaneous Banking Terms

- ✚ **Average Yield:** It is the sum of all interest that the investment generates divided the length of time the investor invested in it.
- ✚ **Net Interest Margin:** Net interest margin is the net interest income divided by average interest earning assets.
- ✚ **Bulk Deposits:** a) It means single Rupee term deposits of Rupees one crore & above for Scheduled Commercial Banks other than RRBs. b) For RRBs, it is the Single Rupee term deposits of Rupees fifteen lakhs and above.
- ✚ **"Notice deposits":** It means term deposit for specific period but withdrawable on giving at least one complete banking day's notice.
- ✚ **"Term deposit":** It means a interest bearing deposit received by the bank for a fixed period and shall also include deposits such as Recurring /Cumulative /Annuity /Reinvestment deposits and Cash Certificate.
- ✚ **Small Accounts:** It means a savings account in which:
 1. the aggregate of all credits in a financial year does not exceed rupees one lakh;
 2. the aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand; and
 3. the balance at any point of time does not exceed rupees fifty thousand.
- ✚ **LIBOR:** It is the average weighted interest rate on inter-bank loans provided by banks, that participate in the London interbank market and offer funds in different currencies for different time periods (from 1 day to 1 year).
- ✚ **Double Taxation Avoidance Agreement (DTAA):** It is a tax treaty signed between two or more countries. Its key objective is that tax-payers in these countries can avoid being taxed twice for the same income. It applies in cases where a tax-payer resides in one country and earns income in another.
- ✚ **DRI Loans** DRI scheme provides bank loan at a concessional rate of interest of 4% per annum for productive / self employment ventures. SC/ST, minorities and physically handicapped persons are targeted under this scheme to boost financial inclusion.
- ✚ **Amortization:** It is the reduction of an amount at regular intervals over a certain time period. It mainly refers to the reduction of debt by regular payment of loan installments during the life of a loan. It also describes the accounting process of writing off an intangible asset.
- ✚ **Lessor & Lessee:** Lessor and Lessee are two parties to a lease agreement. An agreement or a contract by

which the owner (lessor) of a specified asset grants permission to another party (lessee) to use the asset for a specific period of time and with defined terms and conditions in return of periodic rentals, is termed as a lease. A lessor is a person or a party who is the owner of the asset under the lease agreement. The lessor holds the legal rights over an asset. A lessee is a person or a party who takes the asset on lease from the lessor (owner of the asset). The lessee is often termed as a tenant. The lessee is required to oblige the terms and conditions mentioned in the lease agreement.

✚ **"Bailment":** It is the delivery of goods by one person to another for some purpose, upon a contract that they shall, when the purpose is accomplished, be returned or otherwise disposed of according to the directions of the person delivering them. The person delivering the goods is called the "bailor". The person to whom they are delivered is called the "bailee".

✚ **Derivative:** A derivative instrument derives its value from an underlying product. There are basically three derivatives

a) **Forward Contract-** A forward contract is an agreement between two parties to buy or sell an agreed amount of a commodity or financial instrument at an agreed price, for delivery on an

✚ **ALCO:** Asset-Liability Management Committee (ALCO) is a strategic decision making body, formulating and overseeing the function of asset liability management (ALM) of a bank.

✚ **Consortium Financing:** It occurs for transactions that might not take place with a single lender. Several banks agree to jointly supervise a single borrower with a common appraisal, documentation and follow-up and own equal shares in the transaction.

✚ **Moratorium Period:** Moratorium period or EMI holiday period refers to a particular duration in the loan tenure when the borrower is not required to pay EMIs. This holiday period is mostly available for salaried individuals. Although the borrower is not required to pay EMIs, the loan amount would still continue to incur interest during this period.

✚ **A Brief on Insolvency and Bankruptcy Board of India**

agreed future date. **Future Contract-** Is a standardized exchange tradable forward contract executed at an exchange.

b) **Options-** An option is a contract which grants the buyer the right, but not the obligation, to buy (call option) or sell (put option) an asset, commodity, currency or financial instrument at an agreed rate (exercise price) on or before an agreed date (expiry or settlement date). The buyer pays the seller an amount called the premium in exchange for this right. This premium is the price of the option.

c) **Swaps-** Is an agreement to exchange future cash flow at pre-specified Intervals. Typically one cash flow is based on a variable price and other on affixed one.

✚ **Restructuring:** A restructured account is one where the bank, grants to the borrower concessions that the bank would not otherwise consider.

✚ **CASA Deposit:** Deposit in bank in current and Savings account.

✚ **Liquid Assets:** Liquid assets consists of: cash, balances with RBI, balances in current accounts with banks, money at call and short notice, inter-bank placements due within 30 days and securities under "held for trading" and "available for sale" categories excluding securities that do not have ready market.

a) It was established on 1st October, 2016 under the Insolvency and Bankruptcy Code, 2016 (Code).

b) It is a key pillar of the ecosystem responsible for implementation of the Code that consolidates and amends the laws relating to reorganization and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximization of the value of assets of such persons, to promote entrepreneurship, availability of credit and balance the interests of all the stakeholders.

c) It is a unique regulator: regulates a profession as well as processes.

d) It has regulatory oversight over the Insolvency Professionals, Insolvency Professional Agencies, Insolvency Professional Entities and Information Utilities. Dr. M. S. Sahoo is the Chairperson.