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Current Affairs 1st to 16th May 2018

Banking, Economy & Business Related Current Affairs

- RBI announced that **it will buy Rs. 10,000 crores ($1.50 billion) of government bonds via open market operation (OMO). Note:** 10-year government bond yield rose to 7.75% from 7.74%.
- YES Bank is all set to roll out a **capacity building project with farmers in Haryana & Rajasthan** under its 'Livelihood & Water Security' CSR initiative.
- India's total export of finished steel increased by 16.7% to 9.6 million tonnes, in 2017-18. The country exported 8.2 million tonnes finished steel during 2016-17 fiscal, according to the Joint Plant Committee report.
- Chinese bank, **Industrial & Commercial Bank of China (ICBC) launched the country's first India-dedicated publicly offered investment fund**. The fund, named the ICBC Credit Suisse India Market Fund. It is China's first publicly offered fund for investing in India.
- **Fino Payments Bank** launched a suite of digital products.
- Paytm introduced **automatic recurring payments, a new feature that lets users configure the payments app** to pay for periodic recurring expenses automatically.
- **YES Bank & YES Global Institute** launched **Agenda 25×25,** which pledges to create a **synergetic startup environment for budding women entrepreneurs** in India. It would ensure that by 2025 at least 25% of all entrepreneurs in India are women.
- Indian tea industry **recorded the highest ever production as well as exports in FY18.** The total tea production was 1325.05 million kgs.
- **Both retail (Consumer Price Index) & producer (Wholesale Price Index or WPI)** inflation showing a surge raising the possibility of a policy rate hike by RBI in the near future. CPI pushed to 4.58% in April.
- **US-based retail giant Walmart has confirmed that it will buy 77% stake** in India's largest e-commerce startup Flipkart for $16 billion. The acquisition, which is the largest e-commerce deal in the world, will value the startup at a reported amount of $20.8 billion.
- SEBI **came out with a detailed framework for risk-based KYC** documentation of foreign portfolio investors (FPIs). SEBI made it clear that non-resident Indians (NRIs), overseas citizens of India (OCI) & resident Indians cannot be beneficial owners of FPIs.
- **UK marketing analytics firm Cambridge Analytica,** which has been at the heart of the Facebook data scandal, announced **to cease all its operations immediately** & filing for insolvency in Britain & the United States.
- **IT firm Cognizant acquired Belgium based Hedera Consulting,** a move that will strengthen the former's consulting & digital transformation capabilities for clients in Belgium & the Netherlands.
- **Google's philanthropic arm Google.org** announced **$3 million in grants for teacher training & educational content creation in India.** The organisation committed $1 million **to TheTeacherApp to help them reach 5,00,000 teachers** in two years, besides a $2-million grant & technical assistance from YouTube to the Central Square Foundation.
- In an effort to better secure & control **Internet of Things (IoT) devices, Google** launched Android Things. With this, each connected device that uses the platform will receive three years of OS updates directly from Google for free.
- **Chinese e-commerce giant Alibaba** purchased leading **Pakistani online retailer 'Daraz'.**
- Union Petroleum & Natural Gas Minister Dharmendra Pradhan & UAE Minister of State & Abu Dhabi National Oil Company (ADNOC) Group CEO Dr. Sultan Al Jaber **flagged off the first consignment of 2 million barrels of ADNOC crude for Mangalore Cavern.**
- **FIH Mobile,** the investment subsidiary of Foxconn Technology Group, the world's largest contract manufacturing giant, **has written off an additional $40 million of its $200 million bet on Gurgaon-based online marketplace Snapdeal.**
- The government approved **the merger of the local unit of Norway's Telenor with Bharti Airtel**, clearing the last hurdle for the deal to go through.

Static Awareness Related to Banking, Economy & Business Related Current Affairs

- Founded by Vinod Karate in 2016, TheTeacherApp is a non-profit Delhi-based organisation.
- Google CEO- Sundar Pichai, Parent organization- Alphabet Inc., HQ:- the USA.
- Prof Mahendra Kumar Chouhan is the Chairman, Independent Director of FINO Payments Bank. Rishi Gupta is the Managing Director & Chief Executive Officer of FINO Payments Bank. FINO Payments Bank Limited HQ: in Mumbai, Maharashtra.

Schemes/Portals/Missions Launched

- Indian government launched a **Pilot Scheme for procurement of aggregate power of 2500 MW on competitive basis for three years** under medium term from commissioned power plants without power purchase agreements.

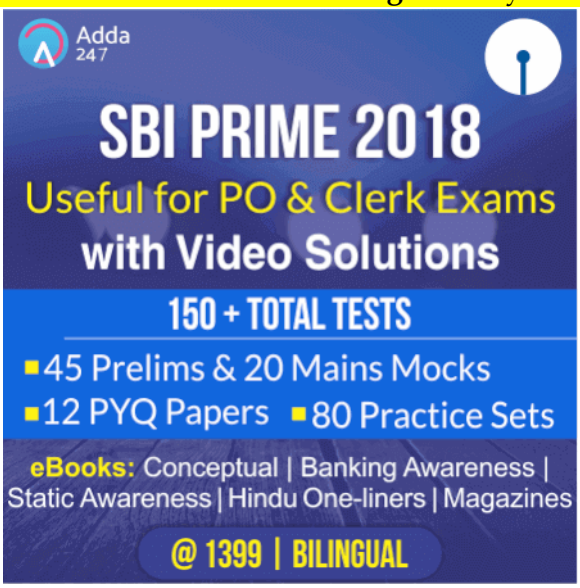
- Union Minister for Drinking Water & Sanitation, Uma Bharti, launched the **GOBAR (Galvanizing Organic Bio-Agro Resources)- DHAN scheme in Karnal, Haryana.** It aims to positively impact village cleanliness & generate wealth & energy from cattle & organic waste.
- **HRD Ministry** launched a major & unique initiative of online professional development of **1.5 million higher education faculty using the Massive Open Online Courses platform SWAYAM.** In the first phase, 75 discipline-specific National Resource Centres (NRCs) have been identified. NRCs are tasked to prepare online training material with the focus on new & emerging trends, pedagogical improvements & methodologies for transacting revised curriculum.
- **Manipur CM N. Biren Singh launched 'Go to Village' mission** throughout the state from Konuma ground. The mission was launched in 60 villages of all the 60 Assembly constituencies.
- Union Minister of Electronics & Information Technology **Ravi Shankar Prasad launched the website of Digital India Internship Scheme** in New Delhi. Under this scheme, 25 interns will be inducted for a period of three months.
- Aimed at empowering vulnerable & marginalised women by imparting skills training, **the United Nations Development Programme (UNDP)** has announced to set up a skill development centre at **'Bharosa,'** an integrated support centre for distressed women & children in Hyderabad.
- Ministry of New & Renewable Energy (MNRE) unveiled a **National Wind- solar Hybrid Policy which seeks to promote new projects as well as hybridisation of the existing ones.** Under this, the government would bid out wind-solar hybrid projects on tariff-based competitive bidding & these projects can be set up anywhere across the country depending on feasibility & land availability with bidders.

Static Takeaways from Schemes/Portals/Missions Launched

- ✔ Raj Kumar Singh is the Minister of State (I/C) of the Ministry of Power.
- ✔ Kaptan Singh Solanki|Governor of Haryana. CM of Haryana is Manohar Lal Khattar.
- ✔ Manipur CM- Nongthombam Biren Singh, Governor- Dr Najma A. Heptulla.

National & State Related Current Affairs

- In the Cabinet rejig, **Piyush Goyal to take additional charge as Finance Minister** until Finance Minister is under treatment. **Smriti Irani to handle only the Ministry of Textiles & Rajvardhan Rathore has been given the charge of Information & Broadcasting** Ministry.



- **15th Pravasi Bharatiya Divas** will be held in the holy city of **Varanasi** in January 2019 with the Indian diaspora having an option to participate in Kumbha Snan & attend the Republic Day parade in New Delhi. This year's event would be **inaugurated by PM Narendra Modi & his Mauritian counterpart Pravind Jugnauth.** The theme will be "Role of Indian Diaspora in building a New India".
- **India surpassed France to become one of the world's five largest military spenders,** as per Sweden's Stockholm International Peace Research Institute (SIPRI) Report. India spent $63.9 billion on its military in 2017. The other countries in top five include the US, China, Saudi Arabia, & Russia.
- **India signed a loan deal worth $ 200 million with the World Bank** for the National Nutrition Mission (POSHAN Abhiyaan). The loan would help India in achieving its goal of reducing stunting in children 0-6 years of age from 38.4% to 25% by the year 2022.
- A pact **signed between India & Guatemala for strengthening diplomatic cooperation through Respective Foreign Service Institutes** in the educational field. The agreement was inked after a meeting between Vice President M Venkaiah Naidu & his Guatemala counterpart, Jafeth Cabrera Franco in Guatemala city.
- **India & Panama** signed **2 agreements on the exemption of Visas for holders of Diplomatic & Official Passports** & in the field of Agriculture. These agreements were signed during the second leg visit of Vice President M Venkaiah Naidu to Panama.
- India has released **grant of Nepalese Rupees (NRs) 18.07 crore for river training & construction of embankments** along Lalbakeya, Bagmati & Kamla

rivers in Nepal. Indian Ambassador to Nepal Manjeev Singh Puri handed over a cheque.

- In a first, a **Post Office Passport Seva Kendra (POPSK) run by an all-woman team has started operations in Phagwara, Punjab.** It was **192nd POPSK in the country,** but the first one to be operated by an all-woman team.
- **Maharashtra became the first state to provide digitally-signed land record receipts (also known as 7/12 receipts),** which would check irregularities & bring in transparency. The 7/12 receipt is the most important document which establishes the ownership of the land & is primarily used by farmers while applying for loans.
- **Madhya Pradesh government launched the country's first Integrated Control & Command Centre (ICCC)** for all 7 smart cities of the state, in Bhopal. Bhopal, Indore, Ujjain, Gwalior, Jabalpur, Satna, & Sagar are the seven smart cities under SCM in Madhya Pradesh.
- Telangana government **introduced Rythu Bandhu, a scheme to provide Rs. 4,000 per acre each to land-owning farmers for Rabi & Kharif seasons,** & issued special passbooks for them.
- **Arunachal Pradesh CM Pema Khandu** inaugurated the **state's biggest solar power plant at Energy Awareness Park** in the presence of Power Minister Tamiyo Taga in Itanagar. It has a capacity of 1 MW.
- The **department of youth & cultural affairs of the Gujarat government will be co-organisers for the centenary celebrations to mark the independence of Poland in Delhi** & other parts of the world.
- The states of **HP, J&K, Haryana & Uttarakhand agreed to implement the ambitious national health protection mission, which aims to provide an annual coverage of Rs 5 lakh per family.**

Static Takeaways from National & State Related Current Affairs

- ✔ Jayakwadi Dam built over Godavari River is located in Maharashtra.
- ✔ POSHAN (PM's Overarching Scheme for Holistic Nourishment) Abhiyaan was launched by PM in March 2018 at Jhunjhunu, Rajasthan.
- ✔ Mouling National Park is situated in Arunachal Pradesh.

New Appointments (National & International)

- Hockey India appointed Harendra Singh as coach of India's men's team, while Sjoerd Marijne will take over as chief coach of women's side.
- WhatsApp Co-founder & CEO Jan Koum announced his resignation from the parent company Facebook. This comes shortly after a report claimed Koum would leave due to disagreements over data privacy & weakening encryption.
- Mr Sitanshu Ranjan Kar (1983 batch officer of Indian Information Service) took over as the 27th Principal Spokesperson of the Government of India & Director General of Press Information Bureau in New Delhi. He succeeds Mr Frank Noronha.
- Former Australian cricketer Justin Langer has been appointed as Australian cricket team's head coach for all three formats. Langer replaces Darren Lehmann.
- ICICI Bank's board appointed Radhakrishnan Nair as an additional (independent) director of the bank for five years.
- Subhash Chandra Khuntia, a 1981-batch Indian Administrative Services (IAS) officer has been appointed as Chairman of Insurance Regulatory & Development Authority of India (IRDAI). He is appointed for a period of three years.
- Vladimir Putin was sworn-in as the President of Russia for the fourth time, renewing another six-year term in office. He won the presidential elections with over 76% of the votes.
- Facebook has announced that the company's Vice President of Product Chris Daniels will be taking over Whatsapp after Co-founder Jan Koum announced his departure, recently.
- Armenia's parliament elected Nikol Pashinyan as a new PM in a 59-42 vote. His election comes after Serzh Sargsyan's resignation as PM of Armenia.
- Google had appointed Nitin Bawankule as the country head for its cloud business in India, as the search giant looks at taking a larger share of the booming demand for those services in the country.
- Carlos Alvarado was sworn in as the new President of Costa Rica. Alvarado swept to victory against conservative Protestant singer Fabricio Alvarado Munoz. At 39, Alvarado is the country's youngest president in modern history.
- Mahathir Mohamad was sworn in as PM of Malaysia. He took the oath at the Istana Negara Palace in Kuala Lumpur. He has replaced Najib Razak.
- Former BCCI President Shashank Manohar will serve a second two-year term as the independent chairman of the International Cricket Council after he was elected unopposed by the governing body's Board.

✔ **Note:**The head office of IRDAI is in Hyderabad.

Sports Current Affairs

- Indian shooter Shahzar Rizvi became the world number one shooter in the 10-metre air pistol category after having won a silver medal in the shooting World Cup in South Korea. Jitu Rai placed at sixth.

- India's CA Bhavani Devi won a silver medal in the sabre event of the Tournoi World Cup Satellite Fencing Championship in Reykjavik, Iceland.
- Lewis Hamilton of Mercedes has won the Azerbaijan Grand Prix 2018 in Baku.
- Liverpool forward Mohamed Salah named the Football Writers' Association Footballer of the Year.
- As per the Wimbledon officials, the 2018 men's & women's singles champions will receive £2.25 million.
- India finished on top in the 7-nation 3rd South Asian Junior Athletics Championships in Colombo, Sri Lanka. India ended with 20 gold, 22 silver & 8 bronze medals (Total 50 Medals).
- Indian Under-16 National Team crowned champions of the Four-Nation Tournament held in Serbia after the Indian Colts defeated Tajikistan.
- Indian shooter Heena Sidhu clinched gold medal while compatriot P Shri Nivetha settled for bronze in women's 10m air pistol at the International Shooting Competitions of Hannover (ISCH), in Germany.
- Lewis Hamilton (of Mercedes) won Spanish Grand Prix 2018.

✔ **Note:** Olegario Vazquez Rana of Mexico is the President of International Shooting Sports Federation .

International Current Affairs

- The **Dominican Republic & China established diplomatic relations as the Caribbean country becomes the latest nation to dump Taiwan** in the face of Beijing's growing influence. With this, Dominican Republic has broken a 77-year alliance with Taiwan.
- The bilateral trade between **India & China through Nathu La border** has resumed. The announcement was made by the General Secretary of the Indo-China Border Traders' Welfare Association, Tenzing Tsepel.
- **India** is organising a **cultural festival in Egypt to commemorate the 157th birth anniversary of Nobel laureate Rabindranath Tagore.** An exhibition on the paintings of Tagore titled 'Rabindranath Tagore: Rhythm in Colours' will be held in Giza.
- **New York Attorney General Eric Schneiderman** announced that he **would be resigning** from office hours after 4 women accused him of physical violence.
- **Israel withdrew** from a race against Germany & Belgium for **two seats on the United Nations Security Council in 2019-20.**
- UN Secretary-General Antonio Guterres **announced to hold a climate summit in September 2019 in New York to review the commitments of the 2015 Paris Agreement on Climate Change.** Guterres appointed former New York Mayor Michael Bloomberg as his Special Envoy for Climate Action.
- **President Trump announced US withdrawal** from the 2015 landmark nuclear deal with Iran. Mr Trump signed a fresh set of sanctions against Iran & warned countries against any cooperation with Tehran on its controversial nuclear weapons programme.
- **The leaders of China, Japan & South Korea met in Tokyo against the backdrop of historic diplomatic moves by North Korea** & a push for the isolated country to give up its nuclear weapons. Japanese PM Shinzo Abe, Chinese Premier Li Keqiang & South Korean President Moon Jae-in held talks in the first three-way summit in two-and-a-half years.
- **World Health Organization (WHO) has launched a comprehensive plan to eliminate industrially-produced artificial trans fats from the global food supply by 2023.** WHO calls on governments to use the 'REPLACE' action package to eliminate industrially-produced trans-fatty acids from the food supply. The global health body estimates that every year, trans fat intake leads to over 5,00,000 deaths worldwide from cardiovascular diseases.

✔ Presently, there are 193-member countries in the UN General Assembly.

Defence Current Affairs

- India & Pakistan w**ill be part of a multi-nation counter-terror exercise in Russia under the framework of Shanghai Cooperation Organisation (SCO)** in September 2018. It will be held in Ural mountains of Russia & almost all SCO member countries China, Russia, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan & the new members India & Pakistan will be part of it.
- **Indian Army's month-long Vijay Prahar** exercise concluded in Suratgarh, Rajasthan.
- President Kovind **visited the Army base camp in Siachen, becoming the first President of India** to visit the world's highest battlefield in 14 years.
- Indian Army has finalised a mega 15,000 crore rupees project under which a range of ammunition for its critical weapons & tanks will be produced indigenously. 11 private firms would be involved in the ambitious project.
- General Bipin Rawat, Chief of Army the Staff released the book **'Across the Bench - Insight into the Indian Military Judicial System' by Lt Gen Gyan Bhushan, former Army Commander & Member 'A', Armed Forces Tribunal, Lucknow Bench.**
- General Bipin Rawat, Chief of the Army Staff was on an official visit to Sri Lanka.

Ranks/ Indexes Released

- India is ranked joint-sixth in the list of doping violations with 69 cases, same as that of Russia, as per **World Anti-Doping Agency (WADA) report** for samples collected in 2016. Italy topped the rankings.

- **India has been projected to be the second fastest growing country in the world for air passenger traffic.** As per the Airports Council International (ACI), by 2022 passenger traffic in emerging economies like India will surpass advanced economies. ACI put Vietnam at the top position with an 8.5% growth rate, followed by India at 7.5%.
- As per the data released by WHO, **14 Indian cities figure in a list of worlds' 20 most polluted cities in terms of particulate matter PM2.5 levels in 2016.** WHO Global Urban Ambient Air Pollution Database ranked Kanpur as the most polluted city among 4300 world cities.
- **Global consultant AT Kearney released the Foreign Direct Investment (FDI) Confidence Index 2018,** an annual survey which tracks the impact of political, economic & regulatory changes on the FDI preferences of CEOs & Chief Financial Officers (CFOs) of the country. **United States (US) topped the index.** Index ranked **India at the 11th spot.**
- **US state California's economy surpassed UK** to become the world's fifth largest, as per the new federal data. With a GDP of $2.7 trillion, California is now only behind the US, China, Japan & Germany. The UK & India are next on the list.
- **India ranked fourth out of 25 nations in the Asia-Pacific region** on an index that measures their overall power. **US has topped the list.** India has been pegged as a "giant of the future". The Lowy Institute Asia Power Index measures power across 25 countries & territories in the Asia-Pacific region.
- **PM Modi has been ranked ninth on Forbes' 2018 list of 'the world's most powerful people'.** Chinese President Xi Jinping ranked first, followed by Russian President Vladimir Putin & US President Donald Trump at the second & third rank. The only other Indian to feature on the list is Reliance Industries Chairman Mukesh Ambani at 32.
- **India was ranked 6th on Global Optimism Index released as part of Grant Thornton's International Business Report (IBR)** in the first quarter of 2018. Top five nations in the report are Austria, Finland, Indonesia, the Netherlands & the US.
- **International Monetary Fund (IMF)** reaffirmed that India will be the fastest-growing major economy in 2018, with a growth rate of 7.4% that rises to 7.8% in 2019 with medium-term prospects remaining positive, according to the IMF's Asia & Pacific Regional Economic Outlook report.
- Fitch has stated that India's economic growth will **accelerate to 7.3% in the current financial year (2018-19) & 7.5% in the next fiscal (2019-20).**
- India **has become the largest remittance-receiving country in the world, with migrant workers from the country sending home 69 billion US dollars in 2017.** As per the report 'RemitSCOPE – Remittance markets & opportunities – Asia & the Pacific'. India, China with 64 billion Dollars & the Philippines with 33 billion Dollars are the three largest remittance-receiving countries in the world in 2017.
- **India emerged as the third largest solar market in the world in 2017 behind China & the US,** as per report of Mercom Communications India. India has grown at a CAGR of approximately 170% since 2010.

✔ **Note:** Tedros Adhanom Ghebreyesus is the present Director General of WHO. WHO HQ: Geneva, Switzerland.

Important Days

- International Labour Day is also known as International Worker's Day, Labour Day & May Day. The theme was "Uniting Workers for Social & Economic Advancement".
- Every year, 3 May is a date which celebrated as the World Press Freedom Day to evaluate press freedom around the world. This year's global theme was 'Keeping Power in Check: Media, Justice & The Rule of Law'.
- May 8 is celebrated globally as the World Red Cross Day. The theme of 2018 is "Memorable smiles from around the world".
- Every year, `National Technology Day' is celebrated across India on May 11 to memorize the anniversary of Shakti, the Pokhran nuclear test held on 11 May 1998. The theme is "Science & Technology for a Sustainable Future".
- International Nurses Day (IND) is celebrated every year all around the world on 12th of May to commemorate the birth anniversary of the Florence Nightingale.The thee was "Nurses A Voice to Lead – Health is a Human right" for IND 2018.
- International Day of Families is observed on the 15th of May every year.

Agreement Signed

- **NITI Aayog & IBM** signed a Statement of Intent (SoI) to develop a crop yield prediction model using Artificial Intelligence to provide real-time advisory to farmers in Aspirational Districts.
- **Central Board of Direct Taxes (CBDT)** notified the protocol amending the Double Taxation Avoidance Agreement (DTAA) between India & Kuwait.
- **India & Sri Lanka agreed on cooperation on exchange of information** & other aspects to tackle smuggling of drugs in both countries. This was announced at 3rd bilateral meeting between delegations from India's Narcotics Control Bureau (NCB) & Sri Lanka's Police Narcotics Bureau (PNB) on

narcotics, drugs & psychotropic substances in New Delhi.

- **Ministry of Skill Development & Entrepreneurship (MSDE) & Ministry of Rural Development (MoRD),** together joined hands to amplify the "Gram Swaraj Abhiyaan" of the current incumbent government which is promoting social harmony & awareness around the pro-poor initiatives of the government.
- **VP Naidu visited Guatemala.** During his stay, MoUs are expected to be signed in the fields of protection of wildlife, human resource training, education & exchanges between training institutes. Jimmy Morales is the present President of Guatemala.
- Aiming to foster growth for **India's nascent Artificial Intelligence (AI) & Machine Learning (ML) ecosystem, NITI Aayog & Google signed a Statement of Intent (SoI)** to work on a range of initiatives to help build the AI ecosystem across the country.
- **National Small Industries Corporation Limited (NSIC) signed an MoU with Ministry of MSME for 2018-19.** It envisages provision of enhanced services by NSIC under its marketing, financial, technology & other support services schemes, for MSMEs.
- **India & Peru s**igned an agreement in the field of Renewable Energy at Lima. The pact was signed in the presence of Vice President M Venkaiah Naidu & the PM Cesar Villanueva Arevalo.
- **India & Nepal agreed to expand their partnership for socio-economic developmen**t on the basis of principles of equality, trust, respect & mutual benefit.
- **NTPC inked a pact with Bihar & its power utilities to acquire their entire stake in two joint ventures at Nabinagar & Kanti** & to buy Barauni thermal plant. The transactions would enable NTPC to have 100% stake in Nabinagar & Kanti JV projects.
- **Aluminium major & Navratna CPSE National Aluminium Company Limited (NALCO) has signed MoU with the Ministry of Mines,** Govt. of India, setting highest ever target of Rs 9350 crore revenue from operations for FY 2018-19 which is 15% higher than 2017.

Awards & Recognition

- Legendary singer Asha Bhosle was honoured with 26th PC Chandra Puraskaar for her contribution in the field of Indian music. Sharmila Tagore was the Chief Guest at the event who also presented the prestigious award to Asha Bhosle.
- Indian pugilist Neeraj Goyat conferred with the 'WBC Asia Boxer of the Year Award'. Neeraj is the current WBC Asia champion in welterweight category.
- Swedish Academy has decided to postpone the 2018 Nobel Prize in Literature, with the intention of awarding it in 2019. The decision has been taken in the wake of a sexual & financial scandal that has engulfed the Swedish Academy.
- Nisha Bhalla, a 46-year-old holistic coach & consultant from Mumbai was felicitated at the recently concluded Annual Women Economic Forum (WEF) 2018 Awards. WEF is the largest global gathering of women entrepreneurs & leaders worldwide.
- Nobel laureate & noted economist Muhammad Yunus was honoured with the 11th KISS Humanitarian Award 2018 at a function held in Bhubaneswar, Odisha.
- Melody queen Lata Mangeshkar was honoured with the Swara Mauli title by spiritual guru Vidya Narsimha Bharati Swami. Mangeshkar, 88, was conferred with the award at her residence in Mumbai.
- Neymar was named as France's player of the year at an awards ceremony in Paris, France despite the Paris Saint-Germain superstar missing the last three months of the season due to injury.
- Senior journalist Mark Tully will be honoured with the Lifetime Achievement Award at the annual Red Ink Awards in Mumbai. Tully worked with the BBC for three decades & was the broadcaster's Chief of Bureau for Delhi for 20 years.
- US-based Kathak dancer Anindita Anaam was honoured with the prestigious 'Shri Jayadev Rastriya Yuva Pratibha Puraskar 2018' for outstanding contribution to the field of art.
- Defence Minister Nirmala Sitharaman gave away the DRDO Awards- 2016 & 2017 to various DRDO scientists for their outstanding contributions while commemorating the National Technology Day (11 May).
- Former Secretary Department of Defence R&D, Scientific Advisor to Raksha Mantri & Director General, DRDO Dr VK Saraswat was given DRDO Lifetime Achievement Award – 2017.
- Former Secretary Department of Defence R&D, Scientific Advisor to Raksha Mantri & Director General, DRDO Dr Vasudev Kalkunte Aatre was awarded for DRDO Lifetime Achievement Award – 2016.

Summits/Events Held

- 9th India Japan Energy Dialogue held in New Delhi. Both the countries agreed to work together for energy security, energy access & climate change issues.
- International Buddhist Conference 2018 concluded in Lumbini, Nepal, the birthplace of Gautama Buddha.
- 'Vibrant North East 2018', an event in which people would be made aware of central govt's schemes & programmes, was held in Guwahati, Assam.
- 4th Regional Conference on 'Futuristic, Resilient & Digital Infrastructure' organized by the Ministry of

Finance in collaboration with CII, & Research & Information System for Developing Countries (RIS) concluded in Bengaluru.

- 11th Executive Committee meeting of National Mission for Clean Ganga (NMCG) approved the project encompassing the use of Geographic Information System (GIS) technology for Namami Gange programme with a total budget of Rs 86.84 crore.
- 12th informal meeting of SAARC Finance Ministers was held in Manila, Philippines, on the sidelines of the 51st Annual Meeting of ADB. Finance Minister of Nepal Yuba Raj Khatiwada chaired the meeting.
- Department of Empowerment of Persons with Disabilities (DEPwD) under Union Ministry of Social Justice & Empowerment organised a 'Cochlear Implant Awareness Programme' at Huda Convention Centre in Faridabad, Haryana. Under the Assistance to Disabled persons (ADIP) scheme of the DEPwD, there is a provision for Cochlear Implant surgeries of hearing impaired children up to the age of 5 years at the cost of Rs 6.00 Lakhs per unit.
- Mr Hardeep Puri, Minister of State (I/C) for Housing & Urban Affairs inaugurated the 'First Apex Conference for the CEOs of Smart Cities' in Bhopal, Madhya Pradesh.
- India would be hosting the **15th Asia Media Summit (AMS-2018) in New Delhi.** The theme was "Telling our Stories Asia & More".
- 3rd edition of United Nations Peacekeeping Course for African Partners (UNPCAP) inaugurated in New Delhi.
- **15th Asia Media Summit (AMS)** held in New Delhi. The theme of the Summit is 'Telling our Stories - Asia & More'. AMS 2018, an annual summit of the Asia-Pacific Institute for Broadcasting Development (AIBD) Kuala Lumpur, is a prestigious summit in the Asia Pacific Region & India is hosting the event for the first time.
- **2018 World Robot Conference (WRC)** will be held in Beijing, China in August 2018. The event will see over 12,000 competing teams & 50,000 participants from more than 10 countries & regions.
- In collaboration with the U.S.-India Aviation Cooperation Program & the Government of India, US Trade & Development Agency (USTDA) is hosted the 6th U.S.-India Aviation Summit in Mumbai, India.
- Minister of State (I/C) for Tourism & Minister of State for Electronics & Information Technology, K. J. Alphons attended the Tourism Ministers' conference by **Shanghai Cooperation Organization (SCO) in Wuhan, China.**
- Inaugural session of the Indian Pavilion at the Cannes Film Festival 2018 was held at Cannes, France. It was hosted by noted actor Sharad Kelkar.
- Indian Customs & Department of India Posts held a first-ever Joint Conference in Vigyan Bhavan in New Delhi to deliberate on streamlining of imports & exports by post.
- A meeting of stakeholders on **'Samarth' – Scheme for Capacity Building in Textile Sector under the Skill India Mission was held in New Delhi** to familiarize the stakeholders about the scheme & its guidelines. The broad objective of the new scheme is to skill the youth for gainful & sustainable employment in the textile sector covering the entire value chain of textiles, excluding spinning & weaving.
- The Cell for IPR Promotion & Management (CIPAM), a professional body under the aegis of the Department of Industrial Policy & Promotion (DIPP), Ministry of Commerce & Industry, organized a conference on successful completion of two years of the National Intellectual Property Rights (IPR) Policy adopted by the Government of India, in New Delhi.
- Governor of Assam, Prof. Jagdish Mukhi inaugurated a Seminar being organized by the Ministry of Finance on the theme of "Physical & Social Infrastructure for Regional Development" in Guwahati, Assam.
- President Kovind **has inaugurated the 4th edition of Global Exhibition on services in Mumbai.**

Miscellaneous includes the Visits, Science & Tech, Indian Railways & Other topics.

- VP Naidu visited South America's Guatemala, Peru & Panama. Bilateral trade & investments are expected to be mainly discussed during the visit.
- Shanghai Cooperation Organisation Secretary-General Rashid Kutbiddinovitch Alimov arrived in New Delhi to hold talks with External Affairs Minister Sushma Swaraj & other Union ministers. Sushma Swaraj will hold a bilateral meeting with Alimov in Delhi.
- Sushma Swaraj left on a visit to Myanmar. The visit is part of ongoing high-level interaction between the governments of India & Myanmar.
- PM Modi visited Nepal to take forward the issues of mutual interest & partnership across diverse sectors. This is Mr Modi's third visit to Nepal as PM. Both the leaders will jointly lay the foundation stone for Arun 3 hydropower project. PM Modi will visit historic Janaki temple. Both the PMs will inaugurate Janakpur-Ayodhya bus service & the inclusion of Janakpur in Ramayana circuit.
- PM Modi will visit Russia on for an informal Summit with President Vladimir Putin in Sochi city. As per the External Affairs Ministry, this informal Summit is in

keeping with the tradition of regular consultations between India & Russia at the highest level.

- ISRO has developed an atomic clock to be used in navigation satellites. It is supposed to measure precise location data.
- NASA signed a space act agreement with Uber Technologies to explore concepts & technologies related to Urban Air Mobility (UAM) for future air transportation such as flying cars in populated areas.
- China **launched a hyperspectral imaging satellite 'Gaofen-5' for comprehensive observation of the atmosphere,** including air pollution which is one of the country's major problems. The Gaofen-5 satellite was launched off the back of a Long March 4C rocket from the Taiyuan Satellite Launch Center.
- **California-based aerospace company, SpaceX** blasted off its most powerful Falcon 9 rocket, which is certified to carry humans to space later this year.
- Scientists **discovered the fastest-growing black hole known in the universe,** describing it as a monster that devours (eats) a mass equivalent to our Sun every two days. The discovery of the new supermassive black hole was confirmed using the spectrograph on the Australian National University (ANU) 2.3-metre telescope to split colours into spectral lines.
- Telecom Commission approved a proposal for allowing people to make phone calls & use internet services in domestic & international flights in India, with certain riders. Telecom Commission (the highest decision-making body of telecom department) also approved regulator TRAI's recommendations on internet telephony in its meeting in New Delhi.
- The government has released the draft of the new Telecom policy named National Digital Communications Policy, 2018. The policy aims at creating 40 lakh new jobs by 2022, attracting 100 billion US dollars investment in the sector & ensuring broadband coverage at 50 mbps for every citizen. It proposes one Gbps connectivity to all Gram Panchayats by 2020 & 10 Gbps by 2022.
- Cabinet given the approval to accede to the Protocol under WHO Framework Convention on tobacco control to eliminate illicit trade in tobacco products.
- Minister of Commerce & Industry & Civil Aviation, Suresh Prabhu, attended India- South Africa business summit in Johannesburg, South Africa.
- **15th Finance Commission has constituted an advisory council to advise & assist the commission. The six-member council will be headed by the President of Forum for Strategic Initiatives, Arvind Virmani.**
- A parliamentary panel headed by veteran BJP leader Murali Manohar Joshi decided to study the recovery of black money & performance of public sector banks (PSBs) among a host of subjects.
- **Union Home Minister Shri Rajnath Singh chaired a meeting of the High Level Committee (HLC) in New Delhi** for Central Assistance to the States/ UT of Assam (affected by floods during 2017-18), HP (affected by floods/ landslides during 2017-18), Sikkim (affected by floods/ landslides during 2017-18), Lakshadweep (affected by cyclone Ockhi during 2017) & Rajasthan (affected by Kharif drought during 2017).
- IIM-Ahmedabad's Centre for Innovation, Incubation & Entrepreneurship (CIIE) has launched a Bharat Inclusion Initiative to build knowledge & foster innovation & entrepreneurial activity across areas such as financial inclusion, livelihood, education & health.

Static Takeaways related to Miscellaneous | Summits | Awards | Agreements based Current Affairs

- ✔ Dr. K Sivan is Chairman of ISRO. ISRO stands for Indian Space Research Organization. HQ: of ISRO- Bengaluru.
- ✔ Asian Infrastructure Investment Bank President- Liqun Jin. AIIB HQ: in Beijing, China.
- ✔ NITI- National Institution for Transforming India. NITI Aayog Chairman- Narendra Modi, Vice-Chairman- Rajiv Kumar, CEO- Amitabh Kant.
- ✔ Jim Bridenstine has become the 13th administrator of NASA) HQ: Washington, D.C., USA.

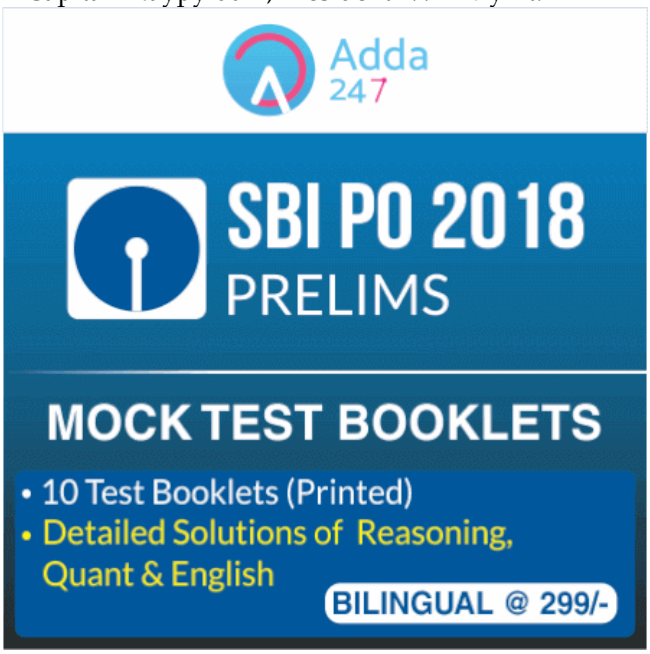
Obituaries

- Ravinder Sharma, fondly called Guruji, the founder of Adilabad's Kala Ashram died at the age of 65 years.
- Veteran Marathi singer Arun Date, known for his popular song "Shukratara" had passed away in Mumbai. He was 84.
- British film editor Anne V. Coates, who won an Oscar for David Lean's epic film Lawrence of Arabia, has passed away. She was 92.
- Noted Hindi film lyricist, Nandram Das Bairagi, popularly known as Balkavi Bairagi, passed away.
- The actor Margot Kidder, best known for playing Lois Lane in the Superman films in the 1970s & 1980s, has died at the age of 69, a funeral home in Montana, US.

Countries | Capital | Currencies: Part 1

- ❖ Panama Capital- Panama City, Currencies- United States Dollar, Panamanian balboa. President of Panama- Juan Carlos Varela Rodrigues.
- ❖ President of Azerbaijan- Ilham Aliyev, Capital- Baku, Currency- Azerbaijani manat.

- Armenia Capital- Yerevan, Currency- Armenian dram, President- Armen Sarkissian.
- Costa Rica Capital- San Jose, Currency- Costa Rican colon.
- Malaysian Capital- Kuala Lumpur, Currency- Malaysian ringgit.
- Dominican Republic Capital- Santo Domingo, Currency- Dominican peso, President- Danilo Medina.
- Sanjay Bhattacharyya is India's Ambassador to Egypt. Cairo is the capital of Egypt. Egyptian pound is the currency of Egypt.
- Israel Capital- Jerusalem, Currency- Israeli new shekel, Prime Minister- Benjamin Netanyahu.
- Japan Capital- Tokyo, Currency- Japanese yen.China Capital- Beijing, Currency- Renminbi.
- South Korea Capital- Seoul, Currency- South Korean won.
- Guatemala Capital- Guatemala City, Currency- Guatemalan quetzal. Peru Capital- Lima, Currency- Sol. Panama Capital- Panama City, Currencies- United States Dollar, Panamanian balboa.
- Japan Capital- Tokyo, Currency- Japanese yen, Prime Minister- Shinzo Abe.
- Nepal Capital- Kathmandu, Currency- Nepalese rupee, President- Bidhya Devi Bhandari, Prime Minister- Khadga Prasad Oli.
- South Africa Capital- Cape Town, Currency- South African rand.
- Kuwait Capital- Kuwait City, Currency- Kuwaiti dinar.
- Srilanka Capital- Colombo (commercial capital), Sri Jayawardenepura Kotte (Official Capital), Currency- Sri Lankan rupee, President- Maithripala Sirisena.
- Myanmar State Counsellor- Aung San Suu Kyi, Capital- Naypyidaw, President- Win Myint.



Must-Read Current Affairs for Dena Bank Exam 2018

Complete List of all the Medals won by India in the CWG 2018

GOLD MEDALS (26)		
S. N.	Winners	Sports Category
	Weightlifting	
1.	Chanu Saikhom MIRABAI	Women's 48kg
2.	Venkat Rahul RAGALA	Men's 85kg
3.	Sanjita Chanu KHUMUKCHAM	Women's 53kg
4.	Sathish Kumar SIVALINGAM	Men's 77kg
5.	Punam YADAV	Women's 69kg
	Shooting	
6.	Manu BHAKER	Women's 10m Air Pistol
7.	Jitu RAI	Men's 10m Air Pistol
8.	Anish BHANWALA	Men's 25m Rapid Fire Pistol
9.	Sanjeev RAJPUT	Men's 50m Rifle 3 Positions
10.	Heena SIDHU	Women's 25m Pistol
11.	Tejaswini SAWANT	Women's 50m Rifle 3 Positions
12.	Shreyasi SINGH	Women's Double Trap
	Wrestling	
13.	Kumar SUSHIL	Men's Freestyle 74 kg
14.	SUMIT	Men's Freestyle 125 kg
15.	Rahul AWARE	Men's Freestyle 57 kg
16.	BAJRANG	Men's Freestyle 65 kg
17.	Vinesh PHOGAT	Women's Freestyle 50 kg
	Boxing	
18.	Gaurav SOLANKI	Men's 52kg
19.	Vikas KRISHAN	Men's 75kg
20.	MC Mary KOM	Women's 45-48kg
	Table-Tennis	
21.	India	Men's Team
22.	Manika BATRA	Women's Singles
23.	India	Women's Team
	Badminton	
24.	Saina NEHWAL	Women's Singles

25.	India	Mixed Team Event
	Athletics	
26.	Neeraj CHOPRA	Men's Javelin Throw

SILVER MEDALS (20)

S. No.	Winners	Sports Category
	Weightlifting	
1.	Pardeep SINGH	Men's 105kg
2.	GURURAJA	Men's 56kg
	Shooting	
3.	Heena SIDHU	Women's 10m Air Pistol
4.	Mehuli GHOSH	Women's 10m Air Rifle
5.	Anjum MOUDGIL	Women's 50m Rifle 3 Positions
6.	Tejaswini SAWANT	Women's 50m Rifle Prone
	Wrestling	
7.	Mausam KHATRI	Men's Freestyle 97 kg
8.	Babita KUMARI	Women's Freestyle 53 kg
9.	Pooja DHANDA	Women's Freestyle 57 kg
	Boxing	
10.	Satish KUMAR	Men's +91kg
11.	AMIT	Men's 46-49kg
12.	Manish KAUSHIK	Men's 60kg
	Table-Tennis	
13.	ACHANTA Sharath/ GNANASEKARAN Sathiyan	Men's Doubles
14.	BATRA Manika/ DAS Mouma	Women's Doubles
	Badminton	
15.	Satwik RANKIREDDY/ Chirag Chandrashekhar SHETTY	Men's Doubles
16.	Srikanth KIDAMBI	Men's Singles
17.	PV Sindhu	Women's Singles
	Athletics	
18.	Seema PUNIA	Women's Discus Throw
	Squash	
19.	CHINAPPA Joshna/ PALLIKAL KARTHIK Dipika	Women's Doubles
20.	PALLIKAL KARTHIK Dipika/GHOSAL Saurav	Mixed Doubles

BRONZE MEDALS (20)

S. N.	Winners	Sports Category
	Weightlifting	
1.	Deepak LATHER	Men's 69kg
2.	Vikas THAKUR	Men's 94kg
	Shooting	
3.	Om MITHARVAL	Men's 10m Air Pistol
4.	Ravi KUMAR	Men's 10m Air Rifle
5.	Om MITHARVAL	Men's 50m Pistol
6.	Ankur MITTAL	Men's Double Trap
7.	Apurvi CHANDELA	Women's 10m Air Rifle
	Wrestling	
8.	SOMVEER	Men's Freestyle 86 kg
9.	Sakshi MALIK	Women's Freestyle 62 kg
10.	Divya KAKRAN	Women's Freestyle 68 kg
11.	KIRAN	Women's Freestyle 76 kg
	Boxing	
12.	Hussamuddin MOHAMMED	Men's 56kg
13.	Manoj KUMAR	Men's 69kg
14.	Naman TANWAR	Men's 91kg
	Table-Tennis	
15.	DESAI Harmeet/SHETTY Sanil Shankar	Men's Doubles
16.	Sharath ACHANTA	Men's Singles
17.	GNANASEKARAN Sathiyan/BATRA Manika	Mixed Doubles
	Badminton	
18.	REDDY N. Sikki/ PONNAPPA Ashwini	Women's Doubles
	Athletics	
19.	Navjeet DHILLON	Women's Discus Throw
	Para Powerlifting	
20.	Sachin CHAUDHARY	Men's Heavyweight

PM Modi's 3-Nation Tour of Europe: Important Highlights

- PM visited Sweden & the UK with the aim of boosting bilateral cooperation in several key areas, including trade & investment.
- In the UK, PM attended the Commonwealth Heads of Government Meeting (CHOGM) & in Sweden, he attended the India-Nordic Summit which was co-hosted by India & Sweden.
- PMs of all the Nordic countries -- Denmark, Finland, Iceland, Norway & Sweden also attended the summit.

UK Joins International Solar Alliance to Mark Narendra Modi Visit

- UK joined the India-led International Solar Alliance (ISA) ahead of PM Modi's visit to Britain.
- At an event held at the London Stock Exchange as part of the Commonwealth Heads of Government Meeting 2018 (CHOGM), Britain formally announced its membership of the alliance, which aims to raise $1 trillion of private & public finance to provide affordable & sustainable energy for all by 2030.

Modi in Sweden on 1st leg of 3-nation visit

- Modi held a bilateral summit with Swedish PM Stefan Lofven.
- India & Sweden also co-host the first ever India-Nordic Summit, where the PMs of the other four Nordic countries of Denmark, Finland, Iceland & Norway were present.
- PM Modi held a roundtable with top Swedish CEOs Companies in Sweden, the largest Nordic economy in Europe has committed a fresh 1.1 billion dollars investment in India. He Signed various agreements with Sweden, Denmark & Iceland.

Modi in the UK on 2nd leg of 3-nation visit:

- PM Modi addressed the world in a globally broadcast live event called 'Bharat Ki Baat, Sabke Saath' from the iconic Central Hall Westminster in London.
- PM Modi & 52 other leaders attended the Commonwealth Heads of Government Meeting (CHOGM) at the Buckingham Palace in London.
- PM Modi also held bilateral talks with his British counterpart Theresa May. Counter-terrorism cooperation was the main agenda of discussion.
- Mr Modi also paid floral tributes at the bust of 12th-century Lingayat philosopher & social reformer Basaveshwara at Albert Embankment Gardens on the banks of the river Thames.
- At the special invitation extended by Prince Charles, Modi became the first Indian PM to attend the event in a decade.

Modi in Germany on 3rd & last leg of 3 nation visit:

- PM Modi held bilateral talks with German Chancellor Angela Merkel in Berlin & discussed ways to further strengthen the strategic partnership between the two countries.
- It was third & the last leg of Modi's three-nation tour to the UK, Sweden & Germany. The PM arrived in Delhi from Berlin.

List of MOUs & Agreements Signed on Visit of PM Modi to Stockholm

MOUs/Agreements between India & Sweden

- Joint Declaration on India-Sweden Innovation Partnership for a Sustainable Future.

MOUs/Agreements between India & Denmark

- MOU on Cooperation in the field of Sustainable & Smart Urban Development.
- MOU on Cooperation in the fields of Animal Husbandry & Dairying.
- MOU on Food Safety Cooperation between the Food Safety & Standards Authority of India & the Danish Veterinary & Food Administration.
- MOU on Cooperation in Agricultural Research & Education.

MOUs/Agreements between India & Iceland

- MOU on Establishment of the ICCR Chair for Hindi Language between Indian Council for Cultural Relations & the University of Iceland.

MOUs/Agreements between India & UK

- India & the UK have signed 10 agreements in several sectors including cyber-relationship, rejuvenation of Ganga & skill development.
- The two countries have agreed to an overarching cyber-relationship framework that among others enables the development of a common & shared understanding of the international cyber activity.
- An MoU on the rejuvenation of River Ganga, National Mission for Clean Ganga (NMCG) & the UK-based Natural Environmental Research Council (NERC).
- An MoU on Skill Development, Vocational education & Training & seek to promote greater collaboration in domains such as strengthening skill delivery in high demand sectors where UK has technical & skilling expertise.
- A Statement of Intent between NITI Aayog & UK's Department of Business, Energy & Industrial Strategy (BEIS) has also been signed.
- Inked the deal on cooperation in the field of Animal Husbandry, Dairying & Fisheries Sectors seeking to strengthen collaboration in livestock health & husbandry, breeding, dairying & fisheries.
- An MoU on Exchange of Information for the Purposes of Combating International Criminality & Tackling Serious Organised Crime has been signed.

Static Takeaways

- Sweden Capital- Stockholm, Currency- Swedish krona.
- Denmark Capital- Copenhagen, Currency- Danish krone.
- Iceland Capital- Reykjavik, Currency- Icelandic króna.
- The United Kingdom Capital- London, Currency- British pound.

- Germany Capital- Berlin, Currency- Euro, Chancellor- Angela Merkel.
- Nordic countries include Sweden, Norway, Finland, Denmark & Iceland.

65th National Film Awards: The Complete List of the winners

- The 65th National Film Awards were announced in Shastri Bhawan, New Delhi.
- This year, the jury is being headed by director Shekhar Kapur. The jury panel has 10 members.

Complete List of Winners of 65th National Film Awards

Category	Winner
Best Anthropological film	Name Place Animal Thing, Slave Genesis
Best Critic on Cinema	Girdhar Jha (Swarn Kamal)
Best Ladakhi Film	Walking With The Wind
Best Jasari Film	Sinjar
Best Tulu Film	Paddayi
Best Odiya Film	Hello Arsi
Best Kannada Film	Hebbet Ramakka
Best Hindi Film	Newton
Best Bengali Film	Mayurakshi
Marathi Film	Kachcha Limbu
Best Malayalam Film	Thondimuthalum Driksakshiyum
Best Telugu Film	Ghazi
Assamese Film	Ishu
Best Tamil Film	To Let
Best Gujarati Film	Dhh
Best Action Direction	Abbas Ali Moghu for Baahubali 2
Choreography	Ganesh Acharya for 'Gori Tu Latth Maar' for Toilet - Ek Premkatha
Best Special Effects	Baahubali 2
Best Music Director	Kaatru Veliyidai
Best Background Score	Mom
Best Lyrics	JM Prahalad for Muthuratna song
Best Make Up Artist	Ram Rajjak (Nagarkirtan)
Best Production Design	Santhosh Raman (Malayalam movie Take Off)
Best Screenplay (Original)	Sajeev Pazhoor (Thondimuthalum Driksakshiyum)
Screenplay Writer (Adapted)	JAYARAJ (Bhayanakam)
Best Dialogues	Sambit Mohanty (Hello Arsi)
Best Cinematography	Bhayanakam
Best Cameraman	Nikhil S Praveen
Best Playback Singer	Shashaa Tirupati for Kaatru Veliyidai.
Best Actress	Sridevi for 'Mom'
Best Actor	Riddhi Sen for 'Nagar Kirtan'
Best Director	Jayaraj for 'Bhayanakam'
Best Film	Village Rockstars (Assamese)

Winners of the 2018 Pulitzer Prizes

- Winners of the 2018 Pulitzer Prizes were announced at Columbia University in New York City.
- The Pulitzers are highly revered & mark the best in journalism in different categories.
- Following are the winners of the Pulitzer Prize 2018.
- **Fiction-** Andrew Sean Greer's "Less" has won the Pulitzer Prize for fiction. Greer's novel tells the comic story of a middle-aged novelist.
- **Drama-** Cost of Living, by Martyna Majok.
- **History-** The Gulf: The Making of an American Sea, by Jack E. Davis (Liveright/W.W. Norton).
- **Biography-** Prairie Fires: The American Dreams of Laura Ingalls Wilder, by Caroline Fraser (Metropolitan Books).
- **Poetry- Half-light:** Collected Poems 1965-2016, by Frank Bidart (Farrar, Straus & Giroux).

Notes:

- 1917 was the first year when the Pulitzer Prizes were awarded.
- Pulitzer Prize has been named after Joseph Pulitzer.

Winners of the Miami Open 2018

Category	Winner	Runner Up
Men's Singles	John Isner (USA)	Alexander Zverev (Germany)
Women's Singles	Sloane Stephens (USA)	Jelena Ostapenko (Latvia)

Dadasaheb Phalke Film Foundation Awards 2018 Announced

Category	Winner
Best Actor	Akshay Kumar, for Padman (Jury) & for Toilet: Ek Prem Katha
Best Actress in a Leading Role	Sonam Kapoor, for Padman
Best Actress	Bhumi Pednekar, for Toilet: Ek Prem Katha
Lifetime Achievement Award	Rakesh Roshan
Saraswatibai Dadasaheb Phalke Best Actress (Lifetime) award	Farida Jalal

'Most Versatile Actress' Award	Manisha Koirala
Best Actor in a Character Role	Rajesh Sharma
Best Playback Singer (Female)	Neeti Mohan
Best TV Anchor	Aditya Narayan Jha
Best Entertainer (TV)	Manish Paul
Best Playback Singer (jury)	Bhumi Trivedi
Best Stage Anchor	Siddharth Kannan
Best Producer (Short Films)	Sandip Marwah
Most Entertaining Film (Sonu ki Titu ki Sweety)	Luv Ranjan

All about the French President Emmanuel Macron 4-day visit to India

- French President Emmanuel Macron visited India. He was accompanied by his wife Brigitte Marie-Claude Macron.
- The biggest agenda of the vist was the first Summit of the International Solar Alliance which was jointly launched by the French President & Indian PM Modi in New Delhi.
- PM Narendra Modi & French President Emmanuel Macron jointly inaugurated Uttar Pradesh's largest 75-megawatt solar power plant in the Mirzapur district. They also visited Deen Dayal Hastkala Sankul - a trade facilitation centre in Varanasi.
- From the Manduadih railway station, both of them flagged off the Varanasi-Patna intercity train.
- During the visit, Mr Macron announced an additional investment of 700 million euros for global solar energy generation by 2022 to reduce the use of fossil fuel & help combat climate change.
- The President took part in a Knowledge Summit in Delhi which was attended by more than 200 academicians from both sides.
- During Macron's visit, a total of 14 Agreements were signed.

Important Points about the UP's largest solar plant

- The plant has been built at a cost of around Rs. 500 crores by French firm ENGIE.
- The 100 MW solar plant has come up at Dadar Kalan village on the hilly terrain of the Vindhyas range
- The solar plant will generate 15.6 crore units of electricity annually, which is about 1.30 crore units per month.

Presidential Elections held in Germany, China & Nepal

Angela Merkel Elected To 4th Term as German Chancellor

- Germany's Parliament elected Angela Merkel for her fourth term as chancellor, putting an end to nearly six months of political drift in Europe's biggest economy.

Bidya Devi Bhandari Re-Elected as Nepal President

- Nepal's first woman President Bidya Devi Bhandari was re-elected for a second term in office with an overwhelming majority.

President Xi Jinping Becomes China's Leader for Life

- President Xi Jinping Becomes China's Leader for Life As Parliament Abolishes Presidential Term-Limit
- China's Parliament has abolished the decades-old two-term limit for the President, allowing Xi Jinping to remain as the country's leader for life.

New CMs Elected in TRIPURA, NAGALAND & MEGHALAYA

Biplab Deb Takes Oath as Tripura CM

- Bharatiya Janata Party (BJP) & the Indigenous People's Front of Tripura (IPFT) alliance ended the 25-year uninterrupted rule of the Communist Party of India-Marxist (CPM)-led Left Front in Tripura.
- Biplab Kumar Deb was sworn in as the CM of Tripura's first Bharatiya Janata Party government in Agartala. He has replaced Manik Sarkar. Jishnu Deb Burman took oath as the Deputy CM of the State.

Neiphiu Rio appointed as Nagaland CM

- Neiphiu Rio, chief of Nationalist Democratic People's Party (NDPP), took oath as the CM of Nagaland at its capital Kohima. He became the first Nagaland leader to take oath outside Raj Bhavan.
- The BJP's Y Patton also took oath as the state's deputy CM.
- Before the Nagaland assembly elections, the NDPP & the BJP had entered into an alliance. They together won 30 seats in this election & formed the government with the support of one JD(U) legislator & an Independent.
- Their alliance will be called "People's Democratic Alliance". This will be Neiphiu Rio's fourth time as the CM of Nagaland.

Conrad Sangma Takes Oath As New CM Of Meghalaya

- National People's Party President Conrad Sangma takes oath as the CM of Meghalaya.
- Mr Sangma was invited by Governor Ganga Prasad to form the government after he staked the claim with the support of 34 MLAs in 60-member Assembly.

And the 2018 Oscars goes to: Complete List of Winners

The 90th Annual Academy Awards (also known as Oscar Awards) were held at the Dolby Theatre in Los Angeles, the USA.

- **The Shape of Water** won the top prize of the night - **Best Picture.**
- **Jimmy Kimmel** hosted the ceremony for the second year in a row. He has become the first host since Billy Crystal to do so.

The full list of winners is below-

Category	Winner
Best Picture	The Shape Of Water
Best Director	Guillermo del Toro, The Shape Of Water
Best Actress	Frances McDormand, Three Billboards Outside Ebbing, Missouri
Best Actor	Gary Oldman, Darkest Hour
Best Supporting Actress	Allison Janney, I, Tonya
Best Supporting Actor	Sam Rockwell, Three Billboards Outside Ebbing, Missouri
Best Original Screenplay	Get Out
Best Foreign Language Film	A Fantastic Woman, Chile

All about the Indian Wells Masters 2018

The Indian Wells Masters, also known as BNP Paribas Open & the WTA Indian Wells Open, is an annual tennis tournament held in March at the Indian Wells Tennis Garden in Indian Wells, California, United States.

Category	Winner	Runner Up
Men's Singles	Juan Martin Del Potro (Argentina)	Roger Federer (Switzerland)
Women's Singles	Naomi Osaka (Japan)	Daria Kasatkina (Russia)

BANKING & FINANCIAL AWARENESS CURRENT AFFAIRS

RBI IN NEWS

1. To prevent the possibility of **manipulation in the prices of securities,** especially G-Secs, RBI changed **the methodology used by debt market players, including banks & primary dealers, for their valuation.** As per the directive, **security/bond valuation** will be based on **the weighted average price of last half-an-hour of trading** on the last trading day of every quarter against the last traded price earlier.
2. **Monetary Policy Committee (MPC)** decided to keep the **policy repo rate under the liquidity adjustment facility (LAF) unchanged at 6.0%.** India's real GDP growth marginally upward to 6.6% from 6.5% in the first advance estimates. CPI inflation excluding food & fuel remained unchanged at 5.2%.
3. RBI, in consultation with Government, hiked the **foreign portfolio investors (FPI) investment limit in Central government securities (G-Sec)** from 5% of outstanding stock **now to 5.5% in FY2019 & 6% in FY2020.**
4. RBI switched back to **the gross domestic product (GDP)-based measure to offer its growth estimates from the gross value added (GVA) methodology,** citing global best practices.
5. RBI tightened reporting norms for **Liberalised Remittance Scheme (LRS)** under which an individual can **transfer up to USD 2,50,000 abroad in a year.** The LRS transactions are currently permitted by banks based on the declaration made by the remitter.
6. RBI revised **"Know Your Customer" or the KYC guidelines.** This hase been done following **the government's decision to update the 'Prevention of Money Laundering' rules**. RBI made **linking of national biometric ID Aadhaar to bank accounts mandatory.**
7. **RBI** decided to do away with the **per borrower loan limits to Micro/Small & Medium Enterprises (Services)** for classification under PSL. Now **all bank loans to MSMEs engaged in providing or rendering services** as defined in terms of investment in equipment under the **MSMED Act, 2006, will qualify under priority sector** without any credit cap.
8. **RBI** imposed a penalty of **Rs. 3 crore on private sector Axis Bank** for violation of non-performing asset (NPA) classification norms, & **Rs 2 crore Indian Overseas Bank (IOB) for not complying** with the KYC regulations.
9. **RBI** imposed a monetary penalty of **Rs 40 lakh on State Bank of India** for non-compliance of its directions on detection & impounding of counterfeit notes.
10. **RBI** has imposed **a monetary penalty of Rs. 58.9 crore on ICICI Bank Limited for non-compliance** with the directions issued by the RBI on direct sale of securities from its **Held To Maturity (HTM) portfolio**.

SBI IN NEWS

1. SBI launched **its UK subsidiary, SBI (UK) Limited,** with an initial capital commitment of 225 million pounds from its parent entity.
2. SBI will be investing **a total of Rs 80 billion in the Arun III hydropower project of Nepal.**
3. SBI come up with an alternate & convenient method of **cash withdrawal for its customers.** The bank is now providing facilities of cash through **'Cash@POS' initiative.**

4. **SBI** slashed charges for **non-maintenance of Average Monthly Balance (AMB)** in savings accounts by nearly 75%. The charges for non-maintenance of AMB for customers in Metro & Urban centers reduced from a maximum of **Rs 50 per month to Rs 15 per month.** Similarly, for Semi-Urban & Rural centers, the charges reduced **Rs 12 & Rs 10.**
5. **SBI & India Mortgage Guarantee Corporation (IMGC)** signed a pact to offer mortgage guarantee scheme for prospective non-salaried & self-employed home loan customers.

ALL OTHER PUBLIC-SECTOR BANKS

1. **PNB** launched new products such as **pre-approved credit card & UPI** solution to mark its **124th foundation day.**
2. **Indian Overseas Bank (IOB)** entered into an agreement for **information utility services with the National E-Governance Services Limited (NeSL).**
3. **Bank of India (BoI)** entered into an agreement **with National E-Governance Services (NeSL) for information utility (IU) arrangement under the Insolvency & Bankruptcy Code (IBC).**
4. As per **the officials of Allahabad Bank,** Ministry of Corporate Affairs allowed the amalgamation of its wholly own subsidiary-**All Bank Finance Ltd (ABFL)**-with the lender.

SMALL & PAYMENT BANKS IN NEWS

1. **Jana Small Finance Bank (formerly Janalakshmi Financial Services)** announced commencement of its banking operations.
2. **Jio Payments Bank Limited commenced operations** as a payments bank. RBI has issued a licence to the bank under Section 22 (1) of the Banking Regulation Act, 1949 to carry on the business of payments bank in India.
3. **Paytm Payments Bank now has over 100 million KYC wallets,** against the constant campaigning done by the bank about the benefits of the Know Your Customer (KYC) system.
4. **Equitas Small Finance Bank** launched **'Yellow Army Savings Account'** to increase its customer base through its association with the Chennai Super Kings (CSK). It will offer an interest rate of 6% per annum for balance below Rs10 lakh & 6.5% per annum for balance above Rs10 lakh.

ICICI Bank in News

1. **National E-Repository Limited (NERL),** a group company of National Commodity & Derivatives Exchange Limited (NCDEX), brought in ICICI Bank & HDFC Bank on board as the repository participants for pledge finance.
2. ICICI Bank launched instant overdraft 'InstaOD' facility for MSME customers in a completely online & paperless manner. Customers can get overdraft facility up to Rs 15 lakh for a year anytime, anywhere.
3. **Swiggy partnered with ICICI Bank** to roll out two digital solutions to facilitate the transfer of funds for its delivery partners.

ALL OTHER PRIVATE SECTOR BANKS in News

1. MoU was signed between **Indian Army & HDFC Bank on the Defence Salary Package.**
2. **HDFC Bank launched IRA 2.0,** its interactive humanoid at the Koramangala Branch in Bengaluru. The interactive humanoid in its advance version is aimed to enhance user experience for customers visiting in the branch.
3. **IndusInd Bank** has received **RBI's approval to buy the securities services arm of IL&FS.**
4. **Kotak Mahindra Bank Ltd** beat India's largest lender State Bank of India (SBI) for the first time to **become the second most valued bank** in the country.
5. **Yes Bank** announced the **launch of 'Yes GST', an OD (over draft) facility for Micro, Small & Medium Enterprises (MSMEs).** Through this, an MSME can avail OD up to Rs 1 crore, based on their annual turnover, backed by GST returns.
6. **Yes Bank** received RBI's approval to open **two representative offices in London & Singapore.**
7. **IndusInd Bank** announced its partnership **with Ripple (the enterprise blockchain solution for Global Payments)** to facilitate payments into & out of India.
8. **Axis Bank** opened a representative **office in Sharjah,** to better serve its customers in the emirate & to expand its retail offerings to customers.

   HDFC Bank signed agreement with **Government e-Marketplace (GeM)** under which the bank will facilitate a host of services to the public procurement portal for Central & state government organisations.

ALL OTHER BANKS/INSTITUTIONS in News

1. **SIDBI** celebrated its **foundation day on 2nd April 2018.** CMD Mohammad Mustafa launched a **series of initiatives from its Lucknow bank HQ:.** He also launched **'Samridhhi- the virtual assistant'** on banks revamped universal loan portal www.udyamimitra.in.
2. **SIDBI** announced a plan **to promote micro-enterprises in 115 aspirational districts across the country.** It has tied up with Common Service Centre (CSC).
3. The government has **raised the authorised capital of NABARD by six times from 50 billion to Rs 300 billion** to help it increase its lending to the rural economy.
4. **Jammu & Kashmir Bank** launched a special **financing scheme named 'Add-on Working Capital GST'** to help the state industry cope with the delay in reimbursement of GST under special tax relief.
5. **National Stock Exchange of India (NSE)** announced the launch of its "e - Gsec" platform for facilitating the

non-competitive bidding in Government of India Dated Securities (G-Sec) & Treasury Bills (T-Bills).

6. **SIDBI** signed MoU **with CSC e-governance Services (CSCeGS)** to take **Udyami Mitra portal** to the unserved & the underserved MSMEs. **Udyamimitra.in is a portal to improve the accessibility of credit for the MSMEs. CSCeGS acts as connect point for various digitally aligned services to villages** in the country.
7. **Exim Bank** to provide a **USD 500 million credit facility to Economic Community of West African States (ECOWAS)** to fund various development projects in western-south Africa.
8. **EPFO l**aunched **the pensioner's portal through which all EPFO pensioners** may get the details of pension-related information.
9. **SEBI** allowed physical settlement **of both stock options & stock futures.** At present only cash settlement of derivatives is allowed.

Insurance Industry in News

1. General Insurance Corporation is going to **start operations at the Lloyd's London office**, thereby increasing its share of international business.

INTERNATIONAL BANKS

1. **Deutsche Bank AG named Christian Sewing** as the Chief Executive officer of the Bank. He has replaced John Cryan.
2. SWIFT announces **the extension of its GPI Tracker to cover all payment instructions sent across the network,** enabling GPI banks to track all their SWIFT payment instructions at all times, & giving them full visibility over all their payments activity.

ECONOMY/FINANCIAL CURRENT AFFAIRS

1. **SEBI** decided to **double the investment limit by angel funds in venture capital undertakings to Rs. 10** crores from the current Rs5 crore.
2. With the beginning of the financial year 2018-19, **the e-way Bill System for Inter-State movement of goods comes** into force. Under this system businesses & transporters have to produce before a GST inspector e-way bill for **moving goods worth over Rs 50,000 from one state to another.**
3. Government amended **Income Tax rules that will now allow transgenders to be recognised as an independent category of applicants for obtaining a Permanent Account Number (PAN)** for their tax-related transactions.
4. Government made **providing passport details mandatory for taking loans of 50 crore rupees & above to ensure a SWIFT action in case of fraud** & prevent fraudsters from fleeing the country. All existing loans of over 50 crore rupees, banks have been asked to collect passport details of borrowers within 45 days.
5. For intra-State movement, **the e-way bill will be rolled out in a phased manner beginning April 15** & will cover all the States by June 1.
6. SEBI raised the exposure limit under exchange-traded currency derivatives trading for residents & FPIs to USD 100 million across all currency pairs involving the Indian rupee.
7. **Ministry of Finance** approved a **proposal to provide government guarantee of Rs. 5,000 crores in the current financial year for Indian Railway Finance Corporation (IRFC) bonds to be subscribed by Life Insurance Corporation (LIC).**
8. **Gujarat's Surat district** become the first district in the country **to have 100% solar powered Primary Health Centers (PHC).**
9. **ADB & Government of India** signed **$80 million loan agreement to help modernize technical & vocational education & training (TVET) institutions** & improve the skills ecosystem in the State of Himachal Pradesh.
10. **Reintroduction of the tax on long-term capital gains (LTCG) exceeding Rs 1 lakh from the sale of shares, will kick in from 01st April 2018**. The **reduced corporate tax of 25%** on businesses on a turnover of up to Rs 250 crore & a standard deduction of Rs 40,000 in lieu of transport allowance & medical reimbursement, will come into effect.
11. **Iraq become India's biggest crude oil supplier by overtaking Saudi Arabia** with a wide margin in this

current financial year. Iraq supplied 38.9 million tonnes (MT) of oil.

BUSINESS NEWS (NATIONAL & INTERNATIONAL)

Companies	Key Points
Ola	Acquired Ridlr, an end-to-end public transport ticketing & commuting app.
Flipkart	Strategic partnership with MakeMyTrip to offer travel services on its platform.
Paytm	Launched its offline payments solution - Paytm Tap Card which uses Near Field Communication (NFC) technology to enable safe & convenient digital payments.
With an aim to providing first-and-last-mile connectivity, **railway PSU IRCTC announced a partnership with Ola, giving** commuters an option book taxi on its app.	
Paytm	Wholly-owned subsidiary, Paytm Money, received approval of SEBI to become a registered investment advisor.
Bharat Heavy Electricals Limited (BHEL) **secured significant orders** worth Rs. 736 crores, after **competitive bidding, for supplying Steam Generators for the Nuclear Power Corporation of India Limited (NPCIL).**	
BHEL	Commissioned 1st unit of 110 MW of the Kishanganga hydroelectric project (HEP) of NHPC in Jammu & Kashmir.
Indian Oil Corporation (IOC)	Launched home-delivery of diesel on a pilot basis in Pune & plans to expand doorstep delivery of the fuel to other parts of the country in near future.
BHEL entered into a **technology collaboration agreement (TCA) with** HLB Power, Republic of Korea.	
Reliance Industries Ltd **announced an integration with leading music app Saavn for its digital music service JioMusic.**	
INTERNATIONAL COMPANIES	
SoftBank	Signed a $930-million deal with China's Golden Concord (GCL) to produce & sell solar equipment in India.
Tech giant Microsoft	Inked its first renewable energy deal in India for powering its new facility in Bengaluru. Microsoft purchase 3 mw of solar-powered electricity from Atria Power
Amazon.com Inc	Launched its **first-ever debit card in Mexico,** part of a push to encourage shoppers without bank accounts to buy online.
Google	Acquired US-based Tenor, a GIF platform for Android, iOS, & desktop.

Static Awareness Related to Banking, Economy & Business Related Current Affairs

- SIDBI CEO- Dr Kshatrapati Shivaji, Founded- 2 April 1990, HQ:- Lucknow.
- Ajay Kanwal is the Managing Director & Chief Executive Officer of Jana Small Finance Bank. HQ: Bengaluru.
- Urjit Patel is the 24th Governor of RBI. RBI HQ: in Mumbai. RBI was Established on 1st April 1935.
- HQ: of Ola is in Bangalore, Karnataka. CEO of Ola is Bhavish Aggarwal.
- Chairman & CEO of Soft Bank- Masayoshi Son, HQ:- Tokyo, Japan.
- HDFC Bank- India's largest private bank by market capitalization. HDFC Bank Chairman- Aditya Puri.
- IndusInd Bank|1994. IndusInd Bank Chairman- R. Seshasayee, HQ:- Mumbai, Owner- Hinduja Group.
- Flipkart CEO- Kalyan Krishnamurthy, HQ:- Bengaluru.
- Federation of Indian Export Organisations (FIEO) HQ: in New Delhi. Ganesh Kumar Gupta is the President of FIEO.
- Deutsche Bank established its first branch in India in 1980. Deutsche Bank HQ: in Frankfurt, Germany.
- Sushil Chandra is the present Chairman of CBDT. It HQ: in New Delhi.
- SBI Chairman- Rajnish Kumar, HQ:- Mumbai, Established on- 01st July 1955.
- Chairman & CEO J&K Bank is Parvez Ahmed.
- Chanda Kochhar is the MD & CEO of ICICI Bank. ICICI Bank HQ: in Mumbai.
- Chairman of SIDBI- Mohammed Mustafa, Founded- 2 April 1990, HQ:- Lucknow.
- PNB Chairman- Sunil Mehta, HQ:- New Delhi.
- The government in the Budget had enhanced the corpus of the Rural Infrastructure Development Fund (RIFD) to Rs 280 billion with an overall objective of doubling farmers income by 2022.

- Nabard is the main agency for implementing RIFD scheme. Harsh Kumar Bhanwala is the Chairman of NABARD. It HQ: in Mumbai, Maharashtra.
- Rakesh Bharti Mittal is the President of Confederation of Indian Industry.
- Uday Kotak is the Executive Vice Chairman & Managing Director of Kotak Mahindra Bank. It HQ: in Mumbai.
- Yes Bank MD & CEO- Rana Kapoor. Head office of Yes Bank- Mumbai.
- MD & CEO of IOB- R. Subramaniakumar, HQ:- Chennai.
- NeSL became India's first information utility (IU) for bankruptcy cases under the 'Insolvency & Bankruptcy Code (IBC) 2016' in October 2017.
- Bank of India HQ:- Mumbai, CEO- Dinabandhu Mohapatra.
- Paytm Payments Bank is owned 51 percent by Paytm founder Vijay Shekhar Sharma & 49 percent by One97 Communications Limited.
- NSE began operations in 1994 & is ranked as the largest stock exchange in India in terms of total & average daily turnover for equity shares every year since 1995, based on annual reports of SEBI.
- Mr. Ashok Chawla is the Chairman of the Board of Directors of NSE & Mr. Vikram Limaye is the Managing Director & CEO of NSE.
- IndusInd Bank Chairman- R. Seshasayee, HQ:- Mumbai, Owner- Hinduja Group.
- MCLR- Marginal Cost of funds based Lending Rate.
- A small enterprise is an enterprise where the investment in equipment is more than Rs.10 lakh but does not exceed Rs. 2 crore.
- Axis Bank CEO- Shikha Sharma, HQ: Mumbai.
- Microsoft Corporation is an America Based technology company. CEO- Satya Nadella, HQ- Washington DC.
- International Solar Alliance (ISA) was launched at the UN Climate Change Conference in Paris.
- Akinwumi Adesina is the 8th President of the African Development Bank (AfDb).
- New Development Bank President- K. V. Kamath, HQ- Shanghai, China.
- Vijay Shekhar Sharma is the founder of One97 Communications.
- SWIFT stands for Society for Worldwide Interbank Financial Telecommunication. SWIFT provides a network that enables financial institutions worldwide to send & receive information about financial transactions in a secure, standardized & reliable environment.
- HQ of SWIFT- La Hulpe, Belgium.
- An overdraft allows the individual to continue withdrawing money even if the account has no funds in it or not enough to cover the withdrawal. ICICI Bank stands for Industrial Credit & Investment Corporation of India.
- Jim Yong Kim is 12th President of the World Bank Group. World Bank HQ in Washington DC, USA.
- Atul Sobti is the CMD of BHEL. BHEL Stands for Bharat Heavy Electricals Ltd.
- IMGC is a joint venture between National Housing Bank, Genworth Inc International Finance Corporation & Asian Development Bank.
- Axis Bank CEO & MD- Shikha Sharma, Head Office- Mumbai.
- Alice G Vaidyan is the Chairman-cum-Managing Director of GIC. Its HQ in Mumbai, Maharashtra.
- Sanjiv Singh is the Chairman of Indian Oil Corporation.
- Allahabad Bank MD & CEO- Usha Ananthasubramanian, HQ- Kolkata.
- Part-time Chairman of Equitas Small Finance Bank- Arun Ramanathan, HQ in- Chennai, Tamil Nadu.
- Gujarat CM- Vijay Rupani, Governor- Om Prakash Kohli.
- Established by the Government of India, EXIM Bank commenced operations in 1982 under the Export-Import Bank of India Act, 1981. Head Office of EXIM Bank is in Mumbai. David Rasquinha is MD of EXIM bank.
- In EPFO, CEO is known as Central Provident Fund Commissioner. Dr. VP Joy is present Central Provident Fund Commissioner. The Head Office is in New Delhi.

AGREEMENTS/MOU SIGNED

Between Whom	MoU/Agreement Details
India & Azerbaijan	Agreement for visa waiver for diplomatic, official & service passports holders & cooperation between diplomatic training institutes.
Centre, Maharastra Govt. & World Bank	Signed 420-million dollars project to help small & marginals farmers in the Marathwada & Vidarbha region of the state.
India & Nepal	Agreed to strengthen bilateral relations in areas of border security, connectivity, trade & agriculture & develop inland waterways for overall economic devt.
India & Equatorial Guinea	Agreements in the field of agriculture, mining, health, telecommunications & IT

India & Morocco	Evaluation of potential mineral resources & promoting exploration & mining through the participation of both public & private sector.
India & Timor Leste	MoU in the field of public health to extend affordable healthcare to the people of the Southeast Asian nation.
National Highways Authority of India **signed an agreement for upgradation** of Yagyi – Kalewa section of highway in Myanmar**. The aim is to provide seamless vehicular movement for enhancing trade, business, health, education & tourism among India, Myanmar & Thailand.**	
India & Russia 7 MoUs at Defence Expo at Chennai, Tamil Nadu	Between the Indian Private Defence sector manufacturing companies & Russian Original Equipment Manufacturers (OEMs) for manufacture, development of spares, sub-assemblies & assemblies of identified Russian origin platforms.
Larsen & Toubro & Bharat Electronics Limited (BEL)	MoU to cater to the needs of evolving domestic & export markets for defence products & systems.
National Skill Development Corporation (NSDC)	MoU with the Nuclear Power Corporation of India Limited (NPCIL) to provide skill training to 500 youth & women at Kudankulam in Tamil Nadu.
India & the UK	10 agreements in several sectors including cyber-relationship, rejuvenation of Ganga & skill development.
Finance Ministers & Central Bank Governors from G20 **agreed to aim for economic growth by promoting trade. In the meeting held at Washington, financial leaders agreed to work together to promote trade & global economic growth.**	
India & the World Bank	$210 million loan agreement for Madhya Pradesh Rural Connectivity Project which will cover 10,510 km stretch of rural roads in Madhya Pradesh
Loan Agreement for IBRD credit of US$ 125 (equivalent) for "Innovate in India for Inclusiveness Project" **was signed with** World Bank in New Delhi.	
Ministry of Earth Sciences with US & Finland	To develop new pollution-forecast system that will help anticipate particulate matter (PM) levels at least two days in advance & at greater resolution.
Maharashtra government signed an MoU with the British Council to strengthen educational & cultural cooperation.	
CSIR-National Physical Laboratory & Department of Telecommunications	MoU on technical knowledge sharing for establishing a nationwide Time Stamping & Time Synchronization network & traceability of Time signal to UTC NPL Time.
NHAI pact with Macquarie	for road projects under the highway monetisation drive.
Dalmia Bharat Limited with the Tourism Ministry	MoU to take up Red Fort (in Delhi) & Gandikota Fort (Andhra Pradesh) under the 'Adopt a Heritage' project. Becoming the first corporate to be part
Rivigo with YES Bank, IDFC, & 10 other financial institutions	To make cheaper funds available to truck owners & operators on its platform. (Rivigo owns as well as acts as an aggregator of trucks)
India & Vietnam	3 agreements in the areas of trade, agriculture & atomic energy.
India & Jordan renewed their support to Palestinian cause as the two sides signed 12 agreements. It includes agreement on Defence Co-operation, Visa waiver of Diplomatic & Official Passport holders, Cultural Exchange Programme, Manpower Co-operation agreement, Co-operation in field of Health & Medicine. Setting up of Next Generation Centre of Excellence.	
India & Vietnam: called upon all nations to adopt a comprehensive approach in combating terrorism, include countering radicalisation, recruitment, training & movement of foreign terrorist fighters.	
GOI with Israel: MoU to enhance cooperation on 'National Campaign for Water Conservation in India'.	
India announced a new Line of Credit of USD 100 million for defense procurement by Mauritius.	
ADB & International Solar Alliance (ISA)	Signed a cooperation arrangement to promote solar energy deployment in Asia & the Pacific.
International Air Transport Association with the Ministry of Civil Aviation & National Aviation University Mou to enhance human resource availability in India's aviation industry.	
India & Madagascar	Umbrella agreement in the field of defence
Insolvency & Bankruptcy Board of India (IBBI) with RBI	MoU for effective implementation of the Insolvency & Bankruptcy Code, 2016 & its allied rules & regulations.
Muthoot Finance with Global IME Bank	To expand its money remittance services between Indo-Nepal Corridor. Muthoot Finance is the only NBFC to extend the money transfer services from India to Nepal.

ISA & the Ministry of External Affairs (MEA), signed Host Country Agreement, that will give ISA a juridical personality & gives it power to contract, to acquire & dispose off movable & immovable properties, to institute & defend legal proceedings.	
Airport Authority of India (AAI) signed an MoU with Assam government under its CSR initiative for the sustainable development of human settlements at villages in Kamrup district.	
GIFT City with Deloitte Touche Tohmatsu India LLP	MoU for mutual cooperation in areas related to international financial services.
The Cabinet approved the **MoU between India & the UK & Northern Ireland** regarding cooperation & Exchange of Information for the Purposes of Combating International Criminality & Tackling Serious Organised Crime.	
The Cabinet **approved MoU between India & Canada to to establish** bilateral cooperation activities in the field of Intellectual Property (IP).	

NEW APPOINTMENTS: NATIONAL

	Designation/Post	Who is Appointed?
Constitutional & Other Posts		
Director General Border Roads (DGBR)		**Lt Gen Harpal Singh**
Deputy Election Commissioner		**Chandra Bhushan Kumar**
Ambassador of India to the Republic of Serbia		**Subrata Bhattacharjee**
Director General of Central Industrial Security Force (CISF)		**Rajesh Ranjan**
Director General of National Cadet Corps (NCC)		**Lieutenant General PP Malhotra**
Senior lawyer Indu Malhotra sworn in as the judge of Supreme Court		
Sikkim CM Pawan Chamling became the longest-serving CM in India, surpassing the record of Jyoti Basu, who served as West Bengal CM from 1977 to 2000. He belongs to the Sikkim Democratic Front.		
Special Director in the Enforcement Directorate (ED)		**IRS officer Vivek R Wadekar**
CM of Meghalaya		**National People's Party President Conrad Sangma**
CM of Tripura		**Biplab Kumar Deb (replaced Manik Sarkar)**
Deputy CM of Tripura		**Jishnu Devvarma**
CM of Nagaland		**Neiphiu Rio (replaced TR Zeliang)**
Civil Aviation Minister **Ashok Gajapathi Raju** & Minister of State for Science & Technology **Y S Chowdary** submitted their resignations to PM Modi. Commerce minister **Suresh Prabhu gets additional charge of aviation ministry.**		
Ambassador of India to the Republic of Belarus		**Sangeeta Bahadur**
Ambassador of India to Democratic People's Republic of Korea		**Atul M. Gotsurve**
CEO'S/Chairman of Companies/Organizations/Banks/ Other Appointments		
President, NASSCOM		**Debjani Ghosh (replaced R. Chandrashekhar)**
Chairman, National Association of Software & Services Companies (NASSCOM)		**Rishad Premji (succeeds Raman Roy)**
Vice Chairman, NASSCOM		**Keshav Murugesh**
Deputy Collector in the state government of Andhra Pradesh		**Indian shuttler Kidambi Srikanth**
Managing Director & CEO, SBI Life Insurance		**Sanjeev Nautiyal (replaced Arijit Basu)**
President, Badminton Association of India (BAI)		**Himanta Biswa Sarma**
Secretary General, Badminton Association of India (BAI)		**Ajay Kumar Singhania**
Director General, Indian Council of Medical Research (ICMR) & Secretary, Department of Health Research		**Balram Bhargava (Succeed Soumya Swaminathan)**
Secretary-General, Federation of Indian Chambers of Commerce & Industry (FICCI)		**Dilip Chenoy (replaced Sanjaya Baru)**
Aditya Ghosh resigned as the President & whole-time director of IndiGo. Rahul Bhatia appointed as interim CEO & Greg Taylor appointed as President & CEO.		
Haryana government appointed international shooter Gauri Sheoran as the the brand ambassador of the measles-rubella (MR) vaccination campaign.		
MD & CEO, Kotak Mahindra Bank		**Uday Kotak**
Deputy- CM, J&K		**Kavinder Gupta (in place of Nirmal Singh)**
Prakriti inducted as the first direct-entry combat officer in the **Indo-Tibetan Border Police**		

Prof. J S Rajput as India's representative to the Executive Board (EXB) of UNESCO.	
Krishnaswamy Vijay Raghavan appointed as the principal scientific adviser to the government of India.	
Chief Executive of Vodafone Group Plc's Indian unit & Idea Cellular, which are in the process of merging their operations	**Balesh Sharma**
CEO of Union Government's ambitious Ayushman Bharat National Health Protection Mission (ABNHPM)	**Indu Bhushan**
Supreme Court appointed **Justice Jawad Rahim,** as acting chairman of the National Green Tribunal (NGT).	
Chairman of central panel of 65th National Film Awards	**Veteran director Shekhar Kapur**

NEW APPOINTMENTS: INTERNATIONAL

	Designation/Post	Who is Appointed?
	President/PM/Heads of Countries/Organizations	
1.	Nepal's first woman **President Bidya Devi Bhandari** re-elected for a second term.	
2.	**Germany's Parliament elected Angela Merkel** for her fourth term as chancellor.	
3.	**Slovak PM Robert Fico** resigned as a way out of the political.	
4.	**Xi Jinping** re-elected as President for a second five-year tenure. The Parliament allowed him to have a life-long tenure. **Wang Qishan** elected as Vice President of China.	
5.	**Russian President Vladimir Putin** stormed to victory in presidential election.	
6.	**Mauritius President Ameenah Gurib-Fakim** has resigned after being embroiled in a scandal.	
7.	Vice-President of Nepal	**Nanda Bahadur Pun**
8.	Myanmar's President **Htin Kyaw** stepped down after two years in the position.	
9.	New president of Peru	**Martin Vizcarra (replaced Pedro Kuczynski)**
10.	Myanmar's new President	**Win Myint**
	Mayors/Member of Parliament/Envoy/Judges	
11.	First woman to head UN political affairs	Rosemary DiCarlo (replaced Jeffrey Feltman)
12.	UN Secretary-General Antonio Guterres appointed Christine Schraner Burgener as his new special envoy on Myanmar.	
13.	Official ambassador for the Industrial Cadets programme designed to nurture manufacturing skills in Britain	**Indian-origin steel tycoon Sanjeev Gupta**
	Other Appointments	
	Chairman of 'Boao Forum for Asia' (BFA)	**Former UN Secretary-General Ban Ki-moon**
	13th administrator of NASA	**Jim Bridenstine**
	Virat Kohli named as the **cab-hailing startup Uber's first Brand Ambassador** in India.	
	First-ever female director of Central Intelligence Agency	**Gina Haspel**
	Head of the White House National Economic Council	**Larry Kudlow**
	Governor of China's central bank, the People's Bank of China (PBOC)	**US-educated economist Yi Gang**
	New US National Security Adviser	**U.N. Ambassador John Bolton**

Static Takeaways from New Appointments

- National Association of Software & Services Companies is the full form of Nasscom.
- Om Prakash Rawat is the present Chief Election Commissioner of India.
- SBI Life Insurance is a joint venture life insurance company between State Bank of India & & BNP Paribas Cardif. It HQ: in Mumbai, Maharashtra.
- CISF was first founded in 1969. It HQ: in New Delhi.
- NCC established: 16 April 1948. NCC HQ: in New Delhi.
- Established in 1927, FICCI is the largest & oldest apex business organisation in India.
- Shriniwas Dadasaheb Patil is the present Governor of Sikkim. Khangchendzonga National Park is situated in Sikkim.

- Jammu & Kashmir CM- Mehbooba Mufti Sayeed, Governor- N. N. Vohra.
- Conrad Sangma is currently Member of Parliament, Lok Sabha from Tura Parliamentary constituency.
- Neiphiu Rio is currently Member of Parliament, Lok Sabha from Northern Angami-II Parliamentary constituency.
- Karnal Singh is the present Director of Enforcement Directorate (ED).
- UBER is the US-based company. Dara Khosrowshahi is the CEO of Uber.
- UNESCO- United Nations Educational, Scientific & Cultural Organization. France's Audrey Azoulay- 11th DG of UNESCO, HQ- Paris, France.
- The Ayushman Bharat National Health Protection Mission has the benefit cover of Rs 5 lakh per family per year.

AWARDS

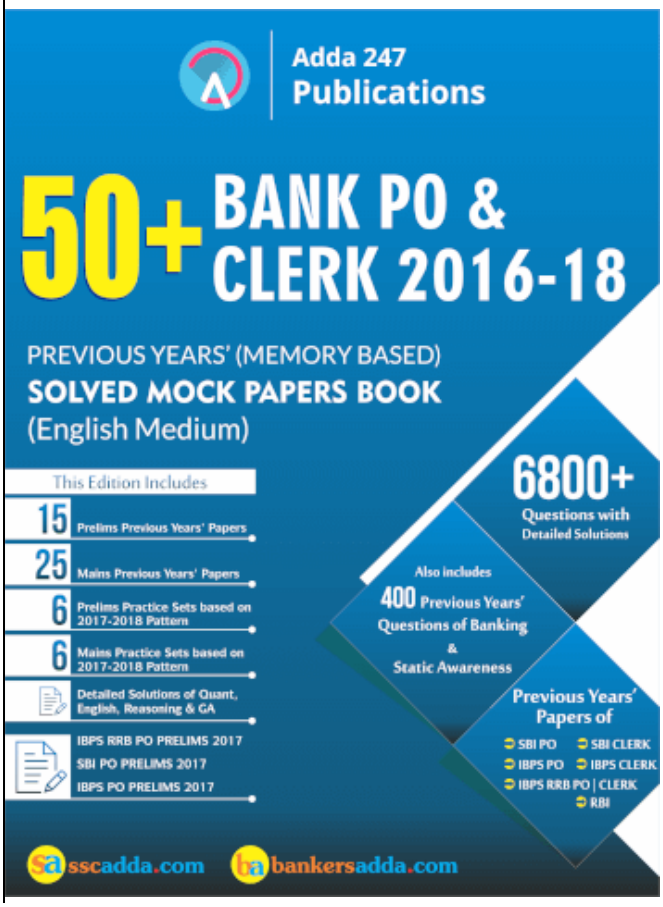
	Name of the Award	Winner
	Awards for Literature/Journalism	
1.	Lalit Kala Akademi, organized **'1st Print Biennale India 2018 (PBI)' in New Delhi.** Arup Kumar Kuity (Andhra Pradesh), Satya Narayana Gavara (Andhra Pradesh), Preya Bhagat (Uttar Pradesh), Purvi Parmar (Gujrat) & Sonal Varshneya (Uttar Pradesh) were given the award in the 1st PBI.	
2.	2018 Guillermo Cano World Press Freedom Prize of UNESCO	**Jailed Egyptian photographer Mahmoud Abu Zeid, known as Shawkan**
3.	2017 Saraswati Samman for his poetry titled "Vakhar"	**Gujarati poet, playwright & academic Sitanshu Yashaschandra**
4.	G.K. Reddy Memorial National Award	**Senior Journalist Karan Thapar**
	Country's Highest Honour Given	
5.	Lyricist & director Sreekumaran Thampi selected for J.C. Daniel Award, the Kerala govt's highest honour for lifetime contribution to Malayalam cinema.	
6.	**Actor-politician Shatrughan Sinha** honoured with the lifetime achievement award in the United Kingdom.	
7.	**Canadian mathematician Robert Langlands |** Abel Prize **|** Developing a programme connecting representation theory to number theory	
	Film/Music Awards	
8.	Dadasaheb Phalke Excellence Award for successful movies as a producer	**Bollywood actor Anushka Sharma**
9.	Dadasaheb Phalke Award for his contribution to Indian Cinema.	**Veteran Hindi film actor Shri Vinod Khanna**
10.	Raj Kapoor Lifetime Achievement Award	**Veteran Bollywood actor Dharmendra**
11.	Raj Kapoor Special Contribution Award	**Rajkumar Hirani**
12.	Dadasaheb Phalke Excellence Award 2018 for Best Leading Lady (Critics Award) for her performance in Bhoomi	**Aditi Rao Hydari**
13.	**90th Annual Academy Awards (also known as Oscar Awards)** The Shape of Water **|** Best Picture.	
14.	Actor Jackie Shroff's short film 'Shunyata' won an award at **Best of India Short Film Festival in Los Angeles, US.**	
15.	**Indian filmmaker Nila Madhab Panda's "Halkaa"** bagged the Grand Prix de Montreal at the gala.	
16.	**South Asian Cinema Foundation (SACF),** a London based organisation has received the **Frederick Pincott Award for 2017** from Indian High Commissioner, Y K Sinha **for promoting Hindi cinema in Britain**.	
	Other Awards Conferred	
17.	**Bandhan Bank Ltd** became one of the top 50 most valuable publicly traded firms in India. It claimed 50th rank, as per theBSE data. TCS Ltd is the most valuable company in India, followed by Reliance Industries Ltd.	
18.	**State of Madhya Pradesh** conferred the award for the Most Film Friendly State for its efforts towards easing filming in the State.	
19.	**Indu Jain, chairman of Bennett, Coleman & Co, India's largest media house received** the All India Management Association's (AIMA's) annual award for lifetime contribution to media.	
20.	**Council of Scientific & Industrial Research (CSIR)** is awarded the National Intellectual Property (IP) Award 2018 in the category "Top R&D Institution / Organization for Patents & Commercialization".	
21.	**Architect Balkrishna Vithaldas Doshi** become the first Indian to **win the Pritzker Prize, the highest award in**	

	architecture.
22.	**Bank of Canada, this year's Central Bank of the Year,** emerged as a beacon of best practice for much of the community. The list of the important Winners- **1.** Transparency: Central Bank of Ireland. **2.** Reserve manager of the year: Bank of Korea. **3.** Banknote & currency manager of the year: Norges Bank.
23.	**India** won **"Best Exhibitor Award " at ITB – Berlin.** 'ITB- Berlin World Tourist Meet' convened at Berlin, Germany.
24.	Indian Council of Medical Research (ICMR) was awarded **the International Kochon Prize** 2017 for encouraging research & development (R&D) efforts towards tuberculosis treatment.
25.	**NHAI pavilion at 105th Indian Science Congress** has been adjudged as **Best Design Pavilion.**
26.	**DRDO** received **'Most Informative Pavilion' Award in Pride of India Expo o**rganized as part of the 105th Indian Science Congress at Manipur University, Imphal.

Static Takeaways from Awards & Recognition

- International Gandhi Peace Prize: For contributions towards social, economic&political transformation through non-violence&other Gandhian methods.
- Bharat Ratna: Premier civilian award, to serve the nation.
- Padma Vibhushan: Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.
- Padma Bhushan: The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.
- Padma Shri: It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports&Public Affairs.
- Dronacharya Award: For brilliance in sports coaching.
- Dhyan Chand Award: Highest lifetime achievement award in sports&games in India
- Rajiv Gandhi Khel Ratna: Highest honor given for accomplishment in sports.
- Vyas Samman: For literary in the Hindi language.
- Saraswati Samman: For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India.
- 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.
- 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.
- 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.
- 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.

- Academy (Oscar) Awards: Film (From 1929)
- Grammy Award: Music (From 1958)
- Ramon Magasaysay Award: Govt. (Public) Service, Social Service, Journalism, Literature, Communication&International Understanding Bourlog Award: Agriculture (From 1992)
- Grammy: Music
- Pulitzer: Journalism&Literature
- Arjun: Sports
- Bowelay: Agriculture
- Kalinga: Science
- Dhanwantri: Medical Science



CURRENT SUMMITS/EVENTS HELD (NATIONAL/INTERNATIONAL)

	Name of the Summit	Location/Held in
	SUMMITS HELD NATIONALLY	
1.	Asia's largest startup ecosystem congregation, Huddle Kerala held at	**Kovalam**
2.	The Dialogue between the three leading democratic powers (viz. India, Japan & the USA) of the Indo-Pacific region was held in	**New Delhi**
3.	Global Logistics Summit held in It It is organised by Department of Commerce, along with FICCI & World Bank	**New Delhi.**
4.	Assam Spring Festival held at the Manas National Park.	
5.	Manipur's Shirui Lily Festival 2018 held at Ukhrul district.	
6.	Tripura hosted the 1st meeting of the NITI Forum- a unit of NITI Aayog in Agartala.	
7.	16th International Energy Forum Ministerial Meeting held in New Delhi. Hosted by India & co-hosted by China & Korea.	**New Delhi.** PM Modi inaugurated it.
8.	India Mobile Congress 2018 will be held at	Aerocity in New Delhi
9.	MEA in cooperation with Govt. of Germany & the United Nations Office for Disarmament Affairs (UNODA) hosted **India-Wiesbaden Conference 2018** in New Delhi. The title was 'Securing Global Supply Chains through Government-Industry Partnerships towards Effective Implementation of UNSC Resolution 1540'.	
10.	1st meet of National Council on India's Nutrition Challenges under POSHAN Abhiyaan held in	**New Delhi**
11.	7th India-Egypt Joint Commission Meeting held in	**New Delhi.**
12.	The 5th India Maize Summit in New Delhi	**New Delhi**
13.	27th Technological Conference of Indian Jute Industries' Research Association (IJIRA) on Shaping the Future of Jute held in	**Kolkata**
14.	**Shigmotsav** organized in **Goa.** Shigmotsav or Shigmo is one of the several cultural festivals of the coastal state.	
15.	29th annual, world-famous International Yoga Festival (IYF) held in **Rishikesh's**	**Parmarth Niketan.**
16.	4th India-Europe 29 Business Forum (IE29BF) held in. **Theme was** 'Synergising Economic Vision for Expanded Relations'.	New Delhi
17.	**Event 'Vision for Future'** to commemorate 70 years of the Indo-Russia ties held in	New Delhi
18.	National Legislators Conference on the theme 'We For Development' held in	**New Delhi**
19.	**Buddhist Community of Itanagar** celebrated the silver jubilee of **Losar Festival in Arunachal Pradesh.**	
20.	India's biggest Media & Entertainment Services Market - enTTech **2018 inaugurated in Mumbai.**	
21.	Asia-Pacific Regional Conference of the International Association of Chiefs of Police (IACP) held in	New Delhi
22.	PM Modi inaugurated **the 105th Indian Science Congress in Imphal, Manipur.** The theme for ISC 2018 **is 'reaching the unreached through science & technology'.**	
23.	**Krishi Unnati Mela 2018** held in **New Delhi** with a focus on doubling farmers' income.	
24.	Representatives from 50 countries gathered in **New Delhi for informal World Trade Organisation (WTO)** ministerial meeting.	
25.	The First India-Japan Workshop on Disaster Risk Reduction held in	New Delhi
26.	Women Science Congress, 2018 was inaugurated in the backdrop of the ongoing 105th Indian Science Congress **held at Manipur University, Imphal.**	
27.	1st **National workshop on POSHAN Abhiyan** involving all the states & union territories held at **Pravasi Bharatiya Kendra, New Delhi.**	
28.	The **106th edition of the Indian Science Congress** will be held in January 2019 at **Barkatullah University Bhopal, Madhya Pradesh.** The theme for 2019 ISC will be "Future India: Science & Technology".	
29.	The 3rd National Conclave on Mines & Minerals organized in	**New Delhi**
30.	The first National Conference on Drug Law Enforcement held in. It is organised by Narcotics Control Bureau (NCB), Ministry of Home Affairs.	**Delhi**
31.	The country's National Academy of Art, the Lalit Kala Akademi hosted the first-ever International Print Biennale in the country in	**New Delhi.**

32.	11th session of China-India joint-group on Economic Relations, Trade, Science & Technology held in	**New Delhi.**
33.	To provide comprehensive synthesis of research, service provision, & clinical practice in addressing psychological trauma & subsequent mental illnesses in Indian children & adolescents, 1st ever National conclave held in Delhi.	
34.	**SARAS Aajeevika Mela 2018** organized in **New Delhi** under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM). It is one of the flagship programmes to alleviate rural poverty.	
SUMMITS HELD INTERNATIONALLY		
35.	International Conference on Human Rights in South Asia held in President of Nepal Bidya Devi Bhandari inaugurated it.	**Kathmandu**
36.	International conference on 'Water, Environment & Climate Change: Knowledge Sharing & Partnership' held in	**Kathmandu, Nepal.**
37.	Commonwealth Heads of Government Meeting (CHOGM 2018) held in. PM Modi participated in it. Theme was: 'Towards a Common Future'.	**London, the UK.**
38.	Sushma Swaraj co-chaired the 6th round of India-Mongolia Joint Consultative Committee meeting with her Mongolian counterpart Damdin Tsogtbaatar **in Ulaanbaatar.**	
39.	India-Nepal Inter-Governmental Committee (IGC) meeting on trade, transit & cooperation to Control Unauthorised Trade held in	**Kathmandu, Nepal.**
40.	World ATM (Air Traffic Management) Congress (WATMC) 2018 held in Airports Authority of India (AAI) participated in it.	**Spain.**
41.	President Kovind inaugurated **World Hindi Secretariat in Mauritius capital, Port Louis.**	

COMMITTEES IN NEWS

	Purpose for which Committee is formed	Headed by
1.	High-Powered Committee to examine the entire system of conducting Class X & XII examination conducted by CBSE with a view to prevent leakages	**Mr.Vinay Sheel Oberoi**
2.	Govt. formed a new integrated institutional mechanism, Defence Planning Committee (DPC) to reform the process of higher defence planning.	**National Security Advisor Ajit Doval**
3.	Steering Committee constituted by Ministry of Finance to consider various issues relating to the development of Fintech space in India.	**Under Chairmanship Subhash Chandra Garg,**
4.	C 3-member Mahanadi Water Disputes Tribunal to adjudicate dispute between Odisha & Chhattisgarh over sharing the river's water	**Supreme Court Judge AM Khanwilkar**

NATIONAL CURRENT AFFAIRS

INDIA & WORLD

- President Kovind asked **Indian Diaspora in Zambia** to become partner **in India's growth & asked them to take advantage of Overseas Citizen of India, OCI programme.** 4 MOUs were signed which include, the establishment of Entrepreneurship Development Institute in Zambia, taxation, visa exemption on diplomatic passports & judicial cooperation.
- **French President Emmanuel Macron** arrived in New Delhi on visit to India. **PM Modi & Emmanuel Macron** co-chaired the **Founding Conference of the International Solar Alliance.**
- **India & ADB** signed a **$120 million loan agreement for completion of works for double-tracking & electrification of railways tracks** along high-density corridors to improve the operational efficiency of Indian railways.
- **India & European Union (EU)** signed an agreement that **will enable them to share earth observation data from each other's satellites.**
- **India & Hong Kong** signed **double taxation avoidance agreement (DTAA)** that seeks to improve transparency in tax matters & help curb tax evasion & avoidance.
- **India received its first LNG cargo from US energy firm Cheniere Energy's Sabine Pass liquefaction facility in Louisiana** when a ship carrying super-cooled natural gas arrived at Dabhol in Maharashtra.
- **The meeting of Permanent Indus Commission (PIC) between India & Pakistan** held in New Delhi. PIC is mandated to establish & maintain cooperative arrangements for implementation of the treaty & to promote cooperation between the two sides in developing the Indus water systems.

OTHER NATIONAL CURRENT AFFAIRS

- India is now the **second-largest mobile phone producer in the world after China** as per the data shared by Indian Cellular Association with the government.
- **India** agreed for the **most revered Buddhist relics from Sarnath to be taken to Sri Lanka for public exposition** on the occasion of Vesak festival. This is the first-time relics from Sarnath are being brought to Sri Lanka from India.
- As per the Agriculture Minister, **Milk production in the country increased by 20 percent** from 137.7 million tonnes to 165.4 million tonnes between 2014 & 2017. With a corpus of Rs 2,450 crore, the government **has set up an AHIDF for financing infrastructure requirement of animal husbandry** sector.
- Union Cabinet approved **establishment of National Financial Reporting Authority (NFRA).** It will act as an independent regulator for the auditing profession which was one of the key changes brought in by the Companies Act 2013.
- **Ministry of Communications** launched **Cool EMS Service between India & Japan.** Cool EMS service is one-way service from Japan to India which allows customers in India to import Japanese food items for personal use which is allowed under Indian regulations.

CURRENT AFFAIRS RELATED TO STATES IN INDIA

NORTHERN STATES

- With an aim to combat the **rising levels of air pollution in Delhi-NCR region,** petrol pumps in the capital started supplying **ultra-clean Bharat Stage VI grade fuel (both petrol & diesel).** This move makes New Delhi the **first city in the country to switch from BS-IV grade fuels to BS-VI.**
- **R K Singh,** Minister of State (IC) for Power & New & Renewable Energy, laid the **foundation stone of the 60 MW Naitwar Mori Hydro Electric Project (NMHEP)** along with Uttarakhand CM Shri Trivendra Singh Rawat in Uttarkashi.
- UP CM Adityanath inaugurated a **10.30-km-long elevated road, touted to be the longest of its kind in the country,** connecting UP Gate & Rajnagar Extension, Ghaziabad.
- **Gujarat Narmada Valley Fertilizers & Chemicals Limited (GNFC)** started its socio-economic Neem Project, inaugurated by Union Minister Smriti Irani in **Amethi District of Uttar Pradesh.**
- **Asian Development Bank (ADB)** agreed in principle to give an aid of **1,700 crore rupees to Uttarakhand for infrastructure development & creation of sewerage treatment facilities** in urban areas.
- **Haryana's first cyber police station,** equipped with a digital forensic laboratory, was **inaugurated in Gurugram.**
- PM Modi launched **number of schemes for the poor in Varanasi** & emphasized on harnessing solar energy for cooking.
- **Punjab government** decided to impose a **permanent ban on hookah bars in the state** instead of issuing temporary orders against them every two months.
- **Chandigarh** become the **1st city in North India to install Automatic Speed Gun Cameras** with digital displays for traffic management.

EASTERN STATES

- **Patna tops in 4G connectivity among 20 of India's largest cities.** It has emerged ahead of the likes of Bengaluru, Mumbai & Delhi, according to the report of OpenSignal.
- PM Modi flagged off **India's first all-electric high-speed locomotive in Bihar.** The first big Make-in-India project completed by France's Alstom.
- The much-awaited **bridge 'Ib Setu' built over the Ib river in Sambalpur district** was thrown open to the public by CM Naveen Patnaik. The 2.5-km-long bridge, which is the State's second longest bridge, has been built in three years.
- **West Bengal** has once **again topped in the country with Digambarpur Gram Panchayat (GP) bagging the Centre's award for the best Gram Panchayat** in the country.
- **West Bengal government** given its approval to **State Forest Department to apply for coveted Ramsar Site recognition under Ramsar Convention to Sunderban Reserve Forest.** Now, State Forest Department through Central Government will apply to Ramsar Convention Secretariat. There are currently 26 sites in India recognised as Ramsar wetland sites of international importance.

NORTH-EASTERN STATES

- A **Loan Agreement for IBRD loan of USD 48 million for the "Meghalaya Community** - Led Landscapes Management Project (MCLLMP)" was signed with the World Bank.
- Home Ministry has decided to relax the **six-decade-old Protected Area Permit regime from Nagaland, Mizoram & Manipur for five years.** Foreign tourists, except those from Pakistan, China & Afghanistan, will now be allowed to visit.

- Union Home Ministry completely **revoked the controversial Armed Forces Special Powers Act (AFSPA) from Meghalaya** while diluting it in other regions of Arunachal Pradesh.
- **Institute of Bio-resources & Sustainable Laboratory (IBSD), Imphal** set up a floating laboratory **in northeast India's largest freshwater lake, Loktak** to constantly monitor its water quality & eventually improve it.
- **Meghalaya,** is home to **the longest sandstone cave in the world at 24,583m,** with dinosaur fossils from 66-76 million years ago. The sandstone cave named Krem Puri was first discovered in 2016.

WESTERN STATES

- **Gujarat CM Vijay Rupani** approved setting up a 5,000 MW capacity solar park at the **Dholera Special Investment Region (SIR), which would be the largest such entity in the world after its completion.**
- **Diu Smart City** become the first city in India, that runs on **100% renewable energy during daytime setting a new benchmark for other cities** to become clean & green.
- **Diu become the first Union Territory** in India to run **100% on solar power generated energy.**
- **Rajasthan assembly** passed an amendment bill **awarding death penalty for convicts involved in the rape of girls below 12 years of age.** The new amendment added sections 376-AA & 376-DD to the Indian Penal Code, 1860.
- In Rajasthan, Union Minister for Food Processing Industries **Harsimrat Kaur Badal inaugurated the first mega food park of the state at Roopangarh village near Ajmer.**

CENTRAL STATES

- Union Minister for Chemicals & Fertilizers & Parliamentary Affairs, **Mr. Ananthkumar** announced that the **Government of India has approved the setting up of a Plastic Park in Deoghar District, Jharkhand.**
- **Madhya Pradesh** has the **highest number of 55770 fully covered tribal habitations with the safe drinking water** in the country followed by Odisha & Jharkhand.

SOUTHERN STATES

- **The first Mega Food Park** in Maharashtra, **Satara Mega Food Park Pvt. Ltd. at Village Degaon, District Satara** was inaugurated. This is the 10th Mega Food Park being operationalized in the country.
- **Karnataka govt.** inaugurated first phase **of a 2,000 megawatts (MW) solar park in the drought-prone district, Tumkur.** The first phase called **"Shakti Sthala" will generate 600MW, while the balance 1,400MW i**s expected to be commissioned by the end of 2018. The solar project is the largest in the world, is spread over 13,000 acres & five villages.
- **Government of Telangana** launched **Women Entrepreneurship Hub (WE-Hub),** India's first state-led incubator for women entrepreneurs. **Deepthi Ravula** is heading **the incubator as its Chief Executive Officer.**
- **Telangana IT & Industries Minister K T Rama Rao** inaugurated **biennial event on Civil Aviation & Aerospace titled 'Wings India 2018'** at the Begumpet Airport.
- **Karnataka government** unveiled **the State flag (nada dhwaja)** for the state. If approved by the Centre, Karnataka will be the second State to have a flag after Jammu & Kashmir. The **yellow-white-red flag has the State emblem** at the centre.
- **Telangana government** setting up an **Rs. 100-crore Apparel Super Hub in Sircilla**.
- **PM Modi** laid the foundation stone **of the Navi Mumbai International Airport site in Panvel, nearly 21 years after it was mooted.** This is the country's largest greenfield airport
- Nitin Gadkari inaugurated **Mormugao Port Trust & Drishti Marine's ambitious inland ferry services in Goa.**

Static Takeaways from National & State Related Current Affairs

- The major difference in standards between the existing BS-IV & the new BS-VI auto fuel norms is the presence of sulphur.
- Piyush Goyal is the present Railway Minister of India. John Mathai was the first Railway Minister of Independent India.
- Nordic countries include Sweden, Norway, Finland, Denmark & Iceland.
- Hirakud Dam built on Mahanadi River is situated in Odisha.
- Sunderban tiger reserve & Buxa tiger reserves are situated in West Bengal. Hanumata Dam is in West Bengal built over Ganga River.
- Nirbhaya Fund was set up in the aftermath of the gruesome gangrape & murder of a paramedical student in Delhi in 2012, & aims at improving safety for women. Maneka Sanjay Gandhi is the Union Cabinet Minister for Women & Child Development.
- Governor of Daman & Diu- Praful Khoda Patel.
- Capital of Rajasthan- Jaipur| CM of Rajasthan- Vasundhara Raje|Governor of Rajasthan- Kalyan Singh

- Ayushman Bharat Programme/Scheme will generate lakhs of jobs, particularly for women. Varanasi Lok Sabha constituency is the constituency of PM Narendra Modi.
- Chhatrapati Shivaji International Airport is situated in Mumbai, Maharashtra.
- European Union is a unique economic & political union between 28 European countries. The European Economic Community (EEC), created in 1958, & initially increasing economic cooperation between six countries: Belgium, Germany, France, Italy, Luxembourg & the Netherlands.
- Harsimrat Kaur Badal is MP from Bathinda, Punjab. Kalyan Singh is the Governor of Rajasthan.
- PK Saxena- India's Indus Water Commissioner. The Indus Waters Treaty was signed in 1960 & involves six rivers – the Beas, Ravi, Sutlej, Indus, Chenab & Jhelum.

ALL ABOUT THE STATES IN INDIA CM/GOVERNORS/WILDLIFE SANTUARIES/NATIONAL PARKS / POWER PLANTS IN INDIA

States	National Parks(NP)	Wild Life Sanctuaries	Power Plants
J&K **CM :** Mehbooba Mufti **Governor:** Narendra Vohra **Capital:** Jammu(Winter) Srinagar(Summer)	Dachigam National Park Hemis National Park Kishtwar National Park Salim Ali National Park	Gulmarg WLS Limber WLS Nandini WLS	-
Himachal Pradesh **CM:** Jairam Thakur **Governor:** Acharya Dev Vrat **Capital: Shimla**	Pin Valley National Park Great Himalayan National Park Inderkilla National Park Khirganga National Park Simbalbara National Park	Bandli WLS Daranghati WLS Dhauladhar WLS Nargu WLS Pong Dam Lake WLS Shilli WLS Talra WLS	Girinagar 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: Kaptain Solanki** **Capital: Chandigarh**	Kalesar National Park Sultanpur National Park	Bhindawas WLS Kalesar WLS Khaparwas WLS	Gorakhpur Atomic Power Station Deenbandhu Chhotu Ram TPS Rajiv Gandhi TPS
UP **CM: Yogi Adityanath** **Governor: Ram Naik** **Capital: Lucknow**	Dudhwa National Park	Hastinapur WLS Ranipur WLS Sohagibarwa WLS Sur Sarovar WLS Chandraprabha WLS National Chambal WLS	Narora Atomic Power Station Rihand Thermal Power Station Anpara Thermal Power Station
Bihar **CM:** Nitish Kumar **Governor: Satya Pal Malik** **Capital: Patna**	Valmiki National Park	Gautam Budha WLS Kaimur WLS Pant (Rajgir) WLS Valmiki WLS	Kahalgaon Super Thermal Power Station Barauni TPS
Chattisgarh **CM:** Raman Singh **Governor: Balram Tandon**	Indravati National Park Kanger Valley National Park Guru Ghasi Das (Sanjay)	Badalkhol WLS Bhairamgarh WLS Bhoramdev WLS Udanti Wild Buffalo	Sipat Thermal Power Plant Hasdeo TPS Bhilai Expansion Power

Capital: Raipur		WLS	Plant
Jharkhand **CM:** Raghuvar 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:** N. Chandrababu Naidu **Governor: E.S.L Narasimhan** **Capital: Amravathi [*Hyderabad initially]**	Sri Venkateswara National Park	Coringa WLS Kolleru WLS Nellapattu WLS Pulicat Lake WLS Rajiv Gandhi (Nagarjuna Sagar-Srisailam) WLS Rollapadu WLS	Simhadri Super Thermal Power Plant Sri Damodaram Sanjeevaiah Thermal Power Station
Telangana **CM:** K. Chandrashekar Rao **Governor:** E. S. L. Narasimhan Capital: **Hyderabad**	Mrugavani National Park	Kawal WLS	
Assam **CM: Sarbananda Sonowal** **Governor: Jagdish Mukhi** **Capital: Dispur**	Dibru-Saikhowa NP Kaziranga National Park Manas National Park Nameri National Park Rajiv Gandhi Orang National Park	Amchang WLS Chakrashila WLS Dihing Patkai WLS East Karbi Anglong WLS North Karbi Anglong WLS Nambor WLS	Bongaigaon Thermal Power Plant
Goa **CM: Manohar Parrikar** **Governor:** Mridula Sinha **Capital: Panaji**	Bhagwan Mahavir (Mollem) National Park	Bondla WLS Madei WLS Bhagwan Mahavir (Mollem) WLS Netravali WLS	-
Gujarat **CM:** Vijay Rupani **Governor: O.P.Kohli** **Capital: Gandhinagar**	Blackbuck National Park, Velavadar Gir Forest National Park Marine National Park, Gulf of Kutch Bansda National Park	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	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: Bangalore**	Bandipur National Park Bannerghatta National Park Kudremukh National Park Nagarhole National Park Anshi national park	Arabithittu WLS Attiveri WLS Bhadra WLS Bhimgad WLS Brahmagiri WLS Cauvery WLS Nugu WLS Pushpagiri WLS Ranganathittu Bird WLS Sharavathi Valley	Raichur Thermal Power Station Udupi Thermal Power Plant Bellary Thermal Power Station

		WLS Someshwara WLS	
Kerala **CM: Pinarayi Vijayan** **Governor: P. Sathashivam** **Capital: Trivandampuram**	Eravikulam National Park Mathikettan Shola National Park Periyar National Park Silent Valley National Park Anamudi Shola National Park Pampadum Shola NP	Aralam WLS Chimmony WLS Idukki WLS Malabar WLS Mangalavanam Bird WLS Neyyar WLS Periyar WLS Thattekad Bird WLS	Brahmapuram Power Station Kayamkulam Power Station
MP **CM:** Shivraj Singh Chouhan **Governor:** Anandiben Patel **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: C. Vidyasagar Rao** **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 Sagareshwar WLS Tipeshwar WLS Tungareshwar WLS	Tarapur Atomic Power Station Tirora Thermal Power Station Amravati Thermal Power Plant
Manipur **CM: N Biren Singh** **Governor:** Najma A Heptulla **Capital: Imphal**	Keibul Lamjao National Park	Yangoupokpi-Lokchao WLS	-
Meghalaya **CM:** Congrad Sangma **Governor: Ganga Prasad** **Capital: Shillong**	Balphakram National Park Nokrek National Park	Baghmara Pitcher Plant WLS Nongkhyllem WLS Siju WLS	-
Mizoram **CM:** Lal Thanhawla **Governor: Nirbhaya Sharma** **Capital: Aizawl**	Murlen National Park Phawngpui Blue National Park Mountain National Park	Dampa WLS (TR) Ngengpui WLS Pualreng WLS Tokalo WLS	-
Nagaland **CM: Neiphiu Rio** **Governor: P.B.Acharya** **Capital: Kohima**	Intanki National Park	Fakim WLS Puliebadze WLS Rangapahar WLS	Dikhu Hydro Electric Power Plant
Odisha	Bhitarkanika National	Badrama WLS	Talcher Super Thermal

CM: Naveen Patnaik **Governor: S.C. Jamir** **Capital: Bhubaneshawer**	Park Simlipal National Park	Baisipalli WLS Chilika (Nalaban) WLS Hadgarh WLS Khalasuni WLS Satkosia Gorge WLS	Power Station
Rajasthan **CM:** Vasundhara Raje **Governor: Kalyan Singh** **Capital: Jaipur**	Sariska National Park Ranthambore National Park Darrah National Park Desert National Park Keoladeo National Park	Bundh Baratha WLS Darrah WLS Jawahar Sagar WLS Kailadevi WLS Mount Abu WLS Ramsagar WLS Sariska WLS Sawai Man Singh WLS Shergarh WLS Sitamata WLS	Chhabra Thermal Power Station Suratgarh Power Station
Sikkim **CM:** Pawan Kumar Chamling **Governor: Srinivas Patel** **Capital: Gangtok**	Khangchendzonga National Park	Fambong Lho WLS Kitam WLS (Bird) Maenam WLS Pangolakha WLS	Rangit Hydro Electric Power Prject
Tamil Nadu **CM**: Edapaddi Palaniswami **Governor:** Banwaril Lal Purohit **Capital: Chennai**	Mudumalai National Park Mukurthi National Park Indira Gandhi (Annamalai) National Park Guindy National Park Gulf of Mannar Marine National Park	Indira Gandhi (Annamalai) WLS Kalakad WLS Karaivetti WLS Karikili WLS Mudumalai WLS Pulicat Lake WLS Vaduvoor WLS Vedanthangal WLS Vettangudi WLS	Kudankulam Nuclear Power Plant Neyveli Thermal Tuticorin Thermal Power Station
Tripura **CM:** Biplab Deb **Governor: Tathagata Roy** **Capital: Agartala**	Bison(Rajbari) National Park Clouded Leopard National Park	Gumti WLS Rowa WLS Sepahijala WLS Trishna WLS	Palatana Thermal Power Plant
UK **CM: Trivendra Singh Rawat** **Governor: K.K. Paul** **Capital: Dehradun**	Gangotri National Park Jim Corbett National Park Valley of Flowers National Park	Askot Musk Deer WLS Binsar WLS Govind Pashu Vihar WLS Kedarnath WLS Sonanadi WLS	Chibro Power Plant Khodri Power Plant Chilla Power Plant
WB **CM:** Mamata Banerjee **Governor: Keshari Nath Tripathi** **Capital: Kolkata**	Buxa National Park Neora Valley NationalPark Singalila National Park Sundarbans National Park	Ballavpur WLS Chintamani Kar Bird Sanctuary Haliday Island WLS Lothian Island WLS Mahananda WLS	Mejia Thermal Power Station Farakka Super Thermal Power Station Kolaghat Thermal Power Station Bakreshwar Thermal Power Station Durgapur Steel Thermal Power Station
Arunachal Pradesh **CM: Pema Khandu** **Governor: BD Mishra**	Namdapha National Park Mouling National Park		

INTERNATIONAL CURRENT AFFAIRS

1. **Presidents of Iran, Turkey & Russia** met for their **second tripartite summit**, aiming to speed the peace process for Syria & bolster their influence in the country. **Turkish President Recep Tayyip Erdogan hosted his Russian & Iranian counterparts Vladimir Putin & Hassan Rouhani in Ankara** for a meeting that could have a critical bearing on developments in Syria.
2. **Singapore & China** signed an MoU in **Beijing, China to promote greater collaboration between Singapore & Chinese companies** in third-party markets along the Belt & Road.
3. **India & World Expo 2020** signed participants contract **for India's pavilion in the prestigious World Expo 2020** held once in 5 years.
4. **Bangladesh PM Sheikh Hasina** decided to **scrap the quota system in government services** after thousands of students marched across the country.
5. **World Bank** approved **$55mn to expand the use of clean renewable energy in rural areas of Bangladesh** where grid electricity cannot reach easily.
6. **UNs' Deputy Secretary-General Amina Mohammed** launched the **'UN Road Safety Trust Fund'** to stimulate action that can save lives & prevent injuries & sufferings associated with road accidents.
7. **United Kingdom** joined the **India-led International Solar Alliance (ISA)** ahead of PM's Modi visit to Britain.
8. The **Jatra held in Nepal.** In Nepal, the famous Bisket Jatra is being celebrated in Bhaktapur & other parts of Kathmandu valley.
9. Since 2016, **fourteen new sites have been designated as Globally Important Agricultural Heritage Systems (GIAHS),** including the first ones in Europe.
10. **India** won an **election to a crucial non-governmental organisation committee in the United Nations.** It topped the election held by the Committee on Non-Governmental Organizations in the Asia Pacific States category.
11. **Swaziland's King Mswati III, Africa's last absolute monarch,** officially changed the name of his country to **'Kingdom of eSwatini'.**
12. **Britain's Prince Charles will succeed his mother Queen Elizabeth II** as the Head of the **Commonwealth** after the heads of government agreed on his succession.
13. Commonwealth countries **unanimously agreed to take-action on cybersecurity by 2020.**
14. **Bolivian Foreign Minister Fernando Huanacuni** announced that **Argentina, Brazil, Chile, Colombia, Paraguay & Peru** had decided to temporarily leave the Union of South American Nations (UNASUR).
15. **Iran** has **banned the use of bitcoin & other cryptocurrencies** by its banks & financial institutions.
16. **Canada & the European Union** will host the world's first 2-Day **female foreign ministers' meeting in September 2018 in Canada.**
17. **European Union & the United Nations** co-chaired an **international conference in Brussels, Belgium aiming to pump financial aid for Syrians** & garner political support for UN-led intra-Syrian talks.
18. PM Modi visited to **China.** He will hold talks with **Chinese President Xi Jinping** in Wuhan city.
19. **Mario Abdo Benitez won the presidential election conducted in Paraguay.** He belongs to the ruling Colorado Party.
20. **Mike Pompeo was sworn in as the secretary of state,** shortly after the Senate confirmed the former CIA director's nomination as America's top diplomat.
21. The **leaders of North & South Korea agreed to pursue a permanent peace** & the complete denuclearization of the divided peninsula, as they embraced after a historic summit laden with symbolism. **Kim Jong-un, the leader of North Korea & Moon Jae-in, the leader of South Korea** also agreed to end hostile activities between the two nations, change the demilitarised zone (DMZ) that divides the country into a "peace zone" by ceasing propaganda broadcasts.
22. **Indian companies** can now participate **in construction & installation works in the "non-critical" category for the Rooppur nuclear power plant in Bangladesh,** as per the Russian atomic energy agency Rosatom. The Rooppur project is the first initiative under an Indo-Russian deal to undertake atomic energy projects in third countries. India, Bangladesh & Russia signed an agreement in this regard in Moscow, Russia.
23. **Armenian lawmakers elected Armen Sarkisian** as the new **President of Armenia.** He will succeed Serzh Sarkisian. Armen Sarkisian was the ambassador to the UK.
24. **Marshall Islands** is creating its own digital currency in a bid to raise money. In doing so it becomes the first country in the world to **recognize a cryptocurrency as legal tender.**
25. **Washington become the first state to enact its own net-neutrality requirements** after U.S. regulators repealed Obama-era rules designed to keep the internet an even playing field.
26. **India** to become **the 69th member of the European Bank for Reconstruction & Development (EBRD)** after shareholders of the international financial institution gave their nod to the country's candidature.

27. **China's Parliament** abolished **decades-old two-term limit for the President, allowing Xi Jinping to remain as the country's leader for life.**
28. **Maldives Parliament** approved **the anti-defection bill**. As per the bill, MPs elected on political party tickets **will lose their seat if they leave their party, get expelled, or switch parties.**
29. Member-countries of **the World Health Organisation (WHO) South-East Asia Region, including India,** committed to intensifying efforts to eradicate **tuberculosis by 2030.**
30. **United Nations** issued an **appeal for 951 million Dollars to meet the needs of nearly 900,000 Rohingya** refugees in Bangladesh.
31. **Donald Trump administration banned all use by Americans of Venezuelan cryptocurrency (Petro),** saying that its introduction is intended to skirt U.S. sanctions.
32. **The first G20 meeting of finance ministers & central bank governors** held in Buenos Aires, Argentina.

Static Takeaways from International Current Affairs

- Belt & Road Initiative (BRI) is a mega project initiated by China to connect countries across Europe, Africa & Asia together via ancient land & sea trade routes.
- The Secretary-General of Commonwealth is Patricia Scotland.
- UNASUR was promoted by late Venezuelan President Hugo Chavez. Bolivia, Ecuador, Guyana, Surinam, Uruguay & Venezuela remain in the bloc.
- Suma Chakrabarti is the President of the European Bank for Reconstruction & Development. EBRD HQ in- London, UK, Established in- 1991.
- UN High Commissioner for Refugees is Filippo Grandi. The United Nations is an international organization founded in 24th of October 1945. It is currently made up of 193 Member States. The HQ of UN: New York, USA.
- The second meeting of G20 finance ministers & central bank governors will be held in Washington, the USA. Argentina Capital- Buenos Aires, Currency- Argentine peso.

Countries | Capital | Currencies: Part 2

- Iraq Capital- Baghdad, Currency- Iraqi dinar
- Serbia Capital- Belgrade, Currency- Serbian dinar.
- Germany Capital- Berlin, Currency- Euro.
- Belarus Capital- Minsk, Currency- Belarusian ruble.
- Slovakia Capital- Bratislava, Currency- Euro.
- China Capital- Beijing, Currency- Renminbi.
- The capital city of Mauritius: Port Louis. The currency of Mauritius: Mauritian rupee. Pravind Jugnauth is PM of Mauritius.
- Republic of Korea Capital: Pyongyang, Supreme leader: Kim Jong-un, Currency: North Korean won.
- Peru Capital- Lima, Currency- Sol
- Iran Capital- Tehran, Currency- Iranian Rial. President- Hassan Rouhani.
- Turkey Capital- Ankara, Currency- Turkish lira.
- United Kingdom Capital- London, Currency- British pound, PM- Theresa May.
- Swaziland King- Mswati III, Capitals- Mbabane, Lobamba. eSwatini in a Swazi language stands for 'place of the Swazi'.
- Canada Capital- Ottawa, Currency- Canadian dollar, PM- Justin Trudeau.
- Syria Capital- Damascus, Currency- Syrian pound, President- Bashar al-Assad.
- Paraguay Capital- Asuncion, Currency- Guarani.
- Armenia Capital- Yerevan, Currency- Armenian dram.
- Capital of Marshall Island- Majuro, Currency- United States Dollar.
- Capital of Maldives- Male Currency- Maldivian Rufiyaa. Abdulla Yameen is President of Maldives.
- Donald Trump is the 45th President of the USA. Washington, D.C. is the capital city of the USA.
- Venezuela Capital- Caracas, Currency- Venezuelan bolívar, Venezuelan President- Nicolas Maduro.

OBITUARIES (NATIONAL/INTERNATIONAL)

	Person Died	Profession/Famous In?
Politician (National-International)		
1.	R K Dorendra Singh	**Former Manipur CM**
2.	Barbara Bush	**Former US first lady**
Singer/Musician (National-International)		
3.	Ustad Pyarelal Wadali	**One of the singers of popularly known 'Wadali Brothers'.**
Actor/Director/Producer (National-International)		
4.	**Bhimsain Khurana**	Indian animation pioneer & multiple National Award winner
5.	**Nargis Rabadi aka 'Shammi aunty'**	Veteran Bollywood actor
6.	**Narendra Jha**	Hindi film actor
7.	**C.V. Rajendran**	Tamil film director
Author/Journalist/Activist/Painter (National-International)		
8.	**S Nihal Singh**	Veteran journalist
9.	**TVR Shenoy**	Veteran journalist & columnist
10.	**Prafulla Das**	Veteran Literateur
11.	**Les Payne**	Pulitzer Prize-winning journalist & columnist
12.	**Kedarnath Singh**	Renowned Hindi poet & critic
Others (National-International)		
13.	**Rajinder Sachar**	Former Delhi High Court Chief Justice
14.	**Nabi Tajima**	World's oldest person, a 117-year-old Japanese woman
15.	**Stephen Hawking**	Brightest star in the firmament of science, whose insights shaped modern cosmology

LIST/INDEXES ANNOUNCED RECENTLY

Name of the Index/List	Rank of India	Topped By?
Mangalore International Airport: Cleanest airport in the country.		
Startupblink, Global startup ecosystem map 2017	India was ranked 37th out of 125 countries	Topped by US followed by the UK
Bloomberg Billionaires Top 100 Index	Reliance Industries Chairman Mukesh Ambani ranked 19th	Amazon CEO Jeff Bezos takes the top spot
NIRF (National Institute of Ranking Framework) India Rankings 2018 **Top 3 Overall Institutes in India**: 1. Indian Institute of Science (IISc Bengaluru), 2. IIT Madras & 3. IIT Bombay. **Top 3 Universities in India: 1.** Indian Institute of Science, Bengaluru, 2. JNU, New Delhi, & 3. BHU, Varanasi.		
Security Solutions Provider Symantec's, Internet Security Threat Report	India emerged 3rd most vulnerable, in terms of risk of cyber threats	U.S. followed by China
Delhi's Indira Gandhi International (IGI) Airport ranked 16th across the world, the **Airport Council International's preliminary report on airport traffic for 2017.** Hartsfield-Jackson Atlanta Airport in US secured the top spot.		
Annual Index of Economic Freedom released by the Heritage Foundation	India ranked 130th	Topped by Hong Kong
Bengaluru is found to be the highest paying city in the country, as per the **Randstad Insights, the research & analysis division of Randstad India.**		
In India, Bangalore emerged as the most preferred city for office expansion, **as per the survey by CBRE South Asia.**		
As per the **IMF's World Economic Outlook (WEO) for April 2018**, India's GDP clocked in at $2.6 trillion for 2017. India is now the world's 6th largest economy, displacing France. Top 3 economies are: US, China, & Japan.		
2018 Commonwealth Innovation Index	India ranked 10th	Topped by United Kingdom
TRA Brand Trust Report 2018	SBI was the most-trusted bank (both public & private sector) in the country & ICICI Bank topped the chart among private ones.	
TIME Magazine released **100 Most Influential People List of 2018** & features the names of four self-made Indians- Deepika Padukone, Virat Kohli, Ola co-founder Bhavish Aggarwal & Microsoft's CEO Satya Nadella.		
India is poised to remain the fastest growing large economy in the world, & its GDP is expected to reach $5 trillion by 2025, Economic Affairs Secretary Subhash Garg told the World Bank in 97th meeting of Development Committee of World Bank, USA		

As per the World Bank, **India retained its position as the top remittances receiving country** with its diaspora sending about $69 billion back home in 2017, followed by China ($64 billion) & the Philippines ($33 billion).		
Fortune magazine's World's Greatest Leaders of 2018: Mukesh Ambani ranked 24th & human rights lawyer Indira Jaising ranked at 20th. Topped by 'The Students' of Marjory Stoneman Douglas & other schools of US that witnessed gun violence.		
2018 World Press Freedom Index compiled by Reporters Without Borders	India ranked 138th. Topped by Norway.	North Korea at bottom-most position (180th)
Technology giant Microsoft India declared the **most attractive employer brand, followed by Amazon India.** It is named by HR service provider Randstad's Employer Brand Research (REBR) 2018. Sector-wise, Tata Consultancy Services is most favoured in IT, while Hindustan Unilever emerges the winner in FMCG.		
As per the TRA Brand Trust Report 2018.	Online search engine Google is the most trusted Internet brand in India	
TCS created history as market capitalisation of the company hit 100-billion dollars mark, making it 1st Indian IT company to achieve the mark. TCS joined ranks of world's 100 most valued organizations & ranked 97th.		
Global Firepower index 2017	India ranked 4th	United States topped.
2018 Forbes Magazine list of billionaires	Mukesh Ambani ranked 19th	Amazon founder Jeff Bezos is the world's richest man
Knight Frank Wealth Report 2018 of the top 20 costliest cities in the world	Mumbai ranked 16th	The top 3 Cities: **Guangzhou,** Hong Kong & New York.
Delhi's Indira Gandhi International Airport (IGIA) & Mumbai's Chhatrapati Shivaji Maharaj International Airports tie at number one for world's best airports, **as per Airports Council International (ACI) ASQ 2017 rankings.**		
Pune came on top in **5th Annual Survey of India's City-Systems (ASICS),** edging out Thiruvananthapuram which had topped the previous two editions of the survey. Bengaluru ranked at the bottom.		
World Happiness Report 2018	Burundi (East Africa) ranked at the bottom & list is topped by Finland	
Andhra Pradesh stands at 51st rank globally **in Multidimensional Poverty Index (2017)** as per the household survey conducted in the state. It becomes the first Indian state to conduct an exclusive household survey at state & district level to estimate the multidimensional poverty of the state.		
World Economic Forum's (WEF) Energy Transition Index.	**India ranked at 78th**	List was topped by Sweden
The Economist Intelligence Unit's Worldwide Cost of Living Index 2018	Singapore remains the most expensive city in the world	Damascus, the capital of Syria, is the cheapest city
Austria's capital city Vienna rated the world's most liveable city for 9th consecutive year by Mercer in **its annual Quality of Living survey.** Hyderabad & Pune rated India's most liveable cities as they have tied for the 142nd place & Iraq's capital city Baghdad rated the least liveable city.		
Singapore Changi Airport named the **world's best airport by consultancy firm Skytrax.** Mumbai airport (Chhatrapati Shivaji International Airport Mumbai) ranked 63rd, the airports in Bangalore (Kempegowda International Airport) & Delhi (Indira Gandhi International Airport) at 64th & 66th place.		
India become the **3rd largest electricity producer in the world as per** the report by India Brand Equity Foundation (IBEF). The top 3 Producers of Electricity in the world are- 1. China, 2. The USA & 3. India.		
India has overtaken Germany to become **the fourth largest automobile market in the world**. The top 3 countries on the list are- 1. China 2. USA 3. Japan.		
GOI come out with the total number of beggars in the country. As per the data, based on 2011 census released by Union ministry of Social Justice, there are around 4 lakh beggars in total. The highest number of beggars, 81,000, are in West Bengal. Lakshadweep, a union territory, has only two people (Least) begging for their livelihood.		
Bollywood actress-producer Anushka Sharma & Badminton Ace P V Sindhu featured in Forbes 30 Under 30 Asia 2018 list. Pakistani singer Momina Mustehsan too found a mention.		

Static Takeaways: Index/Reports released by different Organisations

Report title	Organisation
Asian Development Outlook	ADB (Asian Development bank)
Global Money Laundering Report	FATF (Financial Action Task Force)
Nuclear Technology Review	IAEA (International Atomic Energy Agency)
Ease of Doing Business	IBRD (World Bank)

World Development Report	IBRD (World Bank)
Safety Reports	ICAO (International Civil Aviation Organization)
Global Hunger Index report	IFPRI (International Food Policy Research Institute)
World Employment & Social Outlook	ILO (International Labour Organization)
World of Work Report	ILO (International Labour Organization)
World Economic Outlook	IMF (International Monetary Fund)
Global Innovation Index	Cornell University INSEAD & the World Intellectual Property Organization (WIPO)
World Energy Outlook (WEO)	International Energy Agency
World Oil Outlook	OPEC (Organization of the Petroleum Exporting Countries)
World Happiness Report	Sustainable Development Solutions Network (SDSN)
Global Corruption Report (GCR)	Transparency International
Levels & Trends in Child Mortality Report	UN Inter-agency Group
World Investment Report	UNCTAD (United Nations Conference on Trade & Development)
Actions on Air Quality	UNEP (United Nations Environment Programme)
Global Environment Outlook	UNEP (United Nations Environment Programme)
Global education monitoring Report	UNESCO (United Nations Educational, Scientific & Cultural Organization)
World Cities Report	UN-Habitat
The Global Report	UNHCR (United Nations High Commissioner for Refugees)
Report on Regular Resources	UNICEF (United Nations Children's Emergency Fund)
Industrial Development Report	UNIDO (United Nations Industrial Development Organization)
World Drug Report	UNODC (United Nations Office on Drugs & Crime)
Global Information Technology Report	WEF (World Economic Forum)
Travel & Tourism Competitiveness Report	WEF (World Economic Forum)
Global Competitiveness Report (GCR)	WEF (World Economic Forum)
World Intellectual Property Report (WIPR)	WIPO (World Intellectual Property Organization)

Static Takeaways Related to Rank & Reports

- The Chairman of Airports Authority of India is Guruprasad Mohapatra.
- Secretary-General of Commonwealth is Patricia Scotland.
- Forbes- American Business Magazine, Founded in- 1917.
- HQ- New York City, USA.
- Andra Pradesh Governor- ESL Narasimhan. Nagarjunsagar-Srisailam Tiger reserve is situated in Andhra Pradesh.
- Singapore Currency- Singapore dollar, President- Halimah Yacob.

IMPORTANT DAYS OBSERVED RECENTLY

Date	Day	Theme
2nd April	World Autism Awareness Day	"Empowering Women & Girls with Autism".
5th April	55th National Maritime Day	**Theme**: Indian Shipping-An Ocean of opportunity
7th April	World Health Day	Theme: Universal health coverage: everyone, everywhere. Slogan is "Health for All".
10th April	World Homeopathy Day**: Commemorate birth anniversary of Homoeopathy founder** Dr Christian Friedrich Samuel Hahnemann	
Nation remembers Dr Bhimrao Ramji Ambedkar on his 127th birth anniversary. He was the chief architect of Constitution of India, was born on **14th April 1891** at Mhow in Madhya Pradesh, which is now known as Dr Ambedkar Nagar. He was also the first law minister of India.		
Himachal Pradesh celebrated its 71st foundation day on **15th April 2018.**		
17th April	World Haemophilia Day	**Theme:** 'Sharing Knowledge Makes Us Stronger'
18th April	World Heritage Day	**Theme:** 'Heritage for Generations'
VP Naidu inaugurated the Civil Services Day to focus on the topic 'Evolving Strategies for Transforming Aspirational		

Districts' **on 21st April 2018.**		
22nd April	World Earth Day (WED)	**Theme:** 'End Plastic Pollution'.
23rd April	World Book & Copyright Day	World Book Capital for 2018 is Athens, Greece.
24th April	National Panchayati Raj Diwas	PM Modi visited Mandla in Madhya Pradesh on the National Panchayati Raj Day.
25th April	World Malaria Day	'Ready to beat Malaria'
26th April	World Intellectual Property Day	**Theme**: 'Powering change: Women in innovation & creativity'
3rd March	World Wildlife Day (WWD)	"Big cats: predators under threat"
8th March	International Women's Day	#PressforProgress.
15th March	World Consumer Rights Day	'Making Digital Marketplaces Fairer'.
20th March	International Day of Happiness	"Share Happiness"
22nd March	World Water Day	'Nature for Water'
24th March	World Tuberculosis Day	"Wanted: Leaders for a TB-free world"
27th March	World Theatre Day	-

Static Takeaways from Important Days

- Himachal Pradesh CM- Jai Ram Thakur, Governor- Acharya Dev Vrat.
- Consumer Affairs Minister of India is Ram Vilas Paswan. In India, the National Consumer Day is observed on 24th December.
- TB is a disease which in humans is usually caused by bacteria called Mycobacterium tuberculosis (M. tuberculosis). Tedros Adhanom Ghebreyesus is the WHO's Director General. WHO HQ in Geneva, Switzerland

BOOKS & AUTHORS

1. Bihar CM Nitish Kumar released three books based on **Mahatma Gandhi's Champaran movement of 1917** titled- 'Mister M K Gandhi Ki Champaran Diary' written by Arvind Mohan, 'Champaran Andolan 1917' edited by Ashutosh Partheshwar & 'Pir Muhammad Munis: Kalam Ka Satyagrahi' collected & edited by Srikant.
2. Union Road Transport Minister Gadkari inaugurated **29th Road Safety Week at Vigyan Bhawan in New Delhi.** He released a book named **"Have a Safe Journey".**
3. **Former PM Manmohan Singh** released a book titled **'My Journey from Marxism-Leninism to Nehruvian Socialism'** by former Planning Commission & Finance Commission member **C H Hanumantha Rao.**

DEFENCE CURRENT AFFAIRS

Indian Defence Forces

- **10th edition** of a biennial exhibition of **weapons & military hardware - DefExpo India- 2018** held at Kancheepuram in Tamil Nadu.
- **Navy Chief Admiral Sunil Lanba** visited USA. It aims to consolidate relations **between the Armed Forces of both the nations** & to explore new avenues of defence co-operation.
- **General Bipin Rawat, Chief of the Army Staff** released a book on Paramveer Chakra Awardees - **'Paramveer Parwane'.** It is written by **Dr Prabhakiran Jain**.

INS | Missile| Device Inducted/ Decommissioned

- **Indigenously developed Light Combat Aircraft (LCA) Tejas** successfully fired an **air-to-air beyond visual range (BVR) missile.**
- **INS Ganga,** an indigenously built frigate of the Indian Navy, **was decommissioned in Mumbai** after over three decades of service.

International Defence Forces

- **Turkish Atomic Energy Authority (TAEK)** awarded a construction **licence for Akkuyu NPP, Turkey's first nuclear power plant,** which is being built in Mersin province, in southern Turkey.

Defence Exercises/Operations Conducted

- **United States & South Korea** held **joint military training exercise named 'Foal Eagle** in South Korea.
- **Indo-Korean joint anti-piracy, search & rescue exercise 'Sahyog- Hyeoblyeog 2018'** was conducted off the Chennai coast, in Tamil Nadu. The Korean Coast Guard ship 'Bodaro' took part in the exercise.

- **Indian Air Force (IAF)** is going to conduct its **biggest ever combat exercise named Gagan Shakti, 2018 along Pakistan & China borders.**
- **United Arab Emirates (UAE) & Malaysia** concluded **joint military exercise "Desert Tiger 5"** aimed at sharing expertise & enhancing joint military actions in **Dubai, UAE.**
- As part of ongoing **Indo-Malaysian defence cooperation, a joint training exercise Harimau Shakti** will be conducted in the dense forests of Sengai Perdik, Hulu Langat, Malaysia.
- **Exercise 'Sagar Kavach'** is being conducted **to strengthen & assess the loopholes in the coastal security** mechanism along Kerala shores. Along with Coastal Police & Marine Enforcement wing, Indian Coast Guard & Indian Navy is also participating.
- **National Investigation Agency (NIA)** will be **nodal authority for probing cases of human trafficking** after the government approved a proposal in this regard. Cabinet approved the draft **Trafficking of Persons (Prevention, Protection & Rehabilitation) Bill,** which also proposes a **punishment of life imprisonment for repeat offenders.**
- **World's biggest cruise-liner, Symphony of the Seas,** left the shipyard of **Saint-Nazaire in France to embark on its maiden voyage in the Mediterranean.**

Defence Agreements Signed/Defence Summits Held

- The **Society of Indian Defence Manufacturers (SIDM) & the Groupement des Industries Françaises Aeronautiques et Spatiales (GIFAS)** signed an MoU on the sidelines of a major industrial mission in India in the field of aerospace & defence organised by GIFAS with the support of SIDM.
- **Defence Minister Nirmala Sitharaman & External Affairs Minister Sushma Swaraj h**ave attended the Shanghai Cooperation Organisation's (SCO) defence ministers' & Foreign Ministers meeting in Bejing, China, respectively. SCO Sumit will take place in the **Chinese city of Qingdao in June 2018.**
- **Defence Acquisition Council (DAC)** approved the capital acquisition **proposals of over 3,687 crore rupees.** The decision was taken in the meeting council, chaired by Defence Minister Nirmala Sitharaman in New Delhi.
- **1st ever multi-nation naval exercise at sea, MILES-18**, held at the Andaman sea. 11 naval ships of 8 countries & nine Indian ships are participating in exercise.
- **Indian Navy & the French Navy** conducted bilateral **maritime exercises**. This year **VARUNA-18 would be conducted in three sea areas, namely, the Arabian Sea, the Bay of Bengal & South Western Indian Ocean.**

Static Takeaways related to Defence

- South Korea President- Moon Jae-in, Capital- Seoul.
- Director General, Indian Coast Guard is Rajendra Singh & Commissioner of Korean Coast Guard is General Park Kyung.
- Air Chief Marshal Birender Singh Dhanoa is the present Chief of Air Staff.
- UAE Capital- Abu Dhabi, Currency- UAE dirham. Malaysia Capital- Kuala Lumpur, Currency- Malaysian ringgit.
- Zambia Capital- Lusaka, Currency- Zambian kwacha, President of Zambia- Edgar Chagwa Lungu.
- SCO, HQ: in Beijing, was founded in 2001.
- Admiral Sunil Lanba is the present chief of Naval Staff of Indian Navy.
- Yogesh Chander Modi is the Director General of NIA.

SPORTS CURRENT AFFAIRS

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

1. Indian **women's cricket team captain Mithali Raj** become the most capped player **in women's ODI cricket** after turning out for the 192nd time against England.
2. **The leg-spinner from Afghanistan, Rashid Khan (19-year-old)** become the **youngest captain** in international cricket history. He now holds the ICC No. 1 rank for bowlers in both the ODIs & T20Is.
3. **Mahendra Singh Dhoni** has become a **brand ambassador of gaming platform Dream11.**
4. After Afghanistan's rapid rise to prominence in limited-overs cricket, **Nepal took a massive step forward after achieving One-day International status,** after their victory over Papua New Guinea.
5. Sri Lanka Cricket (SLC) paid tribute to **former BCCI president Jagmohan Dalmiya with a book titled, 'A Tribute to Jagu'.**
6. **Kevin Pietersen,** 37 years old, has officially announced his **retirement from the International cricket.**

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**}**

7. Kerala lifted **sixth Santosh Trophy Football title.** In a thrilling final at the Salt Lake Stadium in Kolkata.
8. **Liverpool forward Mohamed Salah** become **the first Egyptian player to be named Professional Footballers' Association** player of the year.
9. **India U-16 team** emerged champions in the **Jockey Cup International Youth Invitational Football Tournament** with a victory over Hong Kong U-17 in the final in Hong Kong.

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**}**

1. **27th Sultan Azlan Shah Cup Hockey** held in the Malaysian **city of Ipoh. World champions Australia** lifted the **coveted Sultan Azlan Shah Hockey** title. **Australia** has now won the prestigious tournament for the 10th time.

Common Wealth Games 2018

1. The 21st edition **Commonwealth Games** held in Gold Coast, Australia. Carrara Stadium chosen as the venue to host the opening ceremony. These Games marked the 5th time that Australia hosted the games. India was represented at the opening ceremony by a contingent of over 200 athletes who were led **by flag-bearer P V Sindhu.**
2. Weightlifter & current world champion **Mirabai Chanu** clinched **India's first gold medal of the 2018 Commonwealth Games.**
3. India finished **third in the medals tally at the Commonwealth Games 2018, courtesy 66 medals including 26 gold, 20 silver & 20 bronze medals. Australia** with 198 medals (80 Gold, 59 Silver & 59 Bronze) **topped the chart & England** with 136 Medals (45 Gold, 45 Silver & 46 Bronze) stood second.

Current Affairs related to Tennis

4. Indian tennis' ageless wonder **Leander Paes became the most successful doubles player in the history of Davis Cup** as he combined with Rohan Bopanna to not only grab a record 43rd win but also bring the country back in the tie against China.
5. **Rafael Nadal of Spain won the 11th Monte Carlo Masters** title by defeating Japan's Kei Nishikori in final to retain the world number one ranking.
6. **Rafael Nadal has won his 11th Barcelona Open title on clay.** He defeated the 19-year-old Greek Stefanos Tsitsipas to clinch the title.

Current Affairs related to Grand Prixes

1. **Ferrari's Sebastian Vettel** won his second Grand Prix in as many races, **at the Bahrain Grand Prix**.
2. **2018 Chinese Grand Prix** was a Formula One motor race that took place at the Shanghai International Circuit in Shanghai, China. **Red Bull's Daniel Ricciardo won the race**.
3. **Mercedes driver Lewis Hamilton** set a blistering time in his final lap of qualifying to take pole position at the season-opening Australian Grand Prix for a record seventh time. It's the 73rd pole of Hamilton's career.
4. **Sebastian Vettel (Ferrari)** won **Australian Grand Prix** after leapfrogging Lewis Hamilton (Mercedes) during a safety car period.

Badminton

1. **India's Purva Barve** won **Women's Singles (Under-19) title at the Israel Junior 2018 Badminton tournament** held in Rishon LeZion, Israel.

Boxing/ Wrestling

1. **8th South Asian Judo Championship** held in Lalitpur, Nepal. A total 102 players including 13 from India will compete for 7 gold, 7 silver & 14 bronze medals each in men's & women's individual categories. **Indian women made a clean sweep. India won all 7 Gold Medals in women's section.**
2. India won **8th South Asian Judo Championship held in Lalitpur, Nepal.** India topped the medal tally winning 10 Gold & 3 Bronze medals in the individual category. Host Nepal remained second & Pakistan got third place.
3. **56th Belgrade International Boxing Championship** was held at Belgrade in Serbia. Indian boxers **won three gold, five silver & five bronze medals** at this championship. Among Gold medal winners, Sumit Sangwan won in 91 kg, Nikhat Zareen won the Gold medal in 51 kg & Himanshu Sharma won Gold medal in 49kg.
4. **Navjot Kaur** clinched **1st gold medal for India in the Asian Wrestling championship in Bishkek, Kyrgyzstan in** women's 65 kg freestyle.

Other Sports Current Affairs

1. Pune-based 17-year-old swimmer **Sampanna Ramesh Shelar has set a world record to double cross the Bangla Channel.**
2. **'Son of Dreams'** unveiled as official **Mascot of the FIBA Basketball World Cup 2019 in China.** The selection of Son of Dreams as China 2019's Official Mascot was the culmination of a unique process by FIBA.

3. **Indian women's cricket team captain Mithali Raj** adjudged **'Sportsperson of the Year'** while ace shuttlers Kidambi Srikanth & P V Sindhu bagged **the best senior male & female athletes** at the Telangana Sports Journalists Association annual awards for 2017. The 'best coach of the year' award presented **to Pullela Gopichand.**Triple Olympian & former national Hockey player **N Mukesh Kumar was honoured with the Lifetime Achievement award.**
4. **Tokyo** unveiled its mascot **for the 2020 Olympic Games: a futuristic blue-checked, doe-eyed character with pointy ears & "special powers" t**hat was picked by schoolchildren across mascot-mad Japan.
5. **Indian Olympic Association (IOA) chooses PV Sindhu** as the flag-bearer of the Indian contingent for the opening ceremony of the Gold Coast Commonwealth Games.
6. **International Olympic Committee (IOC)** has restored **Russia's Olympic membership with immediate effect** following its suspension from the Winter Olympics at Pyeongchang in South Korea.
7. **World rapid champion Viswanathan Anand** annexed the **Tal Memorial rapid chess title in Moscow, Russia**.
8. **India won the inaugural IBSF Snooker Team World Cup in Doha, Qatar.** India beat Pakistan in the best-of-five final.
9. In the ISSF World Cup at Guadalajara in Mexico, **Shahzar Rizvi clinched the gold medal in the 10-metre air pistol event men.** Manu Bhaker won the gold medal in 10 metre Air Pistol Women.
10. **Indian shooter Anjum Moudgil** clinched a silver medal in the women's 50m Rifle 3 Positions event at the ongoing ISSF World Cup in Guadalajara, Mexico.
11. **Indian shooter Elavenil Valarivan** shattered the qualification world record in 10-meter women's air rifle event of the season's first junior **ISSF World Cup in Sydney, Australia.** Arjun Babuta bagged his second junior world cup medal, claiming a bronze in men's 10-meter air rifle event.
12. **Shooter Manu Bhaker secured India's second individual gold** in women's 10m air pistol event at the ISSF Junior World Cup in Sydney, Australia.
13. **India's 15-year-old shooter Anish Bhanwala won a gold medal at the ISSF Junior World Cup** in the 25-meter rapid fire pistol event in Sydney, Australia.
14. The duo of **Manu Bhaker & Anmol secured India's seventh gold medal in the ISSF Junior World Cup** in Sydney, Australia. The pair won the mixed 10-meter air pistol event with a qualification world record.
15. Indian shooter **Muskan Bhanwala clinched the gold medal in women's 25m pistol event** at the ISSF Junior World Cup in Sydney, Australia.
16. **Delhi youngster Tejaswin Shankar** smashed his own national record to claim the high jump gold **as the athlete booked their Commonwealth Games berths**.
17. **Indian para-athlete Deepa Malik won a gold medal in the F-53/54 category javelin event** at the World Para Athletics Grand Prix in Dubai.
18. **Pankaj Advani defended his Asian Billiards Championships title by demolishing his practice partner B Bhaskar** in the summit clash in Yangon, Myanmar. **India's Amee Kamani won the Asian Women's Snooker t**itle.

Static Takeaways from Sports Current Affairs

- Australia Capital- Canberra, Currency- Australian Dollar, PM- Malcolm Turnbull.
- Bahrain Capital- Manama, Currency- Bahraini dinar.
- Serbia Capital- Belgrade, Currency- Serbian dinar.
- Kyrgyzstan Capital- Bishkek, Currency- Kyrgyzstani som.
- IBSF stands for International Billiards & Snooker Federation.
- National Rifle Association of India (NRAI) President- Raninder Singh.
- ISSF stands for International Shooting Sports Federation.

Changes Made in the Constitution or in Policies by the SC/Parliament

1. Union Cabinet given its **approval to the Protection of Human Rights (Amendments) Bill, 2018** for better protection & promotion of human rights in the country. It proposes to include "National Commission for Protection of Child Rights" as deemed Member of the Commission; It proposes to add a woman Member in the composition of the Commission; It proposes to enlarge the scope of eligibility & scope of selection of Chairperson, National Human Rights Commission as well as the State Human Rights Commission; & It proposes to incorporate a mechanism to look after the cases of human rights violation in the Union Territories.
2. Union Cabinet approved **promulgation of the Fugitive Economic Offenders Ordinance 2018,** which would empower the government to seize the domestic assets of those deemed by a relevant court to be fugitive economic offenders. The Ordinance has a provision for a 'Special Court' under the Prevention of Money-laundering Act, 2002 to declare a person as a Fugitive Economic Offender.
3. **Fugitive Economic Offenders Bill 2018** introduced **in Lok Sabha.** It will help in laying down measures **to deter economic offenders** from evading the process of law by remaining outside the jurisdiction of Indian courts. The cases where the **total value involved in**

such offenses is Rs. 100 crores or more, will come under the purview of the Bill.

4. **Lok Sabha** passed **gratuity amendment bill.** The Payment of Gratuity (Amendment) Bill, 2017 aims at **increasing the upper ceiling of the gratuity from the present 10 lakh rupees to 20 lakh rupees for employees** in the private sector & in Public Sector Undertakings at par with Central Government employees.
5. **Lok Sabha passed (without a debate)** a bill that will **exempt political parties from the scrutiny of funds they have received from abroad since 1976.** One of them was an amendment to the Foreign Contribution (Regulation) Act, 2010 that bans overseas corporations from funding political parties.

INTERNATIONAL ORGANIZATION IN NEWS

ISA & the African Development Bank (AfDb), ADB, AIIB, the Green climate fund (GCF), & the New Development Bank (NDB) signed Joint financial partnership Declarations in New Delhi. International Energy Agency (IEA) also signed a Joint-partnership Declaration with the ISA. The objective is to deepen their cooperation in support of Renewable Energy.

SCIENCE & TECHNOLOGY (NASA, ISRO & OTHERS)

1. ISRO launched **Indian Regional Navigation Satellite System-1I,** the eighth such satellite to be a part of a constellation. It was launched from the first launch pad at the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh.
2. **ISRO** entered into a **Technology Transfer Agreement (TTA) with Bharat Heavy Electricals Limited (BHEL),** to transfer the technology for the manufacture of space grade Li-Ion cells. The TTA was signed at ISRO HQ, Bengaluru.
3. **ISRO** launched **GSLV-F08 carrying the GSAT6A communication satellite from Satish Dhawan Space Centre** in Sriharikota, Andhra Pradesh. GSLV Mk II (F08) carrying GSAT-6A took off from the second launch pad in Sriharikota.

Static Takeaways related to Miscellaneous | Summits | Awards | Agreements based Current Affairs

- Vietnam Capital- Hanoi, Currency- Vietnamese dong, President- Tran Dai Quang.
- S.P. Gupta is the Chairman of Animal Welfare Board of India.
- Spain Capital- Madrid, Currency- Euro.
- Chairman of SEPC- Vivek Nair, Director General- Sangeeta Godbole.
- ISA is an alliance of more than 121 countries, most of them being sunshine countries. HQ of ISA: Gurugram, Haryana.
- WHO HQ in Geneva, Switzerland.
- Madagascar Capital- Antananarivo, Currency- Malagasy ariary, President- Hery Rajaonarimampianina.
- Insolvency & Bankruptcy Board of India Chairman- Dr. M S Sahoo. It was set up on 1st October 2016 under the Insolvency & Bankruptcy Code, 2016 (Code).
- George Alexander Muthoot is the Managing Director Muthoot Finance.
- POSHAN Abhiyan was launched in March 2018 by the PM Modi in Jhunjhunu, Rajasthan. It has been set up with a three year budget of Rs.9046.17 crore commencing from 2017-18.
- PM Modi inaugurated the 105th Indian Science Congress in Imphal, Manipur. The theme for ISC 2018 was 'Reaching the unreached through science & technology'.
- M. P. Mall is the Chairman & Managing Director of IRCTC.
- Abel Prize has been named after the 19th-century Norwegian mathematician Niels Henrik Abel. The prize was established by the Norwegian government in 2002.
- Abhay is the present Director General of Narcotics Control Bureau.
- ISRO was established in 1969. Founder & 1st Chairman of ISRO- Vikram Ambalal Sarabhai, HQ in- Bengaluru, Karnataka.
- Dr K. Sivan is the Chairman of ISRO. Atul Sobti is the Chairman & Managing Director of BHEL.
- Lalit Mohan Joshi is the Director of SACF. The SACF was set up in London in January 2000.
- Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) was launched in 2011.
- Ajay Pandey Managing Director & Group CEO of GIFT City. GIFT City- Gujarat International Finance Tec-City.

SCHEMES

Schemes launched by Union Govt.

1. Union Minister Dharmendra Pradhan launched **Pradhan Mantri Ujjwala Yojana (PMUY) scheme** in Delhi & distributed **new LPG connections & cylinders to beneficiaries.** Target under this increased from **5 crore connections to 8 crore connections by 2020**.
2. **Food Safety & Standards Authority of India** launched **'Project Dhoop',** an initiative aimed at **shifting the school assembly time to noon to ensure maximum absorption of Vitamin D** in students through natural sunlight.
3. On the Birth anniversary of Dr BR Ambedkar, PM Modi launched the **phase one of the Ayushman Bharat schemes that aim at creating a healthy, prosperous & strong India.** The first phase will see 1.5 Lakh such Centers being set up.
4. Home Minister Rajnath Singh launched **the web-based application e-FRRO (e-Foreigners Regional Registration Office) scheme** under which foreigners can **avail, various visa & immigration-related services online.** This will facilitate hassle-free travel to India for foreigners.
5. Govt. stated that **Pradhan Mantri Gram Sadak Yojana or PMGSY** is well on its way to achieving **the target by March 2019.**
6. **Indian Government** launched **'Study in India' initiative** to attract **international students to study in India.** The website of Study in India can be accessed at www.studyinindia.gov.in.
7. CCEA approved **restructured Rashtriya Gram Swaraj Abhiyan scheme** aimed at making **rural local bodies self-sustainable, financially stable & more efficient.** PM Modi launched the scheme in Mandla in Madhya Pradesh on the occasion of National Panchayati Raj Day.
8. PM Modi launched **Van Dhan Scheme of Ministry of Tribal Affairs & TRIFED,** during the celebrations of Ambedkar Jayanti at Bijapur, Chattisgarh. The Van Dhan scheme along with others like Jan Dhan & Gobar-Dhan schemes had the potential **to change the tribal-rural economic system.** Under Van Dhan, 10 Self Help Groups of 30 Tribal gatherers would be constituted.
9. Under the **Swadesh Darshan scheme,** thirteen thematic circuits have been identified for development. The objective of **'National Mission on Pilgrimage Rejuvenation & Spiritual, Heritage Augmentation Drive (PRASHAD)** is of holistic development of identified pilgrimage & heritage destination.
10. On the occasion of International Women's Day, PM Modi launched **the National Nutrition Mission (NNM) & Pan India Expansion of Beti Bachao Beti Padhao (BBBP) covering all 640 districts** of the Country at a mega event held at Jhunjhunu in Rajasthan. NNM has been set up with a three-year budget of Rs.9046.17 crore commencing from 2017-18.
11. Govt. launched **a biodegradable sanitary pad 'Suvidha' to mark International Women's Day.** The oxo-biodegradable sanitary pads priced at **Rs. 2.50 per pad will be available at Pradhan Mantri Bhartiya Janaushadhi centres.**
12. PM Modi launched a **campaign to eradicate tuberculosis (TB) from India by 2025,** five years ahead of the globally-set deadline.
13. **CCEA approved the proposal of Department of Fertilizers to continue Urea Subsidy Scheme upto 2019-20** at a total estimated cost of Rs. 1,64,935 crore & for disbursement of fertilizer subsidy. This decision implies that there will be no increase in price of urea, till 2020.
14. **Indian government** is in process of **formulating 'Kisan Urja Suraksha evam Utthan Mahabhiyan (KUSUM) scheme'** to harness solar power for rural India. It will allow to setup **grid-connected solar plants in rural areas.** It will build **10,000 MW solar plant & provide 1.75 million off-grid agricultural solar pumps.**
15. **Union Cabinet** approved the **launch of 'Ayushman Bharat' -National Health Protection mission.** It has the **benefit cover of 5 lakh rupees per family** per year. The target beneficiaries under the scheme **will be over 10 crore poor & vulnerable families.** It will subsume the ongoing centrally sponsored schemes-**Rashtriya Swasthya Bima Yojana (RSBY) & senior citizen health insurance scheme (SCHIS).**
16. **CCEA** approved **Integrated Scheme for Development of Silk Industry** for the next three years **from 2017-18 to 2019-20.** It will lead to the formation of a **first-ever inter-ministerial panel to boost R&D & technology transfer in the silk sector** with a Rs. 1,000-crores rupee fund. It will help **to increase productive employment from 85 lakhs to 1 crore persons by 2020.** The scheme aims to achieve **self-sufficiency in silk production by 2022.**
17. CCEA approved continuation of **the Credit Guarantee Fund for Education Loans Scheme** & continuation & modification of Central Sector Interest Subsidy Scheme with **a financial outlay of 6,600 crore rupees from 2017-18 to 2019-20.** The scheme will cover loans for pursuing professional & technical courses to promote quality education.

18. **National Highway Authority of India (NHAI)** awarded 150 road projects of 7,400 km worth Rs. 1,22,000 crore in the Financial Year 2017-18.

Schemes launched by State Govt.

1. **West Bengal govt.** introduced a new scheme **called 'Rupashree'** in order to provide **marriage assistance to girls coming from economically weaker families with a budgetary allocation of Rs 1500 crore.** It proposes to extend one-time financial assistance worth Rs 25,000 to the family of the girl whose annual income is up to Rs 1.5 lakh.
2. In a bid to use technology for farmers' benefit, **Tamil Nadu government** come out with a **mobile application named 'Uzhavan' (farmer) app** that will allow ryots to have access to nine types of services. It was launched by CM K Palaniswami.
3. **Haryana government** launched **'Gobardhan Yojana' to provide for the sale of organic manure & cow urine** with an aim to benefit farmers. A provision of Rs 11 crore has been made to provide benefits of various projects under this scheme.
4. **Tripura CM Biplab Kumar Deb** launched state component **of Pradhanmantri Kaushal Vikas Yojna (PMKVY) in Agartala.** Tripura is the **first state in the North East to implement the state component of PMKVY** through Directorate of Skill Development (DSD).
5. **VP Naidu** launched a **health scheme of the Assam government named Atal Amrit Abhiyan that offers free medical care of up to 2 lakh rupees for every individual from Below Poverty Line (BPL) & Above Poverty Line (APL) families.**
6. **Gujarat police** unveiled the **Pocket Cop project,** which will enable quicker verification of **passport applicants, & search of accused persons,** among others.
7. **Odisha govt.** launched a programme **Ama Gaon, Ama Vikas (Our Village, our development)** to reach out to the people in rural areas & involve themselves in the developmental activities.
8. **Karnataka govt.** unveiled **a healthcare scheme named 'Arogya Karnataka' (Healthy Karnataka)** aimed at benefitting about 1.43 crore households in the state. It will provide **quality primary, secondary & tertiary treatment to both BPL & above-poverty-line (APL) families** in the state.
9. **Odisha government** launched **KHUSHI scheme** to provide **free sanitary napkins to school girls** across the state. Under this, state will provide free sanitary napkins to 17 lakh girls studying in Classes 6 to 12 in govt & govt-aided schools.
10. **Madhya Pradesh CM Shivraj Singh Chouhan** on International Women's day announced **'Mukhyamantri Mahila Kosh' scheme.** Under this scheme, the women who **aren't married & are above the age of 50 will be given pension.**
11. **Kerala CM Pinarayi Vijayan launched M-Kerala,** a unified app for all **government services at #FUTURE 2018.** It is a first-of-its-kind digital tech summit in the state. Kerala also becomes the state with the largest public Wi-Fi deployment in the country.
12. **Andhra Pradesh CM N Chandrababu Naidu** launched the **Naipunya Ratham, a multi-utility vehicle.** It is known as **'World on Wheels (WoW)',** Naipunya Ratham is aimed at taking technology & innovation to the remote corners of the State. The State Government has allotted Rs 300 crore for the project.

Schemes launched by Ministries

1. Union Commerce & Industry & Civil Aviation Minister, **Suresh Prabhu** launched digital initiatives **by Export Inspection Council (EIC) for ease of export at New Delhi.** EIC is the official export certification body of Government of India.
2. Union Minister for Railways & Coal **Shri Piyush Goyal launched UTTAM App for Coal Quality Monitoring.** UTTAM stands for – Unlocking Transparency by Third Party Assessment of Mined Coal.
3. **Launching the 'Gram Swaraj Abhiyan'** in Telangana, Minister for Petroleum Pradhan stated that the number of LPG distribution points in State **will be increased to 1,000 from the existing 707 for quicker** & efficient delivery of gas cylinders.
4. **Minister of Communications Manoj Sinha** launched **DARPAN (Digital Advancement of Rural Post Office for a New India)-PLI App,** which will help in collection of premium for Postal Life Insurance (PLI) & Rural Postal Life Insurance (RPLI) policies at Branch Post Offices anywhere in India, with online updation of the policies.
5. **Minister of State for Parliamentary Affairs Vijay Goel** inaugurated the new office of **Central Project Monitoring Unit for the e-Vidhan project of the Government** at Parliament House Annexe. e-Vidhan is a part of the broader Digital India Programme of the Government.
6. Ministry of HRD **launched integration of e-SANAD portal & NAD – National Academic Depository** in a bid to make education system in India more transparent. e-Sanad is a project aimed **at online submission & verification of documents** with the ultimate object to extend contactless, cashless, faceless & paperless document attestation service. NAD is a **24X7 online storehouse of all academic awards** viz. diplomas certificates, degrees, mark-sheets etc.
7. Hardeep Puri, Minister of State for Housing & Urban Affairs (I/C) launched a **Mobile App (m-Awas) for allotment of Government accommodations in**

General Pool Residential Accommodation (GPRA) in Delhi under the control of the Directorate of Estates. The application has been developed by NIC.

8. Ministry of HRD launched 2nd edition of **Unnat Bharat Abhiyan under which students from 750 higher educational institutions from across the country will adopt villages** & visit them to get acquainted with the lifestyle of people there & the problems faced by them.
9. Dr Jitendra Singh, launched **the social media of "Namaste Shalom", a magazine on India-Israel relations.** It is edited by Tarun Vijay, former MP.
10. **Nitin Gadkari** announced that **soon there will be no human interface in granting driving licences** to heavy vehicle drivers in the country. He has launched the scheme **for District Driving Training Centres** in New Delhi. The process will be made fully computerised.
11. **On the occasion of International Women's Day, Ministry of MSME** launched a portal for **women entrepreneurs of India: www.udyamsakhi.org.** It is a network for **nurturing entrepreneurship & creating business models for low-cost products & services** in order to empower women & make them self-reliant & self-sufficient.
12. NITI Aayog launched **Women Entrepreneurship Platform (WEP),** on the occasion of International Women's Day. The initiative is aimed at building **an ecosystem for women across India to realize their entrepreneurial aspirations, scale-up innovative initiatives & chalk-out sustainable, long-term strategies** for their businesses. The WEP theme song "Naari Shakti" composed & sung by Shri Kailash Kher was released on this occasion.
13. **National Crime Records Bureau (NCRB)** launched a mobile app **called 'Citizen Services'** on the occasion of its 33rd Inception Day.
14. Ministry of Health & Family Welfare launched **'LaQshya program' aimed at improving quality of maternity care in labour room & maternity Operation Theatre (OT).** 'LaQshya' will reduce maternal & newborn morbidity & mortality, improve quality of care during delivery.
15. **Ministry of Housing & Urban Affairs** has approved the construction of **3,21,567 more affordable houses** for the benefit of urban poor under Pradhan Mantri Awas Yojana (Urban) with an investment of Rs. 18,203 crores with central assistance of Rs4,752 crore. Haryana gets maximum (70,671) Houses while Goa got the least (60).
16. **Union Minister for Tribal Affairs, Jual Oram launched 'e-Tribes: Tribes India'.** It is an initiative for digital commerce at Tribes India Outlet in New Delhi. It included launch **of e-commerce portal of TRIFED, www.tribesindia.com, & M-commerce, the android app 'Tribes India'.**
17. **Ministry of Power partnered with Ministry of Skill Development & Entrepreneurship** to train the manpower in six states (Assam, Bihar, Madhya Pradesh, Jharkhand, Odisha & Uttar Pradesh) for speedy **implementation of its SAUBHAGYA scheme.** SAUBHAGYA (Pradhan Mantri Sahaj Bijli Har Ghar Yojna) aims to achieve universal household electrification in all parts of the country in a time-bound manner.

Static Takeaways from Schemes/Portals/Missions Launched

- PMUY was launched in May 2016. The objective of this scheme is to provide deposit-free LPG connections with monetary assistance to women from below poverty line (BPL) households.
- Pawan Agarwal is the CEO of FSSAI.
- Department of Posts has launched DARPAN Project. It aims at connecting all 1.29 lakh Rural Branch Post Offices in the country to enable them to do online Postal & Financial Transactions.
- NAAC stands for National Assessment & Accreditation Council. NIRF stands for National Institutional Ranking Framework.
- Sardar Vallabhbhai Patel International Airport is situated in Ahmedabad, Guajarat.
- Kakrapar Atomic Power is located in Gujarat.
- e-Vidhan is a mission mode project to digitize & make the functioning of State Legislatures in the country paperless.
- K. J. Alphons is the Union Minister of State (I/C) for Tourism.
- International Women's Day is celebrated on 8th March.
- Union Minister for Women & Child Development is Maneka Sanjay Gandhi
- AHIDF stands for Animal Husbandry Infrastructure Development Fund.
- 16th Convocation of the ICAR-NDRI (Deemed University), Karnal (Haryana) was held on 10th March 2018.
- Radha Mohan Singh represents Purvi Champaran constituency in Bihar state.
- Ananthkumar is the Union Minister of Chemicals & Fertilizers.
- JP Nadda is the present Union Health & Family Welfare Minister of India.
- Nagarjunsagar-Srisailam Tiger Reserve is situated in Andhra Pradesh.

❖ The Pradhan Mantri Awas Yojana- Housing For All (Urban) will be implemented during 2015-2022 & will provide central assistance to Urban Local Bodies (ULBs).

MISCELLANEOUS TOPICS

INDIAN RAILWAYS/ METRO in India

- The trial run of the first container train between India & Bangladesh was flagged off from Kolkata city.
- Civil Aviation Minister Suresh Prabhu inaugurated first flight from Delhi to Pathankot (Punjab). Pathankot in Punjab state is the 21st airport in the country.
- **Indian Railway Catering & Tourism Corporation** (IRCTC) introduced b**illing through Point of Sale (POS)** hand-held machines in trains to check overcharging by vendors.

INDIA'S GDP REPORTS

- Confederation of Indian Industry expects India's GDP to grow at 7.3-7.7% during the 2018-19 financial year.
- ADB projected that India's economic growth is set to rise to 7.3% this fiscal & further to 7.6% in the next financial year
- World Bank has projected a growth rate of 7.3% for India this year & 7.5% for 2019 & 2020.
- IMF expects India's GDP to grow at 7.4% in 2018 & 7.8% in 2019.
- As per the Deutsche Bank research report, India's GDP growth is expected to be 7.5% this financial year.
- RBI expects India's economic growth rate to strengthen to 7.4% in the current fiscal, from 6.6% in 2017-18.
- **Moody's Investors Service** estimated that India will grow **7.6% in the calendar year 2018 & 7.5% in 2019.**
- **Indian economy grew at a five-quarter high of 7.2% in the October-December** period. It is expected to **grow at 6.6% in the current fiscal ending March 31,** as per Central Statistics Office (CSO).
- **World Bank** projected India's GDP growth at **7.3% for 2018-19 & accelerates further to 7.5% in 2019-20.** It expects the economy to clock a growth rate of 6.7% in the current fiscal ending March 31.
- As per the World Bank Report, **GST is one of the most complex with the second highest tax rate** in the world among a sample of 115 countries which have a similar indirect tax system.

OTHERS

- Minister of Housing & Urban Development Hardeep Singh inaugurated the 48th Foundation Day of Housing & Urban Development Corporation (HUDCO) on 25th April.
- PM Modi inaugurated Dr Ambedkar National Memorial in New Delhi.
- Karan Johar become the first-ever Bollywood filmmaker to get a place at the famous Madame Tussauds.
- Madras High Court became the first court in south India & overall eighth in the country to introduce e-court fee payment facility.
- Taipei World Trade Centre (TWTC) launched its office in Delhi, ahead of Taiwan's first ever expo in Delhi in May 2018. James C.F Huang is the chairman TWTC. Taipei is the Capital city of Taiwan.
- **NITI Aayog** released comprehensive roadmaps & detailed timelines for its **initiative 'Sustainable Action for Transforming Human Capital in Education (SATH-E)' project.** These roadmaps, which operate between 2018 to 2020, lay out detailed interventions which will be taken by the three participating States- **Jharkhand, Madhya Pradesh & Odisha** – aiming to become 'Role Model States' in school education.
- Smriti Zubin Irani **inaugurated FICCI Frames 2018, in Mumbai.**
- India's **first helicopter taxi service was launched in Bengaluru** to fly passengers from Kempegowda International Airport to Electronic City.
- **HQ of Animal Welfare Board of India (AWBI) has been shifted from Chennai to Haryana's Ballabhgarh** for "better coordination" between the environment ministry & the board.
- Union Housing Ministry has **launched 'I-Metros', an association of all-India metro rail companies,** which will act as a forum of exchange of ideas & innovations.
- **India's tallest national flag was unfurled in Belagavi (also known as Belgaum) in Karnataka.** Belagavi District Minister Ramesh Jarkiholi unfurled the 9,600 sq ft wide flag on a 110-metre-tall flagpole.
- **Tedros Adhanom Ghebreyesus, Director General of WHO met J.P. Nadda,** Union Health & Family Welfare Minister in New Delhito discuss perspectives on national, regional & global public health program.
- President Kovind **released coins in denominations of Rs 10 & Rs 1,000 commemorating Lord Jagannath's Nabakalebara festival** observed in July.
- **Gandhi National Centre for the Arts (IGNCA)** has been certified as the **world's first Trusted Digital Repository** as per ISO standard.
- **Jackfruit attained** a respected status with the state government declaring it **as the official fruit of Kerala.**
- **Biotechnology Industry Research Assistance Council (BIRAC)** under the Department of Biotechnology celebrated its sixth foundation day in New Delhi with

the launching of a partnership with PerkinElmer (the US-based multinational corporation).

☞ **First Indian Sign Language Dictionary of 3000 words** was launched. It developed by Indian Sign Language Research & Training Centre (ISLR&TC) under Department of Empowerment of Persons with Disabilities (DEPwD).

☞ **Indira Gandhi Memorial Tulip Garden** was opened for visitors in Srinagar, Jammu & Kashmir. It is recognized as Asia's largest tulip garden.

Person on Visit

1. PM Modi visited **Sweden & the UK.** It aims at enhancing bilateral cooperation in key areas like trade, investments & Science & technology. He attended the first-ever India-Nordic Summit at Stockholm. In London, he took part in the Commonwealth Heads of Government Meeting being hosted by the UK.
2. PM Modi arrived in New Delhi after **informal summit meeting with Chinese President Xi Jinping in Wuhan.** Both the countries underlining the importance of maintaining peace & tranquillity.
3. Defence Minister **Nirmala Sitharaman visited Russia to attend the 7th Moscow Conference** on International Security.
4. External Affairs Minister Sushma Swaraj **visited Azerbaijan to participate in the Mid-Term Ministerial Meeting** of the Non-Aligned Movement (NAM) in Baku.
5. **Nepal PM K P Sharma** Oli visited India. The visit provided **an opportunity to review wide-ranging cooperative partnership** & to progress it further.
6. Road Transport & Highways Minister **Nitin Gadkari** visited **South Korea.** It aimed at strengthening ties between the two nations & cementing cooperation in areas, including **sharing of technology, experience in port development & joint participation in port-related construction.**
7. **President Ram Kovind,** on a three-nation Africa visit, held delegation-level talks **with Swaziland King Mswati III in Mbabane.** India & Swaziland signed two agreements on health & visa waiver. President Kovind conferred **with 'Order of the Lion', the highest award of Swaziland.**
8. President Kovind **returned to New Delhi after three African nations tour of Equatorial Guinea, Swaziland & Zambia.** Mr Kovind & his Zambian counterpart **Edgar Chagwa Lungu** laid foundation stone **of Lusaka traffic Decongestion Project.** The cost of the 93-km road is 289 million-dollar India is providing 250 million dollars.
9. PM Mod visited **Sweden, the UK & Germany.** PM Modi held bilateral talks with German Chancellor Angela Merkel & discussed ways to further strengthen the strategic partnership between the two countries.
10. External Affairs Minister Sushma Swaraj visited China. She **participated in a meeting of the foreign ministers of the Shanghai Cooperation Organisation (SCO).** She will hold talks with her Chinese counterpart Wang Yi.
11. **Vietnamese President Tran Dai Quang** visited India. He is scheduled to hold delegation level talks with PM Modi in New Delhi. Strengthening cooperation in the key areas of defence & trade will be high on the agenda.
12. **German President Frank-Walter Steinmeier** visited New Delhi. This will be his first visit to India as the President of Germany. He will visit Varanasi. Germany is India's largest trading partner in Europe & the 6th largest trading partner in the world.
13. **President Ram Nath Kovind visited Varanasi**. During his temple city visit, Mr Kovind laid the foundation stone of five projects of the National Highway Authority of India.

Static Takeaways related to Miscellaneous | Summits | Awards | Agreements based Current Affairs

- Vietnam Capital- Hanoi, Currency- Vietnamese dong, President- Tran Dai Quang.
- Konark Sun Temple is a UNESCO World Heritage Site. It was built in the 13th century.
- UDAN is a Regional Connectivity Scheme stands for Ude Desh Ka Aam Nagarik. Under UDAN, air connectivity is provided to unserved & underserved airports at a subsidized fare. The Chairman of Airports Authority of India is Guruprasad Mohapatra.
- Manas National Park is also a tiger & rhino reserve which covers five districts of Assam.
- Equatorial Guinea| Capital- Malabo, Currency- Central African CFA franc.
- Morocco Capital- Rabat, Currency- Moroccan dirham.
- The capital of Timor Leste is Dili. Timor Leste President- Francisco Guterres, PM- Mari Alkatiri.
- MD & CEO of Bandhan Bank is Chandra Shekhar Ghosh. It HQ: in Kolkata, West Bengal.
- Federation of Indian Export Organisations was set up in 1965. It was set up by Union Ministry of Commerce.
- UNESCO/Guillermo Cano World Press Freedom Prize was established in 1997 by UNESCO in honour of Guillermo Cano Isaza, a Colombian journalist. France's Audrey Azoulay- 11th DG of UNESCO, HQ:- Paris, France.
- Mongolian Capital- Ulaanbaatar, Currency- Mongolian togrog, PM- Ukhnaagiin Khurelsukh.
- Dr Harsh Vardhan is the present Minister of Earth Sciences.

Organizations in News from the Capsule

- President of the World Bank- Jim Yong Kim. Headquarters of World Bank: Washington, DC.
- SAARC stands for South Asian Association for Regional Cooperation. Its member states include Afghanistan, Bangladesh, Bhutan, India, Nepal, the Maldives, Pakistan & Sri Lanka.
- President of ADB- Takehiko Nakao, ADB Headquarters- Manila, Philippines, Opened on- 19th December 1966.
- United Nations is an international organization founded in 24th of October 1945. It is currently made up of 193 Member States. HQ: of UN: New York, USA. Antonio Guterres is the Secretary-General.
- WHO HQ: in Geneva, Switzerland. Dr Tedros Adhanom Ghebreyesus is the Present Director-General of WHO.
- UNESCO- United Nations Educational, Scientific & Cultural Organization. France's Audrey Azoulay- 11th DG of UNESCO, HQ:- Paris, France.

Banking Awareness for Dena Bank PO 2018

List of Mergers in the Indian Banking Industry

The Bank which acquired	The Bank which got Merged	Year of Merger
State Bank of India	5 SBI's Associate Banks & Bharatiya Mahila Bank	2017
Kotak Mahindra Bank	ING Vysya Bank	2016
ICICI Bank	Bank of Rajasthan	2010
State Bank of India	State Bank of Indore	2009
State Bank of India	State Bank of Saurashtra	2008
HDFC Bank	Centurion Bank of Punjab	2008
Centurion Bank of Punjab	Lord Krishna Bank	2007
Indian Overseas Bank	Bharat Overseas Bank	2007
IDBI Bank	United Western Bank Ltd.	2006
Federal Bank	Ganesh Bank of Kurundwad	2006
Centurion Bank	Bank of Punjab (BoP)	2005
IDBI Bank Limited	IDBI Limited	2005
Oriental Bank of Commerce	Global Trust Bank (GTB)	2004
Punjab National Bank	Nedungadi Bank	2003
Bank of Baroda	Benares State Bank	2002
ICICI Bank Limited	ICICI Limited	2002
ICICI Bank	Bank of Madura	2001
HDFC Bank	Times Bank	2000
Union Bank of India	Sikkim Bank	1999
State Bank of India	Kashinath State Bank	1995
Bank of India	Bank of Karad	1994
Punjab National	Bank New Bank of India	1993
State bank of India	Bank of Cochin	1985
Canara Bank	Lakshmi Commercial Bank	1985

Head Office of 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

Head Office Payment Banks

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

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

A Brief on BHIM

- Bharat Interface for Money is an app that lets you make simple, easy&quick payment transactions using Unified Payments Interface (UPI). This can be done using just Mobile number or Virtual Payment Address (VPA). Currently it is available in 12 languages.
- Virtual Payment Address (VPA) is a unique identifier which you can use to send&receive money on UPI.
- Amount of money that can be sent using BHIM is uptoRs 10,000 per transaction&a maximum of Rs 20,000 per day for one bank account.

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 launchedin 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.

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.

A brief on 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.

Risk 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.

Sectors in the Indian Economy

Indian Economy is normally categorized into **three sectors** namely -

1. Primary Sector **2. Secondary Sector**
3. Tertiary Sector

1. Primary Sector

Primary Sector is directly dependent on environment for manufacture&production. For example, agriculture, mining, farming etc.

2. Secondary Sector

Secondary Sector adds value to the proud by transforming raw materials into valuable products. For example, processing & construction industries.

3. 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.

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.**

Small Finance Banks

- **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.

Payments Banks

- 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.

Reserve Bank of India (RBI)

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**nationalisedw.e.f Jan 01,1949.**

ii. Originally it was a shareholders' bank which was taken over by the Central Govt. under Reserve Bank (Transfer of Public Ownership) Act 1948 **(paid up capital Rs. 5 cr).**

iii. RBI's central office is in **Mumbai.**

Functions of RBI:

Issuance of currency: RBI is the authority in India to issue currency notes (called bank notes) under signatures of Governor. (One rupee note called currency note is issued by the Central Govt.&signed by Finance Secretary). The stock of currency is distributed with the help of currency chests spread all over the country.

Banker to Govt.: RBI transacts govt. business&manages public debt. SBI or any other bank is appointed Agent where RBI does not have office. It provides Ways & Means advances to Govt.

Bankers' bank: It keeps a part of deposits of commercial banks (as CRR) & acts as lender of last resort by providing financial assistance to banks. It provides export credit refinance, Liquidity Adjustment Facility&MSF.

Controller of Banks: An entity which is to conduct banking business in India has to obtain license from RBI. It acts as 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.

BANKING REGULATION ACT 1949

a) Passed as the Banking Companies Act 1949 (came into force wef 16.3.49&changed to Banking Regulation Act 1949 w.e.f. 01.03.66, it was made applicable to J & K in 1956 (and now applicable throughout India).

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

SCHEDULED BANK

a) As per Sec 2 (e) of RBI Act, a scheduled bank means a bank who is included in 2nd schedule of RBI Act 1934.

b) A scheduled bank should satisfy the conditions which include paid-up capital&reserves requirement of not less than Rs. 5 lac, satisfaction of RBI that the affairs will not be conducted by the bank in a way to jeopardize the interests of the depositor. (Commercial, Rural&many State Coop Banks are classified as Scheduled Banks).

c) A bank that is not included in the 2nd Schedule of RBI is called **Non-scheduled Bank**.

Total No. of Banks (As per IBA Website)

Total PSBs: 22 (IPPB is 100% Equaty of GoI)

Total Private Sector Banks: 24, If we include Payment & Small Bank (7) then it is 31.

RRB's: 56 | Foreign Banks: 46 | Cooperative Banks: 42

IMPORTANT POINTS ON 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 crore of which note less than Rs. 115 crore is to be held in gold.

POLICY RATES (As on 16th May 2018)

Current Reserve Ratios & Policy Rates	
Bank Rate	6.25%
Repo Rate	6.00%
Reverse Repo Rate	5.75%
CRR	4.00%
SLR	19.50%
MSF	6.25%

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.

ACCOUNTS IN A BANK

a) Savings Bank Account b) Current Deposit Account
c) Fixed Deposit Account d) Recurring Deposit a/c

Savings Bank Account

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

Current Deposit Account

- 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.

Important points to remember

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

INTEREST RATE ON BANK ACOUNTS

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

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

a) All term deposits of individuals (held singly or jointly) of Rs.15 lakh&below should, necessarily, have premature withdrawal facility.
b) For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.
c) Banks should disclose in advance the schedule of interest rates payable on deposits i.e. all deposits mobilized by banks should be strictly in conformity with the published schedule.

B) Taxation of Savings Bank Interest rates:
Unlike interest on fixed deposits, interest earned on savings bank accounts is not subject to Tax Deduction at Source. However, this does not mean the interest earned on Savings accounts is completely tax free. It is exempt uptoRs. 10,000 in a year,&if the interest you earn from Savings accounts crosses this threshold, it becomes subject to tax.

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).

TERMS RELATING TO 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.

NEGOTIABLE INSTRUMENTS ACT 1881

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.

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. A post dated cheque 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

A self cheque 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.'

Parties of a Cheque:

There are three parties to the cheque

- Drawer or Maker
- The bank - on whom the cheque is drawn (i.e. the bank with whom the account is maintained by the drawer)
- Payee – Payee is the person whose name is mentioned on the chequeto whom or to whose order the money is directed to be paid.

ENDORSEMENT

As per Section 15, endorsing means signing on the face or backside of an instrument (or even on a paper called Allonge or stamped paper), for the purpose of negotiating (transferring to next person) a negotiable instrument.

Endorsement in full

If an endorser signs his name&adds a direction to pay the amount mentioned in the instrument to, or to order of, a specified person, the endorsement is said to be in full. Blank endorsements can be converted into full.

Restrictive endorsement

Where an endorsement prohibits & restricts further negotiability of the instrument, it is called restricted endorsement.

The words 'Pay to Ashish only' or 'Pay to Ashish for my use' or 'Pay to Ashish for account of B', are the cases of restrictive endorsement.

Crossing

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.

TYPES OF CROSSING

General crossing (sec 123)

General crossing is where a cheque bears across its face two parallel transverse lines (with or without words such as "& co" or any abbreviation. (Words not important, lines are).

Special crossing (sec 124)

Where a cheque bears across its face, name of bank, either with or without the words not-negotiable (lines are not important, the addition of name of the bank is important), that addition shall be deemed as special crossing & the cheque be considered to be crossed specially to banker.

Special Crossing in favour more than one bank

As per Section 127, if a cheque is crossed specially to more than one bank (unless one bank is acting as collecting agent to another), the payment shall be refused. A cheque crossed to two or more branches of the same bank is considered to be crossed to one bank only.

Not negotiable crossing

As per Section 130, a person taking a cheque crossed generally or specially bearing the words 'not negotiable' shall not have not be capable of giving a better title to the cheque than that, which ther p erson from whom he took it, had.

Demand Drafts

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

Important features of a demand draft are:

- 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.

BANKING OMBUDSMAN SCHEME 2006

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

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

FINANCIAL INCLUSION

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.

BSBDA

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.

LENDING RATES

Base Rate

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

Marginal Cost Based Lending Rate

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

  Required CRR × (marginal cost) / (1-CRR)

Exemptions from MCLR

- loans under schemes of Govt. of India wherein banks have to charge interest rate as per the scheme.
- Working Capital Term Loan, Funded Interest Term Loan etc. as part of rectification/restructuring package.
- Loans under various refinance schemes of Govt. of India or any Govt. Undertaking wherein banks charge interest at the rates prescribed under the schemes.
- The following loans can be priced without being linked to MCLR :

a) Loan to depositors against their own deposits.

b) Loan to banks' employees&Chief Executive Officer/Whole Time Directors.

c) Loans linked to a market determined external benchmark.

d) Fixed rate loans. In case of hybrid loans where the interest rates are partly fixed&partly floating, interest rate on the floating portion should adhere to the MCLR guidelines.

HANDY NOTES BANKING: PRIORITY SECTOR LENDING

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

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

Targets under PSL

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

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

Categorization of MSME according to MSME ACT 2006

Manufacturing Sector (Goods)

Enterprises	Investment in plant&machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees

Service Sector

Enterprises	Investment in equipment
Micro Enterprises	Does not exceed ten lakh rupees
Small Enterprises	More than ten lakh rupees but does not exceed two crore rupees
Medium Enterprises	More than two crore rupees but does not exceed five crore rupees

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.
- For Housing, banks can provide loans to individuals up to Rs. 28 lakh in metropolitan centres (with population of ten lakh&above) & loans up to Rs. 20 lakh in other centres for purchase/construction of a dwelling unit per family.
- Export credit will be allowed up to 32% of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses uptoRs. 10 lakh for studies in India&Rs. 20 lakh for studies abroad.
- **Limits under Social infrastructure** Bank loans up to a limit of Rs.5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities&sanitation facilities in Tier II to Tier VI centres.

Monitoring of Priority Sector Lending targets

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

Non-achievement of Priority Sector targets

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

RBI revises priority sector lending norms for RRBs

Salient features of the guidelines:-

- **Targets:** 75 % of total outstanding to the sectors eligible for classification as priority sector lending.
- **Categories of the Priority Sector:** Medium Enterprises, Social Infrastructure&Renewable Energy will form part of the Priority Sector, in addition to the existing categories, with a cap of 15% of total outstanding.

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

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

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.

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 daysto 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 daysMax : 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.

MERCHANT BANKING

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

CAPITAL MARKETS IN INDIA

a) It refers to all the facilities & institutional arrangements for borrowing&lendingmedium & long-term funds.

b) It is segregated into **(i) gilt edged market&(ii) the industrial securities market.**

c) The **gilt edged marketrefers to the market for govt. & semi-govt. securities** which are traded in the market in stable value&are sought after by banks&other institutions.

d) The **industrial securities market** refers to the **market for shares&debentures of old as well as new companies.** This market is further divided as primary market&secondary market.

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

INDIAN DEPOSITORY RECEIPTS (IDRs)

IDR is an instrument in the form of a Depository Receipt created by the Indian depository in India against the

underlying equity shares of the issuing company. In an IDR, foreign companies would issue shares, to an Indian companies would issue shares, to an Indian Depository which would in turn issue depository receipts to investors in India.

MUTUAL FUND TERMS

- **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.

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

NPA-Non-Performing Asset & SARFAESI

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 transferby 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 thesecured creditor, and
d) Require any person, who has acquired any of the secured assets from the borrower andfrom whom money is due to the borrower, to pay the secured creditor so much of the money as if sufficient to pay the secured debt.

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

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

- 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.

HYPOTHECATION/PLEDGE-DISTINCTION

	Hypothecation	Pledge
Defined in	SARFAESI Act 2002 (Sec 2 n)	Indian Contract Act 1872 (section 172)
Definition	Charge on movable property in favour of secured creditor without delivery of possession	Bailment of goods as security for payment of a debt or performance of promise
Parties: -Borrower -Bank	Hypothecator Hypothecate	Pledger / pawner Pledger / pawnee
Nature of securities	Movable assets such as stocks, machinery, vehicles	Goods
Possession	Borrower (in trust for bank). Bank cannot take possession without consent of the borrower. On taking possession bank gets rights of	Possession with bank till repayment of the loan. Bank has to preserve the goods carefully&return the same, if loan is repaid.
	pledge&can sell the assets without intervention.	

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.

ATM

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

Ans. 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.

Q.2 What is White Label ATMs (WLAs)?

Ans. 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.

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

Ans. 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.

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

Ans. 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.

CURRENCY 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.

What do you know by currency chest?
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.

What is a small coin depot?
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?
- **"Soiled note"** means a note which, has become dirty due to usage & also includes a two piece note pasted together wherein both the pieces presented belong to the same note, & form the entire note.
- **Mutilated banknote** is a banknote, of which a portion is missing or which is composed of more than two pieces.
- **Imperfect banknote** means any banknote, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated banknote.

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.

NATIONALISATION 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.

TRANSFER SYSTEM IN BANKING SECTOR

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 operationalisedNEFTSystem 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.

Accounts for Foreign (Currency/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.

How Ranting done to Banks in India

RATING OF 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

BASEL-3 NORMS

Basel Committee is the primary global standard-setter for the prudential regulation of banks & provides a forum for cooperation on banking supervisory matters.

Its mandate is to strengthen the regulation, supervision & practices of banks worldwide with the purpose of enhancing financial stability.

Stefan Ingves, Governor of Sveriges Riks bank (SWEDEN), is the Chairman of the Basel Committee.

Basel III or Basel 3 released in December, 2010 is the third in the series of Basel Accords. These accords deal with risk management aspects for the banking sector.

According to Basel Committee on Banking Supervision "Basel III is a comprehensive set of reform measures, developed by the Basel Committee on Banking Supervision, to strengthen the regulation, supervision&risk management of the banking sector".

Basel 3 measures aim to:

a) Improve the banking sector's ability to absorb shocks arising from financial & economic stress, whatever the source

b) Improve risk management & governance

c) Strengthen banks' transparency & disclosures.

Three Pillars of Basel 3

Pillar 1: Minimum Regulatory Capital Requirements based on Risk Weighted Assets (RWAs):

Maintaining capital calculated through credit, market&operational risk areas (mainly that capital which can absorb risk.)

Pillar 2: Supervisory Review Process:

Regulating tools&frameworks for dealing with peripheral risks that bank face.

Pillar 3: Market Discipline:

Increasing the disclosures that banks must provide to increase the transparency of banks

Important Facts related to BASEL 3

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

NBFC

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.

Difference between BANK & NBFC:

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

i. NBFC cannot accept demand deposits;
ii. NBFCs do not form part of the payment &settlementsystem&cannot issue cheques drawn on itself;
iii. 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:

a) 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.
b) 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.
c) The deposits with NBFCs are not insured.
d) The repayment of deposits by NBFCs is not guaranteed by RBI.

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 + Govemment'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)

Note:

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.

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. **NEFT:** National Electronic Fund Transfer
7. **EFT:** Electronic Fund Transfer
8. **CBS:** Core Banking Solutions
9. **LIBOR:** London Interbank Offered Rate
10. **MIBOR:** Mumbai Interbank Offered Rate
11. **MIBID:** Mumbai Interbank Bid Rate
12. **SARFAESI:** Securitisation & Reconstruction of Financial Assets & Enforcement Of Security Interest
13. **CAR:** Capital Adequecy Ratio
14. **FIIs:** Foreign Institutional Investments
15. **MICR:** Magnetic Ink Character Recognition
16. **BIRD:** Bankers Institute of Rural Development
17. **IBA:** Indian Bank Association
18. **BPLR:** Benchmark Prime Lending Rate
19. **SWOT:** Strength, Weaknesses, Opportunities&Threats
20. **SWIFT:** Society For Worldwide Interbank Financial Telecommunication
21. **FERA:** Foreign Exchange Regulatory Act
22. **FEMA:** Foreign Exchange Management Act
23. **CASA:** Current&Saving Account
24. **NDTL:** Net Demand&Time Liabilities
25. **NASDAQ:** National Association For Securities Dealers Automated Quotations
26. **CRISIL:** Credit Rating&Investment Services India Limited
27. **CIBIL:** Credit Information Bureau Of India Limited
28. **NAV:** Net Asset Value
29. **ICRA:** Indian Credit Rating Agency
30. **CARE:** Credit Analysis & Research Limited
31. **WMAs:** Ways & Means Advances
32. **ALM:** Asset Liability Management
33. **INFINET** Indian Financial Network
34. **OLTAS** - On-line Tax Accounting System (OLTAS) for Direct Taxes
35. **TIN -** Tax Information Network (TIN)
36. **IMPS -** Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
37. **CDR-** Corporate Debt Restructuring
38. **CAD-** Capital Account Deficit
39. **REITs**: Real Estate Investment Trusts
40. **InvITs**: Infrastructure Investment Trusts
41. **ALM**- Asset Liability Management
42. **ASBA**: Application Supported by Blocked Amount
43. **PIN:** Personal Identification Number
44. **CECA**: Comprehensive Economic Cooperation Agreement
45. **CEPA:** Comprehensive Economic Partnership Agreemeny
46. **DTAA –** Double Taxation Avoidance Agreement
47. **EFSF –** European Financial Stability Facility
48. **FINO-** Financial Inclusion Network Operation
49. **FIPB –** Foreign Investment Promotion board
50. **FSLRC–** Financial Sector Legislative Reforms Commission
51. **CRAR:** Capital to Risk-weighted Assets Ratio
52. **LCR:** Liquidity Coverage Ratio
53. **TARC -** Tax Administration Reform Commission
54. **GIRO -** Govt. Internal Revenue Order
55. **FRBMA:** Fiscal Responsibility&Budget Management Act
56. **AMFI-** Association of Mutual Fund in India.
57. **TIEA –** Tax Information exchange Agreement
58. **GAAR -** General anti avoidance rule
59. **GSLV -** Geo-Synchronous Launch Vehicle
60. **PPP –** Public Private Partnership & Purchasing Power parity
61. **PSLV –** Polar Satellite Launch vehicle
62. **TAPI -** Turkmenistan-Afghanistan-Pakistan-India.
63. **QFI -**Qualified Foreign Investors
64. **AD**-Authorized Dealer.
65. **ASSOCHAM**-Associated Chambers of Commerce & Industry of India.
66. **BCSBI**-Banking Codes & Standards Board of India.
67. **BIS**-Bank for International Settlements.
68. **CDS**-Credit Default Swap.
69. **CEPA**-Comprehensive Economic Partnership Management.
70. **FIMMDA**-Fixed Income Money MARKETS & Derivatives Association.
71. **FPI-**Foreign Portfolio Investment.
72. **IBRD**-International Bank for Reconstruction & Development.
73. **UIDAI-**Unique Identification Development Authority of India.
74. **PMGSY-** Pradhan Mantri Gram Sadak Yojana
75. **PMEGP-** PM's Employment Generation Programme
76. **NRDWP-** National Rural Drinking Water Programme
77. **PMKK-** Pradhan Mantri Kaushal Kendras
78. **SANKALP-** Skill Acquisition & Knowledge Awareness for Livelihood Promotion programme
79. **STRIVE-** Skill Strengthening for Industrial Value Enhancement
80. **NTA-** National Testing Agency
81. **ICDS-** Integrated Child Development Services
82. **TIES-** Trade Infrastructure for Export Scheme
83. **FIPB-** Foreign Investment Promotion Board
84. **CERT**-Fin- Computer Emergency Response Team for our Financial Sector
85. **IRFC-** Indian Railway Finance Corporation Limited
86. **FFO-** Further Fund Offering

IMPORTANT BANKING TERMS

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)

IMPORTANT BANKING CONCEPTS

1) What is 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.

2) What is Balance of Payments?

A list of all of a country's international transactions for a given time period, usually one year.

3) What is NOSTRO Account?

A Nostro account is maintained by an Indian Bank in the foreign countries.

4) What is VOSTRO Account?

A Vostro account is maintained by a foreign bank in India with their corresponding bank.

5) What is BCBS?

Basel Committee on Banking Supervision is an institution created by the Central Bank governors of the Group of Ten nations.

6) What is LIBOR?

London InterBank Offered Rate. An interest rate at which banks can borrow funds, in marketable size, from other banks in the London interbank market.

7) What is STRIPS?

Separate Trading for Registered Interest & Principal Securities.

8) What do you mean by term "CASA" related to bank?

CASA stands for Current Account Savings Account. The CASA ratio shows how much deposit a bank has in the form of current&saving account deposits in the total deposit. A higher CASA ratio means better operating efficiency of the bank.

Note: The CORE word in CBS stands for Centralized Online Realtime Exchange.

IMPORTANT CODES 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.
- For ex: PNBN0014976 :

First 4 character PNBN – refers to Punjab National Bank.
0 is a control number.
Last six characters (014976) represents the 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)

HQ: of NATIONALIZED/PSBs BANKS

- **Allahabad Bank**-Kolkata
- **Bank of India** -Mumbai
- **Bank of Maharashtra** -Pune
- **Canara Bank** -Bangalore
- **Central Bank of India** -Mumbai
- **Corporation Bank** -Mangalore
- **Dena Bank** -Mumbai
- **Indian Bank**- Chennai
- **Indian Overseas Bank**- Chennai
- **Oriental Bank of Commerce**- Gurgaon
- **Punjab National Bank**- New Delhi
- **Punjab & Sind Bank**- New Delhi
- **State Bank of India**- Mumbai
- **Syndicate Bank**- Manipal
- **UCO** Bank- Kolkata

- **Union Bank of India**- Mumbai
- **United Bank of India**- Kolkata
- **Vijaya Bank**- Bangalore
- **Andhra Bank**- Hyderabad
- **Bank of Baroda**- Vadodara
- **IDBI Bank**- Mumbai
- **IPPB-** New Delhi

FINANCIAL REGULATORS

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

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&lendingon the basis of interest.

FINANCIAL INSTITUTIONS

National Bank for Agriculture&Rural Development

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

Small Industries Development Bank of India (SIDBI)

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

Securities&Exchange Board of India (SEBI)

- It is theregulator for the securitiesmarket in India. SEBI was initiallyestablished as a non statutory body in April 1988, to regulate theworking of stock exchange. Later itwas given a statutory status onApril 1992 via SEBI Act, 1992with the following objectives.
- Chairman- Ajay Tyagi
- HQ: : Mumbai

REGIONAL RURAL BANKS (RRBs):

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

- Share Holder Contribution: Govt. Of India 50% Sponsor Bank 35% State Govt. 15%.

EXIM BANK:

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

NATIONAL HOUSING BANK(NHB)

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

ECGC

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

A brief on Financial Terms

1. **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.
2. **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.

LIQUIDITY ADJUSTMENT FACILITY

Liquidity Adjustment Facility (LAF) 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.

Marginal Standing Facility (MSF)

MSF 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

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.

CollateralisedBorrowing&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).

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.

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.

KISAN VIKAS PATRA

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: 118 Months,
Rate of Interest: 7.3%.
Rate of interest: Rs.1000 becomes double during the maturity period.
1. Nomination facility, 2. Pledge for loan facility& 3. pre-mature payment after 2 years & 6 months subject to certain conditions, is eligible.

MUDRA BANK

MUDRA, which stands for Micro Units Development & Refinance Agency Ltd, is a financial institution being set up by Govt. of India for development&refinancing micro units' enterprises.
Under the aegis **of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA** has already created its initial products/schemes. The interventions have been named 'Shishu', 'Kishor'&'Tarun' to signify the stage of growth/development&funding needs of the beneficiary micro unit / entrepreneur&also to provide a reference point for the next phase of graduation / growth to look forward to. The financial limit for these schemes is:-
(a) Shishu: covering loans up to 50,000/-
(b) Kishor: covering loans above 50,000/-&up to 5 lakh
(c)Tarun: covering loans above 5 lakh to 10 lakh

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**
- **Rajeev Rishi is present Chairman of IBA & it's HQ: is in Mumbai.**

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.

Currency Quick Facts

Den.	Letter	Colour	Motif	Dimension
50	-	Fluorescent Blue	Hampi with Chariot	66 mm x 135 mm
200	H	Bright Yellow	Sanchi Stupa	66 mm × 146 mm
500	-	Stone Grey	Red Fort	66mm x 150mm
2000	-	Magenta	Mangalyaan	66mm x 166mm

Static Awareness Capsule for Syndicate & Canara Bank PO 2018

List of Schemes & Apps launched by Banks

- **Airtel money –** AXIS BANK + AIRTEL
- **Asha Home loan –** AXIS BANK
- **BOUTIQUE FINANCING SCHEME –** State Bank of India
- **Branch on Wheel –** ICICI Bank in Odisha
- **Chillar –** HDFC Bank
- **China's first online Banking "webank" –** Tancet Holdings
- **DDA Housing Scheme 2014 –** HDFC Bank
- **Digital Banking "POCKET" –** ICICI Bank
- **Digital Village Project in Akodara Village of Gujarat –** ICICI Bank
- **eforex –** State Bank of India
- **E-KYC –** State Bank of India
- **EMI ON DEBIT CARD –** ICICI Bank
- **E-Wallet –** IRCTC Bank
- **Facebook-based funds transfer platform "KayPay" –** Kotak Mahindra Bank
- **First home grown INDEX "COMPOSITE INDEX" –** State Bank of India
- **I-Mobile app for windows phone –** ICICI Bank
- **India's first" transparent credit card "in association with American Express –** ICICI Bank
- **ICICI Apathon App –** ICICI Bank launches 'ICICI Appathon', a Mobile App Development Challenge
- **India's first credit card exclusively for GOLF LOVERS –** RBL Bank
- **Instant money transfer –** Bank of India
- **Instant Money Transfer (IMT) –** Bank of India
- **Kisan card –** AXIS BANK
- **Maha Millionaire", "Maha Lakhpati" –** Bank of Maharashtra
- **M-Pesa –** ICICI Bank+Vodafone
- **M-Wallet –** Canara Bank
- **State Bank Freedom App –** State Bank of India
- **Student Travel Card –** ICICI Bank
- **TAB BANKING FACILITY –** State Bank of India
- **Tap & pay –** ICICI Bank
- **Twitter Handle account –** State Bank of India
- **Video conferencing –** IndusInd & federal bank
- **Youth for India –** State Bank of India
- **First home grown INDEX "COMPOSITE INDEX" –** State Bank of India
- **I-Mobile app for windows phone –** ICICI Bank
- **India's first" transparent credit card "in association with American Express –** ICICI Bank
- **India's first credit card exclusively for GOLF –** RBL Bank
- **Instant money transfer –** Bank of India
- **Kotak Bharat' mobile banking app --** Kotak Mahindra Bank (KMB)
- **'Saral- Rural Housing Loan' Scheme --** ICICI Bank
- **Awareness initiative 'Dhanchayat --** HDFC Bank
- **UPI App That Turns Your Smartphone into a Bank for Easy Transfers –** RBI
- **SBI launches 'State Bank of India No Queue' Mobile App –** State Bank of India
- **ICICI Bank launches 'ICICI Appathon', a Mobile App –** ICICI Bank
- **Lakshmi Vilas Bank launches 'LVB Mobile' app –** Laxmi Vilas Bank
- **IMT APP -(Instant Money transfer) Launched By –** State Bank Of India
- **Ananya Project launched By –** Syndicate Bank
- **UcoPay wallet -** UCO Bank
- **LIME App -** Axis Bank
- **PAYZAPP App -** HDFC Bank

List of Union Cabinet Ministers & their Constituency

Cabinet Ministers	Portfolio	Constituency
Shri Raj Nath Singh	Home Affairs	Lucknow, Uttar Pradesh
Smt. Sushma Swaraj	External Affairs	Vidisha, Madhya Pradesh
Shri	Minister without Portfolio	Gujarat Rajaya Sabha
Shri Nitin Jairam Gadkari	Road Transport & Highways Shipping, Water Resources, River Development & Ganga Rejuvenation	Nagpur, Maharashtra
Shri Suresh Prabhu	Commerce & Industry Minister of Civil Aviation.	Andhra Pradesh, Rajya Sabha
Shri D. V. Sadananda Gowda	Statistics & Programme Implementation	Bangalore North, Karnataka
Sushri Uma Bharati	Drinking Water & Sanitation	Jhansi, Uttar Pradesh
Shri Ramvilas Paswan	Consumer Affairs, Food & Public Distribution	Hajipuri, Bihar
Smt. Maneka Sanjay Gandhi	Women & Child Development	Pilibhit , Uttar Pradesh
Shri Ananthkumar	Chemicals & Fertilizers Parliamentary Affairs	Bangalore South, Karnataka

Shri Ravi Shankar Prasad	Law & Justice Electronics & Information Technology	Bihar – Rajya Sabha
Shri Jagat Prakash Nadda	Health & Family Welfare	Himachal Pradesh, Rajya Sabha
Shri Ashok Gajapathi Raju Pusapati	Civil Aviation	Vizianagaram, Andhra Pradesh
Shri Anant Geete	Heavy Industries & Public Enterprises	Raigad, Maharashtra
Smt. Harsimrat Kaur Badal	Food Processing Industries	Bathinda, Punjab
Shri Narendra Singh Tomar	Rural Development Panchayati Raj Mines	Gwalior, Madhya Pradesh
Shri Chaudhary Birender Singh	Steel	Haryana, Rajya Sabha
Shri Jual Oram	Tribal Affairs	Sundargarh, Odisha
Shri Radha Mohan Singh	Agriculture & Farmers Welfare	Purvi Champaran, Bihar
Shri Thawar Chand Gehlot	Social Justice & Empowerment	Madhya Pradesh, Rajya Sabha
Smt. Smriti Zubin Irani	Textiles	Gujarat, Rajya Sabha
Dr. Harsh Vardhan	Science & Technology Earth Sciences, Environment, Forest & Climate Change	Chandni Chowk, Delhi
Shri Prakash Javadekar	Human Resource Development	Madhya Pradesh, Rajya Sabha
Shri Dharmendra Pradhan	Petroleum & Natural Gas Skill Development & Entrepreneurship	Deogarh
Shri Piyush Goyal	Railways Coal Ministry of Finance	Maharashtra
Smt. Nirmala Sitharaman	Defence	Rajya Sabha Karnataka
Shri Mukhtar Abbas Naqvi	Minority Affairs	Jharkhand

Important Sport Evets

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

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

Quick Facts Related to International Campaign to Abolish Nuclear Weapons (ICAN)

- It is a coalition of non-Govt.al organizations in one hundred countries promoting adherence to & implementation of the United Nations nuclear weapon ban treaty.
- ICAN began in Australia & was officially launched in Vienna, Austria in 2007.
- ICAN's HQ: is in Geneva, Switzerland. Beatrice Fihn is the Executive Director of ICAN.

Venues for the upcoming Tournaments

Hockey World Cup 2018 Venue:

1. Men's Hockey World Cup – India
2. Women's Hockey World Cup - England

ICC World Cup Cricket Venue:

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

T20 World Cup:
1. Australia - 2020.

FIFA (Football) World Cup venue
1. 2018: Russia
2. 2022: Qatar

Commonwealth Games venues:
1. 2014 – Glasgow (Scotland).
2. 2018 – Gold Coast (Australia).
3. 2022: Birmingham (England)

Olympics Games venues:

1. 2014 winter: Sochi (Russia)
2. 2016 Summer: Rio de Janeiro (Brazil)
3. 2018 winter: Pyeongchang (South Korea)
4. 2020 summer: Tokyo (Japan)
5. 2022 Winter: Beijing (China)
6. 2024 Summer: Paris (France)

Asian Games host cities:

1. 2014: Incheon (South Korea) (Note: 2010 Asain Games held in Guangzhou, China).
2. 2018: Jakarta, Indonesia
3. 2022: Hangzhou, China

United Nations HQ:

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

Revolutions in the field of agriculture in India:

- Black Revolution - Petroleum Production
- Blue Revolution - Fish Production
- Brown Revolution - Leather/Non-conventional (India)/Cocoa production
- Golden Fiber Revolution - Jute Production
- Golden Revolution - Fruits/Overall Horticulture development/Honey Production
- Green Revolution - Food grains
- Grey Revolution - Fertilizer
- Pink Revolution - Onion production/Pharmaceutical (India)/ Prawn production
- Red Revolution - Meat & Tomato Production
- Round Revolution - Potato
- Silver Fiber Revolution - Cotton
- Silver Revolution - Egg/Poultry Production
- White Revolution (In India: Operation Flood) - Milk/Dairy production
- Yellow Revolution - Oil Seeds production
- Evergreen Revolution - Overall development of Agriculture.

CENSUS

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

Some of the highlights

- Slogan - Our census, Our Future
- India's 1st Census - 1872
- 2011 Census is - 15th Census
- Total Population - 1,21,01,93,422
- India's Rank in population - 2nd with 17.5% (1st China with 19%)
- Most Populous State - Uttar Pradesh
- Least Populous State - Sikkim
- Most Literate State - Kerala (93.9%)
- Least Literate State - Bihar (63.82%)
- National Sex Ratio - Female : Male (940 : 1000)
- Highest Sex Ratio (State) - Kerala (1084 : 1000)
- Lowest Sex Ratio (State) - Haryana
- Highest Sex Ratio (UT) - Puducherry
- Least Sex Ratio (UT) - Damn & Dayyu (61 : 1000)
- Literacy of Male - 82.14%
- Literacy of Female - 65.46%
- Population Growth Rate - 17.64%
- Highest fertility Rate - Meghalaya

- Most literate union territory - Lakshadweep (92.2%)
- Least literate Union Territory - Dadra Nagar & Haweli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra Naga & Haveli
- 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

Who's who?

Important National Officials	
Designation	**Name**
Chairperson, CBDT	Suhsil Chandra
Chairperson, National Commission for Scheduled Tribes	Nand Kumar Sai
Chairperson, UGC	DP Singh
Chairman, ISRO	Kailasavadivoo Sivan
Chairman, Atomic Energy Commission	Shekhar Basu
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, NHAI	Deepak Kumar
Chairperson, Central Board of Secondary Education	Anita Karwal
Chairperson, IRDAI	Subhash Chandra Khuntia
Chairperson, Press Council of India	CK Prasad
Director General, BSF	K K Sharma
Director General, SSB	Rajni Kant Mishra
Director General, CRPF	**Rajiv Rai Bhatnagar**
Director General, ITBP	**RK Pachnada**
Solicitor General	Ranjit Kumar resigned
Attorney General	**KK Venugopal**
Chairperson, National Green Tribunal	Justice Swatantra Kumar
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Sandeep Jajodia
Chairperson, NASSCOM	Rishad Premji
Chairman, Press Trust of India	Vivek Goenka

Bureaucrats

Designation	Name
National Security Advisor	Ajit Doval
Chairman, Railway Board	Ashwani Lohani
Director, Central Bureau of Investigation (CBI)	Alok Verma
Chief, Intelligence Bureau (IB)	Rajiv Jain
Chief, Research&Analysis Wing (RAW)	Anil Dhasmana
Director General, NIA	**YC Modi**

Important Dignitaries

Post	Name
Chief Justice, Supreme Court	Deepak Misra(45th)
Speaker, Lok Sabha	Sumitra Mahajan
Deputy Speaker, Lok Sabha	M. Thambidurai
Comptroller&Auditor General of India	Rajiv Mehrishi
Chief Election Commissioner	Om Prakash Rawat
Chairman, Union Public Service Commission	David R. Syiemlieh
Deputy Chairman, Rajya Sabha	PJ Kurien

Important International Officials

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

The 12 Major Ports are

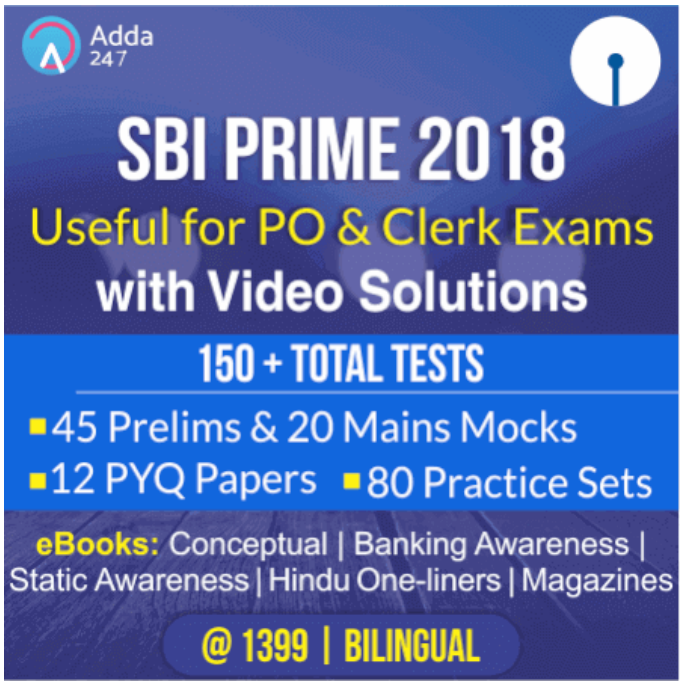
Port	State
Kolkata	West Bengal
Paradip	Orissa
Vishakhapatnam	Andhra Pradesh
Chennai	Tamil Nadu
Ennore	Tamil Nadu
Tuticorin	Tamil Nadu
Cochin	Kerala
New Mangalore	Karnataka
Mormugao	Goa
Jawaharlal Nehru	Maharashtra
Mumbai	Maharashtra
Kandla	Gujarat

Stock Exchanges around the World

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

Famous Temples in India

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



IMPORTANT AIRPORTS IN INDIA

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose International Airport	Kolkata	West Bengal
Rajiv Gandhi International Airport	Hyderabad	Telangana
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan Singh International Airport	Lucknow	Uttar Pradesh
Lokpriya Gopinath Bordoloi International 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 International Airport	Nagpur	Maharashtra
Lok Nayak Jayaprakash	Patna	Bihar

Airport		
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	Uttrakhand
Rajahmundry Airport	Rajahmundry	Andhra Pradesh
Silchar Airport	Silchar	Assam
Lengpui Airport	Aizwal	Mizoram
Zaruki International Airport	Shillong	Meghalaya
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

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 - Pennsylania Border.
- **The Parallel 440 north** is an imaginary circle of latitude that is 44 degrees north of the Earth's equatorial plane.
- **45th Parallel north** is often called the halfway point between the Equator&the North Pole.
- **45th parallel** makes up most of the boundary between Montana&Wyoming.
- **49th Parallel** is the boundary between USA&Canada

IMPORTANT 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
Srisailam (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

CLASSICAL DANCES&FOLK DANCES IN INDIA

Indian Classical Dances

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

Folk dances in India

- Gaur dance: Folk dance of Madhya Pradesh
- Bihu: Folk dance of Assam
- Dumhal: Popular dance of Kashmir
- Padayani: Southern Kerala.
- Dollu Kunitha: Karnataka state.
- Dandiya: Popular folk dance of Gujarat.
- Bathukamma: Flower & Cultural Festival of Telangana
- Changu: Odissa & Andhra Pradesh.
- Dhaman: Punjab & Andhra Pradesh
- Gair: Rajasthan
- Garba: Gujarat
- Gatka: Punjab
- Karagam: Tamil Nadu.
- Raas: Gujarat
- Dumhal: A folk dance of Kashmir.
- Chau: Orissa, Bihar & West Bengal

IMPORTANT DAYS

Important Days: April

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

Important Days: May

1 May - International Labours day
2 May - World Asthma Day
3 May - Press Freedom Day

Important Days: October

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

8 May - World Red Cross Day
11 May - National Technology Day
17 May - International Telecommunication Day
22 May - International Day for Biological Diversity
24 May - Commonwealth Day
31 May - Anti Tobacco Day

Important Days: June

4th June: World Day of Innocent Children Victims of Aggression
5th June: World Environment Day
8 June: World Oceans Day
12 June: World Day Against Child Labor
14th June: World Blood Donor Day
15th June: World Elder Abuse Awareness Day
3rd Sunday of June: World Father's Day
21st June: International Yoga Day
23rd June: International Olympic Day
26th June: International Day against Drug Abuse & Illicit Trafficking

Important Days: January

4th Jan: International World Braille Day
9th Jan: NRI Day
10th Jan: World Laughter Day
12th Jan: National youth day (India)
15th Jan: Army Day (India)
24th Jan: National Girl child day (India)
25th Jan: Tourism Day & National Voters Day (India)

Important Days: February

2nd Feb: World Wetlands Day

4th Feb: World Cancer Awareness Day

21st Feb: International Mother Language Day
23th Feb: World Peace & Understanding Day
28th Feb: National Science Day (India)

Important Days: November

9 Nov: World Legal Services Day
10 Nov: World Immunization Day
12 Nov: World Pneumonia Day
16 Nov: International Day for Tolerance
17th Nov: International Students Day
19 Nov: International Journalist's Remembrance Day
20th Nov: Universal Children's Day
21st Nov: World Television Day, World Fisheries Day
25th Nov: International Day for the Elimination of Violence against Women
26th Nov: National Law Day (India)

Important Days: December

1st Dec: World Aids Day
2nd Dec: International Day for the Abolition of Slavery
4th Dec: Indian Navy Day
7th Dec: Indian Armed Force Flag Day, International Civil Aviation Day
9th Dec: International Day against Corruption
10th Dec: Human Rights Day
14th Dec: National Energy Conservation Day (India)
18th Dec: International Migrants Day
23rd Dec: Farmers Day (India)
29th Dec: International Biodiversity Day

Important Days: March

8 Mar: International Women's Day
15 Mar: World Consumer Rights Day, World Disabled Day
16 Mar: National Vaccination Day
World Forestry Day: **21Mar**
World Day for Water: **22Mar**
World TB Day: **24 Mar**

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

Important Defence Exercise Conducted in the World

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

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**

Static Awareness: Part 2

Summits & the Meetings to be held recently

S.no	Name of the Summit/Meeting	Venue
1.	**Summit of the Americas 2018**	Lima, Peru
2.	**G7 Summit 2018**	Canada
3.	**Euro Summit 2018 (in March)**	Brussels
4.	**NATO Summit 2018**	Brussels
5.	**10th BRICS Summit 2018**	Johannesburg
6.	**Our Ocean Summit 2018**	Bali
7.	**13th G20 Summit 2018**	Buenos Aires, Argentina
8.	**UNFCCC COP 24 {UN Framework Convention on Climate Change}**	Katowice, Poland
11.	**44th G7 Summit 2018**	Canada
12.	**51st ADB Annual Meeting 2018**	Manila
13.	**18th NAM Summit 2019**	Azerbaijan
15.	**Commonwealth Heads of Government Meet (CHOGM): CHOGM 2018**	London, United Kingdom
16.	**7th OPEC International Seminar 2018**	Vienna, Austria
17.	**33rd ASEAN Summit 2018**	Singapore
18.	**East Asia Summit 2018**	Singapore
19.	**30th APEC Summit 2018:** Papua, New Guinea Port Mores **31st APEC Summit 2019:** Chile	
20.	**SCO Summit 2018**	Beijing, (Qingdao,) China

Important Folk Dances in India

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

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

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

North East India
- **Hojagiri**: Tripura
- **Nongkram Dance**: Meghalaya

- **Bagurumba:** Assam
- **Bhortal Dance:** Assam
- **Cheraw Dance:** Mizoram
- **Chang Lo:** Nagaland
- **Bardo Chham:** Arunachal Pradesh
- **Bihu**: Assam

South India

- **Padayani**: Kerala
- **Kolannalu**: Andhra Pradesh
- **Parai Attam:** Tamil Nadu
- **Karagattam:** Tamil Nadu
- **Paampu Attam:** Tamil Nadu.
- **Poikal Kudirai Attam:** Tamil Nadu
- **Theyyam: K**erala
- **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

A Brief on Printing & Minting of Currencies in India

In India, RBI is engaged in printing of all notes & production of coins is handled by Government under The Coinage Act, 1906.

RBI determines what volume of currency is required at a particular time.

The production of bank notes, coins, non-judicial stamps, postage stamps & other govt. documents is managed by Security Printing & Minting Corporation of India Limited(SPMCIL). It was established in 2006.

A brief on the Printing Presses

a) The first printing press of **India Currency Note Press (CNP)** was established in 1928 for printing bank notes in India. This press is located in Nashik, Maharashtra.

b) **Bank Note Press (BNP)** has two branches located in Mysore, Karnataka & Dewas, Madhya Pradesh. Currently both CNP & BNP print Indian currency.

c) Currency is also printed by RBI which has two printing presses & owned **by Bhartiya Reserve Bank Note Mudran Limited.** These are located in Mysore, Karnataka & Salboni, West Bengal.

d) **Indian security Press** is located in Nashik & **Security Printing Press** is located in Hyderabad.

A brief on the Minting of Coins

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

- India Government Mint, Mumbai
- India Government Mint, Kolkata
- India Government Mont, Hyderabad
- India Government Mint, Noida

b) The main objectives of these mints is to produce coins, medals & awards, as per the requirements of India.

c) Mumbai mint is known for producing standardized weights & measures.

d) Noida is known as the first mint in the country to produce stainless steel coins.

Points to Remember

- **S**pecial 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, Kolkata & NOIDA.

What is the Mudra Scheme?

a) MUDRA stands for Micro Units Development & Refinance Agency Ltd.

b) Financial institution set up by GOI for development & refinancing micro units enterprises.

c) The purpose is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs & MFIs.

d) It be responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Section 8 Companies, Co-operative Societies, Small Banks, Scheduled Commercial Banks & Regional Rural Banks.

e) Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products / schemes. The financial limit for these schemes are:-

Shishu: covering loans upto Rs. 50,000/-

Kishor: covering loans above Rs. 50,000/- & upto 5 lakhs

Tarun: covering loans above Rs. 5 lakhs to 10 lakhs

f) Pradhan Mantri Mudra Yojana is a Government of India scheme, which enables a small borrower to borrow from banks, MFIs, NBFCs for loans upto 10 lakhs for non-farm income generating activities. Generally, loans upto

10 lakhs issued by banks under Micro Small Enterprises is given without collaterals.

g) Shri Mohammad Mustafa is the Head currently.

HQ: of the International Financial Organizations

Name of the Organization	HQ
IMF International Monetary Fund	Washington, DC
IBRD International Bank for Reconstruction & Development	Washington, DC
IFC International Finance Corporation	Washington, DC
IDA International Development Association	Washington, DC
ICSID, International Centre for Settlement of Investment Disputes	Washington, DC
MIGA Multilateral Investment Guarantee Agency	Washington, DC
World Trade Organization (WTO)	Geneva
AFDB African Development Bank	Abidjan
ADB Asian Development Bank	Manila
EBRD European Bank for Reconstruction & Development	London
BIS Bank of International Settlements	Basel
EIB European Investment Bank	Luxembourg
AACB African Association of Central Banks	Dakar, Senegal
IIB International Investment Bank	Moscow, Russia
SEACEN South East Asian Central Banks Centre	Kuala Lumpur, Malaysia

Important Financial, Economics & Budget Terms

Fiscal Responsibility & Budget Management Act: The Act is an attempt to make the Government adhere to a phased plan to reduce fiscal deficit, which denotes an excess of expenditure over revenue.

Dividend Distribution Tax: This is a tax levied on companies that pay out dividends to its shareholders, i.e. share a portion of earnings with them.

Venture Capital Funds: These are funds that invest in startups, a financially riskier proposition than investing in established companies.

Securities Transaction Tax: It is a tax on all transactions done over the stock exchanges involving securities such as shares, derivatives, & equity-linked mutual funds.

Capital Gains Tax: It is a tax on the gains that ensue when an asset is sold for a price higher than what it was bought for.

Ad Valorem Tax: This is charged as a percentage of the value of a good or service, not at a specific rate per unit.

Advance Pricing Agreement (APA): It is an agreement between a taxpaying entity & the taxman that indicates how the former will price transactions with its associates.

Fiscal Consolidation: The term refers to the things a Government does to maintain good fiscal health – cut debt & wasteful expenditure & improve revenue opportunities.

Current Account Deficit: It is a trade measure that shows the value of a country's imports of goods & services to be higher than the value of its exports.

Bear market: A period during which the majority of securities prices in a particular market (such as the stock market) drop substantially.

Bull market: A period during which the majority of securities prices in a particular market (such as the stock market) rise substantially.

Inflation risk: The risk that the purchasing power of the future value of assets or income will be lower due to inflation.

Interest rate risk: Risk of gain or loss on a security due to possible changes in interest rate levels. When interest rates rise, the market value of a debt security will fall, & vice versa.

Direct & Indirect Taxes

Direct taxes are the one that fall directly on individuals & corporations. For example, income tax, corporate tax etc.

Indirect taxes are imposed on goods & services. They are paid by consumers when they buy goods & services. These include excise duty, customs duty etc.

Customs Duty

These are levies charged when goods are imported into, or exported from, the country, & they are paid by the importer or exporter. Usually, these are also passed on to the consumer.

Primary Deficit

The primary deficit is the fiscal deficit minus interest payments. It tells how much of the Government's borrowings are going towards meeting expenses other than interest payments.

Monetary Policy

This comprises actions taken by the central bank (i.e. RBI) to regulate the level of money or liquidity in the economy, or change the interest rates.

Fiscal policy

It is the government actions with respect to aggregate levels of revenue & spending. Fiscal policy is implemented though the budget & is the primary means by which the government can influence the economy.

Fiscal Deficit

When the government's non-borrowed receipts fall short of its entire expenditure, it has to borrow money form the public to meet the shortfall. The excess of total expenditure over total non-borrowed receipts is called the fiscal deficit.

Revenue Deficit

The difference between revenue expenditure & revenue receipt is known as revenue deficit. It shows the shortfall of government's current receipts over current expenditure.

Capital Budget

It consists of capital receipts & payments. It includes investments in shares, loans & advances granted by the central Government to State Governments, Government companies, corporations & other parties.

Vote on Account

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

Guillotine

Parliament, unfortunately, has very limited time for scrutinising the expenditure demands of all the Ministries. So, once the prescribed period for the discussion on Demands for Grants is over, the Speaker of Lok Sabha puts all the outstanding Demands for Grants, Whether discussed or not, to the vote of the House. This process is popularly known as 'Guillotine'.

Public Account

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

Major Controls/Schemes introduced in Banking Sector from 1968

Year	Reform Introduced
1962	In order to ensure the safety of deposits of small depositors in banks in India, Deposit Insurance Corporation Act, 1961 was enacted. Deposit Insurance Corporation of India was established in January 1962.
1963	Agricultural Refinance Corporation (ARC) was set up by the Act of July 1, 1963. Its objective was to refinance central land mortgage banks, State cooperative banks & scheduled commercial banks.
1965	Credit Authorisation Scheme(CAS) was introduced, under which the commercial banks were required to obtain prior permission of RBI for sanctioning any fresh working capital limits above the prescribed norm which was revised from time to time.
1968	National Credit Council (NCC) set up in Feb. 1968 to assist RBI & Govt. to allocate credit according to plan priorities.
1969	Fourteen banks with deposits of over Rs.50 crores were nationalised.
1969	Lead Bank Scheme was introduced to mobilise deposits on a massive scale throughout the country & also for stepping up lending to the weaker sections.
1972	Concept of Priority Sector was formalised. Specific targets were set out in Nov 1974 for public sector banks & in Nov. 1978 for private sector banks.
1972	Differential Rate of Interest (DRI) Scheme was instituted to cater to the needs of the weaker sections of the society & for their upliftment.
1980	Six Banks with demand & time liabilities greater than Rs.200 crore as on March 14, 1980, were nationalised on April 15, 1980.
1994	Board for Financial Supervision (BFS) was set up within RBI to attend exclusively to supervisory functions & provide effective supervision in an integrated manner over the banking system, financial institutions, NBFCs & other para-banking financial institutions.
1995	Banking Ombudsman Scheme was introduced under the provisions of the BR Act, 1949.
2006	Banking Codes & Standards Board of India (BCSBI) was set up by Reserve Bank in order to provide for voluntary registration of banks committing

	to provide customer services as per the agreed standards & codes.
The roadmap for the presence of foreign banks in India was drawn up in **February 2005.**	
Banks were advised to introduce a facility of 'no frills' account with nil or low minimum balances **in November 2005.**	
Recovery of Debts Due to Banks & Financial Institutions Act **was enacted in 1993,** which provided for the establishment of tribunals for expeditious adjudication & recovery of non-performing loans.	
Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest (SARFAESI) Act**, 2002 was enacted in March, 2002.**	

History of Banking Sector in India

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

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

c) The first 'Presidency bank' was the Bank of Bengal established in Calcutta on June 2, 1806 with a capital of Rs.50 lakh. The bank was given powers to issue notes in 1823.

d) Bank of Bombay was the second Presidency bank set up in 1840 with a capital of Rs.52 lakh, & the Bank of Madras the third Presidency bank established in July 1843 with a capital of Rs.30 lakh.

e) With the collapse of the Bank of Bombay, the New Bank of Bombay was established in January 1868.

f) The Presidency Bank Act, which came into existence in 1876, brought the three Presidency banks under a common statute & imposed some restrictions on their business.

g) The first Indian owned bank was the Allahabad Bank set up in Allahabad in 1865, the second, Punjab National Bank was set up in 1895 in Lahore, & the third, Bank of India was set up in 1906 in Mumbai. All these banks were founded under private ownership.

h) Swadeshi Movement of 1906 provided a great impetus to joint stock banks of Indian ownership & many more Indian commercial banks such as Central Bank of India, Bank of Baroda, Canara Bank, Indian Bank, & Bank of Mysore were established between 1906 & 1913.

i) The late Shri Vithal L Kavthekar pioneered the urban co-operative credit movement in the year 1889 in the then princely State of Baroda.

j) The first registered urban co-operative credit society was the Conjeevaram Urban Co-operative Bank, organised in Conjeevaram, in the then Madras Presidency.

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

k) The presidency banks were amalgamated into a single bank, the Imperial Bank of India, in 1921. It also functioned as a central bank prior to the establishment RBI. The Imperial Bank of India performed three set of functions, viz., commercial banking, central banking & the banker to the government.

l) By 1930, the number of commercial banks increased to 107 with the Imperial Bank of India still dominating the Indian banking sector.

m) Indian Central Banking Enquiry Committee was set up in 1929 to survey extensively the problems of Indian banking, observed that a central bank be established for the country.

n) Reserve Bank of India Act 1934 was enacted paving the way for the setting up of the Reserve Bank of India. The issue of bank failures & the need for catering to the requirements of agriculture were the two prime reasons for the establishment of the Reserve Bank. The banking sector came under the purview of the Reserve Bank in 1935.

o) The Government, therefore, first implemented the exercise of nationalisation of the Imperial Bank of India with the objective of "extension of banking facilities on a large scale, more particularly in the rural & semi-urban areas, & for diverse other public purposes". The Imperial Bank of India was converted into the State Bank of India in 1955 with the enactment of the State Bank of India Act, 1955.

Important Financial Abbreviations

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

- SWP: Systematic Withdrawal Plan
- AAY: Antyodaya Anna Yojana
- CAA&A: Controller of Aid Accounts & Audit
- CFPI: Consumer Food Price Index
- CIRP: Corporate Insolvency Resolution Process
- CLSS: Credit Linked Subsidy Scheme
- DARE: Department of Agricultural Research & Education
- DDA: Doha Development Agenda
- DGCI&S: Directorate General of Commercial Intelligence & Statistics
- DGFT: Directorate General of Foreign Trade
- DIPAM: Department of Investment & public Asset Management
- DIPP: Department of Industrial Policy & Promotion
- DISCOMS: Distribution Companies
- EBRD: European Bank for Reconstruction & Development
- EFTA: European Free Trade Association
- EIB: European Investment Bank
- e-NAM: Electronic National Agriculture Market
- EPCG: Export Promotion on Capital Goods
- GCC: Gulf Cooperation Council
- IBC: Insolvency & Bankruptcy Code
- LFPR: Labour Force Participation Rate
- M0: Reserve Money
- M3: Broad money
- MDGs: Millennium Development Goals
- NAREDCO: National Real Estate Development Council
- NCDs: Non-Convertible Debentures
- NCLT: National Company Law Tribunal
- NICRA: National Innovations on Climate Resilient Agriculture
- PMAY: Pradhan Mantri Awas Yojana
- PMFBY: Pradhan Mantri Fasal Bima Yojana
- PMKSY: Pradhan Mantri Krishi Sinchayee Yojana
- POL:Petroleum Oil & Lubricants
- RMSA:Rashtriya Madhyamik Shiksha Abhiyan
- SSA: Sarva Shiksha Abhiyaan
- SUUTI: Specified Undertaking for Unit Trust of India
- UDAY: Ujjwal Discom Assurance Yojna
- UDISE: Unified District Information System for Education

The HQ: of the important Public-Sector Undertakings

- Agriculture Insurance Company of India: New Delhi
- Air India Limited: New Delhi
- Airports Authority of India: New Delhi
- Bharat Bhari Udyog Nigam: Kolkata, West Bengal
- Bharat Earth Movers (BEML): Bangalore, Karnataka
- Bharat Electronics Limited: Bangalore, Karnataka
- Bharat Heavy Electricals Limited(BHEL): New Delhi
- Bharat Petroleum Corporation Limited: Mumbai, Maharashtra
- Coal India Limited: Kolkata, West Bengal
- Damodar Valley Corporation: Kolkata, West Bengal
- Electronics Corporation of India: Hyderabad, Telangana
- Fertilizer Corporation of India Limited: Noida, Uttar Pradesh
- Food Corporation of India: New Delhi
- General Insurance Corporation of India Limited (GIC): Mumbai, Maharashtra
- Hindustan Aeronautics Limited: Bangalore, Karnataka
- Hindustan Petroleum Corporation Limited: Mumbai, Maharashtra
- India Infrastructure Finance Company: New Delhi
- Indian Oil Corporation: New Delhi
- The Jute Corporation of India Limited: Kolkata, West Bengal
- Mahanadi Coalfields Limited: Sambalpur, Odisha
- Mineral Exploration Corporation Limited: Nagpur, Maharashtra
- NHPC Limited: Faridabad, Haryana
- National Aluminium Co Ltd: Bhubaneshwar, Orissa
- National Aviation Company of India: New Delhi
- National Buildings Construction Corporation: New Delhi
- National Fertilizers Limited: Noida, Uttar Pradesh
- National Handloom Development Corporation Limited: Lucknow, Uttar Pradesh
- National Insurance Co Ltd: Kolkata, West Bengal
- National Textile Corporation: New Delhi
- New India Assurance Company: Mumbai, Maharashtra
- Neyveli Lignite Corporation Limited: Tamil Nadu
- North Eastern Regional Agricultural Marketing Corporation: Assam
- Numaligarh Refinery Limited: Assam
- Oil & Natural Gas Corporation: Dehradun, Uttarakhand
- Oil India Limited: New Delhi
- Oriental Insurance Company: New Delhi
- Pawan Hans Limited: New Delhi
- Shipping Corporation of India Limited: Mumbai, Maharashtra
- United India Insurance Company: Chennai, Tamil Nadu
- Uranium Corporation of India: Jaduguda, Jharkhan