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- **Aditya Birla Group** received licence from the RBI **to start payments bank** with tIdea Cellular. It is a 51 : 49 joint venture.
- **Aster DM Healthcare** agreed a $295 million credit facility with India's Axis Bank.
- As per the recent data of RBI, the amount of **cash & currency in the system amounted to Rs. 13.62 lakh crore** as of April 07.
- Dixit Joshi has been named as the **Deutsche Bank's group treasurer.**
- **Fino Paytech to facilitate NABARD** to help the rural bank digitization drive in the states of Haryana, MP, Bihar, Gujarat & Maharashtra.
- ICICI Bank **created 100 'digital villages' across the country within 100 days** & now plans to add 500 more to the list by yearend.
- IDFC Bank has appointed **Avtar Monga as the Executive Director of the Bank.**
- Indian Bank will raise **Rs 5,000 crores to support loans for infrastructure** as well as affordable housing.
- **Janalakshmi Financial Services,** India's largest microfinance company in terms of loan outstanding, has received the final approval from RBI to set up small finance bank.
- **J.P. Morgan** topped in overall investment bank revenue for Asia Pacific in 2016.
- **Kotak Mahindra Bank** announced a **Rs. 1,292 crores buyout of the British partner Old Mutual's 26 % stake in its life insurance arm.** It will become the 100 % owner of Kotak Mahindra Old Mutual Life Insurance.
- Nomura has appointed **Prabhat Awasthi** as its new India head. He replaced Vikas Sharma.
- **North East Small Finance Bank (NESFB),** which is the first small bank of **North East India will start operations from June.** Rashtriya Gramin Vikas Nidhi Microfinance Limited North East (RGVNMFLNE) is the promoter of North East Small Finance Bank.
- **Paytm partnered with luxury brand distributor Genesis Luxury** in India which markets & distributes global luxury & premium brands in the country.
- **Punjab National Bank** will raise up to **Rs 3,000 crore** through Basel III compliant additional tierI bonds.
- **Union Bank** will raise up to **Rs 6,350 crore** this fiscal in the form of core equity capital and/or additional tier I bonds or tier II bonds.
- **RBI said capital, asset quality & profitability would be the basis of the Prompt Corrective Action (PCA) framework on which the bankswould be monitored & has define three kinds of risk thresholds.**
- RBI barred the **depositors of The Kapol Cooperative Bank from withdrawing more than Rs 3000 from their savings & current bank account.** RBI stated that troubled cooperative bank will also not be able to grant or renew any loans or advances without prior approval.
- **SBI unveiled its new brand identity**, designed to position the bank as technology savvy, modern & ready to meet financial needs of all. The legendary SBI monogram has been the defacto symbol of SBI, combining it with the abbreviated SBI word mark is pivotal to the new identity.
- **Bengaluru based Ujjivan Small Finance Bank (SFB) will convert some 200 of its NBFC branches inxto small banks** by the end of this fiscal while the rest will gradually switch in the next two years.
- The net balance in the accounts opened under the **Pradhan Mantri Jan Dhan Yojana (PMJDY) was Rs 62,972.42 crores.**
- **Zeta, which offers digital employee benefits for tax optimisation, has tied up with NPCI payment platform** RuPay to push for a more inclusive adoption of Zeta's meal voucher solution to be accepted at RuPay enabled terminals as well.

62nd Filmfare Awards 2017 declared: Aamir Khan & Alia Bhatt Bags Top Honour

- Best Debut Director: Ashwiny Iyer Tiwari - Nil Battey Sannata
- Best Debut (Male) : Diljit Dosanjh- Udta Punjab
- Best Debut (Female) : Ritika Singh - Saala Khadoos
- Critics' Award For Best Actor (Female) : Sonam Kapoor - Neerja
- Critics' Award For Best Actor (Male) : Manoj Bajpayee – Aligarh & Shahid Kapoor - Udta Punjab
- Critics' Award For Best Film : Ram Madhvani- Neerja
- Best Actor (Female) : Alia Bhatt- Udta Punjab
- Best Director : Nitesh Tiwari- Dangal
- Best Actor (Male) : Aamir Khan - Dangal
- Best Film: Dangal
- Lifetime Achievement Award : Shatrughan Sinha

74th Golden Globe Awards 2017 Announced

La La Land won in all the seven categories including the top award for best musical or comedy. Veteran actress **Meryl Streep** was bestowed with the **Cecil B. DeMille Lifetime Achievement Award**.

- Best Motion Picture Drama: Moonlight.
- Best Motion Picture Musical/Comedy: La La Land.
- Best Director in Motion Picture-Drama: Damien Chazelle for La La Land.
- Best Actor in Motion Picture-Drama: Casey Affleck for Manchester by the Sea.
- Best Actress in Motion Picture-Drama: Isabelle Huppert for Elle.
- Best Actor in Motion Picture or Musical or Comedy: Ryan Gosling for La La Land.
- Best Actress in Motion Picture Musical or Comedy: Emma Stone for La La Land.
- Best Original Score-Motion Picture: Justin Hurwitz for the La La Land.

ICC Awards 2016 Announced

1. **ICC Cricketer of the Year (Sir Garfield Sobers Trophy) –** Ravichandran Ashwin (India)
2. **ICC Test Cricketer of the Year–** Ravichandran Ashwin (India)
3. **ICC ODI Cricketer of the Year –** Quinton de Kock (South Africa)
4. **ICC Women's ODI Cricketer of the Year –** Suzie Bates (New Zealand)
5. **ICC Emerging Cricketer of the Year –** Mustafizur Rahman (Bangladesh)
6. **ICC Associate/Affiliate Cricketer of the Year –** Mohammad Shahzad (Afghanistan)
7. **ICC Spirit of Cricket Award –** Misbah-ul-Haq (Pakistan)

Acclaimed Bengali poet Shankha Ghosh to get 2016 Jnanpith Award

Bengali poet & literary critic Shankha Ghosh will get the Jnanpith Award for 2016. The award is given for exceptional contribution in the field of literature.

ISRO created history by launching 104 satellites with PSLV C-37

India's Polar Satellite Launch Vehicle, PSLV-C37, launches the 714 kg Cartosat-2 series satellite for earth observation & 103 co-passenger satellites. It was launched from the First Launch Pad (FLP) of Satish Dhawan Space Centre (SDSC) SHAR, Sriharikota.

The co-passenger satellites comprised of 101 nano satellites, one each from Kazakhstan, Israel, The Netherlands, Switzerland, UAE & 96 from USA, as well as two Nano satellites from India. The total weight of all these satellites carried on-board PSLV-C37 was about 1377 kg. PSLV-C37 also carried two ISRO Nano satellites (INS-1A & INS-1B), as co-passenger satellites.

And the 70TH BAFTA (Awards) winners are

- **Best film**: La La Land – Fred Berger, Jordan Horowitz, Marc Platt
- **Best Director:** La La Land – Damien Chazelle
- **Best Actress in a Leading Role**: Emma Stone – La La Land
- **Best Actor in a Leading Role**: Casey Affleck – Manchester by the Sea
- **Best Special Visual effects:** The Jungle Book – Robert Legato, Dan Lemmon, Andrew R. Jones, Adam Valdez
- **Best Film not in the English language:** Son Of Saul – Laszlo Nemes, Gabor Sipos

Official mascot of FIFA U-17 World Cup is a clouded leopard called "Kheleo"

AIFF president Praful Patel, introduced the young & charismatic face of the FIFA U-17 World Cup, a clouded leopard called Kheleo. The clouded leopard is an endangered wild cat whose habitat extends from the Himalayan foothills to mainland Southeast Asia.

Padma Awards 2017 Announced: & the winners are

The list comprises of 7 Padma Vibhushan, 7 Padma Bhushan & 75 Padma Shri Awardees. 19 of the awardees are women & the list also includes 5 persons from the category of foreigners, NRIs, PIOs & 6 Posthumous awardees.

WINNERS OF PADMA VIBHUSHAN

Name	Field
Shri K J Yesudas	Art-Music
Sadhguru Jaggi Vasudev	Others-Spiritualism
Shri Sharad Pawar	Public Affairs
ShriMurli Manohar Joshi	Public Affairs
Prof. Udipi RamachandraRao	Science & Engineering
Late Shri Sunder Lal Patwa (Posthumous)	Public Affairs
Late Shri PA Sangma (Posthumous)	Public Affairs

WINNERS OF PADMA BHUSHAN

Name	Field
Shri Vishwa Mohan Bhatt	Art-Music
Prof. (Dr.) Devi Prasad Dwivedi	Literature & Education
Shri Tehemton Udwadia	Medicine
Shri Ratna Sundar Maharaj	Others-Spiritualism
Swami Niranjana Nanda Saraswati	Others-Yoga
H.R.H. Princess Maha Chakri Sirindhorn (Foreigner)	Literature & Education
Late Shri Cho Ramaswamy (Posthumous)	Literature & Education – Journalism

Australian Open 2017

- **Men's Singles:** Roger Federer (SUI)
- **Women's Singles:** Serena Williams (USA)
- **Men's Doubles:** Henri Kontinen (FIN) & John Peers (AUS)
- **Women's Doubles:** Bethanie Mattek-Sands (USA) & Lucie Safarova (CZE)
- **Mixed Doubles:** Abigail Spears (USA) & Juan Sebastian Cabal (COL)

And the results are out of the 2017 Vidhan Sabha Elections, BJP form Governments in 4 States & Congress in 1

- Captain Amarinder Singh took oath as Punjab chief minister for the second time. Congress won 77 seats in 117-seat Punjab Assembly.

- Trivendra Singh Rawat took oath as Uttarakhand Chief Minister, after BJP registered victory by winning 57 seats in the Assembly elections.
- Manohar Parrikar has been sworn-in as Chief Minister of Goa for the fourth time.
- BJP MP Yogi Adityanath has been sworn-in as Uttar Pradesh Chief Minister. UP BJP chief Keshav Prasad Maurya & Lucknow Mayor Dinesh Sharma take oath as the Deputy Chief Ministers of the state.
- N. Biren Singh was sworn in as Chief Minister of Manipur in Imphal. The oath of office was administered by Governor Najma Heptulla. Yumnan Joykumar Singh of the National People's Party (NPP) was appointed as the Deputy Chief Minister. Naga People's Front (NPF) & NPP have given their support to the BJP to form government.

And the Winners of 89th Academy Awards or the Oscars 2017 are

- **Best picture:** Moonlight
- **Actor in a leading role:** Casey Affleck- Manchester by the Sea
- **Actress in a leading role:** Emma Stone - La La Land
- **Directing:** Damien Chazelle - La La Land
- **Adapted screenplay:** Moonlight - Barry Jenkins
- **Writing (Original screenplay):** Manchester by the Sea - Kenneth Lonergan
- **Animated feature film:** Zootopia
- **Music (Original song):** City of Stars - La La Land

2017 BCCI Awards announced after a gap of 2 years: & the winners are

Award	2015/16 Season Awardee
CK Nayudu Award	Rajinder Goel & Padmakar Shivalkar for lifetime achievement
BCCI Lifetime Achievement Award for Women	Shantha Rangaswamy (former national team captain)
Polly Umrigar Award	Virat Kohli
Dilip Sardesai Award	Ravichandran Ashwin
Jagmohan Dalmiya Award	Mithali Raj (Railways), best senior woman cricketer of 2015-16 season Deepti Sharma (Uttar Pradesh), best junior woman cricketer of 2015-16 season
Best umpire in Domestic cricket in 2015/16 season	Nitin Menon (Madhya Pradesh)
Best team in 2015/16 BCCI Domestic tournaments	Mumbai Cricket Association

International Shooting Sports Federation (ISSF) World Cup held in New Delhi

India ended their campaign in the International Shooting Sports Federation (ISSF) World Cup (Rifle/Pistol/Shotgun) with five medals, including one Gold, two Silver & two Bronze medals at the Dr. Karni Singh Shooting Range, New Delhi. **China topeed with 6 Gold & 6 Silver.**

List of Indian winners:

1. Jitu Rai, Heena Sidhu won Gold Medal in ISSF World Cup mixed team 10m air pistol event.
2. Pooja Ghatkar in the Women`s Air Rifle (Bronze).
3. Ankur Mittal in Men`s Double Trap (Silver).
4. Amanpreet Singh in Men`s 50M Pistol (Silver).
5. Jitu Rai in the Men`s 10M Air Pistol (Bronze) & 50M Pistol (Bronze & Gold).

Interest Rates on Small Savings Schemes Cut By 0.1%

The government announced that returns on small savings schemes, including public provident fund (PPF), National Savings Certificate (NSC) & Kisan Vikas Patra, will be lowered from April 1. Interest rates on all the nine small savings schemes will be lowered by 0.1%.

The interest rates on five-year Recurring Deposit, Senior Citizens Savings Scheme, Monthly Income Scheme & National Savings Certificate have also been reduced by 0.1 % each. Only the interest on savings deposits has been retained at 4 %.

Monetary Policy Review: RBI Leaves Repo Rate Unchanged

The central bank also allowed banks to invest in Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs) in a bid to spur investments in core infrastructure sectors. This is the third successive quarterly review in which the central bank has kept its policy rate unchanged at 6.25 %.

On the basis of an assessment, the Monetary Policy Committee (MPC) decided to:

a) keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 6.25 %.

b) the reverse repo rate under the LAF is at 6.0 %, & c) the marginal standing facility (MSF) rate & the Bank Rate are at 6.50 %.

Key Points from the Review

1) For 2017-18, inflation is projected to average 4.5 % in the first half of the year & 5 % in the second half.

2) GVA growth is projected to strengthen to 7.4 % in 2017-18 from 6.7 % in 2016-17, with risks evenly balanced.

National Film Awards for The Year 2016 Announced

- **Best Feature Film:** Kasaav (Marathi)
- **Best Direction:** Rajesh Mapuskar for Ventilator(Marathi)
- **Best Actor:** Akshay Kumar for Rustom (Hindi)

- **Best Actress:** Surabhi C.M for Minnaminungu – the Firefly (Malayalam)
- **Best Supporting Actress:** Zaira Wasim for Dangal (Hindi)
- **Best Cinematography:** S. Thirunavukarasu for 24 (Tamil)
- **Best Screenplay writer (original):** Syam Pushkaran for Maheshinte Prathikooram (Malayalam)
- **Best Screenplay Writer (Adapted):** Sanjay Krishnaji Patil for Dashakriya (Marathi)
- **Best Special Effect:** Naveen Paul for Shivaay (Hindi)

Special Mention in the National Awards

- **Sonam Kapoor** for Neerja (Hindi)
- **Adil Hussain** for Mukti Bhawan (Hindi) & **Maj Rati Keteki** (Assamese) Producer Red Carper Moving Pictures & director **Shubhashish**
- **Bhutiani** for Mukti Bhawan (Hindi) Producer Eleeanora Images Private Ltd & director **Nila Madhab Panda** for Kadvi Hawa (Hindi)
- **Best Hindi Film:** Neerja

Pm Narendra Modi Opens Asia's Longest Tunnel

PM Modi inaugurated the 9.2 km long Chenani-Nashri all-weather road tunnel on the Jammu-Srinagar National Highway. The two-lane Chenani-Nashri tunnel is Asia's longest bi-directional highway tunnel. It is built at an altitude of 1,200 meters, the 9.2-km tunnel has absorbed a sum of Rs 2,519 crore in its construction.

It is the world's sixth road tunnel, has a transverse ventilation system enabled & controlled by ABB software.

The tunnel, which took seven years to build, will act as an all-weather alternative to the existing Jammu-Srinagar highway. It will link Chenani in Udhampur district with Nashri in Ramban district.

BANKING & FINANCIAL AWARENESS CURRENT AFFAIRS

RBI IN NEWS

- The **promulgation of the Banking Regulation (Amendment) Ordinance, 2017 inserted two new Sections (viz. 35AA & 35AB)** after Section 35A of the Banking Regulation Act, 1949 enables the Union Government to **authorize the RBI to direct banking companies** to resolve specific stressed assets by initiating insolvency resolution process, where required.
- RBI decided to slash **clearance time for NEFT in an attempt** to enhance the efficiency of the electronic payment system & add to customer convenience.
- RBI appointed **Malvika Sinha as Executive Director**.
- **Bank Boards Bureau** evolved **a Governance, Reward & Accountability Framework (GRAF) for public sector banks** to ensure that they have the ability to compete successfully with private sector banks, small finance & payments banks, foreign banks & non-banking finance companies.
- RBI allowed **Grasim Industries to raise the foreign shareholding to 49% from the existing limit of 30%.**
- RBI has issued a new set of enabling provisions titled **'Revised Prompt Corrective Action (PCA) framework'** to resolve the problem of banks mounting non-performing assets (NPAs), or bad loans.
- RBI has signed a MoU on **"Supervisory Cooperation & Exchange of Supervisory Information" with the Royal Monetary Authority of Bhutan.**
- RBI permitted banks **to invest up to 10% of the unit capital of a Real Estate Investment Trust (REITs) or Infrastructure Investment Trusts (InvITs). Banks' exposure to REITs/InvITs will be within the overall ceiling of 20% of the net worth** permitted for direct investments in shares, convertible bonds/ debentures, units of equity-oriented mutual funds & Venture Capital Funds (VCFs).
- RBI signed an MoU on **"Supervisory Cooperation & Exchange of Supervisory Information" with Bank of Guyana.**
- RBI has **set up two new Offices of the Banking Ombudsman for the State of Jammu & Kashmir (in Jammu) & Chhattisgarh (in Raipur).**
- RBI clarified that currency notes, which have messages scribbled on it are legal tender. Bank branches that refuse **to exchange soiled notes from people will have to pay a penalty of Rs 10,000.**
- As per RBI data, **ICICI Bank topped the list of banks that witnessed most number of frauds** during April to December period of 2016 with SBI taking the second spot.
- **B P Kanungo** appointed Deputy Governor in RBI for 3 years.
- **NBFC's cannot lend more than Rs 20,000 in cash against gold according to the new provisions of RBI.**
- Sun Pharmaceuticals MD **Dilip Shanghvi** has been **appointed as a member of the western area local board of RBI.**
- **RBI authorized by GOI** to conduct field trials of **plastic notes of Rs 10 in five cities across the country viz Kochi, Mysore, Jaipur, Shimla & Bhubaneswar.**
- RBI proposed to fix the **upper limit for Pre-Paid Payment Instruments (PPIs) at Rs 1 lakh** in view of growing usage of PPIs for a purchase of goods & services.
- The draft **Information Technology (Security of Prepaid Payment Instruments) Rules 2017 mandate that each PPI company or wallet** firm will have a privacy policy posted on its website. It will also have to appoint a chief grievance officer. The grievance officer will have to "act upon" any complaint within 36 hours & "close" it in a month's time.
- Finance Ministry has chalked out a **turnaround-linked Rs. 8,586-crore capital infusion plan for 10 PSBs.** The Top capital gaining bank is IDBI Bank (Rs 1,900 crore).

- RBI will start reimbursing **MDR (Merchant Discount Rate) charges** to banks for payments made since January 1 through **debit cards by citizens**, in line with the government's move to further digital solutions.
- Government has appointed **three part-time Non-Official Directors** on the all-powerful **Central Board of RBI** for a **four-year term. Ashok Gulati, Manish Sabharwal & Rajiv Kumar** are appointed as the part-time Non-Official Directors.
- FM Arun Jaitley has proposed creation of **6-member Payments Regulatory Board** in the RBI, headed by RBI Governor Urjit Patel to bring structural reforms in the payment eco-system.
- **RBI** increased **the gold loan limit for RRBs (Regional Rural Banks) to Rs. 2 lakh** from the current Rs 1 lakh to help the farmers & artisans have access to credit who are willing to pledge gold as collateral. The limit has been doubled for the loans not exceeding 12 months from the date of sanction.
- RBI permitted **Multilateral Financial Institutions (FIs)** to invest in rupee denominated bonds commonly known as 'Masala Bonds' issued by Indian entities. This will enable the Indian entities issuing rupee denominated bonds abroad to have wider choice of investors.

SBI IN NEWS

- **SBI** will charged at **Rs. 25 per ATM withdrawal charge** but this will be applicable only to **customers of its mobile wallet State Bank Buddy.** Limit of four ATM withdrawals in a month only applies to the BSBDA. Anyone making upto Rs 1 lakh transfer on IMPS will be charged with Rs 5 per transaction plus service tax. Between Rs 1 lakh – Rs 2 lakh & Rs 2 lakh – Rs 5 lakh, service charges are at Rs 15 & Rs 25 each plus ST.
- **SBI** started functioning as **unified entity from 01st April 2017 post merger of its five associate banks, besides BMB.** The five associate banks merged with the SBI are State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala & State Bank of Travancore. With the merger, the SBI joins the league of top 50 banks globally in terms of assets.
- **Department of Posts has joined hands with SBI to promote 'SBI buddy e-wallet' & Point of Sale (POS)** machines for cashless transactions at post office counters while booking speed post & registered post items.
- **SBI surpassed oil exploration major Oil & Natural Gas Corporation to become most valued public sector** undertaking stock in terms of market capitalization (m-cap) in intra-day trade.
- **SBI & CREDAI signed an MoU t**o jointly conduct various initiatives towards development of the realty sector. This will be valid for 3 years.
- SBI launched a new facility to enable its employees to **'work from home'.**
- SBI Card launched a **unique credit card 'SBI Card Unnati' targeted at all SBI customers**, including Jan Dhan account-holders across the country. Any SBI customer with a balance of at least Rs 25,000 in his/her savings account would be eligible for the Unnati credit card.
- SBI decided to **reintroduce penalty on non-maintenance of minimum balance in accounts from 1st of April 2017. Failing to maintain monthly average balance, the bank will charge penalty up to 100 rupees plus service tax.** SBI will now permit savings bank account holders to free of charge cash deposit only three times a month & levy 50 plus service tax on every transaction beyond that. These charges will be based on the difference between the minimum balance required & the shortfall. The minimum monthly balance for savings bank account holders in metropolitan areas is Rs 5,000, in urban areas Rs 3000, in semi-urban areas Rs 2,000, & for rural areas, is Rs 1,000.
- **SBI** rebranded its corporate website **as "bank.sbi"** from the earlier sbi.co.in. **Bank.sbi** is the highest domain protocol, known as **generic top level domain (gTLD).**

ALL OTHER PUBLIC SECTOR BANKS

- **Usha Ananthasubramanian** appointed as MD & CEO of Allahabad Bank.
- **Sunil Mehta** appointed as MD & CEO of PNB.
- **Dinabandhu Mohapatra** appointed as MD & CEO of BOI.
- **G Rajkiran Rai** appointed MD & CEO of UBI.
- **R Subramaniakumar**, Executive Director, Indian Overseas Bank, has been elevated as MD & CEO.
- **RA Sankara Narayanan** appointed as MD & CEO of Vijaya Bank.
- **MO Rego** appointed as MD & CEO of Syndicate Bank.
- **Dena Bank** has become the **first lender to classify Videocon Industries** as a bad loan.
- **Canara Bank** embarked upon an ambitious project of upgrading the bandwidth **at all its branches to 2 Mbps** in partnership with BSNL.
- **PNB** launched three new products **which are automated electronic toll collection** to facilitate hassle-free toll payment/ collection, a credit card mobile App & a scheme for financing a grid connected Roof Solar Power Project.
- **Canara, HSBC & Oriental Bank of Commerce Life Insurance** launched **iSelect term plan to expand its online product suit** with meant for family protection.
- **Vijaya Bank** entered into an MoU with **Piaggio Vehicles** for providing financial support for the **purchase of vehicles** under Small Road Transport Operators (SRTO) scheme in Bengaluru.
- **Syndicate Bank** inaugurated **40 'Ananya' transformed branches.** Project Ananya is a two-year large-scale transformation project undertaken by the bank to provide customers with 'best in class' services while improving & modernizing the whole bank.
- **Capital Raising Committee of BOB's board** approved raising of funds through the issuance of **Basel III compliant Additional Tier-I bonds** (perpetual debt instrument) amounting to Rs 500 crore with green shoe option of Rs 500 crore.

- **Central Bank of India** awarded 1st prize in the implementation of **Official Language Policy in the western region** for the year 2015-2016.
- **Corporation Bank** was awarded **the 2017 National MSME Excellence Award** at a function in New Delhi.
- **Punjab National Bank** appointed **Sunil Mehta** as the non-executive **Chairman.**
- **Bank of Baroda tied up with IFFCO**, a cooperative, to provide co-branded debit cards with inbuilt overdraft facilities to the farmers.
- **Canara Bank** has signed a **MoU with the Human Resource Development (HRD) Ministry** to operationalize the Higher Education Financing Agency (HEFA).
- On 75th Foundation Day, **OBC** launched its **mobile wallet 'Oriental Batuaa'.** It also launched **two MSME schemes** which **are 'Oriental Sanjeevani' & 'Oriental Budget Hotels & Restaurants'.**
- **Dena Bank** introduced **Radio Frequency Identification Card (RFID) enabled banking cards** whereby a branch manager can identify a valued client entering a branch with the card.
- Government announced to **bailout IDBI Bank** with Rs. 3,000-crore capital infusion to enable the bank to have better capital-adequacy ratio & further enhance credit growth.
- **T C A Ranganathan & Sunil Mehta** were appointed as Non-Official Directors in **Indian Overseas Bank & Punjab National Bank** for 3 years tenure.

ICICI Bank in News

- ICICI Bank chief Chanda Kochhar has **become the first Indian woman to be conferred with the prestigious Woodrow Wilson Award** for Global Corporate Citizenship.
- **ICICI Bank & Axis Bank sold Rs. 1,800 crore of loans to paper maker Ballarpur Industries** Ltd to Edelweiss Asset Reconstruction Company.
- **ICICI Bank Data Centre in Hyderabad has achieved the distinction of becoming the country's first Platinum** rated project under IGBC (Indian Green Building Council) Green Data Centre Rating System.
- ICICI Bank announced the launch of a mobile banking app **'Mera iMobile' for rural customers.**
- ICICI Bank announced partnership with mobile app firm **Truecaller for a new UPI-based mobile payment service.** The new feature called as Truecaller Pay.
- HDFC Bank, ICICI, & Axis bank will **now charge a minimum of Rs 150 per transaction for cash deposits & withdrawals** at bank branches beyond four free transactions in a month.
- **ICICI Securities** entered into a **strategic partnership with Saxo Bank**, an online multi-asset trading & investment specialist. This will help ICICI Securities' clients to diversify their investments outside of the domestic Indian market.

ALL OTHER PRIVATE SECTOR BANKS in News

- Cashback portal **Cashkaro.com has tied up with YES Bank** to launch card-linked offers as part of its loyalty programme for both offline & online shoppers.
- **Yes Bank** announced **the alliance with Paisabazaar.com** under which the bank will offer conditionally approved loans to the latter's existing customers.
- **Yes Bank** won the **prestigious 'Golden Peacock Innovative Product/Service Award 2017'** (in Financial sector Banking). It received the prize for its innovative mobile technology product, SIMsePAY.
- **Yes Bank** has signed **three projects with Udaipur, Nashik & Puducherry**, to provide payments-related solutions to smart cities.
- **HDFC Bank** launched an instant digital **Loan Against Securities facility** in collaboration with the National Securities Depository Ltd.(NSDL).
- India's first **AI based banking chatbot Electronic Virtual Assistant (EVA)** was launched by HDFC for the customer services.
- **India's first life insurance chatbot was launched by HDFC Life** which will help the users to choose the most suitable life insurance plans & solutions. It was lauched in collaboration with Haptik.
- **HDFC Life has launched an exclusive Data-Led Group Term Insurance Plan** in partnership with personal finance app ET Money of Times Internet. This is the country's first term insurance plan which is based on the spending pattern of the users.
- **HDFC life** launched a traditional life insurance **plan 'Pragati' for low income group people.** The plan has been designed specially to empower low income families by making the plan available at affordable rate to every person who has the desire to secure his family.
- **Karnataka Bank Ltd** launched **National Pension System (NPS)** to provide financial security at old age by giving regular income in the form of pension. Under the scheme, one can contribute to NPS while earning & eventually start receiving pension on his/her attaining the age of 60 years to meet their financial needs.
- **Karnataka Bank** launched the **'MoneyPlant RuPay International Platinum Debit Card'** to provide more privileges to its premium & HNI (high net worth individual) customers.
- **Karnataka Bank & SBI Card** launched **co-branded credit cards for the customers of Karnataka Bank.** Both will launch two variants of the co-branded credit card named 'Karnataka Bank Platinum SBI Card' & 'Karnataka Bank SimplySAVE SBI Card'.
- **Axis Bank has tied up with Wells Fargo** (3rd largest American bank by assets) to offer real-time remittances from the Indian diaspora to their relatives back home.
- **Kotak Mahindra Bank has launched the '811 banking app'** which is part of the lender's vision to double customer base in 18 months.
- **RBL announced the opening of its Indian Financial System Code (IFSC)** Banking Unit (IBU) at GIFT City.

- **South Indian Bank** has entered into an agreement w**ith Flyworld Money Exchange** to facilitate remittances by Indian expatriates in Australia.
- **Lakshmi Vilas Bank h**as tied up with **Centrum Group under which the bank will refer its High Net Worth Individuals to Centrum** for wealth management & family office services.
- **Bandhan Bank,** signed an agreement **with Avenues India Pvt Ltd, a payment solution provider to provide merchants** with seamless access to point-of-sales (POS) & payment gateway products.
- To promote cashless digital transactions, **South Indian Bank introduced Aadhar-based payment** in its Unified Payment Interface mobile application- 'SIB M-Pay'.
- RBI accorded its approval for the **appointment of T S Anantharaman as part-time Chairman of the Catholic Syrian Bank.**
- **Repco Home Finance Ltd** signed agreement **with NHB for implementation of a credit-linked subsidy scheme** for the middle-income group. The scheme divides middle-income group into two categories with annual household income up to Rs12 lakh & Rs 18 lakh. The subsidy will be available for the two brackets for a loan amount of Rs 9 lakh & Rs 12 lakh at the rate of 4 % & 3 % per annum, respectively, for a tenure of 20 years. The maximum subsidy amount for an individual beneficiary is Rs 2.35 lakh.
- CM Pinarayi Vijayan launched **ESAF (Evangelical Social Action Forum) Small Finance Bank, Kerala's first private sector bank. R Prabha**, former Chairman, Kerala Grameen Bank, is the Chairman of ESAF Small Finance Bank.
- **IndusInd Bank** made the announcement of 100% acquisitions of brokerage firm IL&FS Securities Services.
- **HDFC Bank & Kotak Mahindra Bank** are live with the **Bharat Bill Payment System (BBPS)** that is aimed at easing utility & other repetitive bill payments for consumers.
- **IDFC Bank** has collaborated with fintech startup **IndiaLends** to enable first-time borrowers who do not have a credit history to take loans.
- The **'name & shame campaign' i**nitiated by **Catholic Syrian Bank** Employees & Retirees against willful defaulters in Kerala.
- Lakshmi Vilas Bank in partnership with fin-tech startup firm Fisdom(Bangalore) launched a mobile application **Mission FINFIT** to offer the customers the facilities of financial planning & personal wealth management services.
- **Axis Bank** has tied up with **Earthport Plc,** a cross-border payment network, to enable faster outbound cross-border payments for its customers.
- **Citi Bank** has launched **instant chat services for customers named Citibank Online (CBOL).** With this India become the first country in Asia Pacific within the Citi network to have this kind of service.
- **South Indian Bank** awarded with **ISO 27001: 2013 certification** for its **Information Security Management System (ISMS).**

ALL OTHER BANKS/INSTITUTIONS in News

- **ESAF Small Finance Bank** has launched a social deposit scheme called 'Hrudaya Deposit scheme' in Thrissur, Kerala.
- **AU Financiers India,** an NBFC, has converted itself into a small finance bank by the name AU Small Finance Bank.
- **Saraswat Bank** appointed Smita Sandhane as its Managing Director (MD) .
- Kerala-based **NBFC Manappuram Finance will launch its own co-branded prepaid card in the tie-up with YES Bank** to promote digital financial transactions.
- Union Cabinet chaired by PM approved the following proposals related to NABARD:
  (a) **Amendments to NABARD Act, 1981,** include provisions that enable Central Government to increase the authorized capital of NABARD from **Rs. 5,000 crore to Rs. 30,000 crore & to increase it beyond Rs. 30,000 crore in consultation with RBI.**
  (b) Transfer **of 0.4 % equity of RBI in NABARD amounting** to Rs. 20 crores to the Government of India.
- **NABARD** will help **Karnataka with low-cost technologies** for water conservation & efficient use of water in the drought-affected districts.
- **SIDBI signed an agreement with the Capital Small Finance Bank (CSFB)** to enable it to provide loans at a concessional rate to MSMEs at 9.6%
- Karur Vysya Bank has been adjudged the **'Best Small Bank for 2016'.**
- **Karur Vysya Bank' s Chief Executive K. Venkataraman** has rolled-out of three technology services FASTag, UPI & BBPS.

i. **FASTag:** The preloaded tags affixed on vehicles are valid at all toll plazas throughout the country.

ii. **UPI app:** UPI is a mobile app that enables inter-bank transfer of funds.

iii. **BBPS:** BBPS will make utility bill payments such as electricity bills, water charges & gas cylinders, among others, at a single site instead of accessing multiple sites.

- Union government has **increased the Cash Credit (CC) limit for Micro, Small & Medium Enterprises (MSMEs)** to **30%** of turnover from the existing 20% to encourage them to conduct businesses digitally.
- **Mastercard** is set to provide payments processing **solution to Airtel Payments Bank.**
- **Ujjivan Small Finance Bank** officially started its operation with 5 pilot branches in Bengaluru. **Samit Ghosh** is the MD & CEO of the Ujjivan Small Finance Bank.
- **SIDBI** signed a **MoU with Vijaya Bank** for providing **concessional finance to micro & small enterprises (MSEs).**
- An expert committee **Venture Capital Investment Committee (VCIC)** set up **by SIDBI has sanctioned Rs 300 crore** to fund managers who would invest in startups, taking the total sanctions so far this fiscal (2017) to over Rs 1,100 crore.

- **Karnataka Bank** has bagged **two 'IBA-Banking Technology' awards i.e. 'Best financial inclusion initiatives (small bank)**' category, & **was runner-up** in **'Best use of digital & channels technology (small bank)'** category.
- **Bharat Financial Inclusion Ltd (Hyderabad based)** launched an **instant loan approval** at a village **near Bassi in Jaipur district, Rajasthan.** The objective is to help rural areas embrace cashless transactions.
- **IRB InvIT Fund,** an investment trust sponsored by IRB Infrastructure Developers, has received markets regulator **SEBI's approval** to raise Rs. 4,300 crore **through initial public offering.**

BANCASSURANCE TIE-UP

- **Apollo Munich Health Insurance** expanding its footprint across the country with bancassurance tie-up with Dena Bank.
- Future Generali India Insurance Company (FGII) entered into a corporate agency tie-up for its products with UCO Bank.
- **Corporation Bank** signed an agreement with **Religare Health Insurance Co Ltd** to market its products & services through the distribution network of the bank across India.
- **Bank of Maharashtra** has partnered with insurance company **Cigna TTK Health** to market the insurer's products in the bank's branches across the entire country.
- **OBC** signed a corporate agency agreement **with Chennai based general insurance provider Cholamandalam General Insurance Company** for distribution of insurance products.
- Reliance General Insurance entered into a bancassurance tie-up **with Catholic Syrian Bank.**
- **Fino Paytech** inked a deal **with ICICI group companies to distribute insurance products & tied up with Exide Life insurance** to sell products via its distribution channel

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INTERNATIONAL BANKS

- **Asian Infrastructure Investment Bank** recently approved USD 160 million loan for a power project in Andhra Pradesh to strengthen the power transmission & distribution system in Andhra Pradesh.
- **BRICS-backed New Development Bank** invested in seven projects totaling $1.5 billion in about two years of its operation.
- **American Express** launched an electronic payment platform linked to corporate card, Buyer Initiated Payments (BIP) to eliminate payment through cheques or drafts.
- **China's banking system** has overtaken the eurozone to become the world's biggest by assets.
- **HSBC Holdings Plc** appointed insurance veteran & AIA Group **boss Mark Tucker as Chairman** to replace Douglas Flint, who plans to step down in 2017.
- **Russian bank VTB** has decided to **close its only office in New Delhi, India** to cut costs but will continue to work in India.
- **United Bank Limited appointed Sima Kamil as the new President & CEO of the bank.**
- **International Finance Corporation (IFC)**, part of the World Bank Group, has teamed up with **Finance Industry Development Council (FIDC)** to conduct training programmes **for Non-Banking Finance Companies (NBFCs).**
- **IMF** launched its first fully integrated capacity development centre, **South Asia Training & Technical Assistance Center (SARTTAC) in New Delhi.** It will help to assist the local member countries of South Asia including Bangladesh, Bhutan, India, Maldives, Nepal, & Sri Lanka.

ECONOMY/FINANCIAL CURRENT AFFAIRS

- **Finance Ministry** set up **an Investor Facilitation Platform** that will provide information about stocks of public sector units. It is set up by the **Department of Investment & Public Asset Management (DIPAM).**
- SEBI allowed investors to **buy mutual fund schemes for up to Rs 50,000 through digital wallets.**
- **Nitin Gadkari launched the NHAI Masala Bond** at the London Stock Exchange, UK. The issue was upsized to Rs. 3,000 crore at a price yielding 7.30 %.
- India & the UK decided to **set up a 240-million-pound fund to finance clean energy projects.**
- According to the IT Dept., **ban on cash transaction in excess of Rs 2 lakh** will not be **applicable to withdrawals from banks & post office savings A/C.**
- As part of Foreign Account Tax Compliance Act (FATCA) compliance, CBDT asked **the banks/financial institutions to link their accounts with Aadhaar number & self-certification from customers by April 30, 2017,** to avoid closure of accounts.
- Loans extended under the **Pradhan Mantri Mudra Yojana during 2016-17 have crossed the target of Rs 1,80,000** crore for 2016-17.
- Finance Ministry have permitted the Labour Ministry to go ahead **with 8.65% rate of interest on Employees' Provident Fund (EPF) for 2016-17.**
- Govt. will make the **Aadhaar mandatory for filling the income tax returns.** This was introduced in the **Finance Act, 2017 as Section 139AA** of the Income-tax Act, 1961 which states that mandatory quoting of Aadhaar number for filing the returns & application for allotment of PAN.
- CCEA approved the listing of **11 Central Public Sector Enterprises (CPSEs) on stock exchanges.** As approved,

the listing of CPSEs will be through the public offer of **shares up to 25 % of GOI's** shareholding.

- **Indian Oil Corp (IOC), Bharat Petroleum Corp Ltd (BPCL) & Hindustan Petroleum Corp Ltd (HPCL)** launched a pilot, for daily price revision in **five select cities which are Puducherry, Vizag in Andhra Pradesh, Udaipur in Rajasthan, Jamshedpur in Jharkhand & Chandigarh** from May 1, 2017.
- **BSE tied up with Sentifi,** a Swiss company & leader in algorithmic-based analysis, for social media updates of 40,000 globally listed stocks.
- SEBI allowed celebrities to **endorse Mutual Fund products at the industry level & issued new advertising code** that will require fund houses to communicate in a simple manner with the public.
- The Rs 3-lakh limit proposed for cash payments in the Budget for 2017-18 **will be brought down to Rs 2 lakh as part of an unprecedented 40 amendments to the Finance Bill.**
- Central Board of Excise & Customs will be reorganized for the implementation of the GST regime & **will be renamed as the Central Board of Indirect Taxes & Customs (CBIC)** following Parliamentary approval.
- **Housing & Urban Development Corp. Ltd** received SEBI's approval to raise funds through an initial share sale as part of the government's disinvestment drive.
- FM Arun Jaitley set the **agricultural credit target** for the n**ext financial year to Rs 10 lakh crores.** The government provides short-term crop loans up to Rs 3 lakh at subsidised interest rate of 7% per annum. An additional incentive of 3% is provided to farmers for prompt repayment of loans within due date, making an effective interest rate for them at 4%.
- **Central Board of Direct Taxes (CBDT)** entered into **four more unilateral Advance Pricing Agreements (APAs).** With this, the total number of APAs entered into by the CBDT has reached 130.
- Centre approved **setting up the Electronic Development Fund Tele communication** with a total corpus of Rs. 6,831 crores to support entrepreneurship & innovation in electronics & IT.
- Government has allocated an amount **of Rs 500 crore to India Post Payments Bank** for the financial year 2017-18 to help it in setting up 650 branches across country by September 2017.
- **Bharat QR code,** the world's first inter-operable payment acceptance solution, was launched. Payment networks such as **MasterCard & Visa** have joined hands with **NPCI to launch Bharat QR, a common Quick Response(QR) code** that would enable seamless digital payments without card swiping machines.
- Cash purchases of jewellery **will attract 1% TCS (Tax Collected at Source) from April 1, 2017** if the amount exceeds Rs 2 lakh, as against the current threshold of Rs 5 lakh.
- According to a report released by Stockholm International Peace Research Institute (SIPRI), **India emerged as the world's largest importer of major arms** during 2012–16.
- **Foreign direct investment (FDI) in India** grew **18% during 2016 to touch $46 billion,** data released by the Department of Industrial Policy & Promotion (DIPP).
- According to the New World Wealth **report Mumbai, the financial capital of India** has been named as the **Richest Indian city with a total wealth of $ 820 billion.**

Loan/Finance from International Organizations

- **World Bank** has approved a **$375 million loan to India's first inland water transport fairway National Waterway 1** (NW1) project on a 1,360 km stretch of the Ganga river between Varanasi & the seaport of Haldia.
- **ADB & the Government of India** signed a **$350 million loan for improving about 1,500 kilometers of major district roads in Madhya Pradesh** in line with the State's Road Development Plan.
- **World Bank** has signed a **100 million US dollar credit agreement with the Centre & Uttarakhand** in New Delhi to improve the quality of health care services in all 13 districts of the state.
- **Loan Agreement for New Development Bank (NDB) financing of US$ 350 Million for Development & Upgradation of Major District Roads Project in Madhya Pradesh** was signed between Government of India & the New Development Bank (NDB). This is the First Loan Agreement for NDB assisted project in India.
- **ADB** lends a **$175 million** loan to the Power Grid Corporation of India Ltd.

Insurance Sector in News

- **Edelweiss Tokio** launched India's **first & the simplest life insurance product** that can be bought at a point of sale (PoS). It launched PoS Saral Nivesh. It is a non-linked, non-participating endowment life insurance plan which offers both protection & saving.
- **LIC Housing Finance launched a new product `Griha Siddhi'** which will offer loans for construction, purchase of the house or flat & repairs or renovation to the existing properties. Under the new product, borrowers will be offered the interest rate of **8.40% up to Rs 25 lakh & for loans up to Rs 1 crore the interest rate will be 8.50% per annum. For women borrowers, the mortgage lender is offering a special interest rate of 8.35% for loans up to Rs 25 lakh.** Tax evasion of over Rs 5 crore under the GST regime would be a non-bailable offense & the police would have the authority to make an arrest without a warrant.

- IRDAI proposed **to increase the insurance premium to 50 %** for cars, motor cycles as well as commercial vehicles from April 1, 2017.
- **General Insurance Corporation (GIC Re) is likely to be the first PSU insurer** to tap the capital market as the Finance Ministry has started scouting for merchant bankers to manage its Initial Public Offering (IPO).
- IRDAI has imposed a **penalty of Rs 20 lakh on ICICI Prudential Life Insurance Company** on various charges.
- Government has **sold two % stake in ITC** to **Life Insurance Corporation of India (LIC)** & earned Rs 6,690 crore (around $1 billion) as part of its divestment plan for 2016-17.
- **IRDAI has** launched a web portal for insurers that will allow them to register & sell policies online.

Static GA Take Aways from the Current Affairs

A BRIEF ON PRIVATE BANKS WHICH ARE IN NEWS		
Name of the Bank	**Headquarter**	**CMD/CEO of the Bank**
ICICI Bank: promoted in 1994	Mumbai	M. K. Sharma, Chairman & Chanda Kochhar, MD& CEO
IDFC Bank: Founded in 2015	Mumbai	Dr. Rajiv Lall, Founder MD & CEO
Kotak Mahindra Bank: License in 2003	Mumbai	Uday Kotak (Founder & Executive VC & MD)
Yes Bank: Founded in 2004	Mumbai	Rana Kapoor, MD & CEO & Ashok Chawla Non-Executive Part-time Chairman
HDFC Bank: Incorporated in August 1994	**Mumbai**	**MD & CEO: Aditya Puri**
Karnataka Bank Limited: was incorporated in 1924	Mangalore	Mahabaleshwara M.S, MD & CEO
Axis Bank: Begun operation in 1994 as UTI	Mumbai	Sanjiv Misra, Director & Non-Executive Chairman Shikha Sharma, MD & CEO
Ratnakar Bank limited RBL: established in 1943	Kolhapur, Maharashtra	Mr. Narayan Ramachandran: Non-Executive Chairman Mr. Vishwavir Ahuja: Managing Director & CEO
South Indian Bank: In 1929	Thrissur, Kerala	Sri. V.G. Mathew, Managing Director & CEO
Lakshmi Vilas Bank: Founded in 1926 In 1958, It became a SCB.	Chennai	Parthasarathi Mukherjee, MD & CEO
Bandhan Bank: incorporated in 2014	Kolkata	Chandra Shekhar Ghosh
IndusInd Bank: Founded in 1994	Mumbai	Mr. Romesh Sobti – Managing Director
Catholic Syrian Bank Founded in 1920 & in 1975, attained the status of "A" Class SCB	Thrissur, Kerala	T.S. Anantharaman, Chairman & CVR. Rajendran, MD & CEO
Saraswat Bank (Largest Co-operative Bank founded in 1918)	Mumbai	**Shri Gautam E. Thakur, Chairman**
Karur Vysya Bank in 1916	Karur,TamilNadu	Chairman- B. Swaminathan

Bank Boards Bureau (BBB)

- The Bureau started functioning from April 01, 2016 as an autonomous recommendatory body. The objective is to prepare the banks in the public-sector universe to take on the competition, to have the ability to appropriately manage and price risk across business cycles, develop resilience to generate internal capital and have the capacity to generate external capital warding of the moral hazard in counting on the scarce budgetary resources of tax payers.
- Shri Vinod Rai, Former CAG of India is the Chairman.

Insolvency and Bankruptcy Board of India

- It was established on October 1, 2016 in accordance with the provisions of The Insolvency and Bankruptcy Code, 2016.
- The function is to consolidate and amend the laws relating to reorganization and insolvency resolution of corporate persons, partnership firms and individuals in a time bound manner for maximization of the value of assets.000
- Chairperson is Dr. M. S. Sahoo
- The Whole-Time Members are: Ms. Suman Saxena| Dr. Navrang Saini |Dr. Mukulita Vijayawargiya

Real Estate Investment Trust (REITs)

REITs are companies that own and lease out commercial or residential real estate. The rental incomes from the properties are shared among REIT investors, who are allotted units. These units are tradeable on exchanges. InvITs are similar to REITs, except these own infrastructure assets not real estate.

'Masala Bonds'

It is used to refer to rupee-denominated borrowings by Indian entities in overseas markets. Last year, IFC named the rupee denominated bonds as Masala bonds to give a local flavour by calling to mind Indian culture and cuisine.

Confederation of Real Estate Developers' Associations of India
Established in 1999, CREDAI is the apex body representing 11,940 private Real Estate developers. It seeks to create a favourable policy climate to ensure housing for all. It specially articulates the concerns of private housing providers.
Mr. Getamber Anand: Chairman | Mr. Jaxay Shah: President

Gujarat International Finance Tec-City
GIFT aspires to cater to India's large financial services potential by offering global firms a world-class infrastructure and facilities. It aims to attract the top talent in the country by providing the finest quality of life. It is estimated that GIFT would provide 500,000 direct and an equal number of indirect jobs which would require 5.76 million square meter of real estate office and residential space.
* Mr. Sudhir Mankad: Chairman - Nominee of Government of Gujarat

ESAF (Evangelical Social Action Forum) Small Finance Bank
Founder and chief executive- K Paul Thomas | HQ: Thrissur, Kerala

New Development Bank: From 27th February 2016, the NDB has became fully operational.
Headquarters: Shanghai, China | President- K V Kamath

United Bank Limited: On 7 November 1959 UBL was incorporated.
Headquarters: Karachi, Pakistan | Chairman- Mohammed Anwar Pervez

Asian Development Bank | Headquarters: Manila, Philippines | President- Takehiko Nakao

Foreign Account Tax Compliance Act
FATCA is a law that is aimed at ensuring that all individuals pay on income generated from their wealth parked overseas. FATCA is the Foreign Account Tax Compliance Act, and it is an international tax law with a global impact on U.S. Taxpayers worldwide – no matter where they live. The purpose of FATCA is to ensure that US taxpayers comply with all aspects of IRS tax law by reporting their foreign accounts and reporting their foreign interest income and other passive investments, even if the amounts are relatively small.

IRDAI
The IRDA was incorporated as a statutory body in April, 2000. It has been renamed as 'Insurance Regulatory & Development Authority of India' (IRDAI) on December 2014. Headquarters: Hyderabad | Chairman- T.S. Vijayan

General Insurance Corporation
GIC was incorporated on 22 November 1972. | Head Office-Mumbai | CMD- Alice G Vaidyan

Stockholm International Peace Research Institute
SIPRI is an independent international institute dedicated to research into conflict, armaments, arms control and disarmament. Established in 1966. Dan Smith is the Director.

National Waterway
As per The National Waterways Act, 2016, 111 waterways have been declared as National Waterways (NWs) including the five existing NWs.

BUSINESS NEWS (NATIONAL & INTERNATIONAL)

Companies	Key Points
Techmagnate	Acquired BlogX, India's largest blog conference
Ola with Airtel	To launch a range of integrated digital offerings to customers.
Phoenix India Research & Development Group	Launched the first bio-gas fuelled bus in Kolkata keeping a flat fare of just Rs 1.
Cab aggregator Ola	Integrated with UPI to simplify digital payment options for its customers.
Amazon India	Launched an initiative Amazon Classroom, a virtual training program to help teach them the nuances of online selling.
Amazon India	Received the RBI's approval for an e-wallet 'Amazon Pay'
Samsung R&D Institute India	Filed the maximum number of patent applications in the IT sector in 2015-16 according to Indian Patent Office survey.
Flipkart	Buys eBay's India business, & closing a $1.4 billion fund-raising round from Tencent, eBay & Microsoft.
Nokia & Airtel	With BSNL announced their partnership to set up 5G internet speed in India to introduce a fast internet ecosystem in the country.
TAL Manufacturing Solutions, subsidiary of Tata Motors: **Launched India's first industrial-articulated robot & it goes by the name "BRABO".**	
Mukesh Ambani-led Reliance Industries Ltd.	Regained its status as India's most valued firm by market capitalization
Paytm E-Commerce	Launched Paytm Mall, a mobile app & online shopping portal.
Paytm	Will levy a 2% fee for adding money to wallet using credit cards
Paytm	Set to become a member of the self-regulatory voluntary organization Advertising Standards Council of India (ASCI)
Reliance Jio	Announced collaboration with the networking giant Cisco to expand with the first All-IP converged network in India.
Bharti Airtel	Signed an agreement with Millicom International Cellular to combine their operations in Ghana.
Bharti Airtel	Acquired Tikona Digital's 4G airwaves for Rs 1,600 crore, ramping up its high-speed broadband spectrum capacity.
Reliance Communications	Received approvals from SEBI & the stock exchanges for proposed demerger of its wireless business into Aircel Ltd.
Bharat Electronics Ltd (BEL)	Unveiled a new communication radio for the Indian armed forces, called STARS-V Mk III, at the Aero India 2017 show.
Havells India	Acquired Lloyd Electric & Engineering for its consumer durables business
Tata Consultancy Services	Natarajan Chandrasekaran (Chairman), V Ramakrishnan (Chief Financial Officer)
Bharti Airtel (Airtel)	Will acquire Telenor India.
FreeCharge	Chief executive officer, Govind Rajan resigned.
Tata Consultancy Services	Rated as one of the top three 'most-valuable brands' in IT service sector by Brand Finance. IBM & Accenture are on the top two positions.
Hindustan Motors	Deal with Peugeot SA Group to sell its iconic Indian car brand "Ambassador"
Infibeam	Signed merger agreement with CC Avenue.
INTERNATIONAL COMPANIES	
Facebook	Launched its 'Express Wi-Fi' commercially in India across four states of Uttarakhand, Gujarat, Rajasthan & Meghalaya.
Apple Inc	Became the first US company to top the $800 billion mark in market capitalization.
Technology giant Oracle	Launched its cloud computing service for India, which aims to support the government's GST rollout in July & plans to open data centres in the country.
Malaysian company MTN	Agreed to help set up a technology park in Andhra Pradesh.
Facebook	Launched its digital assistant named 'M' for US users of its Messenger application.
Google	Launched a new food delivery & home services aggregator, Areo for Indian market.
Google	Announced "Solve for India" initiative, for cities such as Pune, Jaipur, Hyderabad, Kolkata, Kochi, Indore, Nagpur, Nashik, Madurai, Kanpur, & Chennai that aimed to support entrepreneurs & developers of the country.
Facebook	Launched a new initiative 'SheLeadsTech', to support women-founded or co-founded

	startups.
Korea's Hyundai Engineering Co	Signed 3 billion euros (USD 3.2 billion) deal with an Iranian investment fund to invest in a major Iranian oil project.
Google	Announced the acquisition of Kaggle, a start-up that hosts a number of data scientists.
Samsung	Launched its digital payment application, called 'Samsung Pay', to shift to newer payment methods.
Amazon	Made its entry in UAE by acquiring Souq.com.
Planet Labs	Acquired Google's 'Terra Bella' satellite business.
Nokia	To buy telecoms software firm **Comptel**
Apple	Acquired Israel-based start-up RealFace
AirAsia	First foreign airline to begin operations from Srinagar International airport (J&K).
Microsoft & Flipkart	Partnership with Flipkart, where the E-commerce firm will adopt Microsoft Azure as its exclusive public cloud platform.
OMA Emirates	Entered Indian Market by aquiring MobiSwipe which is mobile point of sale (mPOS) firm.
Japan's SoftBank Group Corp **agreed to** buy Fortress Investment Group LLC **for about $3.3 billion.**	

Static GA Take Aways from the Current Affairs

Ola
Founded: 2010 | CEO: Bhavish Aggarwal | Founders: Bhavish Aggarwal, Ankit Bhati | HQ: Bengaluru, Karnataka, India

Oil & Natural Gas Corporation (ONGC): Headquarters: Uttarakhand | CEO: Dinesh K Sarraf

Flipkart | CEO: Kalyan Krishnamurthy | Founded: 5 September 2007 | Headquarters: Bengaluru | Founders: Binny Bansal, Sachin Bansal

Tata Consultancy Services | N. Chandrasekaran, Chairman | Rajesh Gopinathan, CEO & MD | HQ: Mumbai

Bharti Airtel (Airtel) | Founded: 7 July 1995 | Founder: Sunil Bharti Mittal | Headquarters: New Delhi | Chairman; Sunil Bharti Mittal | MD & CEO-Gopal Vittal (India and South asia)

FreeCharge
FreeCharge is an e-commerce website headquartered in Mumbai, Maharashtra. In 2015, Snapdeal acquired Freecharge.
Founded: 2010 | Founder: Kunal Shah, Sandeep Tandon | Headquarters: Mumbai, Maharashtra, India.

AirAsia | Headquarters: Malaysia | Tony Fernandes, Co-founder and CEO of AirAsia Group | Aireen Omar, CEO

GAIL | Shri B. C. Tripathi: CMD | Incorporated in August 1984

Truecaller | Stefan Lennhammer: Chairman | Alan Mamedi: CEO & co-founder | Founded: September 2009

National Productivity Council
- NPC is mission oriented apex organization to promote the cause of productivity in all sectors of the Indian economy, established as autonomous, multipartite, non-profit organization by the Ministry of Industry, Govt. of India in 1958. NPC is a constituent of the Tokyo-based Asian Productivity Organisation (APO), an Inter Governmental Body, of which the Government of India is a founder member.
- The Union Minister for Industry is the President of the NPC.

National Aluminium Company Limited
- National Aluminium Company Limited (NALCO) is a Navratna CPSE under Ministry of Mines, Govt. of India. It was established in 1981, with its registered office at Bhubaneswar.
- Dr. T.K. Chand: CMD

NASSCOM
- NASSCOM is the industry association for the IT-BPM sector in India. A not-for-profit organisation funded by the industry, its objective is to build a growth led and sustainable technology and business services sector in the country.
- Established in 1988, NASSCOM's membership has grown over the years and currently stands at 1,400.
- Chairman & MD: Mr. Raman Roy
- President: Mr. R Chandrashekhar

AGREEMENTS/MOU SIGNED

Between Whom	MoU/Agreement Details
Reliance Corporate IT Park Ltd. with SAP SE	to launch 'SARAL GST' solution for taxpayers.
Government of Jharkhand & Oracle	intended to improve cloud-based citizen services & to make Jharkhand an attractive destination for start-ups

DIPP & World Intellectual Property Organization (WIPO)	To establish Technology & Innovation Support Centers (TISC).
Gujarat International Finance-Tec City with Gujarat National Law University	to collaborate on efforts for Skill Development in the field of International Financial Services & Regulations
Entrepreneurship Development Institute of India with Pembangunan Sumber Manusia Berhad (Malaysia)	For skill development.
Rajasthan & Hindustan Petroleum Corporation Limited (HPCL)	For the Rs 43,129 crore Barmer refinery that will be the first in the country to produce BS-6 standard fuel.
MP Govt. with DMRC	Power purchase agreement (PPA) to supply 24% of electricity generated from the Rewa ultra mega solar project to DMRC.
Tata Power with Ajmer Vidyut Vitran Nigam Ltd (AVVNL)	For electricity distribution in Ajmer for 20 years.
GAIL with Swiss trader Gunvor	To sell some of its US Liquefied Natural Gas (LNG)
Gujarat government with cloudBuy.com	To develop a B2B marketplace for small & large business units in the state.
Bharat Dynamics Ltd (BDL) with Larsen & Toubro (L&T)	For export of torpedoes.
Truecaller with Google	To integrate google's video calling app Duo within the Truecaller app.
India's National Productivity Council (NPC) & UAE's Al Etihad Energy Services	For various services in the field of energy management & conservation.
Apple with the Karnataka government	To set up a manufacturing plant in Bengaluru, Karnataka.
Axiscades (Aerospace & defence technologies company) & Virtual Reality Media (Slovakian firm)	Signed Industrial Cooperation Agreement (ICA) where both will evaluate opportunities for full flight simulator for the aerospace & defence sector.
Tata Motors Ltd & Microsoft India	Strategic agreement to collaborate on the technology front for making driving a more personalized experience for the customers.
AirAsia & Odisha	signed MoU to start two-way direct international flights from Bhubaneswar to Kuala Lumpur
Raytheon Company with Tata Advanced Systems Ltd (TASL)	to engage in the co-production of Stinger air defence missile components.
National Aluminium Company Limited with The Energy & Resources Institute (TERI)	MoU for Scientific, technological & educational activities in the area of mining rehabilitation.
CII with International Enterprise (IE) Singapore & Singapore Business Federation	Signed a Technology Partnership MoU to promote expertise in expanding businesses.
NASSCOM with the IoT Acceleration Consortium (ITAC) Japan.	Signed MoU to collaborate to address digital technology shifts & accelerate IoT (Internet of Things) adoption

NEW APPOINTMENTS: NATIONAL

S. No	Designation/Post	Who is Appointed?
	Constitutional & Other Posts	
1.	New Controller General of Accounts (CGA), Department of Expenditure, Ministry of Finance.	**Mr. Anthony Lianzuala**
2.	Chairman of Public Accounts Committee (PAC)	**Mallikarjun Kharge**
3.	India's Ambassador to the Netherlands.	**Venu Rajamony**
4.	New defence secretary	**Sanjay Mitra (Replaced G Mohan Kumar)**
5.	Chairman of Central Board of Excise & Customs	**Vanaja N. Sarna**
6.	Members of Central Board of Direct Taxes (CBDT)	**Ajit Kumar Srivastava & Shabri Bhattasali**
7.	Ambassador & Permanent Representative of India to United Nations Offices in Geneva	**Rajiv Kumar Chander**
8.	Ambassador of India to the Federal Republic of Germany	**Mukta Dutta Tomar**
9.	Chief Justice of the Madras High Court	**Justice Indira Banerjee**
10.	First woman Director General of Police (DGP) of Gujarat.	**Geetha Johri**
11.	CM of Manipur.	**Biren Singh**

12.	CM of Punjab	**Captain Amarinder Singh**
13.	CM of Uttarakhand	**Trivendra Singh Rawat**
14.	CM of UP	**Yogi Adityanath**
15.	Additional charge of Defence Ministry	**Finance Minister Arun Jaitley**
16.	CM of Goa	**Manohar Parrikar**
17.	Ambassador of lndia to the Principality of Andorra	**D. Bala Venkatesh Varma**
18.	Chairman, Public's Account Committee (PAC)	**Mallikarjun Kharge**
19.	Indian envoy to Nepal	**Manjeev Singh Puri**
20.	Director General (DG) of Central Reserve Police Force	**Sudeep Lakhtakia (replaced K. Durga Prasad)**
21.	Chairman, Central Water Commission (CWC)	**Narendra Kumar**
22.	Chairman of National Commission for Scheduled Tribes	**Nand Kumar Sai**
23.	Spokesperson of the Ministry of External Affairs	**Gopal Baglay**
24.	Chairman of Central Board of Excise & Customs	**Vanaja N. Sarna,**
25.	CBI Director	**Alok Verma**
26.	Principal Economic Adviser	**Sanjeev Sanyal**
27.	CM of Tamil Nadu	**Edappadi K Palaniswami**
28.	High Commissioner of India to Canada	**Vikas Swarup**
29.	Ambassador of lndia to the Republic of the Philippines	**Narinder Chauhan**
30.	Ambassador of India to the Republic of Madagascar	**Subir Dutta**
31.	Ambassador of lndia to Montenegro	**Renu Pall**
32.	Five new Supreme Court Judges (28): Justice Sanjay K Kaul, Justice Mohan Shantanagoudar, Justice S A Nazeer, Justice Navin Sinha & Justice Deepak Gupta	
33.	CM of Nagaland	**NPF's Shurhozelie Liezeitsu**
34.	Finance Advisor, Nagaland state government	**Former CM T R Zeliang**
	CEO'S/Chairman of Companies/Organizations/Banks	
35.	New President of CII	Ms. Shobana Kamineni (1st Women)
36.	President-Designate, CII	Mr. Rakesh Bharti Mittal
37.	MD of Financial Services, Bharti Enterprises	Soumen (Sam) Ghosh
38.	Chairman of the Indian Council of Social Science Research	Braj Bihari Kumar
39.	Chairman of Tea Board of India	Prabhat Kamal Bezboruah (Replaced Santosh Sarangi)
40.	Country Director for India, Twitter	Taranjeet Singh
41.	Chairman, Nasscom	**Raman Roy (MD, Quatrro Global Services)**
42.	MD & CEO of Karnataka Bank Ltd.	**Mahabaleshwara Mavinakudige Subrahmanya**
43.	Whole Time Member, Insolvency & Bankruptcy Board of India	**Dr. (Ms.) Mukulita Vijayawargiya**
44.	MD &Chief Executive Director of LIC Housing Finance	**Vinay Shah (Replaced Sunita Sharma)**
45.	Director of Indian Institute of Management (IIM) Trichy	**Bhimaraya Metri**
46.	1st Transgender person to become a police official in India, appointed in Tamil Nadu.	**K Prithika Yashini**
47.	Chairman of the Telecom Disputes Settlement & Appellate Tribunal (TDSAT)	**Shiva Kirti Singh**
48.	Chairman of SEBI replacing Mr. U.K Sinha	**Ajay Tyagi (replaced UK Sinha)**
49.	Whole time member of SEBI for 3 years	**Madhabi Puri Buch**
50.	CMD of Mahanagar Telephone Nigam Limited	**P K Purwar**
51.	Ford Foundation Regional Director for India, Nepal, & Sri Lanka	**Pradeep Nair (replaced David Hulse)**
52.	Interim Director General (IDG) of the International Solar Alliance (ISA)	**Mr. Upendra Tripathy**
53.	Vice-Chancellor of Nalanda University	**Sunaina Singh (replaced George Yeo)**
54.	President & Chief Executive Office of Honda Motorcycle & Scooter India	**Minoru Kato**
55.	Chief Executive Officer of FreeCharge	**Jason Kothari**
56.	Chairman of Vodafone-Idea merged Entity	**Mr. Kumar Mangalam Birla**
57.	Governing body of Sports Authority of India	**Siddhartha Upadhyay**
58.	CEO & Managing Director of National Stock Exchange	**Vikram Limaye**

59.	Chairman & CEO of KPMG India	**Arun M Kumar (succeeds Richard Rekhy)**
60.	Managing Director of LIC India	**Hemant Bhargava**
61.	President of Assocham	**Sandeep Jajodia (Monnet Ispat & Energy Ltd, CMD)**
62.	Chairman of Cauvery Water Disputes Tribunal (CWDT)	**Justice Abhay Manohar Sapre**
63.	Brand ambassador for initiative Swachh Bharat Mission	**Shilpa Shetty**
64.	1st Female ambassador of campaign Swacch Bharat Abhiyan	**Anushka Sharma**
65.	Suman Saxena, Mukulita Vijaywargiya & Navrang Saini appointed as whole-time members for 5 years in Insolvency & Bankruptcy Board of India (IBBI).	
66.	Director, NTPC commerical operation	**Anand Kumar Gupta**
67.	**Nilesh Shivji Vikamsey** was elected as the **new President of the Institute of Chartered Accountants of India (ICAI)** for the year 2017-18.	

NEW APPOINTMENTS: INTERNATIONAL

S. No	Designation/Post	Who is Appointed?
President/PM/Heads of Countries/Organizations		
1.	**President of France**	Emmanuel Macron
2.	**President of South Korea**	Moon Jae-In
3.	**New Ecuador President.**	Lenin Moreno
4.	**Sudan's PM**	Hassan Saleh
5.	**Chief Executive of Hong Kong**	Carrie Lam
6.	**President of Germany**	Frank-Walter Steinmeier (succeed Joachim Gauck)
7.	**President of Somalia**	Mohamed Abdullahi Farmaajo
8.	**PM of Somalia**	Hassan Ali Khaire
9.	**US, National Security Adviser**	Michael Flynn resigned
10.	**US Secretary of State**	Rex Tillerson
11.	**First VP of Azerbaijan**	Mehriban Aliyev
12.	**Foreign Secretary of Pakistan**	Pakistani Career diplomat Tehmina Janjua
13.	**Head of AU (African Union Commission)**	Moussa Faki Mahamat
Mayors/Member of Parliament/Envoy/Judges		
14.	**Pakistan's High commissioner to India.**	Sohail Mahmood
Other Appointments		
1.	**New Consul General of Dubai**	Diplomat Vipul
2.	**President of India & South West Asia Business Unit for Coca-Cola Company**	T Krishnakumar (replaced Venkatesh Kini)
3.	**OnePlus's Brand ambassador for India**	Amitabh Bachchan
4.	**Gatorade's Brand Ambassador**	PV Sindhu
5.	**Chairman of KPMG International.**	William B Thomas
6.	**New Secretary General of SAARC**	Amjad Hussain B Sial
7.	**President of European Council**	Donald Tusk

AWARDS

S.No	Name of the Award	Winner
Awards for Literature		
1.	'The Underground Railroad' authored by Colson Whitehead won the Pulitzer prize for fiction.	
2.	The English translation of writer Perumal Murugan's novel Mathorubhagan (One Part Woman) won the Sahitya Akademi's award for translation in English 2016 which was done by Aniruddhan Vasudevan.	
3.	**30th Moortidevi Award**	M P Veerendra Kumar for his Malayalam travelogue 'Hymavathabhoovil
4.	**2016 Saraswati Samman**	Noted Konkani author Mahabaleshwar Sail for his novel 'Hawthan'.
5.	**2016 Vyas Samman**	Surendra Verma (for Kaatna Shami Ka Vriksha Padma Pankhuri Ki Dhar Se)
Country's Highest Honour Given		
6.	For the first time since Nagaland officially gained recognition as a state, state Police Officer Atu Zumvu awarded	

	with 'Shaurya Chakra' award.	
7.	Major Rohit Suri presented the second highest peacetime gallantry award Kirti Chakra.	
8.	Corporal Gursevak Singh of Indian Air Force was posthumously conferred the Shaurya Chakra award.	
	Film/Music Awards	
9.	Special Jury Remi Award at the 50th annual Worldfest-Houston International Film Festival	**Hollywood film The Black Prince**
10.	Best director for her directorial debut 'A Death in the Gunj' & the best actress for 'Lipstick Under My Burkha' at 2017's New York Indian Film Festival	**Konkona Sensharma**
11.	Best Film at the New York Indian Film Festival (NYIFF	**"Mukti Bhawan",**
12.	First-ever Genderless Acting Award for the Best Actor category for "Beauty & the Beast" at the MTV Movie & TV Awards.	**Hollywood actor Emma Watson**
13.	Rising Star Award	**Child actor Sunny Pawar**
14.	**Best film honor at the Hong Kong International Film Festival**	Bollywood film "Newton" (Directed by Amit Masurkar)
15.	**Lifetime achievement award at 80th Bengal Film Journalists' Association (BFJA) awards**	Moushumi Chatterjee
16.	**Dadasaheb Phalke (48th) award for the year 2016**	Renowned Director & actor Kasinathuni Viswanath
17.	Aishwarya Rai Bachchan won the Best Actress award for Sarabjit at the International Film Festival & Awards of Australia (IFFAA).	
18.	**Audience Award at the Glasgow Film Festival 2017**	Indian movie, Lipstick Under My Burkh
19.	Cello virtuoso Yo-Yo Ma won a **Grammy with his Silk Road Ensemble** for Sing Me Home.	
20.	**'Legendary Award ' 2017 by Brand Laureate.**	Melody Queen Lata Mangeshkar
21.	**Art Cinema Award, Forum Segment at 67th Berlin International Film Festival**	Indian Cinema movie Newton directed by Amit Masurkar
22.	**Honourary brand ambassador of Sight-savers India**	Kabir Bedi
	Other Awards Conferred	
23.	Andhra Pradesh CM Chandrababu Naidu selected for the **'Transformative Chief Minister Award 2017'** in recognition for his role in advancing the US-India partnership at the state level.	
24.	**Order of Diplomatic Service Merit Sungnye Medal of the Republic of Korea for his services rendered as honorary consul general of South Korea in Kolkata.**	Chairman of Nicco group Rajive Kaul
25.	Indian Scientist named Krishna Chatterjee, Subhash Khot & Yadvinder Malhi, elected as the Fellows of The Royal Society (United Kingdom & the Commonwealth), for their "outstanding contributions to science".	
26.	**Fellowship Award at the 7th Asian Awards in UK.**	Sachin Tendulkar
27.	**'Outstanding achievement in Music' at 7th Annual Asian Awards in UK**	Adnan Sami
28.	**2016 Wisden-MCC Cricket 'Photograph of the Year'**	Kashmir based freelance photographer Saqib Majeed
29.	**Accepted his Nobel Prize for literature**	American singer & song writer Bob Dylan
30.	**'Asian Businesswoman of the Year' in England**	Indian-origin Asha Khemka
31.	**Miss Teen Universe 2017**	Srishti Kaur
32.	**6th M.S. Swaminathan Award for contribution in the field of agriculture**	R.R. Hanchinal
33.	**2017 'Cartier Women's Initiative Award' for providing women working on farms with water management solutions & protecting small farmers against droughts & flash flood.**	Indian environmental engineer Trupti Jain
34.	**Hindustan PSU Award under the category 'Fastest Growing Organisation – Miniratna'.**	Bharat Earth Movers Limited (BEML)
35.	**Golden Peacock Award 2017 in Innovative Product/Service for pioneering a cashless township transformation model.**	Gujarat Narmada Valley Fertilizers & Chemicals Ltd (GNFC)
36.	**Goldman Environmental Prize 2017 (also called as Green Nobel) from Asia region**	Prafulla Samantara of Odisha
37.	**Dr. Babasaheb Ambedkar International Foundation**	Dileep K Nair

	award for excellent performance in the field of education	
38.	**Miss International Queen 2016.**	Thai contestant Jiratchaya Sirimongkolnawin
39.	**2017 Regeneron Science Talent Search**	Indian-American student, Indrani Das
40.	**Lifetime Achievement Award for "his remarkable contribution to the field.**	Photojournalist Raghu Rai
41.	**Inaugural Kuldip Nayar Journalism Award**	Ravish Kumar
42.	**Abel Prize for 2017**	Mathematician Yves Meyer
43.	**Kala Ratan Award**	Veteran actor Anupam Kher
44.	**Sikh Jewel Award for 2017 for her immense contribution to British cinema.**	Indian-origin British Director Gurinder Chadha
45.	**BCCI's Lifetime Achievement Award for Women Cricketer**	**Former captain, Ms. Shanta Rangaswamy**
46.	**2017 Artist of the Year Award by Harvard Foundation.**	Actress Viola Davis
47.	**Pravasi Bharatiya Samman Award (PBSA) in London**	Priti Patel
48.	**$1 million 2017 Genesis Prize by Israel**	Renowned Indian-origin British sculptor Anish Kapoor
49.	**2017 Outstanding Bravery of the Year Award in central London**	Indian-origin Scotland Yard officer Shand Panesar along with his colleague Craig Nicholson
50.	**1st prize of the Govt.'s Kayakalp Award for maintaining high standards of sanitation & hygiene.**	All India Institutes of Medical Sciences (AIIMS), New Delhi
51.	**International Mercury Awards (IMA) for 2016-17**	Entrepreneurship Development Institute of India
52.	**Best Green Organisation of the Year Award at the Global Green Future Leadership Awards**	Tata Steel's Katamati iron mine
53.	**Entrepreneur of the Year 2016 by Ernest Young (EY)**	Vivek Chaand Sehgal of Motherson Sumi Systems Ltd
54.	**Dr B C Roy National Award for 'outstanding service in the field of socio medical relief' for the year 2016**	Dr P Raghu Ram

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IMPORTANT AWARDS

International Gandhi Peace Prize: For contributions towards social, economic&political transformation through non-violence&other Gandhian methods.
Bharat Ratna: It is the 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.

Literary Awards
Jnanpith Award
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.

Some Important Awards in the World

Awards&Honours	
Prize	**Field**
Academy (Oscar) Awards	Film (From 1929)
Grammy Award	Music (From 1958)
Ramon Magasaysay Award	Govt. (Public) Service, Social Service, Journalism,

	Literature, Communication&International Understanding (From 1957)
Bourlog Award	Agriculture (From 1992)

Abel	Maths
Merlin	Magic
Man Booker	Literature
Vachspati Samman	Sanskrit Literature

Some Important Awards in the India

Dada Saheb Phalke Award	Film
Shankar Award	Indian Philosophy, Culture&Art
Kabir Samman	Socio – communal Harmony

List of Important Awards&its Related Fields

Awards	Related Fields
Grammy	Music
Pulitzer	Journalism&Literature
Arjun	Sports
Bowelay	Agriculture
Kalinga	Science
Dhanwantri	Medical Science
Bhatnagar	Science
Nobel Prize	Peace, Literature, Economics, Physics, Chemistry, Medical Science

CURRENT SUMMITS/EVENTS HELD (NATIONAL/INTERNATIONAL)

S.No	Name of the Summit	Location/Held in
	SUMMITS HELD NATIONALLY	
1.	4th National Standards Conclave	**New Delhi**
2.	Two exhibitions namely 'The Highway Saga: Past Present & Future' & 'Safe Road & Inter-State Highways Transforming India (SRISHTI)' held in **New Delhi**	
3.	34 MoUs amounting to about Rs 2 lakh crores were signed in the India Integrated Transport & Logistics Summit that was held in New Delhi.	
4.	Indian heads of mission meet	**New Delhi**
5.	Russian Deputy PM Dimitry Rogozin in **New Delhi** to attend IRIGC-TEC meeting.	
6.	Second Annual Meeting of the New Development Bank	**New Delhi**
7.	19th Commonwealth Forestry Conference (CFC) 2017	**Dehradun, Uttarakhand**
8.	South Asia Subregional Economic Cooperation (SASEC) Finance Ministers meet	**New Delhi (Chaired by Arun Jaitley)**
9.	National conference on Communicating India	**New Delhi**
10.	3-day National Children's Film Festival	**Vishakhapatnam, Andhra Pradesh**
11.	"Swachhagraha – Bapu Ko Karyanjali – Ek Abhiyan, Ek Pradarshani" (Mark the 100 years of Gandhi's Satyagraha)	**In New Delhi (PM Modi inaugurated)**
12.	1st NIMCARE World Health Day Summit 2017	**New Delhi (President of India inaugurated)**
13.	11th Standing Committee Meeting of the Inter-State Council	**New Delhi**
14.	India's first ever micro-drama festival, named Thespis	**New Delhi**
15.	Kempegowda Festival	**New Delhi (President of India inaugurated)**
16.	3rd edition of International Conference & Exhibition on Steel Industry 'India Steel 2017'	**Mumbai**
17.	India to host the 18th World Road Meeting in November 2017. Theme is 'Safe Roads & Smart Mobility: The Engines	

	of Economic Growth'.	
18.	International Yoga fest 2017 International Yoga Festival 2017	**New Delhi** **Rishikesh, UK**
19.	North-East Business Summit (NEBS)	**New Delhi.**
20.	International Conference on the Vision Zero & its relevance to Occupational Safety & Health (OSH)	**New Delhi.**
21.	3rd G-20 Framework Working Group (FWG) Meeting	**Varanasi (under the G-20 German Presidency)**
22.	Biggest river festival of India, Namami Brahmaputra	**Assam**
23.	105th session of Indian Science Congress (ISC) to be held in	Osmania University, Hyderabad **Theme:** 'Science & Technology - Reaching the Unreached'.
24.	Destination North East-2017	**Chandigarh**
25.	12th CII-Exim bank conclave on India Africa Project Partnership	**New Delhi**
26.	10th edition of the International Conference on Theory & Practice of Electronic Governance (ICEGOV 2017)	**New Delhi Theme:** 'Building Knowledge Societies-From Digital Government to Digital Empowerment'
27.	Implementation & Assessment Group Meeting of the Global Initiative to Combat Nuclear Terrorism	**New Delhi**
28.	23rd International Conference & Exhibition on Terrestrial & Satellite Broadcasting	**New Delhi with the theme 'Hybrid Technologies in Broadcasting New Opportunities'.**
29.	National Women's Parliament	**Amaravati with the theme 'Empowering Women - Strengthening Democracy'**
30.	2nd International Spice Conference 2017	**Kovalam, Kerala with the theme '21st Century Spic Industry-Disrupt or be Disrupted'**
31.	11th International Aerospace & Defence Exhibition - Aero India 2017	**Air Force Station, Yelahanka in Bengaluru, Karnataka**
32.	International Conference on NexGen Technologies for Mining & Fuel Industries	**New Delhi**
33.	International Coin Fair	**Thiruvananthapuram, Kerala**
34.	"Momentum Jharkhand"	**Khelgaon of Ranchi**
35.	'Indian Panorama Film Festival'	**Port Blair**
36.	Indian Seed Congress 2017 in. The theme of Seed Congress is.	**Kolkata with the theme "Seed of Joy"**
37.	South Asian Speaker's Summit	**Indore in Madhya Pradesh**
38.	Third National Biodiversity Congress (NBC) 2019	**Thiruvananthapuram, Kerala with the theme "Mainstreaming Biodiversity for Sustainable Development".**
39.	World Integrated Medicine Forum on Regulation of Homeopathic Medicinal Products- National & Global strategies	**New Delhi**
SUMMITS HELD INTERNATIONALLY		
40.	2017 BRICS Film Festival	**Chengdu, China**
41.	1st 'India Indonesia Energy Forum'	**Jakarta, Indonesia.**
42.	21-nation Indian Ocean Rim Association (IORA) Summit	**Jakarta, Indonesia (Attended by VP Ansari)**
43.	G20 FM's & Central Bank Governors meet	**Baden-Baden, Germany**
44.	9th World Environmental Education Congress (WEEC) will be held	**Vancouver, Canada** **Theme:** 'Weaving new connections'
45.	Second India-UAE conference on globalization	**Dubai Theme:** 'Resetting Globalisation: Collaborating in a Fast Changing World'
46.	13th Economic Cooperation Organization (ECO) Summit Meeting	**Islamabad, Pakistan** **Theme:** "Connectivity for Regional Prosperity"
47.	Houston India conference on 'Make in India'	**Houston, the USA** Theme: 'Make in India -The Inside Story'
48.	**Programming committee meeting of South Asian Association for Regional Cooperation**	**Kathmandu**
49.	**17th Senior officials' meeting of the BIMSTEC**	**Kathmandu**

50.	**4th BIMSTEC Summit 2017**	**To be hosted by Nepal**
51.	**2017 BRICS Summit in 2017**	**To be held in Xiamen, China** with the theme "BRICS: Stronger Partnership for a Brighter Future"
52.	**BRICS Sherpas Meeting**	Nanjing -Jiangsu Province, China with the theme Stronger Partnership for a Brighter Future
53.	**2017 Mobile World Congress**	Barcelona

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SUMMITS	LOCATION, YEAR, PREVIOUS/NEXT SUMMITS
Global Think Tank Summit 2017	Yokohama, Japan Global Think Tank Summit 2016- Montreal, Canada
Global Public Transport Summit 2017	Montreal, Canada Global Public Transport Summit 2019- Stockholm, Sweden
The 43rd G7 summit 2017	Sicily, Italy 42nd G7 Summit 2016- Ise-Shima in Japan
North Atlantic Treaty Organization (NATO) summit 2017	Brussels, Belgium NATO summit 2016- Warsaw, Poland
International Conference on Healthcare in Globalizing World	Pune, India
Youth Leadership Summit 2017	New Delhi, India Youth Leadership Summit 2016- Singapore
9th BRICS Summit 2017	Xiamen, China 8th BRICS Summit 2016- Goa, India BRICS Countries: Brazil, Russia, India, China and South Africa
G-20 summit 2017	Hamburg, Germany G-20 summit 2016- Hangzhou, China
30th ASEAN Summit 2017	Manila, Philippines 29th ASEAN Summit 2016- Vientiane, Laos
East Asia Summit 2017	Philippines East Asia Summit 2016- Vientiane, Laos
Asia Pacific Economic Cooperation (APEC) Economic Leaders' Meeting 2017	Danang, Vietnam
BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) Summits 2017	Kathmandu, Nepal
50th Annual Meeting Asian development Bank meeting 2017	Yokohama, Japan 49th Annual Meeting Asian development Bank meeting 2016- Frankfurt,Germany.
UN Climate Change Summit 2017	Bonn, Germany

COMMITTEES IN NEWS

S.No	Purpose for which Committee is formed	Headed by
1.	Insolvency & Bankruptcy Board of India's technical Committee to lay down Technical Standards for the performance of core services & other services in accordance with Regulation 14 of the IBBI (Information Utilities) Regulations.	**Dr. R. B. Barman**
2.	High-level task force to compute timely data on employment in the country.	**Arvind Panagariya**
3.	'Inter-Ministerial Committee' to monitor the regional air connectivity scheme UDAN (Ude Desh Ka Aam Naagrik)	**Chaired by Civil Aviation Secretary Shri Rajiv Nayan Choubey**
4.	Inter-Disciplinary Committee to examine the existing framework with regard to Virtual Currencies	**Dinesh Sharma**
5.	The committee which drafted the Ganga Act was headed by	**Justice Shri Girdhar Malviya**
6.	High-level Committee to examine the working of the regulatory bodies Central Council of Indian Medicine (CCIM) & Central Council of	**Arvind Panagariya, Vice Chairman of NITI Aayog**

	Homoeopathy (CCH) & their governing legislations namely, Indian Medicine Central Council Act 1970 & Homoeopathy Central Council Act 1973 respectively, for suggesting suitable reforms for AYUSH	
7.	18-member panel recommended necessary legal & policy framework to protect the interests of the migrants in the country.	**Shri Partha Mukhopadhay**
8.	Six-member committee to give a report on ways to improve India's Haj policy & gradually reducing & abolishing it by 2022	**Afzal Amanullah**
9.	33-member committee for the speedy implementation of the Sagarmala Project in Andhra Pradesh.	**Chairmanship of Andhra Pradesh's CM N Chandrababu Naidu**
10.	Task force to monitor actions of deviant shell companies & to review the functioning of shell companies to prevent their misuse for money laundering & tax-evasion	**Co-chairmanship of Hasmukh Adhia & Tapan Ray**
11.	16-member committee to prepare a Yoga Protocol for Diabetes Control.	**Chairmanship of Dr. H.R. Nagendra**
12.	Sub-committee of Central Advisory Board of Education (CABE) to look into issues related to girls' education	**Chairmanship of Telangana's Deputy CM Kadiyam Srihari**

NATIONAL CURRENT AFFAIRS

INDIA & WORLD

- **India & Turkey** condemned the **"use of double standards" in combating terrorism** & agreed to **strengthen cooperation** in effectively dealing.
- **India** opened its **first private small arms manufacturing plant at Malanpur, MP** in a joint venture with Israel. It is set up as **Punj Lloyd Raksha Systems b/w India's Punj Lloyd & Israel Weapons Industries (IWI).**
- **India** organized a **cultural festival in Egypt** to mark the 156th birth anniversary, Rabindranath Tagore.
- **India** unanimously **elected as the President of UN-Habitat**, an organ of the United Nations Organisation.
- **Japan** committed an **'Official Development Assistance' (ODA)** of 371.345 billion yen (about Rs 21,590 crore) under 2016-2017 for various infrastructure projects, including the dedicated freight corridor, in **India.**
- MoU between **India & Australia** on cooperation in the field of Health & Medicine.
- Agreement on Audio Visual Co-Production between **India & Bangladesh**.
- MoU on Cooperation in the field of Mass Media between **India & Bangladesh.**
- **India & Bangladesh** have signed 22 agreements in strategic sectors like defence & civil nuclear cooperation during Bangladesh PM Sheikh Hasina's visit to India.
- **India** has signed a joint declaration with **Russia** to promote innovation & the R&D ecosystem between the two countries.
- **India & Australia** inked six pacts including one aimed at boosting counter terrorism cooperation after talks between PM Modi & his Australian counterpart Malcolm Turnbull.
- **India & Australia** started a partnership aimed at increasing cooperation in sports, in the presence of visiting PM Malcolm Turnbull & batting legend Sachin Tendulkar.
- **India & Sri Lanka** have signed an MoU on economic co-operation. Signed between PM Narendra Modi & his Sri Lankan PM Ranil Wickremesinghe.
- **India & Armenia** signed three agreements after Vice President Hamid Ansari held a bilateral meeting with Armenian PM Karen Karapetyan in Yerevan, Armenia. MoU's on peaceful uses of outer space, cooperation in youth matters & a program of cultural cooperation for the years 2017-2020 was signed.
- **India & Cyprus** have signed four agreements after talks between PM Modi & President of Cyprus Nicos Anastasiades. The areas in which the MoUs have been exchanged are Air Services, Agriculture, Merchant Shipping & Culture Education.
- **India** will give Rs 35 crore to children of freedom fighters in **Bangladesh** in the next five years under the new 'Muktijodha scholarship' scheme.
- **India & Ukraine** to strengthen bilateral cooperation through Cinema.
- **Iran & Russia** agrees road map to Jointly Produce Nuclear Fuel.
- Cabinet gave ex-post facto **approval to the MoU between India's National Productivity Council (NPC) & UAE's Al Etihad Energy Services** for various services in the field of energy management & conservation.
- **India** has organized the 5th **edition of the mega cultural festival 'India by the Nile' in Egypt** to showcase the diversity of the country's culture, arts & cuisine for building enduring partnership.
- **India with WHO** signed a 'call for action' & pledged to scale up measures to end the Tuberculosis by 2030.
- **India & Russia** have signed two long-term support agreements for the Sukhoi Su-30MKI combat aircraft fleet, of the Indian Air Force (IAF).
- Government notified **the amended India-Singapore tax treaty** under which capital gains tax will be levied at source of investments with effect from April 1,2017.

- **India & Nepal** renewed the **fuel supply agreement between Indian Oil Corporation Ltd (IOCL) & Nepal Oil Corporation (NOC) for another five years.**
- Cabinet approved the signing of agreement between **India & the United Nations Entity of Gender Equality & the Empowerment of Women (UN Women) seeks to provide technical support** to the Ministry of Panchayati Raj to improve the opportunities for gender equality through legislation, policies & programmes in ministry's institutions.
- **India & Belgium** signed an agreement to amending the existing **Agreement & Protocol between the two countries for avoidance of double taxation** & the prevention of fiscal evasion with respect to taxes on income in New Delhi.
- India **signed 63 million dollar financing agreement with World Bank in Jharkhand** for its Socio-Economic Empowerment of Adolescent Girls & Young Women Project named "Tejaswini".
- **$175 million loan was approved by World Bank** to India for the National Hydrology Project which will improve India's ability to forecast floods & reduce the recurring chances of of floods & droughts.
- Union Commerce & Industry Minister Nirmala Sitharaman & Martina Dalic, Deputy PM & Minister of the Economy, **Croatia** signed an agreement to boost **bilateral trade & enhance economic cooperation** in Zagreb, **Croatia**.
- **India & Austria** signed protocol to **amend the existing bilateral taxation treaty** for **Avoidance of Double Taxation & the Prevention of Fiscal Evasion**.
- Cabinet approved the signing of **Air Services Agreement between India & Rwanda** which will enable the airlines of the two countries to operate services in each others' territory.
- **India** has sanctioned a **soft loan of 340 million US dollar to Nepal** for various infrastructure development programmes.
- **India & China** will hold their **first Strategic Dialogue in Beijing.**
- Cabinet approves MoU between **India & Australi**a for **promotion & development of cooperation in civil aviation security**.
- Cabinet approves signing of an Agreement **between India & Poland** on **cooperation in the field of agriculture & allied sectors**.
- **India & ADB** have signed **USD 375 million pact for loans & grants** to develop 800 km **Visakhapatnam—Chennai Industrial Corridor**, which is the first phase of a planned 2,500-km East Coast Economic Corridor.
- **India & Bangladesh** signed a **MoU for the sustainable development of Sylhet city** with financial aid from India.
- **India & Germany** have ratified the **Social Security Agreement (SSA),** which will come into force from 1st May 2017, to **help promote more investment flows** between the two countries.
- **India & Ukraine** to strengthen the bilateral cooperation between these two countries through the medium of **Cinema** in New Delhi.
- **India & Israel** celebrated 25 years of **establishment of their diplomatic relations** on February 28, 2017.

OTHER NATIONAL CURRENT AFFAIRS

- In the **'Swachh Survekshan 2017' Survey, Indore in MP is India's cleanest city** while Gonda in UP is the dirtiest. Gujarat has the maximum of 12 cities among the top 50 clean cities, closely followed by MP with 11 & Andhra Pradesh with eight.
- **Chenab river in J&K will be spanned by the world's highest railway bridge that is expected to be 35 metres taller than Paris' Eiffel Tower.** It will rise 359 m above the river bed. The 1.315-km- long "engineering marvel" will connect Bakkal (Katra) & Kauri (Srinagar).
- PM Modi inaugurated the **9.2 km long Chenani-Nashri all-weather road tunnel** on the Jammu-Srinagar National Highway.
- Dharmendra Pradhan, Minister of State (I/C) for Petroleum & Natural Gas officially launched the **low emission Bharat stage (BS)-IV Grade fuel in Bhubaneswar.**
- **India's first & longest ropeway to connect Mumbai with the famous Elephanta Island** in the Arabian Sea is planned to be constructed by the Mumbai Port Trust. The 8-km ropeway will begin from Sewri in Mumbai's east coast & end at Raigad district's Elephanta Island, globally renowned for Elephanta Caves.
- Government has approved the **National Health Policy which proposes to provide assured health services** to all in the country.
- **50 Kendriya Vidyalayas (KVs)** to be established across the country to provide quality education to around 50,000 students with the Cabinet giving a go ahead to the project.
- Government has launched **scheme Trade Infrastructure for Export Scheme (TIES)** for developing export linked infrastructure in states with a view to promote outbound shipments.
- CCEA approved **closure/winding up of CREDA HPCL Biofuel Ltd (CHBL) & IndianOil - Chhattisgarh Renewable Energy Development Agency (CREDA) Biofuels Limited (ICBL).**
- The list of state with **highest seeded Aadhaar numbers was topped by Andhra Pradesh which had linked 87.73 % of its Jan-Dhan accounts with Aadhaar numbers followed by Tripura & Telangana.**
- As per the Electricity Authority, the **Designated Authority of Government of India for Cross Border Trade of Electricity**, 1st time India has turned around from a net importer of electricity to Net Exporter of electricity.
- India has announced an **Open Acreage Licensing Policy (OALP) for conducting oil & gas exploration** in India. The policy will allow the bidder to select the exploration

areas on their own & carve out areas where they want to drill.

- Union Minister of **Drinking Water & Sanitation, Shri Narendra Singh Tomar informed that the number of ODF (Open Defecation Free) districts** in India has crossed 100, making it a milestone achievement under the Swachh Bharat Mission.
- **India** become one of the nine **members of the new 'Network for Improving Quality of Care for Maternal, Newborn & Child Health'** that aims to improve the quality of care for new mothers & babies. The network is supported by **World Health Organisation (WHO), UN International Children's Fund (Unicef) & other partners.** Other member nations include, Bangladesh, A Cote d'Ivoire, Ethiopia, Ghana, Malawi, Nigeria, Tanzania & Uganda.
- Union government aims to bring **high-speed digital connectivity** to every village **by 2018.**
- **Ministry of IT & Electronics (MEITY)** has taken the responsibility from NITI Aayog to promote the digital transactions in India.

INTERNATIONAL CURRENT AFFAIRS

- **Dubai has become the first city** in the world to get its own Microsoft font. The font, available in three styles as 'Dubai', 'Dubai Medium' & 'Dubai Light', can be in italics, underlined & bold.
- Because of the **implementation of a new law in Japan,** it categorizes Bitcoin as a legal payment option within the country.
- Malala Yousafzai become **the youngest United Nations Messenger of Peace.**
- Germany is the **first North Atlantic Treaty Organization (NATO) state to launch a 'self-contained' cyber command unit** designed to shield IT & weapons systems from growing attacks.
- Malala Yousafzai becomes **the first noble prize winner to address Canadian parliament.**
- The first rail freight service **British goods from the UK to China** departed on its 17-day, 7,500-mile journey.
- 14th Edition **of United Nations International Day of Vesak 2017 will be hosted by Sri Lanka.** Indian PM Modi will be the chief guest for UN Vesak Day. Vesak Day is regarded by all Buddhist traditions as the anniversary of the birth of the Buddha. The theme is **'Buddhist teachings for social justice & sustainable world peace'.**
- **China & Iran** have signed the first agreement on the reconfiguration of Iran's Arak reactor.
- **White House** has named **retired Marine major general Randolph Ailes** as the new Director of the Secret Service.
- **Former Union minister Ashwani Kumar selected by Japan** for this year's Spring Imperial Decorations, for his contribution to the strengthening of bilateral ties & promotion of friendship between the two countries.
- On **March 26 Bangladesh** celebrates Independence Day.
- **El Salvador, Central America's smallest nation,** has become the first country in the world to ban metals mining nationwide.
- **Hawaii, the US State become the first state** to file a lawsuit against Donald Trump's revised travel ban on 6 Muslim majority countries.
- Parliament of **Bangladesh Jatiya Sangsad, adopted resolution to declare 25th March as the Genocide Day** in remembrance to the brutality which was carried out by Pakistani Army on 25th March, 1971.
- **Whanganui River in New Zealand became the first river in the World** to get the legal rights as possessed by a human being.
- Montenegro to **become the 29th member of the North Atlantic Treaty Organization (NATO) soon** after US senate ratifies its pending membership.
- Sri Lanka has bagged the most "**Popular Tourism Destination" Award at the International Travel Fair (GITF) Travel Fair in Guangzhou, China.**
- **US House of Representatives** introduced a legislation, making it mandatory to raise the minimum salary of the H-1B visa holders to more than double **at USD 1,30,000 from the previous USD 60,000.**
- In **United States**, Senate has confirmed President Donald Trump's controversial **nominee for Education Secretary, Betsy DeVos.**
- US Senate voted to **confirm Republican Senator Jeff Sessions** as the next **Attorney General of the United States.**
- **Ireland** become the **first country in the world** to divest coal, oil & gas investments from Ireland Strategic Investment Fund.
- US President Donald Trump has appointed **Lt Gen Herbert Raymond McMaster** as his new **National Security Advisor** following the ouster of Michael Flynn.
- **Queen Elizabeth II,** the world's longest reigning sovereign, became **the first British monarch to reach her Sapphire Jubilee**, with 65 years on the throne.
- **China has surpassed Germany** to become the **world's largest producer of solar energy** after nearly doubling its installed photovoltaic capacity in 2016.
- **China for the first time became Germany's most important trading partner in 2016,** overtaking the United States, which fell back to third place behind France in the data shown recently.
- The **world's longest elevated cycle path** has been opened in **Xiamen, China** which can handle about 2,023 cyclists with a speed limit of 15 miles per hour.
- **Thailand** is seeking **India's cooperation in number of sectors,** such as aerospace, automation, medical devices, pharmaceutical, bio-technology & IT/ITes, as it strives to transform into a value-based economy.
- President Dr. Pranab Mukherjee has extended his greetings & felicitations to the **Government & people of the Islamic Republic of The Gambia** on their **Independence Day (18 February 2017).**
- A zip line connecting **Spain & Portugal named** Limite Zero**,** is known to be the first cross-border zip line in the

world. The 720-metre-long zip line joins the two countries, allowing people to reach Portugal within a minute.

- Iran's Atomic Energy Organisation (AEOI) stated **that Russia & Iran** have reached an agreement **to jointly produce nuclear fuel.**

Country | Capital | Currency

1. **Germany:** Capital: Berlin Currency: Euro
2. **Andorra: Andorra la Vella, Euro**
3. **Canada: Ottawa, Canadian dollar ($)**
4. **Philippines: Manilaa, Peso**
5. **Madagascar: Antananarivo, Malagasy ariary**
6. **Montenegro: Podgoricaa, Euro**
7. **Ecuador: Quito, United States dollar**
8. **Sudan: Khartoum, Sudanese pound**
9. **South Sudan:** Juba, South Sudanese pound
10. **Somalia: Mogadishu, Somali shilling**
11. **Azerbaijan: Baku, Manat (Currency)**
12. **Japan:** Tokyo, Yen
13. **Australia:** Canberra, Dollar
14. **Bangladesh:** Dhaka, Taka
15. **Russia:** Moscow, Russian ruble
16. **Sri Lanka:** Sri Jayawardenepura Kotte, Sri Lankan rupee
17. **Armenia:** Yerevan, Dram
18. **Cyprus:** Nicosia, Euro
19. **Egypt:** Cairo, Egyptian pound
20. **Austria: Vienna, Euro**
21. **China: Beijing, Renminbi (yuan)**
22. **Poland: Warsaw, Zloty**
23. **Iran:** Tehran, Rial
24. **El Salvador: San Salvador, United States dollar**
25. **Republic of Ireland: Dublin, Euro**
26. **Thailand: Bangkok, Baht**
27. **Gambia: Banjul, Dalasi**
28. **Spain: Madrid, Euro**
29. **Portugal: Lisbon, Euro**

CURRENT AFFAIRS RELATED TO STATES IN INDIA

NORTHERN STATES

- **UP govt**. decided to waive off crop loans of up to Rs 1 lakh of small & marginal farmers in the state.
- **North India** is all set to get its first Deoxyribonucleic acid (DNA) bank for wildlife in **Bareilly(UP).**
- **UP government** & the Centre have signed an MoU for the 'Power for All' scheme in the state.
- **Gorakhpur Airforce Station** has been renamed as Mahayogi Goraknath Airport & **Agra Airport** will be renamed after Pandit Deen Dayal Upadhyay airport. **Department of Disabled Welfare** will now be known as 'Divyang Jan Vikas Empowerment'.
- UP government gave the approval for building a music village named **'Bismillah Khan Sangeet Gram'** to honour of legendary Shehnai player Ustad Bismillah Khan. It is to be developed in **Varanasi.**
- **UP Govt.** to set up a Central university for Divyangs.
- **Haryana CM Manohar Lal Khattar** decided to gather detailed data of every resident & issue a sleek identity for every house in Haryana to get details of land holdings & status of facilities.
- US-based tech giant **Cisco launched its fifth global cyber range lab in Gurugram, Haryana** with an aim to train Indian firms & government agencies on real-world cyber-attacks.
- Haryana CM Khattar announced the **renaming of Ballabgarh town in Faridabad as Balramgarh.** The princely State was founded by Balram Singh in 1739.
- **Haryana** will become the **first Indian state to invite all Twitter & Facebook users to interact** with the CM.
- Haryana government has set up an online system for Panipat **to monitor the sex-ratio in the district as part of the 'Beti Bachao Beti Padhao' programme.** The system, called the sex ratio monitoring dashboard, will have the data of child sex-ratio collected from all villages by the Health & Women & Child Welfare Departments every month.
- HP cabinet approved the proposal **to make Dharamshala as the second capital** of the state.
- HP government has launched mobile app & website titled **'MeraHunar HP' or 'My Talent'** to help skilled & semi-skilled workers find jobs.
- Union Ministry of Agriculture selected **HP for the Krishi Karman Award 2015-16 for the commendable increase in food grains production.**
- **Prof Neelu Rohmetra** of Jammu University is the first woman to be appointed director of IIM at Sirmaur (HP).
- **Jammu & Kashmir** inaugurated **the first smart tribal model village 'Habbi'** in Rajouri district of J&K.
- J&K government launched the **e-Prison project to enumerate jail inmates in the State,** where numbers of detainees keep swelling during unrest.
- J & K CM Mehbooba Mufti has **declared 2017 as 'Year of Apple'** to promote the famed Kashmiri apples in domestic & foreign markets.
- A renewed agreement between **Punjab & Jammu & Kashmir has been sealed for the completion of the Shahpur Kandi Dam project,** work on which was halted two years ago following a dispute. The 55.5-meter high Shahpur Kandi dam in Punjab, will help in providing irrigation facility in Punjab & J&K.
- **Punjab cabinet** has decided to **provide 33 %** reservation for women in all government jobs.
- Uttarakhand High Court has given the status **of "living human entities" to the Ganga & Yamuna.** The Director

of Namami Gange project for cleaning & rejuvenating the river, the Chief Secretary & the Advocate General of Uttarakhand will act as the "legal parents" of the holy rivers.

- **The first heliport in India inaugurated in North Delhi.** The heliport, built by state-owned Pawan Hans.

EASTERN STATES

- **Odisha** will introduce **boat ambulance service in four districts** where people face difficulties in getting health service. It will be available in the **districts of Koraput, Malkangiri, Kendrapara & Kalahandi.**
- Bhubaneswar has become, **the first Indian city that has won Pierre L'enfant Planning Excellence & Achievement Awards-2017** for good & advanced town planning & engaging residents in the planning.
- The famous **Berhampur Thakurani Yatra,** one of the biggest festivals of southern Odisha, celebrated.
- **Odisha** became the **first state in the country to carry financial inclusion & extend banking services** to unbanked areas through Self Help Groups (SHGs).
- CM Naveen Patnaik has **launched 24*7 helpline number 181 to assist women in distress**.
- CM Mamata Banerjee declared **Jhargram as the 22nd district of West Bengal.**
- **Haldia Port in West Bengal has topped** the List in the First-Ever Ranking of Ports on Sanitation Parameters.
- West Bengal government has given an official status to **'Kurukh' language in the state** which has been listed as an endangered language by the UNESCO.
- West Bengal CM Mamata Banerjee declared **Kalimpong as the 21st district of West Bengal.** The new district is from Darjeeling.
- India's first **hill station bicycle path inaugurated in Darjeeling, is a 20-km** long cycle route is developed at an altitude of over 2,000 metres & runs through thick pine forest & Senchal wildlife sanctuary.
- Union Agriculture Minister Shri Radha Mohan Singh laid the **foundation stone of the Banana Research Centre at Vaishali, Bihar** Centre to fulfill the aspirations of the local banana growers.

NORTH-EASTERN STATES

- The first **express highway project in the northeast region will be developed along the Brahmaputra river** in Assam at an estimated investment of Rs 40,000 crore inaugurated by Nitin Gadkari.
- **Rs 98.35 crores** sanctioned by the Union Ministry of Tourism for **tourism development** in Assam.
- State government of **Assam has signed two MoUs** with **SBI to provide housing loan & education** loan for its employees.
- **Assam CM Sarbananda Sonowal** launched initiatives to develop **Majuli, world biggest river island,** as India's first carbon neutral district & as a biodiversity heritage.
- Assam Finance Minister **Himanta Biswa Sarma presented the state Budget with the theme "Resurgent Assam" for the financial year 2017-18.** It was a deficit budget amounting to Rs. 2,349.79 crores.
- Manipur CM N Biren Singh launched **two web applications named Anti-Corruption Cell & Digital Application for Review by Public & Nation (DARPAN)** to check corruption & keep track of government activities.
- India's first floating elementary school particularly for drop outs has been inaugurated on Loktak lake at Langolsabi **Leikai of Champu Khangpok floating village in Manipur.**
- **Northeast India's largest Information Technology (IT) hub was inaugurated at Agartala** to boost employment & e-governance.
- Meghalaya's first ever **Apparel & Garment Making Centre was inaugurated** near Ampati in South West Garo Hills.
- **Arunachal Pradesh** has **become the first state in the northeast to implement e-cabinet solution for the state cabinet members.** Using this system, the cabinet members can access the cabinet notes.
- PM Narendra Modi has **greeted people of Arunachal Pradesh & Mizoram on their 31st statehood day (20 February 2017).**
- Ending more than two weeks of standoff with Nagaland **Tribes Action Committee (NTAC), Nagaland CM TR Zeliang resigned from his post.**

WESTERN STATES

- PM Modi inaugurated **phase-I of the Link-II pipeline canal of the ambitious Saurashtra Narmada Avtaran Irrigation (SAUNI) Yojana** in Botad district of Gujarat. The project is related to pump the Narmada water in 115 dams of arid Saurashtra region.
- **General Insurance Corporation of India** become the first re-insurer to **open an office at India's first International Financial Services Centre (IFSC)** at GIFT City.
- **Belgium has become the first country to open an honorary consulate office** in GIFT City. Hari Sankaran was nominated as Honorary Consul of the Kingdom of Belgium to the state of Gujarat.
- **Essar group's township at Hazira in Surat** district of Gujarat has become India's first private sector township to go cashless.
- **India's first cashless township "Gujarat Narmada Valley Fertilizers & Chemicals (GNFC) township"** inaugurated by Gujarat CM Vijay Rupani.
- **Gujarat** become the first state **for establishing the cashless system** in its PDS of food grains.
- **Rajasthan** has become the **second largest crude** oil producer in the country after the offshore field Bombay High.

CENTRAL STATES

- MP become the **first state to switch to the January-December financial** year from the existing April-March cycle.

- **Kanha tiger reserve in Madhya Pradesh** become the first tiger reserve in India to officially introduce a mascot of its own which has been **named 'Bhoorsingh the Barasingha'.**
- **MP government** has passed a resolution **granting river Narmada the status of a living entity** & committed itself to the protection of its legal rights.
- For the first time in Indian Railway history H**abibganj station in Bhopal has been handed over to the private firm to be operated by it.**
- **Bhagoria Festival,** also known as Bhagoria Haat Festival, celebrated by the tribal people of the Indian state **Madhya Pradesh held in Jhabua district.**
- In **Madhya Pradesh, 'Mil Banche' programme was held** in all the primary & middle government schools. CM Shivraj Singh Chouhan & other dignitaries took classes in these schools to motivate children.
- The **state government of MP decided to set up a tourism board.** The decision to constitute the Tourism Board has been taken to encourage & promote Madhya Pradesh tourism nationally & internationally. The Chairman is Shivraj Singh Chouhan.
- Chhattisgarh s**uccessfully auctioned its third limestone block, Kesla-II to Dalmia Cement.**
- Chhattisgarh passed **Goods & Service Tax (GST) Bill & became the fifth state** in the country after Bihar, Jharkhand, Telangana & Rajasthan.
- PM Narendra Modi will lay the foundation stone of a **multi-modal terminal on River Ganga at Sahebganj in Jharkhand.**
- **Jharkhand government & Microsoft Indi**a has inked an MoU for the state government to **explore cloud, machine learning & mobile based solutions to improve citizen services & provide better facilities** in the fields of education & agriculture.

SOUTHERN STATES

- Nitin Gadkari **inaugurated the country's first bio-refinery plant which produces ethanol** from the variety of biomass. It is situated at **Rahu in Pune district.**
- **Maharashtra** become **the first state** to launch a special awareness drive to ensure that **transgenders in the state register as voters in greater numbers.**
- PM Modi launched **in Nagpur, a cashless/less cash township model, developed by Gujarat Narmada Valley Fertilizers & Chemicals Ltd (GNFC),** across 81 townships in 12 States.
- Indian cricket icon **& Rajya Sabha MP Sachin Tendulkar is now set to adopt Donja in Osmanabad (Maharashtra)** under the Sansad Adarsh Gram Yojna.
- **Maharashtra government** signed **MoU with Indian Railways,** under which trees will be planted on the land adjacent to the railway tracks in the state.
- Maharashtra CM Devendra Fadnavis has inaugurated **State's first automatic weather station** at Dongargaon in Vidarbha region.
- The country's **first electric taxi trial in the country** to be launched in Nagpur.
- A fleet of **pink patrol vehicles to attend to the distress calls** from women & an exclusive police mobile phone distress application **introduced in Bengaluru to improve the safety & security** of women in the city.
- Karnataka **announced an Idea2POC (Proof of Concept) fund** of Rs. 10 crores for women entrepreneurs. Under this (Idea2POC) scheme, the Karnataka Department of IT, BT & S&T will fund up to Rs. 50 lakhs for any woman innovator looking for funds for Proof of Concept validation.
- **Karnataka assembly** unanimously passed the **Prevention of Cruelty to Animals (Karnataka Amendment) Bill, 2017** to legalize the conduct of 'Kambala' & bullock cart races in Karnataka.
- **Kerala** has organized **the country's first transgender one-day athletic meet at Thiruvananthapuram**.
- **Aymanam ward in the Kerala** district became India's first digitalised panchayat ward.
- Kerala achieved the **maximum number of registrations under the GST regime** with at least 60% of an estimated 2.5 lakh traders migrating to the new platform.
- **PM Narendra Modi unveiled a 112-feet-tall** Lord Shiva statue in Coimbatore, Tamil Nadu.
- **Kerala cabinet** gave its in-principle approval for setting up a **Greenfield Airport at pilgrim centre Sabarimala located at the Periyar Tiger Reserve** in the Western Ghat mountain ranges of Pathanamthitta District, Kerala.
- **Kerala CM Pinarayi Vijayan** has decided to set up Ayurvedic research institute & Kerala Blood Bank society of International standards in Kerala.
- Kerala government **will launch the country's first sex offenders' registry** which will contain all identification details of sex offenders & would be kept in public domain.
- Andhra Pradesh Cabinet **renamed the Vijayawada Airport as 'Nandamuri Taraka Rama Rao (NTR) Amaravati Airport' & Tirupati Airport at Renigunta as 'Sri Venkateswara Airport'.**
- ESIC launched Mobile Clinic Services **for the states of Andhra Pradesh & Telangana.**
- **Google India & Telangana govt.** have signed MoU aimed at supporting the digitization efforts of the state.
- **AIADMK IT Wing** launched **the first-of-its-kind women safety application in Tamil Nadu.** The app is called **'Ammavin Aran'** meaning 'mother's fortress'.
- Telangana **CM K Chandrasekhar Rao has come out with an innovative scheme – KCR Kit.** The scheme is designed to address complications during the time of **pregnancy & aimed at reducing infant mortality rate** & encourage institutional deliveries.
- **Telangana government** launched **India's first social innovation centre The 'Kakatiya Hub For Social Innovation' in Nizamabad,** Telangana.
- **Visa signed a MoU with the Andhra Pradesh** government to help transform Vishakhapatnam into India's first 'less cash' city.

Important: India's **Infant mortality rate** registered at **42 deaths per 1000 births**.	**Top 3 states are:** Goa, Kerala & Puducherry

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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: **Virbhadra Singh** 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: Ram Nath Kovind 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 Capital: Raipur	Indravati National Park Kanger Valley National Park Guru Ghasi Das (Sanjay)	Badalkhol WLS Bhairamgarh WLS Bhoramdev WLS Udanti Wild Buffalo WLS	Sipat Thermal Power Plant Hasdeo TPS Bhilai Expansion Power Plant
Jharkhand CM: **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: Banwarilal Purohit Capital: Dispur	Dibru-Saikhowa NP Kaziranga National Park Manas National Park Nameri National Park	Amchang WLS Chakrashila WLS Dihing Patkai WLS East Karbi Anglong WLS	Bongaigaon Thermal Power Plant

	Rajiv Gandhi Orang National Park	North Karbi Anglong WLS Nambor WLS	
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
Karnataka CM: **Siddaramaiah** 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 WLS Someshwara WLS	Kakrapar Nuclear Power Plant Raichur Thermal Power Station Udupi Thermal Power Plant Bellary Thermal Power Station
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: **O P Kohli (Additional Charge)** 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	Tarapur Atomic Power Station Tirora Thermal Power Station Amravati Thermal Power Plant

		Tungareshwar WLS	
Manipur CM: N Biren Singh Governor: **Najma A Heptulla** Capital: Imphal	Keibul Lamjao National Park	Yangoupokpi-Lokchao WLS	-
Meghalaya CM: **Mukul Sangma** Governor: Banwarilal Purohit 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: Shurhozelie Liezietsu Governor: P.B.Acharya Capital: Kohima	Intanki National Park	Fakim WLS Puliebadze WLS Rangapahar WLS	Dikhu Hydro Electric Power Plant
Odisha CM: **Naveen Patnaik** Governor: S.C. Jamir Capital: Bhubaneshawer	Bhitarkanika National Park Simlipal National Park	Badrama WLS Baisipalli WLS Chilika (Nalaban) WLS Hadgarh WLS Khalasuni WLS Satkosia Gorge WLS	Talcher Super Thermal Power Station
Rajasthan CM: **Vasundhara Raje** Governor: Kalyan Singh Capital: Jaipur	Sariska National Park Ranthambore National Park Darrah National Park Desert National Park Keoladeo National Park	Bundh Baratha WLS Darrah WLS Jawahar Sagar WLS Kailadevi WLS Mount Abu WLS Ramsagar WLS Sariska WLS Sawai Man Singh WLS Shergarh WLS Sitamata WLS	Chhabra Thermal Power Station Suratgarh Power Station
Sikkim CM: **Pawan Kumar Chamling** Governor: 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: **C Vidyasagar Rao (Additional Charge)** 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: **Manik Sarkar** 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	Buxa National Park Neora Valley NationalPark	Ballavpur WLS Chintamani Kar Bird	Mejia Thermal Power Station

Tripathi Capital: Kolkata	Singalila National Park Sundarbans National Park	Sanctuary Haliday Island WLS Lothian Island WLS Mahananda WLS	Farakka Super Thermal Power Station Kolaghat Thermal Power Station Bakreshwar Thermal Power Station Durgapur Steel Thermal Power Station
Arunachal Pradesh CM: Pema Khandu Governor: Padmanabha Balakrishna Acharya	Namdapha National Park Mouling National Park		

OBITUARIES (NATIONAL/INTERNATIONAL)

S.No	Person Died	Profession/Famous In?
Politician (National-International)		
1.	**Arjun Tulshiram Pawar**	Senior NCP leader & former Maharashtra minister
2.	**Carme Chacon**	First female defense minister of Spain & prominent socialist party leader
3.	**Girish Chandra Saxena**	Former Governor of Jammu & Kashmi
4.	**Devineni Rajashekhar**	Telugu Desam Party (TDP) leader & former Andhra Pradesh minister
5.	**P. Shiv Shankar**	Former Union Minister
6.	**Rabi Ray**	Eminent socialist leader & former Speaker of Lok Sabha
7.	**Syed Shahabuddin**	Former IFS & MP
8.	**E Ahamed**	Former Union Minister
9.	**P. Shiv Shankar**	Former Union Minister
10.	**Jambuvantrao Dhote**	Former MP
11.	**Vitaly Churkin**	Former Russia's ambassador to the UN
Singer/Musician (National-International)		
12.	**Ustad Raees Khan**	Legendary sitar player
13.	**Begum Yaman K. Khan**	Famous Sufi singer
14.	**Kishori Amonkar**	Renowned Hindustani classical
15.	**Al Jarreau**	Legendary American jazz singer
Actor/Director/Producer (National-International)		
16.	**Ajey Jhankar**	Noted author & filmmaker
17.	**Vinod Khanna**	Veteran actor, politician & MP from Gurdaspur, Punjab
18.	**Jonathan Demme**	American Director
Author/Journalist/Activist/Painter (National-International)		
19.	**Nora Chopra**	Veteran Journalist
20.	**Ashokamitran**	Prominent Tamil writer & Sahitya Akademi winner
21.	**Amy Krouse Rosenthal**	Popular American author, filmmaker & public speaker
22.	**Arvind Padmanabhan**	Veteran journalist.
23.	**Tarak Mehta**	Popular Gujarati writer & noted play writer
Sportsmen/Sportswomen (National-International)		
24.	**Raymond Kopa**	French football legend
Others (National-International)		
25.	**Leila Seth**	**First woman judge of the Delhi HC & member of J. S. Verma committee**
26.	**Emma Morano**	Italian woman believed to have been the oldest person alive & the last survivor of the 19th century
27.	**Tehmtan R. Andhyarujina**	Senior Advocate & eminent jurist

LIST/INDEXES ANNOUNCED RECENTLY

S.no	Name of the Index/List	Rank of India	Topped By?
1.	**The Hinduja brothers have topped the 2017 list of the richest 1,000 people in the UK with an estimated fortune of 16.2 billion pounds.**		
2.	**Bengaluru named the world's most affordable tech city** in the new Savills Tech Cities Index 2017. Overall, Bengaluru ranks 20th among tech cities in the world **while Austin topped the list.**		
3.	**Bengaluru's Indian Institute of Science (IISc) & Delhi's Miranda House** topped the respective categories in the country's official higher education rankings announced by the government.		
4.	**Fast-moving consumer goods industry** has emerged as the highest paying industry in India according to Randstad survey, 2017.		
5.	PM Modi emerged as the **most followed world leader** on photo-sharing app Instagram with 6.9 million followers.		
6.	Over 50 Indians, including gymnast **Dipa Karmakar, Olympic medallist Sakshi Malik & actress Alia Bhatt**, are among Forbes' list of super achievers from Asia under the age of 30 who are "pushing boundaries of innovation".		
7.	**Doping violation report published by World Anti-Doping Agency (WADA) 2015**	**India Ranked Third**	
8.	**Report of the World Travel & Tourism Council (WTTC), 2016.**	India's travel & tourism sector ranks 7th in terms of its total contribution to the country's GDP	
9.	**Travel & Tourism Competitiveness report 2017 by World Economic Forum.**	**India Ranked 40th**	**Topped by Spain**
10.	**Philippine Prez. Rodrigo Duterte** won Time magazine's readers' poll of 100 most influential people in the world.		
11.	**PM Narendra Modi & Paytm founder Vijay Shekhar Sharma** were the only two Indians to make it to an annual list of '100 most influential people in the world' 2017, released by the Time magazine.		
12.	**2017 A.T. Kearney FDI Confidence Index.**	India Ranked 8th	USA Topped.
13.	**World Press Freedom Index (Reporters Without Borders)**	India ranked 136th	Topped by Norway North Korea ranked at bottom.
14.	**India has replaced Japan** as world's number two importer of Liquefied Petroleum Gas (LPG). China at top.		
15.	India's military expenditure grew around 8.5 % in 2016, making it the **world's fifth largest spender at $55.9 billion,** figures released by the Stockholm International Peace Research Institute (SIPRI). US remains at top.		
16.	Alia Bhatt has featured **in Forbes 30 Under 30 Asia list**. She is the only Bollywood actress who has made it to this year.		
17.	According to the **Global Corruption Barometer released by Transparency International (TI), in Berlin** for 16 Asia Pacific countries India tops the list for being the most corrupt nation.		
18.	**World Happiness Report, 2017.**	India ranked 122nd	**Topped by Norway**
19.	**Human Development Index by UN**	India is ranked 131	**Topped by Norway**
20.	**List of World's 50 greatest leaders, According to Fortune Magazine**	SBI Chairperson Arundhati Bhattacharya Ranked 26th	Topped by Theo Epstein President, Baseball Operations in Chicago Cubs.
21.	**Global Energy Architecture Performance Index by WEF**	**India Ranked 87**	Switzerland topped the list.
22.	**Inter-Parliamentary Union (IPU) & UN Women -'Women in Politics 2017 Map'**	**India Ranked 148**	Topped by Rwanda
23.	**Barron's List of World's 30 best CEOs**	HDFC Bank MD Aditya Puri ranked at 23rd.	**Topped by** Mary Barra of General Motors
24.	**2017 Bloomberg Global Health Index**	**Italy ranked as the healthiest country**	
25.	**Mercer's 19th annual Quality of Living survey (Baghdad was ranked the worst place)**	Hyderabad emerged as the best city in terms of living standards among Indian cities	Vienna, topped the list of cities offering the highest quality of life
26.	**Times Higher Education (THE) -Asia University Rankings 2017**	Indian Institute of Science (IISc) in Bengaluru ranked best Indian University & placed at 27th	Top rank attained by the National University of Singapore (NUS)

27.	**'Worldwide Cost of Living 2017' report by Economist Intelligence Unit (EIU)**	4 Indian cities, Bengaluru (3rd), Chennai (6th), Mumbai (7th) & New Delhi (10th) among the cheapest to live.	Singapore (last in the list) ranked as the most expensive. Almaty ranked as the cheapest city in the world.
28.	**India become the third largest aviation market** in terms of domestic passenger traffic, beating Japan. United States is at the top position in 2016.		
29.	**Rajiv Gandhi Hyderabad International Airport secured first position** in the world in the prestigious Airports Council International (ACI) Airport Service Quality (ASQ) survey.		
30.	According to the recent health survey, India's health index shown improvement in comparison to the last decade. **The National Family Health Survey-4 (NFHS-4)** conducted & the most important points are: Infant Mortality Rate: Declined from 57 to 41 per 1,000 live births. Sex Ratio at Birth (no. of females per 1,000 males): Improved from 914 to 919 with highest in Kerala (1,047) Total Fertility Rate: declined to 2.2 children per woman from 2.7		
31.	**Singapore's Changi Airport voted the World's Best Airport** by air travellers at the 2017 World Airport Awards for the fifth consecutive year.		
32.	India is home to **world's fourth highest number of billionaires with Reliance Industries chief Mukesh Ambani (33rd position globally)** leading the club of more than 100 super rich Indians. US topped.		
33.	As per the Annual Survey of India's City Systems 2016, **Thiruvananthapuram, Kerala ranked as top city to manage urban governance.**		
34.	Five Indians in the **World Economic Forum's list of 100 Young Global Leaders under 40 years of age.** These include Paytm Founder Vijay Shekhar Sharma, Blippar app's Founder Ambarish Mitra, journalist in Fortune India Hindol Sengupta, Swaniti Initiative's Rwitwika Bhattacharya & The Tamara Coorg hospitality's Shruti Shibulal.		
35.	**Annual Index of Economic Freedom 2017 (By the Heritage Foundation)**	**India Ranked 143**	Hong Kong, Singapore & New Zealand are on top three.
36.	**Leading professional services firm JLL** named to FORTUNE magazine's **World's Most Admired Companies list of 2017** based on their reputation for innovation, top talent & global competitiveness.		

INDEXES RELEASED BY

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 and 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 and 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 and Trends in Child Mortality Report	UN Inter-agency Group
World Investment Report	UNCTAD (United Nations Conference on Trade and 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 and 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 and Crime**)**
Global Information Technology Report	WEF (World Economic Forum)
Travel and 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)

IMPORTANT DAYS OBSERVED RECENTLY

Date	Day	Theme
3rd May	World Press Freedom Day	Celebrated by UNESCO
8th May	World Red Cross Day (Birth anniversary of Henry Dunant, the founder of the Red Cross) **Theme:** "Less Known Red Cross Stories"	
10th May	World Migratory Bird Day	"Their Future is Our Future – A Healthy Planet for Migratory Birds & People
11th May	National Technology Day	Technology for inclusive & sustainable growth
2nd April	World Autism Awareness Day 2017	"Toward Autonomy & Self-Determination".
5th April	National Maritime Day	
6th April	International Day of Sport for Development & Peace (IDSDP).	By the UN General Assembly
7th April	World Health Day	
11th April	National Safe motherhood day	
Minister of State (Independent Charge) for AYUSH, Shripad Yesso Naik inaugurated the National Convention on World Homeopathy Day on 10 April at New Delhi.		
Nation remembers Dr. Bhimrao Ramji Ambedkar on his 126th birth anniversary on 14th April		
17th April	World Hemophilia Day	Hear their voices
18th April	International Day for Monuments & Sites (also called as World Heritage Day).	"Cultural Heritage & Sustainable Tourism".
Civil Services Day is celebrated in India every year on 21st April.		
22nd April	The World Earth Day	'Environmental & Climate Literacy'
23rd April	World Book & Copyright Day (WBCD)	Capital of Guinea designated as World Book Capital 2017
24th April	National Panchayati Raj Diwas	
25th April	World Malaria Day	
26th April	World Intellectual Property Day	
29th April	International Dance Day	
1st May	International Labour Day, also known as International Worker's Day or May Day	
National Mission for Clean Ganga (NMCG) will observe 'Ganga Cleanliness Pledge Day' on 02nd May		
1st March	Zero Discrimination Day	Make Some Noise For Zero Discrimination
4th March	National Security Day	
8th March	International Women's Day	Be Bold For Change
9th March	World Kidney Day	Kidney Disease & Obesity: Healthy Lifestyle for Healthy Kidneys
13th March	Commonwealth Day	'A peace-building Commonwealth'
15 March	World Consumer Rights Day	Building a Digital World Consumers can Trust
The U.S. state of Kansas recognised March 16 as 'Indian-American Appreciation Day' to honour an Indian techie Srinivas Kuchibhotla who was killed in a racially-motivated hate crime.		
17th March	World Sleep Day	**Sleep Soundly, Nurture Life**
20th March	World Sparrow Day	
21st March	UN's International Day of Forests	**'Forests & energy'**
21st March	International Day for the Elimination of Racial	**Racial profiling & incitement to hatred,**

	Discrimination	**including in the context of migration**
22 March	World Water Day	**'Wastewater'**
23rd March	World Meteorological Day	**'Understanding Cloud'**
24 March	World Tuberculosis Day	**'Unite to End TB: Leave no one behind'**
25 March	10th anniversary of 'Earth Hour'	
27th March	World Theatre Day	
1st Feb.	Indian Coast Guard Day	
2nd Feb.	World Wetland Day	Wetlands for disaster risk reduction
4th Feb.	World Cancer Day	**Tagline:** 'We can. I can.'
6th Feb.	International Day of Zero Tolerance to Female Genital Mutilation	Building a solid & interactive bridge b/w Africa & the world to accelerate ending FGM by 2030
11th Feb.	International Day of Women & Girls in Science	**Theme:** Gender, Science & Sustainable Development: The Impact of Media
12th to 18th Feb	National Productivity Week.	**Theme:** 'From Waste to Profits-through Reduce, Recycle & Reuse.'
13th Feb.	World Radio Day	**Theme:** 'Radio is You'
20th Feb.	World Day of Social Justice	**Theme:** Preventing conflict & sustaining peace through decent work
21st Feb.	International Mother Language Day (IMLD)	**Theme:** "Towards Sustainable Futures through Multilingual Education".
24th Feb.	74th Central Excise Day	-
27th Feb.	Chandra Shekhar Azad's 86th Martyrdom Day	
28th Feb.	National Science Day	**Theme:** Science & Technology for Specially Abled Persons

BOOKS & AUTHORS

Books	**Author**	**Books**	**Author**
'Indian Railway- The weaving of a National Tapestry'	Shri Bibek Debroy, Shri Sanjay Chadha & Ms. Vidya Krishnamurthi.	**'Matoshree'**	Sumitra Mahajan
'Punjab: Building the Land of Five Rivers'	Author Arjun Gaind	**The Flaming Tresses of Draupadi**	M Veerappa Moily
Gandhi in Champaran, Romain Rolland & GandhiCorrespondence & Mahatma Series	DG Tendulkar	**Hope in a Challenged Democracy – An Indian Narrative**	Dr Ashwani Kumar
From May 4, Bhilar will become India's first 'book village'.			
Autobiography of Asha Parekh, The Hit Girl**, written with Khalid Mohamed**			
'Number Do Lie'	Aakash Chopra	**'Home of the Brave' on the history of Rashtriya Rifles (RR)**	Mr Nitin A Gokhale, Defence & Security Analyst & Brig S K Chatterji (Retired)
Former Australia captain Michael Clarke's autobiography named 'My Story'			
Biography titled 'Hema Malini: Beyond the Dream Girl'	Ram Kamal Mukherjee	**Amarinder Singh's biography,** 'The People's Maharaja',	
"Veerappan, Chasing the Brigand"	Shri K. Vijay Kumar		

DEFENCE CURRENT AFFAIRS

Indian Defence Forces

- Defence Minister Arun Jaitley handed over '**E-Nasika**', a hand-held equipment which is capable of rapid detection of chemical agents well below their **toxic limits the devices to NDRF** & **'OTL-300'** equipment which can instantly detect partially camouflaged optical elements to NSG.
- **India's Ballistic Missile Defence (BMD) shield** got a further fillip with the successful test of an interceptor supersonic missile conducted by DRDO.
- Indian navy successfully test-fired an anti-ship missile for the first time from an **indigenously built Kalvari class submarine.**
- **Tanushree Pareek** became the first woman combat officer to be **commissioned in the 51-year history of the BSF,** the country's largest border guarding force.

- President of India **presented the 'Standard' to 125 Helicopter Squadron & 'Colours' to Mechanical Training Institute of Indian Air Force** at Air Force Station, Tambaram, Tamil Nadu.
- Ministry of Defence is set to open its **Defence Unit in Morena district of Madhya Pradesh.**
- Government planned to set up a **Defence Procurement Organisation (DPO)** to integrate & streamline the long & complex process of defence acquisitions. This will be headed by **Dr. Pritam Singh.**
- Indian Coast Guard Ship (ICGS) **Samudra Pavak made a goodwill visit** at the Mina Al Rashid (Dubai Port).
- India's first **Metal 3D printing provider Intech DMLS Limited** has launched the country's first indigenously developed Jet Engine Series under the brand **name Poeir Jets.**

INS | Missile| Device Inducted/ Decommissioned

- Two minesweepers of the Indian Navy **INS Karwar & INS Kakinada** were decommissioned.
- Tamil Nadu CM Edappadi K. Palaniswami dedicated the **Indian Navy's indigenously designed 'P15A Guided Missile Destroyer', INS Chennai** to the city Chennai. It is commanded by captain **C. R. Praveen Nair.**
- India successfully carried out a **fresh user trial of 3,000-kilometer range Agni-III ballistic missile** from Abdul Kalam Island off Odisha coast.
- The **ICGS Varad** was decommissioned recently. It was in service for 27 years.
- **INS Viraat,** the world's oldest aircraft carrier in active service decommissioned.
- **INLCU L51,** the first of the eight ships of the **Landing Craft Utility MK IV Class,** was commissioned into the India Navy.
- Defence Minister handed over three naval systems, **developed by DRDO to the Indian Navy.** The naval systems, given to Indian Navy, **are USHUS-II submarine sonar, directing gear for hull-mounted sonar array & inertial navigation system for ship applications.**
- Vice Admiral Girish Luthra has **commissioned INS Tillanchang to the Indian Navy in Karwar, Karnataka.** INS Tillanchang is a Water Jet Fast Attack Craft (WJFAC).
- Indian Navy's survey class **vessel INS Sarvekshak has become the first ship in India** to be fitted with solar power system on board.
- Indian Navy's **second sailboat 'Tarini' inducted** into service at a ceremony in Goa.
- Union Railway Minister Suresh Prabhu commissioned the **fourth ship of Indian Coast Guard named 'Shaunak',** in the series of six offshore patrol vessels (OPV) in Vasco, located in South Goa.
- India successfully test-fired its **Advanced Air Defence (AAD) interceptor missile named Ashwin,** from launching complex-IV of Dhamara Abdul Kalam defence base off Odisha coast under its Ballistic Missile Defence Programme.
- The officers inaugurated the **Integrated Underwater Harbour Defence & Surveillance System (IUHDSS)** in Mumbai. It will enhance the security of the valuable assets against surface & underwater threat.

International Defence Forces

- Islamic Revolutionary Guard Corps (IRGC) of **Iran test-fired** domestically built **ballistic missile Hormuz-2.**
- US & Japanese military successfully **tested the Standard Missile-3 (SM-3) Block IIA missile defence system** by intercepting a medium-range ballistic missile target in space for the first time.
- China has tested successfully a new version of a **missile Dongfeng-5C missile** which can carry up to 10 nuclear warheads.

Defence Exercises/Operations Conducted

- 29th edition of **Coordinated Patrol (CORPAT) between India-Indonesia** commenced in Port Blair.
- Jordan & United States kicked off **Eager Lion,** an annual military exercise in Jordan.
- 12th edition Indo-Mongolian Joint Military Exercise **Nomadic Elephant 2017** held at Vairengte in Mizoram.
- Nepal & China conducted the first-ever joint military exercise named **'Sagarmatha Friendship-2017'** in Kathmandu with a special focus on combating terror & disaster management.
- Indian Navy held **joint maritime 'Varuna' exercise** with the French Navy at the Mediterranean Sea.
- Joint military(Army) exercise **'Surya Kiran-XI' between India & Nepal begins in Pithoragarh** area of UK.
- Joint defense exercise **'Al-Nagah-II' between the armies of India & Oman held in Himachal Pradesh.** It held in the Dhauladhar Ranges at Bakloh in HP.
- **2017 Cobra Gold Military Exercise** held at the **Sattahip Royal Thai Marine Corps Base in Chonburi Province, Thailand.** It is co-organized by Cobra Gold United States & Thailand.
- **Multinational Aman-17 naval exercise** held in Karachi where 37 countries took part.
- Nationwide military operation **'Radd-ul-Fasaad' was launched by Pakistan Army** to eliminate terrorists & ensure security of Pakistan's borders.

Defence Agreements Signed

- Top Indian & American officials discussed ways to strengthen maritime security cooperation during the India-US Maritime **Security Dialogue in Rhode Island, US.**
- **Indian Army signed MoU with Indian Institute of Technology Madras (IIT-M)** to identify & enhance the critical technological areas that can be enhanced in the armed forces.
- **India & Israel** signed a mega defense deals worth over 2 billion dollars for **advanced surface-to-air missile (SAM) systems,** to further tighten the bilateral strategic partnership.

- **India & South Korea** signed an **Inter-governmental MoU for Defence Industry cooperation** between their shipbuilding yards.
- **Reliance Defence & Engineering Ltd (RDEL)** has signed a **Master Ship Repair Agreement (MSRA)** with US Navy to perform **repair & alteration services for US Navy's Seventh Fleet vessels.**

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.**}**

- **Jhulan Goswami, India's fast bowler,** is now the leading wicket-taker in Women's ODIs, going past Australia's Cathryn Fitzpatrick record.
- Former Indian cricket team skipper **MS Dhoni became an acting CEO** of Gulf Oil India just for a day.
- India's **Virat Kohli** was named **Wisden's Leading Cricketer** in the World for 2016.
- One of the sports to miss out from the programme list of the **2018 Asian Games in Jakarta & Palembang is cricket. Apart from cricket, skateboarding, sambo & surfing** are among the other sports which have been removed from the programme.
- ICC appoint **Sachin Tendulkar as official ambassador of women's World Cup 2017.**
- Sachin Tendulkar launched **his Android & iOS app called '100MB' which is** developed by JetSynthesys.
- In Cricket, **Tamil Nadu** has won the domestic 50-over competition, the **Vijay Hazare Trophy,** for the fifth time.
- **Cheteshwar Pujara** has become the first Indian to face 500-plus balls in an innings, against Australia.
- **Pujara** achieved the landmark for scoring the most runs in a Test season, **surpassing the mark of 1269 by Gautam Gambhir**.
- Mumbai, 41-time **Ranji Trophy champions, will no longer be considered a Full Member** association in accordance BCCI's new constitution.
- ICC announced the appointment of **Ankur Khanna as its Chief Financial Officer (CFO).**
- Australia fast bowler **Shaun Tait** announced his retirement from international cricket.
- **Indian spinner Ravichandran Ashwin** has broken the record for **most wickets** in a single Test season.
- **OPPO Mobiles** bagged the sponsorship rights of the Indian **team for 5 years.**
- **Alastair Cook** has been honoured with **Commander of the Most Excellent Order of the British Empire** (CBE).
- **Alastair Cook** has **resigned as England Test captain** after a record 59 matches in the role.
- **India beat Pakistan win T20 Blind World Cup** at Bengaluru's M Chinnaswamy Stadium. Man-of-the-match was Prakash Jayaramaiah.
- England & Wales Cricket Board named **Joe Root as England's Test captain** who will take over Alastair Cook.
- Australian cricketer **Adam Voges has decided to retire** from all formats of international cricket.
- Opening batsman of **Pakistan Nasir Jamshed** has been provisionally **suspended** from all forms of cricket by the Pakistan Cricket Board (PCB) for violating its anti-corruption code.
- **Virat Kohli** became the first **Indian sports personality to strike a Rs 100-crore endorsement deal** with a single brand. Kohli signed an eight-year deal with sports apparel brand Puma worth Rs 110 crore.
- Afghanistan cricket broke a new barrier when **Mohammad Nabi & Rashid Khan** became the first from the war-torn **nation to be picked in the Indian Premier League (IPL) auction.**
- Pakistan all-**rounder Shahid Afridi has** announced his **retirement** from international cricket.
- West Indies Cricketer **Andre Russell** has been **banned** from all cricket for a year over a doping code violation.

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**}**

- **Indian men's national football team** made it into the **top 100 of the FIFA World football rankings** for the first time in 21 years. As per the updated rankings, India, placed at 100th .
- **N'Golo Kante** has been voted **Footballer of the Year by the Football Writers' Association.**
- **Justice (Retd.) Mukul Mudgal** elected as head of International Federation of Association Football (FIFA's) governance committee.
- FIFA banned **Guatemala's former football chief Brayan Jimenez** for life over corruption, bribery etc.
- Union Minister of State for Heavy Industries & Public Enterprises, **Babul Supriyo has been named as Vice President of the 2017 U-17 FIFA World Cup.**
- FIFA confirmed that the **Salt Lake stadium in Kolkata** will be the venue of the final of the FIFA Under 17 World Cup to be held later in 2017.
- All India Football Federation (AIFF) appointed **Portugal's Luis Norton de Matos as the head coach** of the India Under-17 team for FIFA Under-17 World Cup.

- The official mascot of **FIFA Under-17 World Cup India 2017, 'Kheleao'** was unveiled at the Jawaharlal Nehru Stadium in New Delhi. It is a clouded leopard.
- FIFA governing body has named Argentina's former soccer player **Diego Maradona** as the new **Ambassador of the FIFA**.
- German Sportswear giant **Adidas announced its ties up with FIFA U-17 World Cup** Local Organizing Committee for the **Mission XI Million programme**.

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**}**

- **Great Britain beat Australia** & won the **26th edition of the Azlan Shah Cup at Ipoh, Malaysia.** India outclassed New Zealand 4-0 to clinch a bronze medal.
- Indian forward player **S V Sunil was named the Asian Hockey Federation (AHF) Player of the Year** for 2016. Drag-flick specialist Harmanpreet Singh was chosen as the Promising Player of the Year.
- International Hockey Federation (FIH) confirmed **Bhubaneswar as the venue** for two of its major events the Men's Hockey World League Final in December 2017 & the men's World Cup in 2018.
- Indian professional hockey player **Sandeep Singh** has been **honored with an Honorary Doctorate Degree** by Desh Bhagat University in Amloh, Fatehgarh Sahib District of Punjab.
- **FIH (International Hockey Federation) Hockey Stars Awards** were conferred in Chandigarh. Belgium captain **John-John Dohmen & Netherlands' Naomi Van** were named as male & female International Hockey Federation's player of the year, 2016 awards.
- Bhubaneswar-based team **Kalinga Lancers** beat Dabang Mumbai 4-1to win their **maiden Hockey India League title** in Chandigarh Hockey Stadium.

Current Affairs related to Tennis

- Roger Federer (Switzerland) defeated Rafael Nadal (Spain) to win **Miami Open 2017 Singles title.**
- Rafael Nadal has won the Men's Singles title **of Monte Carlo Masters Tennis tournament 2017.** India's Rohan Bopanna & his Uruguayan partner Pablo Cuevas lifted the men's doubles crown.
- Rafael Nadal won a record-extending **10th Barcelona Open title** by defeating Dominic Thiem of Austria.
- American Sam Querrey has won the **ATP Mexico Open hard court tennis tournament.**
- Andy Murray **wins Dubai Duty Free Tennis Championships 2017.**
- Roger **Federer won his fifth BNP Paribas Open Tennis Tournament at the Indian Wells Tennis Garden, California.** He defeated Stan Wawrinka.
- Second-seeded **Jo-Wilfried Tsonga** defeated Frenchman Lucas Pouille to win the **2017 Open 13.**

Current Affairs related to Grand Prixes

- Mercedes' British Formula One racer Lewis Hamilton won the **Chinese Grand Prix.**
- Sebastian Vettel (Ferrari) won the **Bahrain Grand Prix 2017** by defeating Lewis Hamilton (Mercedes).
- Valtteri Bottas (Mercedes) won the **Russian Grand Prix.**
- Four-time world champion Sebastian Vettel won the **Australian Grand Prix for Ferrari.**
- Jehan Daruvala became the first ever Indian to claim the **New Zealand Grand Prix** in New Zealand.

Badminton

- **P.V. Sindhu** defeated Carolina Marin (Spain) to win India **Open badminton championship 2017** in New Delhi.
- **P V Sindhu** jumped three places to achieve a career-best **world number two ranking** in the latest Badminton World Federation (BWF) rankings.
- **Sai Praneeth** has won the **title match of Men's singles at Singapore Open Badminton** beating his compatriot Kidambi Srikanth.
- National Badminton coach Pullela Gopichand's daughter **Gayatri Pullela** has bagged both the singles & doubles crown at the **Pembangunan Jaya Raya Junior Grand Prix in Jakarta.**
- India's most successful Badminton Doubles specialist **Jwala Gutta** appointed as the **member of the governing body of Sports Authority of India (SAI).**
- Indian men's doubles pair of **Satwiksairaj Rankireddy & Chirag Shetty** clinched the $20,000 Vietnam Open International challenger badminton doubles title.
- **India's Lakshya Sen** has become the **World No 1 Junior Badminton player.**
- **Sourabh Verma** clinched the **Men's Singles** title defeating Lakshya Sen in the **81st Senior National Badminton Championships** tournament. **Rituparna Das** claimed the Women's Singles.
- **Saina Nehwal** was appointed as a **member of the International Olympic Committee's (IOC) Athletes' Commission (AC)** in 2016, will represent the panel in the Badminton World Federation (BWF).

Boxing/ Wrestling

- **Indian boxer Shiva Thapa** ended up with a silver medal in the 60-kg category at **Asian Boxing Championships in Tashkent, Uzbekistan.**
- **Indian boxer K Shyam Kumar** won a gold medal in the 49- kilogram category at the Thailand International Tournament in Bangkok.
- **Iran** lifted-up the ban which it had imposed **on United States Wrestlers,** thus allowing them to participate in the **Freestyle World Cup which was held in Iran** in February 2017.

Other Sports Current Affairs

- Odisha CM Naveen Patnaik **unveiled the logo & mascot of the 22nd Asian Athletics Championships** named **Olly Turtle,** depicts the Olive Ridley turtles.

- **Heena Sindhu** claimed a bronze medal in the **women's 10m Air Pistol** as India ended the Grand Prix of Liberation Plezn 2017 Shooting championships in Czech Republic with seven medals.
- **National Basketball Association (NBA)** inaugurated its first ever academy in Greater Noida.
- **Kenya's Joyciline Jepkosgei** broken the **world half marathon record at** the Prague Half Marathon after winning the IAAF Gold Label Road Race in one hour, four minutes & 52 seconds.
- Sports Minister Mr. Vijay Goel approved the appointment of **two top foreign athletics coaches. Australian Dave Smith** appointed as the coach in race walking & **American Galina P Bukharina** as coach of national 400m & 400m relay teams.
- **Olympic Council of Asia (OCA)** announced Video gaming **as full sports at the 2022 Asian Games** which is scheduled to be held in Hangzhou, China
- **Pankaj Advani** has won his sixth **Asian Billiards title & seventh overall Asian championship.**
- Pankaj Advani lost to China's Lv Haotian in summit clash of **Asian Snooker Championship held in Doha, Qatar.**
- Bangalore-based **Sagar Baheti** become the **first visually impaired Indian runner** to complete the historic Boston Marathon, the world's oldest & the hardest marathon to qualify for.
- Golf Industry Awards 2017: **Aditi Ashok** bagged Outstanding Achievement as a Player award. **SSP Chawrasia** bagged the Award for the Men's Player of the Year. **Ali Sher** was feted for an Outstanding Playing Career.
- **India won six medals** in the second **leg of the Asian Grand Prix Athletics Meet in Jiaxing, China.** This included the gold medal bagged by Neena Varakil in women's long jump. World junior record holder javelin thrower Neeraj Chopra took the silver.
- Indian shot putter **Manpreet Kaur** clinched **a gold** in the 1st leg of Asian Grand Prix Athletics Meet in Jinhua, China.
- **Joshna Chinappa** scripted history **by becoming the first Indian to clinch the Asian Squash** title by defeating Dipika Pallikal Karthik. In the men's final, **Max Lee of Hong Kong** won by beating India's Saurav Ghosal.
- India's national record holder **in men's 20km race walk, K T Irfan** has won bronze at the Asian Race Walking Championships in Nomi, Japan.
- **SSP Chawrasia** has become only the second Indian golfer to successfully defend **the Hero Indian Open title.**
- **FM** allocated **Rs. 1943 crores for the Sports Ministry** in the budget for 2017-18.
- Union Minister for Sports Vijay Goel laid the **foundation stone of the country's first centre of excellence for differently abled sportsmen at Gandhinagar, Gujarat.**
- **Pankaj Advani** has won the **Indian National Snooker Championship** with a 6-0 win over Pandurangaiah of Railways.
- Billiards & Snooker Federation of India (BSFI) informed that **India will host the World Billiards Championship for the next four years.**
- **Mumbai based Kush Bhagat** has been awarded the **Candidate Master (CM) title by the World Chess Federation body, FIDE** for his outstanding performance in Western Asian Youth Chess championship 2016 at UAE.
- **'Jamaica's sprinter Usain Bolt** won the '**Sportsman of the Year' award at the Laureus World Awards** or the 'Oscar of Sports' held in Monaco.
- **International Basketball Federation (FIBA)** has promoted **Norman Isaac as the Technical Delegate (TD)** of the sport's worldwide governing body. He has become the first Indian to be ever appointed to the post.
- **Indian Women's team won a silver** after getting defeated by South Kores, at the **Asian Rugby Sevens Trophy tournament at Vientiane, Laos.**
- **American professional golfer Dustin Hunter Johnson claimed No 1** Position in Official World Golf Ranking for the first time in his career.

Static GA Take Aways from the Current Affairs

WHO: Formed in 1948 | HQ: Geneva, Switzerland | Head: Margaret Chan, Director General
World Bank | Formed in 1945 | HQ: Washington, D.C., U.S. | Membership: 189 countries | Jim Yong Kim, President

AU (African Union Commission)
Alpha Conde, Guinea Chairperson |Membership: 55 member states|Officially founded in 2002

Brief on National Health Policy

- Cabinet approved the National Health Policy, 2017 (NHP, 2017). The Policy seeks to reach everyone in a comprehensive integrated way to move towards wellness. It aims at achieving universal health coverage and delivering quality health care services to all at affordable cost.
- The main objective of the National Health Policy 2017 is to achieve the highest possible level of good health and well-being, through a preventive and promotive health care orientation in all developmental policies, and to achieve universal access to good quality health care services without anyone having to face financial hardship as a consequence.
- The policy proposes raising public health expenditure to 2.5% of the GDP in a time bound manner.

Brief on Trade Infrastructure for Export Scheme (TIES)

- Commerce and Industry Minister Smt. Nirmala Sitharaman launched the Trade Infrastructure for Export Scheme (TIES). The Scheme is focussed on addressing the needs of the exporters.
- The objective of the proposed scheme is to enhance export competitiveness by bridging gaps in export infrastructure, creating focused export infrastructure, first mile and last mile connectivity for export-oriented projects and addressing quality and certification measures.
- The Central and State Agencies, including Export Promotion Councils, Commodities Boards, SEZ Authorities and Apex Trade Bodies recognised under the EXIM policy of Government of India; are eligible for financial support under this scheme.
- The Central Government funding will be in the form of grant-in-aid, normally not more than the equity being put in by the implementing agency or 50% of the total equity in the project. The grant in aid shall, normally, be subject to a ceiling of Rs 20 Cr for each infrastructure project.

Bitcoin

Bitcoin is a form of digital currency, created and held electronically. No one controls it. Bitcoins aren't printed, like dollars or euros – they're produced by people, and increasingly businesses, running computers all around the world, using software that solves mathematical problems.

North Atlantic Treaty Organization (NATO)

- It is an intergovernmental military alliance between several North American and European states based on the North Atlantic Treaty which was signed on 4 April 1949.
- 28 Members
- Headquarters: Brussels, Belgium
- NATO's Secretary General: Jens Stoltenberg

Small & marginal farmers

Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a landholding of more than 1 hectare and upto 2 hectares are considered as Small Farmers.

'Power for All'

- The Government of India is committed to improving the quality of life of its citizens through higher electricity consumption. The aim is to provide each household access to electricity, round the clock. The 'Power for All' programme is a major step in this direction.
- 24x7 - Power for All (24x7 PFA) is a Joint Initiative of Government of India (GoI) and State Governments with the objective to provide 24x7 power available to all households, industry, commercial businesses, public needs, any other electricity consuming entity and adequate power to agriculture farm holdings by FY 19.

Dams in Punjab

- Damsal Dam
- Jainti Dam
- Patiari Dam
- Perch Dam
- Ranjit Sagar Dam
- Saleran Dam
- Siswan Dam

Saurashtra Narmada Avtaran Irrigation (SAUNI) Yojana

Saurashtra-Narmada Avataran Irrigation Yojana (Sauni Yojana) has been launched to divert one MAFt excess over flowing flood water of Narmada allocated to Saurashtra Region. The excess over flowing flood water of Narmada will be distributed to 115 reservoirs of eleven districts of Saurashtra through total 1126 km long four link pipelines benefitting 10,22,589 acre land.

Important Tiger Reserves

Total number of Tiger reserves in India is 50. Tiger reserves are the ideal places to conserve the tiger population in their natural habitats.

State Festivals

- Andhra Pradesh: Ugadi
- Losar festival: Arunachal Pradesh
- Chhath Puja: Bihar
- Chattisgarh: Maghi Purnima
- Shigmo mel in goa
- Haryana: Gugga Naumi
- Himachal Pradesh: Gochi Festival
- Jammu and Kashmir: Bahu Mela
- Jharkhand: Karam Festival
- Madhya Pradesh: Lokrang festival
- Manipur: Yaoshang
- Meghalaya: Khasis
- Mizoram: Chapchar Kut Festival
- Nagaland: Sekrenyi
- Odisha: Dola Yatra
- Punjab: Bandi Chhor Divas
- Rajasthan: Gangaur Festival

- Sikkim: Losar
- Tamil Nadu: Pongal Festival
- Telangana: Bathukamma
- Tripura: Kharchi Puja

BILLS IN THE PARIAMENT/ASSEMBLY

- **Real Estate (Regulation & Development) Act, 2017 (RERA)** come into effect from 1st May & aimed **to protect the interests of homebuyers across the country & bring transparency.** Now, **Developers have to register their under-construction projects along with all the relevant details with RERA by July 31.** Around 13 states & UTs have reportedly notified their rules.
- Lok Sabha passed **123rd Constitution Amendment Bill,** 2017. It seeks to grant **constitutional status to National Commission for Socially & Educationally Backward Classes.** The amendment bill seeks to insert Article 338B in the Indian Constitution.It also seeks to insert a new **article 342A** which empowers the President to specify the socially & educationally backward classes by public notification.
- **Motor Vehicle amendment bill 2016.** It amended the Motor Vehicles Act, 1988. In cases of accidents that occur due to bad road, the **contractor will be held liable & will have to pay the fine.** Maximum liability for third party insurance in case of a motor accident has been capped **at Rs 10 lakh in case of death & at Rs 5 lakh** in case of critical injury.
- Parliament **passes Constitution (SC) Order (Amendment) Bill 2017.** It seeks to amends the constitution (Schedule Castes) order, 1950 & the constitution (Pondicherry) Scheduled Castes Order, 1964. It seeks to modify the list of SCs for the state of Odisha.
- The parliament passed the **Human Immunodeficiency Virus (HIV) & Acquired Immune Deficiency Syndrome (AIDS) (Prevention & Control) Bill, 2017** to ensure equality for HIV positive persons in spheres of education, employment & treatment. The bill prohibits discrimination towards HIV positive persons in areas of education, jobs, healthcare treatment, availing insurance, holding public/private office & residing or renting a property.
- Parliament passed **the Mental Healthcare Bill, 2016,** which provides healthcare & services to the people with **mental illness & also decriminalizes suicide.** The bill states that a person who attempts suicide should be presumed to have severe stress, & shall not be punished. Under the Bill, the punishment **for flouting of provisions will attract up to six months in prison or Rs 10,000 fine or both.**
- **West Bengal Clinical Establishments (Registration, Regulation, & Transparency) Bill, 2017 was passed by the state legislative assembly.** The Bill aims to regulate the private hospitals & bring transparency, end harassment of patients & take necessary steps to stop medical negligence in health institutes. The Bill replaces the West Bengal Clinical Establishments Bill, 2010.
- Parliament approved **a bill granting women working in the organized sector paid maternity leave of 26 weeks, up from 12 weeks now**. The law will apply to all establishments employing 10 or more people & the entitlement will be for the first two children. For the third child, the entitlement will be 12 weeks.
- Gujarat Assembly passed **Aadhaar (Targeted Delivery of Financial & Other Subsidies, Benefits & Services) Bill, 2017** to empower the state government to use Aadhaar number as the sole identifier for the delivery of various subsidies & benefits in an effective & targeted manner.
- Cabinet approved **introduction of the Indian Institutes of Information Technology (IIIT) (Amendment) Bill, 2017.** It seeks to amend the IIIT Act, 2014. The amendment aimed at **including Indian Institute of Information Technology Design & Manufacturing (IIITDM), Kurnool in Andhra Pradesh** in the Act & declare it as an institute of National Importance with the power to award degrees to students.
- LS passed the **Payment of Wages (Amendment) Bill, 2017** which allows for payment of **wages digitally or through cheque directly into the account of workers.** The bill seeks to amend the Payment of Wages Act 1936.

INTERNATIONAL ORGANIZATION IN NEWS

- WTO's dispute settlement set up a panel to resolve the **dispute between Japan & India** over imposition of safeguard **import duty on iron & steel products**.
- UNHCR, the UN Refugee Agency, appointed acclaimed actress & philanthropist **Kristin Davis as its Goodwill Ambassador.**
- UN chief Antonio Guterres named **German Achim Steiner, as new administrator** of UN Development Programme (UNDP).
- UNESCO awarded its **Peace Prize to Giuseppina Nicolini,** the mayor of the Italian island of Lampedusa, for her commitment to saving the lives of people.
- **Nita Ambani** made it to two important commissions of the global sports governing body, including the prestigious **Olympic channel.** She has also been made a member of **Olympic education Commission.**
- United Nations High Commissioner for Refugees (UNHCR) has appointed **Syrian refugee & Olympic athlete Yusra Mardini** as a Goodwill Ambassador.
- Myanmar becomes the **7th formal member of SASEC South Asia Sub-Regional Economic Cooperation (SASEC)** program of Asian Development Bank (ADB).
- **Author Neil Gaiman** appointed as a global Goodwill Ambassador of the **UN Refugee Agency, UNHCR**.
- Telecom Secretary **J S Deepak** was named India's next Ambassador to the **World Trade Organisation (WTO).**

- UN Chief Antonio Guterres has appointed former **South Carolina Governor David Beasley to head the Rome-based World Food Programme (WFP).**
- Reliance Group Chairman **Anil Ambani has been inducted** into the international advisory board of global think-tank the **Atlantic Council.**
- Indian Council of Medical Research (ICMR) Director **Soumya Swaminathan has been named to a high-level group set up by UN Secretary General Antonio Guterres** to provide expertise on & coordinate the global fight against antimicrobial resistance.
- **UN children's agency UNICEF** has launched an appeal for 3.3 billion US Dollar to help 48 million children caught up in crises worldwide amid fears of a funding cut from top donor the United States.
- **UNICEF** launched a **$110 million appeal to help two million acutely malnourished children** across Sudan including hundreds of thousands living in conflict areas.
- Folk singer from **Punjab Satinder Sartaaj** has been selected for the awareness project against human trafficking 'Blue Heart Campaign' by the **United Nations Office on Drugs & Crime (UNODC).**
- **Neeti Mohan** collaborated with UN for women empowerment project titled **"Music To Inspire – Artists United Against Human Trafficking" which is managed by the UNODC.**
- **National Regulatory Authority of India (NRAI)** has been given the maximum ratings by the **World Health Organisation for vaccine regulations.** India, as a large vaccine producing country, is currently supplying several vaccines to the UN agencies (UNICEF, WHO & PAHO).

SCIENCE & TECHNOLOGY (NASA, ISRO & OTHERS)

- India has launched the **Geosynchronous Satellite Launch Vehicle (GSLV-F09) carrying the GSAT-9** or the "South Asia" satellite from the Satish Dhawan Space Centre in Sriharikota in Andhra Pradesh. The lift-off mass of GSLV-F09 is about 2,230 kg which includes the satellite & its launch vehicle. Mission lifespan is 12 years.
- Agriculture Ministry joined hands with the **National Remote Sensing Centre (NRSC), a wing of ISRO to geo-tag agricultural assets** for their real-time monitoring & effective utilization.
- **ISRO signed MoU with BHEL** to help develop low-cost lithium-ion batteries for electric vehicles.
- An android App **'Solar Calculator' for the computation of solar energy potential has been developed by Space Applications Centre (SAC), ISRO,** Ahmedabad.
- **Mongolia** launched its first satellite **named Mongol Sat-I, part** of its efforts to make use of new technology to diversify its resource-dependent economy.
- China successfully launched its first unmanned cargo **spacecraft named Tianzhou 1.**
- NASA successfully launched **its football-stadium-sized, heavy-lift Super Pressure Balloon (SPB)** from Wanaka, New Zealand.
- **Peggy Whitson** is the **first woman to command the space station twice.** She also holds the record for most spacewalks conducted by a female astronaut.
- ISRO created history by commissioning the **world's 3rd largest hypersonic wind tunnel at Vikram Sarabhai Space Centre (VSSC)** in Thiruvananthapuram, Kerala.
- **ISRO & Jet Propulsion Laboratory (JPL), NASA** are jointly working on the development of Dual Frequency (L & S band) Synthetic Aperture Radar Imaging Satellite named as **NASA-ISRO Synthetic Aperture Radar (NISAR).** The L-band SAR is being developed by JPL/NASA, while ISRO is developing S-band SAR.
- **American astronaut Peggy Whitson** made history when **she floated outside the International Space Station (ISS).** She made her eighth career spacewalk, surpassing the record of 7 by American Sunita Williams.
- **PSLV-C37 carrying CARTOSAT-2** series earth observation satellite & 1**03 nano satellites has lifted off from Sriharikota, Andhra Pradesh.**
- ISRO successfully ground tested its indigenously developed **Cryogenic Upper Stage engine for GSLV Mark III** at its Liquid Propulsion Complex at Mahendragiri in Tirunelveli district of Tamil Nadu. C25 stage is the **most powerful upper stage developed by ISRO** & uses Liquid Oxygen & Liquid Hydrogen propellant combination.
- **California-based SpaceX** onboard its **Falcon 9 rocket** launched a robotic **Dragon cargo ship with about 5,500 pounds (2,500 kg) of supplies** & science experiments toward the International Space Station.
- **Shawna Pandya** an Indian-origin woman **will become the third woman** after Kalpana Chawla & Sunita Williams to go into space in 2018.
- Astronomers of NASA have discovered seven Earth-sized planets orbiting a star called **TRAPPIST-1.**
- World's first robot table tennis tutor **FORPHEUS (Future Omron Robotics Technology for Exploring Possibility of Harmonised Automation with Sinic Theoretics)** in Japan has set a new Guinness World Record for its uncanny ability of being able to play the game better than most humans.

Brief on NASA & ISRO

NASA

- **Formed in 1958**
- **Headquarters: Washington, D.C.**
- **Administrator: Robert Lightfoot (acting)**
- **Deputy Administrator: Lesa Roe (acting)**

ISRO

- **Headquarters: Bengaluru**
- **Founder: Vikram Sarabhai**
- **Founded in 1969**
- **Director: A. S. Kiran Kumar**

POWER PLANTS ESTABLISHED

- NTPC has appointed Sanjeev Kishore as Group General Manager at **Kudgi Super Thermal Power Project,** Karnataka.
- PM Modi dedicated 1980 MW of the **Koradi super-critical thermal power project** of state-run Mahagenco near Nagpur in Maharashtra to the nation.
- BHEL successfully commissioned two units of 270 MW at **RattanIndia Nasik Power Ltd's, Maharashtra.**
- State-owned power equipment maker **BHEL has commissioned** a 250-MW eco-friendly unit using low-grade coal (lignite) as a primary fuel.
- State-run power producer NTPC has commissioned 55 Mega Watt (MW) of **Bhadla Solar Power Project in Rajasthan.**
- **Tata Power Renewable Energy Ltd** has synchronised its 15 MW solar plant at Bellampally in Telangana.

SCHEMES

Schemes launched by Union Govt.

- CCEA given its approval for restructuring the schemes of the Ministry of Food Processing Industries (MoFPI) under new Central Sector Scheme – **SAMPADA (Scheme for Agro-Marine Processing & Development of Agro-Processing Clusters) for the period 2016-20 coterminous with the 14th Finance Commission cycle.** SAMPADA with an allocation of Rs. 6,000 crores is expected to leverage the investment of Rs. 31,400 crores **will benefit 20 lakh farmers & generate 5,30,500 direct/ indirect employment in the country by the year 2019-20.** The objective of SAMPADA is to supplement agriculture, modernize processing & decrease agri-waste.
- Cabinet given its approval for **National Steel Policy (NSP) 2017.** It seeks to enhance domestic steel consumption & ensure high-quality steel production & create a technologically advanced & globally competitive steel industry. The NSP 2017 **aims to achieve 300 million tonnes of steel-making capacity by 2030.**
- Union Home Minister Rajnath Singh **announced a new strategy against the Maoists—SAMADHAN.** The Minister explained the acronym as **S-smart leadership, A-aggressive strategy, M-motivation & training, A-actionable intelligence, D-dashboard-based KPIs (key performance indicators) & KRAs (key result areas), H-harnessing technology, A-action plan for each theatre & N-no access to financing.**
- Government has launched **PowerTex India, a comprehensive scheme for power loom sector development**, simultaneously at over 45 locations in the country.
- Mizoram has become **the 27th State to join the Ujwal DISCOM Assurance Yojana (UDAY).**
- **National Mission for Clean Ganga (NMCG) has approved 26 projects worth Rs 2,154.28 crore** under the Centre's 'Namami Gange' programme, aiming to reduce the river's pollution load.
- **Minister of Housing & Urban Poverty Alleviation M Venkaiah Naidu launched 352 projects** in 53 cities in 17 States across the country with an investment of Rs 38,003-cr to build 2,03,851 affordable houses.
- The government has reduced the number of **centrally sponsored schemes (CSS) to 28 umbrella schemes** from 66.
- With a view to digitally empower the Atal Pension Yojana (APY) subscribers & improve the quality of service, the facility of **online viewing of the statement of the transaction (e-SOT) & also the e- Permanent Retirement Account Number (e-PRAN card)** have been launched.
- Union Cabinet approves **the closure of Mahatma Gandhi Pravasi Suraksha Yojana (MGPSY).** It was launched in 2012 to provide insurance, resettlement expenses & other social security needs of blue collar workers going abroad.
- Union Minister of Drinking Water & Sanitation Mr. Narendra Singh Tomar has **launched 'Swachh Shakti Saptah' in Gurugram, Haryana** to raise awareness on sanitation & cleanliness.
- The government approved **construction of 117,814 more affordable houses for urban poor under the Pradhan Mantri Awas Yojana (PMAY) in six states** (Karnataka, Kerala, Madhya Pradesh, Bihar, Jharkhand & Odisha) with a total investment of Rs 5,773 crore & with central assistance of Rs 1,816 crore.
- **Kerala, Tripura & Arunachal Pradesh** have joined the Centre's power distribution company debt relief scheme, **Ujjwal Discom Assurance Yojna (UDAY).** With this, 26 states have joined the scheme.
- With an aim to **free India from cataract by 2022,** the government has approved a Rs 756 crore scheme to

treat over 700 lakh such patients in the next five years. The scheme would render Rs 2,000 as financial assistance for each operation, including cost of lenses.

- The Union government has **launched Mission Fingerling to achieve Blue Revolution with the holistic development & management of fisheries in the country.** The Blue Revolution programme focuses on creating an environment that envisages integrated & holistic development & management of fisheries for the socio-economic development of the fishers & fish farmers. The main motive behind this programme is to enhance the fisheries production from 10.79 mmt (2014-15) to 15 mmt by 2020-21.
- Union Cabinet approved **'Pradhan Mantri Gramin Digital Saksharta Abhiyan' (PMGDISHA)** to make 6 crore rural households digitally literate. The outlay for this project is **Rs. 2,351.38 crores** to usher in digital literacy in rural India by **March 2019.**
- Union Minister of State (IC) for Power, Coal, New & Renewable Energy & Mines, **Shri Piyush Goyal** launched the **TAMRA (Transparency, Auction Monitoring & Resource Augmentation)** portal & Mobile Application in New Delhi. It aims to enhance the **transparency accountability in the mining sector**.
- Union Minister of State for Labour & Employment **Bandaru Dattatreya** launched the **National Career Service (NCS) for youths & Jeevan Praman facility to EPFO pensioners** through Post Offices at DakSadan in Hyderabad.
- The implementation of the regional air-connectivity scheme, **UDAN,** will see the number of operational airports in the country **shoot up by over 50,** while the cost of travelling will come down to as low as ₹2,500 for up to an hour of air journey. According to Sinha, there **are 75 small operational airports in the country, &** this number will increase to over 125 with the successful implementation of **UDAN (Ude Desh ka Aam Nagrik).**
- The Center & state of **Sikkim** has signed a MoU under the **Ujwal DISCOM Assurance Yojana (UDAY)** for operational improvement of the state's power distribution department.
- As a part of the Central Scheme **'Heritage City Development & Augmentation Yojana (HRIDAY)'**, the Ministry of Urban Development has approved **development of 6 km long Bet Dwarka Darshan Circuit in Gujarat** at a cost of Rs.16.27 crore. The Circuit will connect the famous Dwarkadish Haveli & Hanuman Dandi in Dwarka district of Gujarat.
- Union cabinet led by PM Modi has given its approval to extend the tenure of loans **under the Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana (Urban) Mission** from the current 15 years to 20 years.
- **Union Ministry of Commerce under Nirmala Sitharaman** has approved the pilot **Revenue Insurance Scheme for Plantation Crops (RISPC)** to protect the growers of plantation crops from the twin risks. Firstly the risks of yield loss due to adverse weather parameters, pest attacks etc. & secondly income loss caused by fall in international/domestic prices. RISPC will be implemented on a pilot basis for two years covering tea, coffee, rubber, cardamom & tobacco in eight districts in West Bengal, Kerala, Karnataka, Andhra Pradesh, Assam, Sikkim & Tamil Nadu by the commodity boards.

Schemes launched by State Govt.

- Haryana government has decided to open canteens offering meals at subsidized rates to registered construction workers **under the "Antyodaya Anna Yojana"** at 23 locations in the state.
- MP government has **launched an app named 'MP e-nagarpalika'** to provide various municipal services online.
- MP government **kick-started its ambitious 'Deendayal Rasoi Yojana'** under which subsidised meals will be available at **Rs 5 per plate** to people, especially the economically disadvantaged sections of society.
- CM of Andhra Pradesh N. Chandrababu Naidu announced the **re-launch of 'Adarana scheme' for improving traditional occupations.**
- **Haryana government** has decided to provide **a one-time grant of Rs 21,000** to all those families whose third girl child was born after August 24, 2015, **under the 'Aapki Beti, Hamari Beti' scheme.**
- Govt. of Maharashtra **announced the 'Advanced Farming – Enriched Farmer' scheme** which aimed to increase farmers' income by cutting production cost & increasing the output.
- Former Tamil Nadu CM O Panneerselvam **launched a portal, 'ammakalviyagam.in'** which will be a hub of learning, interaction, opportunity, & connection.
- Haryana government prepared **Tirtha Darshan scheme under which senior citizens above 60 years of age & of Haryana domicile** would be able to go on a pilgrimage within the country at government expense.
- Karnataka CM Siddaramaiah **launched a comprehensive web-based platform Pratibimba** to showcase the government's performance & achievements to the citizens.
- Arunachal Pradesh government has launched a new **scheme Adarsh Gram Yojana** that is in accordance with the basic philosophy of the PM 'Sabka Saath Sabka Vikaas'.
- For holistic development of villages, Assam CM Sarbananda Sonowal launched the **CM Samagra Gramya Unnayan Yojana, CMSGUY** in Guwahati.

- Union Health Secretary **C.K. Mishra** has launched **"Saathiya Resource Kits"** that will provide information on adolescent related issues such as puberty & mental health, among others.
- Union Minister of Electronics & IT **Ravi Shankar Prasad** launched **Cyber Swachhta Kendra in New Delhi** for Botnet cleaning & Malware analysis as a part of digital India initiative. He also launched two mobile apps. **Mkavach** to protect smart phones & tablets from hackers. **Samvid** to protect Desktops from suspicious applications from running.
- **Rajasthan CM Vasundhara Raje** inaugurated a medical project **Rajasthan Heart Attack Treatment programme (RAHAT)** at the Eternal Heart Care Center Hospital in Jaipur. The programme aims to provide people in remote & rural areas with **timely treatment during heart attacks.**
- Central government has granted permission to raise the **number of workdays under the Mahatma Gandhi Rural Employment Guarantee scheme in Tamil Nadu** from the existing **100 days to 150 days.**
- Jharkhand CM Raghubar Das launched energy efficient fans & LED tube lights under the **'Unnat Jeevan by Affordable LEDs & Appliances for All' (UJALA) scheme in the state.** The UJALA scheme is being implemented by Energy Efficiency Services Limited (EESL).

Schemes launched by Ministries

- Minister of State (I/C) for Labour & Employment, Shri Bandaru Dattatreya launched two schemes **"One IP-Two Dispensaries" & "Aadhaar based Online Claim Submission".** One IP- Two Dispensaries scheme has given **an option to an Insured Person (IP) to choose two dispensaries, one for self & another for the family through an employer.** Under Aadhaar based Online Claim Submission scheme, **all EPF Members who have activated their Universal Account Number (UAN) & seeded their KYC (Aadhaar) with EPFO will be able to apply for PF final settlement, Pension withdrawal benefit & PF part withdrawal** from their UAN Interface directly.
- **HRD Minister Prakash Javadekar** launched **'Students for soldiers- a nationwide Vidya-Veerta Abhiyan'** to encourage Universities to display portraits of Param Veer Chakra-decorated soldiers.
- The **'Tarang Sanchar portal' was launched.** The web portal is **for Information sharing on Mobile Towers & EMF Emission Compliances.** It aims to generate confidence among the public **about the effectiveness of the EMF compliance process** in India.
- Government launched **two mobile apps, echallan & mParivahan,** that provide access to various services & information, & enable citizens to report **any traffic violation or road accident.**
- Union Home Minister Rajnath Singh launched the website & app named **'Bharat Ke Veer',** to facilitate the **monetary contribution to the kin** of soldier personnel killed in action.
- HRD Minister Prakash Javadekar **launched the Rashtriya Uchchatar Shiksha Abhiyan (RUSA)** portal & mobile app in New Delhi.
- Minister of Law & Justice Ravi Shankar Prasad inaugurated three welfare initiatives of the Department of Justice which are-
  a) **Pro-bono legal services-** Lawyers who want to provide legal services free of cost can register themselves on a web-based platform.
  b) **Tele-law service-** Aims to connect marginalized communities with lawyers through video conferencing facilities.
  c) **Nyaya Mitra Project-** Aims to reduce pendency in lower courts, with a special focus on cases which are more than ten years old.
- **National Health Mission (NHM) in Haryana** launched a mobile-based application named **'Kilkari' to create awareness among pregnant women, parents & health workers** on the importance of ante & post-natal care.
- Health Minister JP Nadda **launched the Test & Treat policy for providing treatment to patients suffering from Human Immunodeficiency Virus (HIV).** Under this, the government will provide Anti- Retroviral Therapy (ART) treatment to the patients free of cost.
- The govt. unveiled the **draft model law 'Agricultural Produce & Livestock Marketing (Promotion & Facilitating) Act (APLM), 2017'.** It seeks to liberalise the trade in agri-products & livestock. This has drafted by a committee **headed by Mr. Ashok Dalwai.** It seeks to establish **regulated wholesale agri-market at a distance of every 80 km.**
- **'Urja Mitra' mobile application & Rural Feeder Monitoring Scheme** was launched recently. This will allow the consumers to exchange real-time information with electricity distribution companies (discoms) on power supply.
- Karnataka CM Siddaramaiah launched a **Mobile App 'Suraksha' for the safety of women** in the city.
- Information & Broadcasting Minister M Venkaiah Naidu launched the **online film certification system, 'e-cinepramaan'** with an aim to censor corruption & promote clean cinema.
- Mumbai-based **Ushalakshmi Breast Cancer Foundation** has released **an app to provide information under one roof.** Launched by Bollywood icon Amitabh Bachchan, **the app – 'ABC of Breast Health'** – will provide information in 12 languages.
- HRD Minister Prakash Javadekar is set to constitute a **National Testing Agency (NTA)** which will be responsible for conducting examinations for higher & secondary education.
- Union Minister of Chemicals & Fertilizers & Parliamentary Affairs, **Shri Ananth Kumar** inaugurated

the **Orientation Programme for the district heads of National Yuva Cooperative Society (NYCS)** in New Delhi to launch the Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJKs) in the country.

MISCELLANEOUS TOPICS

INDIAN RAILWAYS

- **IRCTC** now offering home delivery of rail tickets & will allow passengers to make payment through any payment mode, including cash **by introducing the pay-on-delivery (PoD) service.**
- Indian Railways will **float global tenders' worth over Rs.100 crore for acquiring End of Train Telemetry (EoTT)** equipment to run 1,000 trains without guards.
- **French Minister of State** for Transport Alain Vidalies signed an agreement with **Indian Railway Minister Suresh Prabhu** for **collaboration in railway areas** such as high-speed & semi-high speed rail, modernisation of current operations & infrastructure, station renovation & operations etc.
- Railway Minister Suresh launched **India's First Train with Glass Ceiling, LED Lights & Rotable Seats in 'Vistadome' Coaches.** He has flagged off the train with Vistadome coaches between Visakhapatnam & Araku.
- Cabinet approved **the setting up of rail regulator which will be named as Railway Development Authority (RDA) in New Delhi** for the recommendation of passenger fares & set the performance benchmarks.
- Railway Minister flagged **off the first Antyodaya Express** a long distance, fully unreserved, superfast train service b/w Kochi's Ernakulam Junction & Howrah Junction.
- **To support future research & technology development,** related to critical infrastructure in India, a railway **research center in Australia** has entered into an agreement with the Indian Railways.
- **Medha, the made-in-India rake** was flagged off for the maiden run of the 12-coach train from Dadar to Borivali, at Lokmanya Tilak Terminus.
- **Ministry of Railway** has proposed the Finance Ministry to create a **non-lapsable safety fund named 'Rashtriya Rail Sanraksha Kosh' over five years with initial corpus of Rs. 20000 crores**. It is based on the recommendation of a high-level safety review committee under the chairmanship of **Dr. Anil Kakodkar.**
- Railway Ministry is set to develop the **first ever railway line in Andaman & Nicobar Island** that currently has no rail network. It will construct **240-km broad gauge railway line connecting Port Blair with Diglipur (Andaman Island)**.
- **Science Express Climate Action Special (SECAS II)** flagged off from Safdarjung Railway station in Delhi. The SECAS II will run till 8th September & **culminate its journey at Gandhinagar.**

OPERATIONS LAUNCHED

- Haryana government has launched **'Operation Durga'** to ensure women safety in the state.
- Jharkhand Police initiated **'Tare Zameen Par programme'** to enlighten children in Naxal-affected areas in the Palamau district of Jharkhand.
- Income Tax department has launched the second phase of the **'Operation Clean Money'** to investigate over 60,000 individuals with an aim to detect black money generation post demonetisation.
- **National Disaster Management Authority** conducted its first-ever mock exercise on **forest fire in Uttarakhand** to help improve the preparedness & response mechanism in the event of a forest fire.
- **Operation Meghdoot,** Indian Army's longest deployment at the Siachen Glacier is now 33 years old.
- Wildlife Crime Control Bureau (WCCB) coordinated **'Operation Thunder Bird' & 'Operation Save Kurma' nationwide.** The aim of 'Operation Thunder Bird' is to combat illegal trade of wildlife animals in the country. 'Operation Save Kurma' is a turtle-specific operation where over 15,000 live turtles were seized.

INDIA'S GDP REPORTS

- As per the UN's **'The Economic & Social Survey of Asia & the Pacific 2017',** India is expected to achieve 7.1% growth this year & up to 7.5 % for 2018.
- India's growth is expected to rebound **to 7.2 %** in the 2017-18 & **7.7 % in 2018-19 as per the IMF report.** Growth in Asia **is forecast to 5.5 % in 2017.**
- India's GDP is expected to **spike to 7.2%** in the 2017-18 according to **World Bank report titled "Globalization Backlash".**
- **IMF** projected the world economy to grow at a pace of **3.5 % in 2017** & 3.6 % in 2018.
- **Fitch estimated India's GDP** to grow by **7.1 %** in the fiscal 2016-17, 7.7 % in both 2017-18 & 2018-19.
- India is expected to clock **GDP growth of 7.1 % in 2017—18, says an HSBC** report.
- **National Council of Applied Economic Research (NCAER)** has lowered India's GDP growth to **6.9 % for 2016-17 & 7.3 % for 2017-18.**
- **OECD** estimated the India's GDP growth at **7 % for 2016-17, 7.3 % for 2017-18 & 7.7 % for 2018-19.**

OTHERS

- Union Cabinet approved **Vijayawada Airport** as International Airport.
- PM Modi launched the **integrated case management system of the Supreme Court**. The system will help litigants access data & retrieve information online & will be a step towards a paperless Supreme Court.

- **Survey General of India (SOI)** completes 250 years.
- **All India Institute of Medical Sciences** is India's first public hospital **to start plaque brachytherapy** facility for the treatment of eye tumors.
- Sand artist **Sudarsan Pattnaik from Odisha** won the jury prize gold medal at the **10th Moscow Sand Art** Championship.
- Centre has launched the **first ever across-the-river survey in Ganga** to determine the population of aquatic life, including that of the endangered Gangetic dolphin.
- The **tallest national flag** in the country **measuring 360 feet** was hoisted at Attari-Wagah joint check post in Punjab.
- **Indian Council of Agricultural Research & the International Crops Research Institute for the Semi-Arid Tropics (ICRISAT)** would work together on crop improvement & agronomy programmes for grain legumes & dryland cereals.
- Airports Authority of India, DRDO & Government of Jharkhand signed an MoU for the development of the **Deoghar Airport in Deoghar district of Jharkhand.**
- **Gauri Singh,** 14-year-old girl became **the first girl to explore the route from Sea Link near Worli Koliwada** to the Gateway of India.
- Centre has approved **over 4,000 Post Graduate seats in medical colleges & hospitals** across the country for the academic session 2017-18.
- Central government has approved **outright sale of state-owned SAIL's** three special steel units – **Alloy Steels Plant (ASP), Salem Steel Plant (SSP) & Visvesvaraya Iron & Steel Plant (VISP).**
- France based Aircraft Maker **Airbus** will set up Asia's first **training facility for pilots & maintenance engineers in New Delhi.**
- **Sand artist Sudarsan Pattnaik** has created a **Guinness World Record by creating a 48.8 feet tall** sand castle at Puri beach in Odisha.
- **India Vetiver Network (INVN)** has been launched at Tamil Nadu Agricultural University. INVN is a **not-for-profit scientific network to promote vetiver in India.** Vetiver has worldwide application to tackle many environmental issues like soil erosion, mitigation of soil & water pollution.
- **Airports Authority of India,** along with International Air Transport Association (IATA) launched its **e-billing solution, SKYREV360 for airport operators & air navigation services providers** across the world.
- **Centre of Integrative Oncology (CIO)** was inaugurated at the **National Institute of Cancer Prevention & Research (NICPR) at Noida.**
- Union Government chaired by PM Modi **approved setting up of Food Legumes Research Platform (FLRP) at Amlaha, Sehore in Madhya Pradesh** for meeting the emerging food security challenges.
- **India's only live volcano in the Andaman & Nicobar Islands** erupted in 2017.

Person on Visit

- **PM Modi visited Sri Lanka.** He participated in the International Vesak Day celebrations, the biggest festival of Buddhists.
- Nepalese President **Bidya Devi Bhandari** visited India.
- Turkey's President **Recep Tayyip Erdogan** was given the ceremonial reception in New Delhi.
- Malaysia's **PM Najib Tun Razak** visited India. Both the countries signed seven MoUs which are as follows:

1. Revised Air Service Agreement 2. Cooperation in Fertiliser
3. Mutual recognition of educational qualifications
4. Cooperation in sports
5. MoU between the Malaysian Human Resource Fund& Entrepreneurship Development Institute of India (EDII)
6. Technology development 7. MoU on implementation of 4th Generation Technology Park in Andhra Pradesh

- Chief of Indian **Army General Bipin Rawat** visited Nepal & Bangladesh. Nepal's President presented him with the Honorary General of the Nepalese Army.
- **India & Bangladesh signed 22 MoU's during the visit of Sheikh Hasina**, the PM of Bangladesh. The agreements signed for cooperation in civil nuclear cooperation, cyber security, media, judicial sector, peaceful uses of outer space, defence, information technology, electronics & transport connectivity.
- **Australian PM Malcolm Turnbull** visited India. During the visit, 6 MoU's were signed between both the countries which are as follows: Cooperation in Counter-Terrorism, Cooperation in Sports, Cooperation in Civil Aviation Security, Cooperation in Health & Medicine, Cooperation in the field of Environment, Climate & Wildlife. Both the countries will also hold the bilateral maritime exercise named 'AUSINDEX' in the Bay of Bengal in 2018.
- **VP Hamid Ansari visited Armenia & Poland.** India signed 3 agreements with Armenia in the field of cultural co-operation, youth affairs & peaceful use of outer space. India & Poland signed MoU's exchange of information & technology in the agriculture sector.
- Union Finance Minister **Arun Jaitley visited United Kingdom** to represent India at the 2017 UK-India Year of Culture.
- **VP Mohammed Hamid Ansari visited Rwanda & Uganda recently** to enhance bilateral relations. India & Rwanda sign MoUs in innovation, aviation & visa requirements. He also visited Uganda & approved agreements to expand cooperation in the field of energy sector & training of personnel for space programme & peaceful use of atomic energy.
- **Uganda President Yoweri Museveni Rwandan PM Anastase Murekezi**
- **WTO chief Azevedo was on a two day visit to India.**

BANKING AWARENESS CAPSULE FOR SBI PO MAINS

A Brief on NPCI

National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. NPCI 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. The Board constitutes of Shri Balachandran M as the Chairman, & Shri A. P. Hota, Managing Director & Chief Executive Officer, NPCI.

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.
- A 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.
- At present, the upper limit per UPI transaction is Rs. 1 Lakh.

Immediate Payment Service (IMPS)

It was launched in 2010. IMPS offers an instant, 24X7, interbank electronic fund transfer service through mobile phones.

Overview of *99# Service

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

Overview of *99*99# Service

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

MMID

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

A Brief on QSAM

*99*99# service, is alternatively known as QSAM (Query Service on Aadhaar Mapper). Using this service, a person can check the Aadhaar seeding/linking status in his/her bank account.

A Brief on NACH

NPCI implemented "National Automated Clearing House (NACH)" for Banks, Financial Institutions, Corporates & Government, 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 Government & Government 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. National Payments Corporation of India (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. Payments may be made through the BBPS using cash, transfer cheques, & electronic modes.

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 Specified Bank Notes (Cessation of Liabilities) Act 2017

- Government of India notified the Specified Banknotes (Cessation of liabilities) Act 2017.The SBNs cease to be the liabilities of the Reserve Bank under Section 34 of

the RBI Act & cease to have the guarantee of the Central Government.

- In terms of Section 5 of the Act, with effect from December 31, 2016 no person shall knowingly or voluntarily hold, transfer or receive any specified banknotes. After the expiry of grace period, holding of not more than 10 notes in total, irrespective of denomination or not more than 25 notes for the purpose of study/ research/ numismatics is permitted. In terms of Section 7, contravention of Section 5 shall be punishable with fine which may extend upto 10,000 INR or five times the face value of the SBNs involved in the contravention, whichever is higher. The limit of exchange for NRIs will be Rs. 25000/-.

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 the Securities & Exchange Board of India (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

- Credit risk
- Market risk
- Operational risk
- Liquidity risk
- Business risk
- 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 Government 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.** National Institute of Bank Management (NIBM) 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. Payments bank will initially be restricted to holding a maximum balance of Rs. 100,000 per individual customer.
- The payments banks cannot undertake lending activities. Apart from amounts maintained as Cash Reserve Ratio (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&Marginal Standing Facility.

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 (FEMA).

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 whose name is included in the 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)
d) **Total PSBs: 21**
e) Total Private Sector Banks: 24
If we include Payment and Small Bank (6) then it is 30.
f) RRB's: 56
g) Foreign Banks: 44
h) Cooperative Banks: 42

IMPORTANT POINTS ON RBI

- RBI is not expected to perform the function of accepting deposits from the general public.
- RBI has its headquarters at Mumbai.
- 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 of RBI 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.
- Government of India 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

Current Reserve Ratios&Policy Rates	
Bank Rate	6.50%
Repo Rate	6.25%
Reverse Repo Rate	6.00%
CRR	4.00%
SLR	20.50%
MSF	6.50%

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
SLR (Statutory Liquidity Ratio) is the amount a commercial bank needs to maintain in the form of cash, or gold or government 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

- Savings Bank Account
- Current Deposit Account
- Fixed Deposit Account
- Recurring Deposit Account.

a. 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.

b. 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 account 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.

c. Fixed Deposit Account (also known as Term Deposit Account)
Money is deposited in a fixed deposit account to earn interest at a higher rate.

d. 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)}

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

- All term deposits of individuals (held singly or jointly) of Rs.15 lakh&below should, necessarily, have premature withdrawal facility.
- For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.
- 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, substituting t he further physical movement of the cheque in writing. T*he* 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.

1. 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 bill of exchange 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&thecheque shall be considered to be crossed specially to that 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. If Ramesh obtains a cheque without consideration, his title is defective. When he endorses this cheque, the endorsee shall not be able to get a better title, even if he paid the value.

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 Banking Ombudsman 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. 10 lakhs.
5) If a complaint is not settled by an agreement within a period of one month, the Banking Ombudsman proceeds further to pass an award. Before passing an award, the Banking Ombudsman provides reasonable opportunity to the complainant&the bank, to present their case.
6) If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority who is the Deputy Governor of the RBI.

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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

- The 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 Government 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

- Business correspondents are bank representatives. They personally go to the 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

Base Rate

On recommendations Working Group (Chairman: Deepak Mohanty) RBI decided that banks should switch over to Base Rate system w.e.f. 1.7.2010.

i. Base Rate includes all elements of the lending rates. Banks could use any methodology, to fix the base rate which is consistent&is made available for supervisory review/scrutiny.
ii. Banks may determine their actual lending rates w.r.t. Base Rate.
iii. 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.
iv. Changes in the Base Rate shall be applicable to all existing loans linked to the Base Rate.

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.

i. 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.
ii. The MCLR comprises of (a) Marginal cost of funds; (b) Negative carry on account of CRR; (c) operating costs; (d) Tenor premium.
iii. 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)

d) Exemptions from MCLR

i. loans under schemes of Govt. of India wherein banks have to charge interest rate as per the scheme.
ii. Working Capital Term Loan, Funded Interest Term Loan etc. as part of rectification/restructuring package.

iii. Loans under various refinance schemes of Govt. of India or any Govt. Undertaking wherein banks charge interest at the rates prescribed under the schemes.

iv. 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

Highlights of PSL

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 Adjusted Net Bank Credit.

Overall PSL Target for **Foreign Bank with less than 20 Branches:** 40 % of Adjusted Net Bank Credit to be achieved in a phased manner

2015-16	32
2016-17	34
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.
- Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established 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 ₹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 the Rural Infrastructure Development Fund (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

Seeing the growing significance of RRBs in pursuit of financial inclusion agenda, it has been decided to revise the priority sector guidelines for RRBs.

Some of the salient features of the guidelines are as following:-

i. **Targets:** 75 % of total outstanding to the sectors eligible for classification as priority sector lending.
ii. **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.
iii. **Agriculture:** 18% % of total outstanding should be advanced to activities mentioned under Agriculture.
iv. **Small&Marginal Farmers:** A target of 8 % of total outstanding has been prescribed for Small&Marginal Farmers within Agriculture.
v. **Micro Enterprises:** A target of 7.5 % of total outstanding has been prescribed for Micro Enterprises.
vi. **Weaker Sectors:** A target of 15 % of total outstanding has been prescribed for Weaker Sections.
vii. **Monitoring:** Priority Sector Lending will be monitored on a quarterly as well as annual basis.

The revised guidelines will be operational with effect from January 1, 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) 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.
b) 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.
c) 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.

Investors : Treasury bills can be purchased by any one (including individuals) except State govt.

Denomination: Minimum amount of face value Rs. 25000&in multiples thereof. There is no specific amount/limit on the extent to which these can be issue or purchased.

Maturity: 91 days, 182 days&364 days.

Rate of interest: Treasury bills are zero coupon securities. They are issued at a discount&redeemed at face value at maturity. The return to the investors is the difference between the maturity value or the face value (that is Rs. 100)&the issue price.

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.

1. **The tenure is less than 91 days** but the **notified amount&date of issue depends upon the temporary cash requirement of the Govt.**
2. 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.

Objective – WMAs bridge the time interval of mismatch between govt. expenditure&receipts.

These are not a source of finance.

Duration : 10 consecutive working days for Central Govt.&14 days for State Govt.

OTHER MONEY MARKET INSTRUMENTS

CERTIFICATE OF DEPOSIT

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

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

COMMERCIAL PAPER

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

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

iii. A company is eligible to issue CP if:

(a) Its tangible net worth, as per latest audited balance sheet, is not less than Rs. 4 crore.

(b) Sanctioned working capital limit by bank/s or all-India financial institution/s;

(c) The borrower accounts are classified as a Standard Asset by financing bank/s/ institution/s&'

(d) Minimum credit rating from SEBI approved credit rating agency (CRA) is A3. Rating should not be due for review.

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 government&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.

Masala-Bonds

Masala Bonds are the **bonds issued for rupee-denominated borrowings by Indian entities in overseas markets.**

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.

Balanced fund: This fund invests in bonds&blue chip stocks to conserve capital. It pays reasonable income capital appreciation.

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.

Fixed income funds: A mutual fund which primarily invests in fixed income securities like bonds&debentures. The objective is to provide monthly or yearly income to investors.

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&subtractingliabilities&dividing the result by the number of shares outstanding. Fund companies compute the NAV once a day based on closing market prices.

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?**
   Commercial Banks: 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?**
   In the event of a bank failure, DICGC protects bank deposits that are payable in India. The DICGC insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.
   (i) Deposits of foreign Governments;
   (ii) Deposits of Central/State Governments;
   (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 (Rupees One Lakh) for both principal&interest amount held by him in the same capacity.
4. **Does the DICGC insure just the principal on an account or both principal&accrued interest?**

The DICGC insures principal&interestupto a maximum amount of Rs. One lakh.

5. HQ: **Mumbai** Chairman: **NS Vishwanathan**

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.

What is an NPA?

Loan accounts are classified as non-performing asset on the basis of following criteria:

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 SARFAESI 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 pledge&can sell the assets without intervention.	Possession with bank till repayment of the loan. Bank has to preserve the goods carefully&return the same, if loan is repaid.

MORTGAGE

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

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 1996, 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 & Indian bank merged into Punjab National Bank.

FOREIGN EXCHANGE RESERVES

What actually is FOREX?
India's foreign exchange reserves comprise foreign currency assets, gold&special drawing rights allocated to it by the International Monetary Fund (IMF) in addition to the reserves it has parked with the fund. Foreign exchange reserves are held&managed by the RBI.
The Foreign currency assets are investment mainly in instruments abroad which have the highest credit rating&which do not pose any credit risk. These include sovereign bonds, treasury bills&short-term deposits in top-rated global banks besides cash accounts.

TRANSFER SYSTEM IN BANKING SECTOR

REAL TIME GROSS SETTLEMENT (RTGS)
RTGS implemented w.e.f. 26.03.2004 (revised on 19.10.13), 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)
1) 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. Such account can be opened up to a maximum period of 6 months.
2) Tourists can freely make local payments through the NRO account. All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / demand drafts.
b) EEFC A/c
1) Exchange Earners' Foreign Currency Account (EEFC) is an account maintained in foreign currency with an Authorised Dealer i.e. a bank dealing in foreign exchange.
2) It is a facility provided to the foreign exchange earners, including exporters, to credit 100 % of their foreign exchange earnings to the account, so that the account holders do not have to convert foreign exchange into Rupees&vice versa, thereby minimizing the transaction costs.

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

ACCOUNTS FOR NRI/PIO

1. 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.

2. 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 may at their discretion allow for a period of 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.

3. 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, Reserve Bank of India.

How Ranting done to Banks in India

RATING OF BANKS

RBI's 1995 working group headed by Sh. S. Padmanabhan suggested method for rating.

Rating criteria: 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

a) The 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 SverigesRiksbank (SWEDEN), is the Chairman of the Basel Committee.

b) 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.

c) 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".

(d) Basel 3 measures aim to:

- Improve the banking sector's ability to absorb shocks arising from financial&economic stress, whatever the source
- Improve risk management&governance
- 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

A 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 Government 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) The 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 government 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 Government + 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 Government + Bank credit to the Commercial sector + Net foreign assets of the banking sector + Goveinment's currency liabilities to the public - Net non-monetary liabilities of the banking sector.

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

Note:

Bhartiya Reserve Bank Note Mudran Private Limited (BRBNMPL)

The Reserve Bank 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.

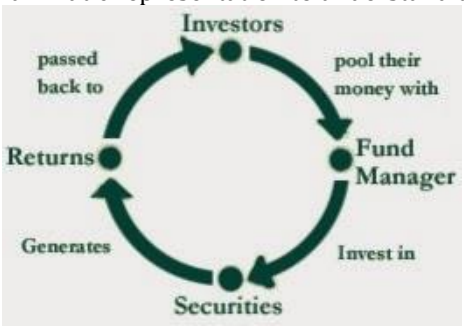
BANKING ABBREVIATIONS

1. **PSBs:** Public Sector Banks
2. **SNBCs:** Schedule Non Commercial Banks
3. **SENSEX:** Sensitive Index Of Stock Exchange
4. **GNP:** Gross National Product
5. **KYC:** Know Your Customer
6. **RTGS:** Real Time Gross Settlement
7. **NEFT:** National Electronic Fund Transfer
8. **EFT:** Electronic Fund Transfer
9. **CBS:** Core Banking Solutions
10. **LIBOR:** London Interbank Offered Rate
11. **MIBOR:** Mumbai Interbank Offered Rate
12. **MIBID:** Mumbai Interbank Bid Rate
13. **SARFAESI:** Securitisation&ReconstructionOf Financial Assets&Enforcement Of Security Interest
14. **CAR:** Capital Adequecy Ratio
15. **FIIs:** Foreign Institutional Investments
16. **FDI:** Foreign Direct Investment
17. **IPO:** Initial Public Offering
18. **MICR:** Magnetic Ink Character Recognition
19. **BIRD:** Bankers Institute Of Rural Development
20. **IBA:** Indian Bank Association
21. **BPLR:** Benchmark Prime Lending Rate
22. **ICICI:** Industrial Credit&Investment Corporation Of India
23. **HDFC:** Housing Development Finance Corporation
24. **SWOT:** Strength, Weaknesses, Opportunities&Threats
25. **SWIFT:** Society For Worldwide Interbank Financial Telecommunication
26. **FERA:** Foreign Exchange Regulatory Act
27. **FEMA:** Foreign Exchange Management Act

28. **CASA:** Current&Saving Account
29. **NDTL:** Net Demand&Time Liabilities
30. **NASDAQ:** National Association For Securities Dealers Automated Quotations
31. **CRISIL:** Credit Rating&Investment Services India Limited
32. **CIBIL:** Credit Information Bureau Of India Limited
33. **NAV:** Net Asset Value
34. **ICRA:** Indian Credit Rating Agency
35. **CARE:** Credit Analysis&Research Limited
36. **WMAs:** Ways&Means Advances
37. **ALM:** Asset Liability Management
38. **INFINET** Indian Financial Network
39. **OLTAS** - On-line Tax Accounting System (OLTAS) for Direct Taxes
40. **TIN -** Tax Information Network (TIN)
41. **IMPS -** Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
42. **CDR-** Corporate Debt Restructuring
43. **CAD-** Capital Account Deficit
44. **REITs**: Real Estate Investment Trusts
45. **InvITs**: Infrastructure Investment Trusts
46. **ALM**- Asset Liability Management
47. **ASBA**: Application Supported by Blocked Amount
48. **PIN:** Personal Identification Number
49. **CCEA** – Cabinet Committee on Economic Affairs
50. **CECA** - Comprehensive Economic Cooperation Agreement
51. **CEPA –** Comprehensive Economic Partnership Agreemeny
52. **DTAA –** Double Taxation Avoidance Agreement
53. **ECBs -** External Commercial Borrowings
54. **EFSF –** European Financial Stability Facility
55. **FINO-** Financial Inclusion Network Operation
56. **FIPB –** Foreign Investment Promotion board
57. **FSLRC –** Financial Sector Legislative Reforms Commission
58. **CRAR:** Capital to Risk-weighted Assets Ratio
59. **LCR:** Liquidity Coverage Ratio
60. **TARC -** Tax Administration Reform Commission
61. **GIRO -** Government Internal Revenue Order
62. **FRBMA:** Fiscal Responsibility&Budget Management Act
63. **AMFI-** Association of Mutual Fund in India.
64. **TIEA –** Tax Information exchange Agreement
65. **GAAR -** General anti avoidance rule
66. **GSLV -** Geo-Synchronous Launch Vehicle
67. **PPP –** Public Private Partnership & Purchasing Power parity
68. **PSLV –** Polar Satellite Launch vehicle
69. **TAPI -** Turkmenistan-Afghanistan-Pakistan-India.
70. **QFI -**Qualified Foreign Investors
71. **AD**-Authorized Dealer.
72. **ASSOCHAM**-Associated Chambers of Commerce & Industry of India.
73. **BCSBI**-Banking Codes & Standards Board of India.
74. **BIS**-Bank for International Settlements.
75. **CDS**-Credit Default Swap.
76. **CEPA**-Comprehensive Economic Partnership Management.
77. **FIMMDA**-Fixed Income Money MARKETS & Derivatives Association.
78. **FPI-**Foreign Portfolio Investment.
79. **IBRD**-International Bank for Reconstruction & Development.
80. **UIDAI-**Unique Identification Development Authority of India.

MUTUAL FUNDS

- Mutual funds are investment avenues that pool the money of several investors to invest in financial instruments such as stocks, debentures etc. The profit earned on the investments is distributed among the investors on the basis of the units held by each of them.
- Due to a large pool of investors, the individual risk is spread. So individually you take on low risk.
- The mutual funds in India are governed by Association of Mutual Funds in India, the umbrella body for mutual funds, which is in turn governed by the Securities&Exchange Board of India.
- A diagrammatic representation to understand the Cycle":



IMPORTANT BANKING TERMS

- **Moral Suasion:-**Moral Suasion is just as a request by the RBI to the commercial banks to take so&soaction&measures in so&so trend of the 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. Payments into the country (receipts) are entered as positive numbers, called **credits**; Payments out of the country (payments) are entered as negative numbers called **debits**. A single numbers summarize all of a country's international transactions: the balance of payments surplus.

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 because on current account there is no interest payable whereas on savings account a tiny 3.5% interest is payable by the bank. CASA ratio shows how much of the deposit of the bank comes from the current&savings deposit.

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

IMPORTANT CODES USED IN BANKING

[1] 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).and the last 6 characters representing the bank branch.
For ex: PNBN0014976 :
i. First 4 character PNBN – refers to Punjab National Bank.
ii. 0 is a control number.
iii. last six characters (014976) represents the PNB branch kurshi Road, Lucknow.

[2] 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)
The MICR code is allotted to a bank branch is printed on the MICR band of cheques. MICR used for electronic credit system.

[3] 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)

Headquarters of NATIONALIZED/PSBs BANKS

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

FINANCIAL REGULATORS

Chit Funds	Respective State Governments
Insurance companies	IRDA
Housing Finance Companies	NHB
Venture Capital Fund /	SEBI

Merchant Banking companies	SEBI
Stock broking companies	SEBI
Nidhi Companies	Ministry of corporate affairs, Government 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 government 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. Also known as consumer banking or personal banking, retail banking is the visible face of banking to the general public.
- **Wholesale banking-**Wholesale banking is the provision of services by banks to organisations such as Mortgage Brokers, large corporate clients, mid-sized companies, real estate developers&investors, international trade finance businesses, institutional customers (such as pension funds & government entities/ agencies), &services offered to other banks or other financial institutions.
- **Universal Banking**
  R H Khan committee & recommended the concept of Universal Banking.
  Universal banking 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.
  Activities in Universal Banking: These activities include accepting deposits, granting loans, investing in securities, credit cards, project finance, remittances, payment systems, project counseling, merchant banking, foreign exchange operations, insurance etc.
- **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 Sivaraman Comittee)
- For Agricultural finance, NABARD 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- Dr. KshatrapatiShivaji
- 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
- Head Quarters : Mumbai

REGIONAL RURAL BANK (RRB):

- Regional Rural Bank Were Set Up By An Ordinance In 1975, Later Replaced By Rrbs Act, 1976 As Pre Banking Commission Recommendation In 1975.
- Father Of Rrb Is M.Swaminathan.
- The Govt. Of India Had Appointed A Working Group On Rural Banks Under The Chairmanship Of Mr. M. Narasimham In 1975. First Rrbs Were Set Up On 2nd Oct.
- Share Holder Contribution In %: Government Of India 50% Sponsor Bank 35% State Government 15% Total 100%.

EXIM BANK:

- The 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 Government of India.
- It was established on January 1, 1982 for the purpose of financing, facilitating&promoting foreign trade of India.
- Chairman- Yaduvendra Mathur
- Head Quarters : Mumbai

NATIONAL HOUSING BANK (NHB)

- The National Housing Bank (NHB), the apex institution of housing finance in India, was set up as wholly owned subsidiary of the Reserve Bank of India.
- 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 headquarters 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.
- Chairman- GeethaMuralidhar
- Head Quarters : Mumbai

A brief on Financial Terms

1. **Asset-Liability Management**
   ALM implemented in India wef 1.4.1999 is a comprehensive&dynamic framework for measuring, monitoring&managing the market risk of a bank. It is the management of structure of balance sheet (liabilities&assets) to maximize net earning from interest within overall risk-preference (present&future) of the bank.
2. **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.
3. **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.
Tenor & Amount: It can be availed up to 2% of NDTL at the end of 2nd preceding fortnight. It is for one day.

CLEARING CORPORATION OF INDIA

Clearing Corporation of India Limited (CCIL) was incorporated on 30th of 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, government securities & foreign exchange market transactions.

Collateralised Borrowing & Lending Obligation (CBLO)

CBLO, an RBI approved money market instrument, is developed by CCIL for the benefit of the entities phased out from interbank call money market or given restricted participation in terms of ceiling on call borrowing&lendingtransactions&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. RBI was funding the entire cost of operations of the Board for the initial 5 years.
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.

FINANCIAL SECTOR SCHEMES

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: 113 Month
Rate of Interest: 7.6%.
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 Government 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

UNION BUDGET ONE LINERS

1. **The Total expenditure in Budget for 2017-18 has been placed at?**
   Answer. Rs. 21.47 lakh crores
2. **The total resources which is being transferred to the States and the Union Territories with Legislatures in 2017-18 is?**
   Answer. Rs. 4.11 lakh crores
3. **What is the amount of Defence expenditure excluding pensions kept at?**
   Answer. Rs. 2,74,114 crore
4. **The revenue budget for the year 2017-18 is pegged at?**
   Answer. 1.9%
5. **Expand TEC India agenda.**
   Answer. "Transform, Energise and Clean India" (TEC)
6. **Name the mission that will be launch to bring one crore households out of poverty and to make 50,000 gram panchayats poverty free by 2019.**
   Answer. Mission Antyodaya
7. **What is the amount that is kept for the welfare of Women and Children in 2017-18?**
   Answer. Rs 1,84,632 crores
8. **What is the amount that is allocated for infrastructure development in 2017-18?**
   Answer. Rs.3,96,135 crores.
9. **What will be the Railways expenditure for the year 2017-18?**
   Answer. Rs. 1,31,000 crores (Rs.55,000 crores to be provided by the Government)
10. **Expand TIES?**
    Answer. Trade Infrastructure for Export Scheme (TIES)
11. **Government decided to abolish which board in 2017-18?**
    Answer. Foreign Investment Promotion Board
12. **How much amount is provided for recapitalization of Banks in 2017-18 in the Union Budget?**
    Answer. Rs. 10,000 crores
13. **What is the lending target that has been set for the Pradhan Mantri Mudra Yojana with priority to be given to Dalits, Tribals, Backward Classes, Minorities and Women in 2017-18 in the Budget this year?**
    Answer. Rs. 2.44 lakh crores.
14. **The fiscal deficit for 2017-18 has been pegged at how much percent of GDP?**
    Answer. 3.2% of GDP.
15. **The target for agricultural credit in 2017-18 has been fixed at a record level of?**
    Answer. Rs. 10 lakh crores.
16. **What is the initial corpus that will allocated to Micro Irrigation Fund that is going to be formed with an objective to achieve the goal, 'per drop more crop'?**
    Answer. Rs.5,000 crores
17. **What is the amount of initial corpus that will be allocated to Dairy Processing and Infrastructure Development Fund that would be set up in NABARD?**
    Answer. Rs.2,000 crores
18. **What is the budgetary provision for the MGNREGA for 2017-18?**
    Answer. Rs. 48,000 crores
19. **What is the amount that is allocated by the government for The *Pradhan Mantri Gram Sadak Yojana* (PMGSY) for 2017-18?**
    Answer. Rs. 19,000 crores (With the contribution of States, Rs. 27,000 crores to be spent in 2017-18)
20. **What is the allocation for the Pradhan Mantri Awaas Yojana – Gramin for 2017-18?**
    Answer. Rs. 23,000 crores
21. **Expand PMEGP?**
    Answer. Prime Minister's Employment Generation Programme (PMEGP)
22. **What is the total allocation that is kept for the rural, agriculture and allied sectors in 2017-18?**
    Answer. Rs.1,87,223 crores
23. **Expand PMKK?**
    Answer. Pradhan Mantri Kaushal Kendras (To be extended to more than 600 districts)
24. **Expand SANKALP?**
    Answer. Skill Acquisition and Knowledge Awareness for Livelihood Promotion (A programme to provide market relevant training to 3.5 crore youth with a budget of Rs. 4,000 crores)
25. **Expand STRIVE?**
    Answer. Skill Strengthening for Industrial Value Enhancement (STRIVE)
    (To be launched in 2017-18 at a cost of Rs.2,200 crores to focus on improving the quality and market relevance of vocational training provided in ITIs.
26. **Name the platform that is proposed to be launched to teach at least 350 courses by the best faculty online?**
    Answer. SWAYAM
27. **Mahila Shakti Kendras will be set-up at village level with an allocation of how much amount?**
    Answer. Rs. 500 crores

28. **What is the amount of Budget Allocation that is kept for the welfare of Women and Children for the year 2017-18?**
Answer. Rs 1,84,632 crores in 2017-18.
29. **For strengthening overall health infrastructure in the country, FM announced the setting up new All India Institutes of Medical Sciences in?**
Answer. Jharkhand and Gujarat
30. **The allocation for the welfare of Scheduled Castes for the year 2017-18 has been stepped up to?**
Answer. Rs.52,393 crores
31. **The allocation for the welfare of Scheduled Tribes for the year 2017-18 has been increased to?**
Answer. Rs.31,920 crores
32. **What is the total capital and development expenditure on Railways for 2017-18?**
Answer. Rs. 1,31,000 crores.
33. **Railway lines of how much kilometers will be commissioned in 2017-18?**
Answer. 3,500 kms
34. **In the budget it was announced that, A *Rashtriya Rail Sanraksha Kosh* for passenger safety will be created with a corpus of?**
Answer. Rs. 1 lakh crores.
35. **A Budgetery allocation of how much amount crores is made for 2017-18 for highways?**
Answer. Rs. 64,900 crores
36. **The budget for Bharat Net Project has been stepped up to how much amount for the year 2017-18?**
Answer. Rs.10,000 crores
37. **What is the name of the initiative that will be launched to provide tele-medicine, education and skills through digital technology?**
Answer. 'DigiGaon'
38. **The government has decided to set up two more Strategic Crude Oil Reserves at?**
Answer. Chandikhole in Odisha and Bikaner in Rajasthan
39. **Expand TIES?**
Answer. Trade Infrastructure for Export Scheme (TIES) (will be launched in 2017-18)
40. **Expand CERT?**
Answer. Computer Emergency Response Team
41. **In the budget, it is proposed to allow which companies to be categorised as QIBs to strengthen the IPO market and channelize more investments?**
Answer. Systemically important NBFCs regulated by RBI
42. **FM stated that a Mission will be set up with a target of how many digital transactions for 2017-18 through UPI, USSD, Aadhar Pay, IMPS and debit cards?**
Answer. 2,500 crore digital transactions
43. **Who is heading the High Level Committee which is proposed to be set up to take steps to celebrate the 150th Birth Anniversary of the Mahatma?**
Answer. Prime Minister
44. **What is the amount that is allocated for the year 2017-18 in Pradhan Mantri Awas Yojna?**
Answer. Rs. 29043 Crores
45. **What is the amount that is allocated for the year 2017-18 in National Education Mission including Sarva Shiksha Abhiyan?**
Answer. Rs. 29556 Crores
46. **What is the amount that is allocated for the year 2017-18 in National Health Mission?**
Answer. Rs. 27131 Crores
47. **What is the amount that is allocated for the year 2017-18 in Swachh Bharat Mission?**
Answer. Rs. 16248 Crores
48. **What is the amount that is allocated for the year 2017-18 in Urban Rejuvenation Mission: AMRUT & Smart Cities Mission?**
Answer. Rs. 9000 Crores
49. **What is the amount that is allocated for the year 2017-18 in Pradhan Mantri Krishi Sinchai Yojana (PMKSY) aggregated across three ministries?**
Answer. Rs. 7377 Crores
50. **What is the amount that is allocated for the year 2017-18 in Pradhan Mantri Fasal Bima Yojana?**
Answer. Rs. 9000 Crores
51. **What is the amount that is allocated for the year 2017-18 in Integrated Power Development Scheme and Deen Dayal Upadhyaya Gram Jyoti Yojna?**
Answer. Rs. 10635 Crores
52. **What is the amount that is allocated for the year 2017-18 in Namami Gange- National Ganga Plan?**
Answer. Rs. 2250 Crores
53. **Expand EBITDA.**
Answer. Earnings Before Interest, Taxes, Depreciation and Amortisation
54. **What is the GDP growth of India that is predicted by IMF (Feb 2017) for the year 2017 & 2018?**
Answer. 7.2% and 7.7% in 2017 and 2018 respectively.
55. **What is the GDP growth of India that is predicted by World Bank(Feb 2017) for the year 2017 & 2018?**
Answer. 7.6% in 2017-18 and 7.8% in 2018-19.
56. **The Budget proposals for the year 2017-18 were under ten distinct themes which are:**
Answer.
(i) Farmers (ii) Rural Population
(iii) Youth (iv) Poor and the Underprivileged
(v) Infrastructure (vi) Financial Sector
(vii) Digital Economy
(viii) Public Service
(ix) Prudent Fiscal Management
(x) Tax Administration
57. **What is the target for agricultural credit in 2017-18 has been fixed at?**
Answer. Rs. 10 lakh crores.
58. **What is the coverage target of the Fasal Bima Yojana for the year 2017-18 & 2018-19?**
Answer. 40% of cropped area in 2017-18 and 50% of cropped area in 2018-19.
59. **A Dairy Processing and Infrastructure Development Fund would be set up in NABARD with a corpus of how much amount over 3 years?**
Answer. Rs. 8,000 crores

60. **What is the allocation for Pradhan Mantri Awaas Yojana – Gramin in 2017-18?**
Answer. Rs. 23,000 crores
61. **What is the allocation for Deendayal Antyodaya Yojana- National Rural Livelihood Mission for promotion of skill development and livelihood opportunities for people in rural areas in 2017-18?**
Answer. Rs. 4,500 crores
62. **What is the total allocation for the rural, agriculture and allied sectors in 2017-18?**
Answer. Rs. 1,87,223 crores
63. **The National Housing Bank will refinance individual housing loans of about how much amount in 2017-18?**
Answer. Rs. 20,000 crores
64. **Government has prepared an action plan to eliminate Kala-Azar and Filariasis by which year?**
Answer. 2017
65. **Government has prepared an action plan to eliminate Leprosy by which year?**
Answer. 2018
66. **Government has prepared an action plan to eliminate Measles by which year?**
Answer. 2020
67. **Government has prepared an action plan to eliminate Tuberculosis by which year?**
Answer. 2025
68. **Government has prepared an action plan to reduce IMR from 39 in 2014 to _____ by 2019.**
Answer. 28
69. **Government has prepared an action plan to reduce MMR from 167 in 2011-13 to _____ by 2018-2020.**
Answer. 100
70. **How many additional Post Graduate seats per annum will be created to to ensure adequate availability of specialist doctors to strengthen Secondary and Tertiary levels of health care?**
Answer. 5,000
71. **For transportation sector as a whole, including rail, roads, shipping, the total amount allocated in the year 2017-18 is?**
Answer. Rs. 2,41,387 crores
72. **Government of India will support which state government to commemorate 100 years of Sabarmati Ashram in 2017?**
Answer. Government of Gujarat
73. **Name the leader of valiant uprising of soldiers which took place in Khordha of Odisha in 1817 who will be commemorated by the government in 2017.**
Answer. Buxi Jagabandhu
74. **What is the amount of provision that has been kept under the Department of Economic Affairs to implement various Budget announcements and other?**
Answer. Rs. 3,000 crores
75. **What is the amount of allocation for Scientific Ministries in 2017-18?**
Answer. Rs. 37,435 crores
76. **What is the limit of net market borrowing of Government after buyback for the year 2017-18?**
Answer. Rs. 3.48 lakh crores
77. **The Revenue Deficit for the year 2017-18 is pegged at?**
Answer. 1.9%
78. **The holding period for considering gain from immovable property to be long term has been proposed to be reduced to?**
Answer. 2 years.
79. **In the Budget, the allowable provision for Non-Performing Asset has been increased to?**
Answer. 8.5%
80. **In the budget, the basic customs duty on LNG has been reduced to?**
Answer. 2.5%
81. **In accordance with the suggestion made by the Election Commission, the maximum amount of cash donation that a political party can receive will be _____ from one person.**
Answer. Rs. 2000
82. **FM proposed to reduce the existing rate of taxation for individual assesses between income of Rs. 2.5 lakhs to Rs. 5 lakhs to?**
Answer. 5%
83. **FM proposed to levy a surcharge of what percent of tax payable on categories of individuals whose annual taxable income is between Rs. 50 lakhs and Rs. 1 crore?**
Answer. 10%
84. **Expand RAPID?**
Answer. Revenue, Accountability, Probity, Information and Digitisation.
85. **The net revenue loss in direct tax would come to how much amuount due to the benefits for the year 2017-18 ?**
Answer. Rs. 20,000 crores

STATIC GK CAPSULE 2017

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.
- **Test:**
  1. England– 2017 (for first time).
  2. India - 2021.
- **FIFA (Football) World Cup venue: - RQ**
  1. 2018 : Russia
  2. 2022: Qatar
- **Commonwealth Games venues:**
  1. 2014 – Glasgow (Scotland).
  2. 2018 – Gold Coast (Australia).
- **Olympics Games venues**:
  1. 2014 winter: Sochi (Russia) – Russia tops in the medal tally in 2014 winter Olympic games.
  2. 2016 Summer: Rio de Janeiro (Brazil)
  3. 2018 winter: Pyeongchang (South Korea)
  4. 2020 summer: Tokyo (Japan)
- **Asian Games host cities:**
  1. 2014: Incheon (South Korea) (Note: 2010 Asain Games held in Guangzhou, China).
  2. 2018: Jakarta, Indonesia

United Nations Headquarters

International Organizations	Headquarters
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 (International Monetary Fund)	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
IM (International Maritime Organization)	London
ICJ (International Court of Justice)	The Hague
FAO (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	V.C Chauhan(Acting)
Chairman, ISRO	AS Kiran Kumar
Chairman, Atomic Energy Commission	Shekhar Basu
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, National Highways Authority of India	Yudhvir Singh Malik
Chairman, National Cadet Corps	Hemant M Nerurkar
Chairperson, Central Board of Secondary Education	Rajesh Kumar Chaturvedi
Chairperson, Insurance Regulatory & Development Authority of India	TS Vijayan
Chairperson, Press Council of India	CK Prasad
Director General, BSF	K K Sharma
Director General, SSB	Archana Ramasundaram
Director General, CRPF	**Rajiv Rai Bhatnagar**
Director General, ITBP	**Krishna Chaudhary RK Pachnada (June2017)**
Solicitor General	Ranjit Kumar
Attorney General	Mukul Rohtagi
Chairperson, National Green Tribunal	Justice Swatantra Kumar
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Sandeep Jajodia
Chairman, Indian Banks Association	Rajeev Rishi
President, NASSCOM	Raman Roy
Chairman, Press Trust of India	Vijay Joshi

Bureaucrats

Designation	Name
National Security Advisor	Ajit Kumar Doval
Chairman, Railway Board	AK Mittal
Director, Central Bureau of Investigation (CBI)	Alok Verma
Chief, Intelligence Bureau (IB)	Rajiv Jain
Chief, Research&Analysis Wing (RAW)	Anil Dhasmana
Director General, NIA	Sharad Kumar

Important Dignitaries

Post	Name
Chief Justice, Supreme Court	Justice J S Khehar
Speaker, Lok Sabha	Sumitra Mahajan
Deputy Speaker, Lok Sabha	M. Thambidurai
Comptroller&Auditor General of India	Shashikant Sharma
Chief Election Commissioner	Naseem Zaidi
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
President, UN General Assembly	H.E. Thomson
Director-General, World Health Organisation	Margaret Chan
President, International Court of Justice	Ronny Abraham
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 Airport	Patna	Bihar
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Swami Vivekananda Airport	Raipur	Chhattisgarh
Bagdogra Airport	Bagdogra	West Bengal
Veer Savarkar International Airport	Port Blair	andaman&Nicobar Islands
Birsa Munda Airport	Ranchi	Jharkhand
Maharana Pratap Airport	Udaipur	Rajasthan
Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Jolly Grant Airport	Dehradun	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	Telangana
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
- **Chhau:** Folk dance of Bihar
- **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 and 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

July	August	September
➢ 4 July (first Saturday in July) International Day of Cooperatives ➢ 11 July World Population Day ➢ 15 July World Youth Skills Day ➢ 18 July Nelson Mandela International Day ➢ 28 July World Hepatitis Day ➢ 30 July World Day against Trafficking in Persons	➢ 12 August International Youth Day ➢ 19 August World Humanitarian Day ➢ 20 August Rajiv Gandhi's Birth Anniversary (Sadhbhavana Diwas) ➢ 29 August International Day against Nuclear Tests ➢ 30 August International Day of the Victims of Enforced Disappearances	➢ 8 September International Literacy Day ➢ 14 September Hindi Divas ➢ 15 September International Day of Democracy ➢ 16 September International Day for the Preservation of the Ozone Layer ➢ 21 September International Day of Peace ➢ 25 September World Maritime Day ➢ 27 September World Tourism Day
➢ 1 October National Voluntary Blood Donation Day ➢ 2 October International Day of Non-Violence ➢ 5 October World Teachers' Day ➢ 5 October World Habitat Day ➢ 8 October Air Force Day ➢ 9 October World Post Day ➢ 10 October World Mental Health Day ➢ 10 October National Post Day ➢ 16 October World Food Day ➢ 17 October International Day for the	➢ 14 November World Diabetes Day ➢ 16 November International Day for Tolerance ➢ 19 November National Integration Day (Indira Gandhi's Birthday) ➢ 19 November World Philosophy Day ➢ 20 November Universal Children's Day ➢ 20 November National Child Rights Day ➢ 21 November World Television Day ➢ 26 November Constitution Day	➢ 1 December World AIDS Day ➢ 2 December National Pollution Control Day ➢ 4 December Naval Day ➢ 3 December National Conservation Day ➢ 5 December World Soil Day ➢ 7 December International Civil Aviation Day ➢ 9 December International Anti-Corruption Day ➢ 10 December Human Rights Day ➢ 14 December National Energy

Eradication of Poverty ➢ 20 October World Statistics Day ➢ 24 October UN Day ➢ 31 October Anti -Terrorism Day		Conservation Day ➢ 18 December International Migrants Day ➢ 20 December International Human Solidarity Day ➢ 24 Dec- National Consumers Rights Day

Other Important Days

➢ 12th January- National Youth day (Birthday of Vivekananda).
➢ 15th January- Army day.
➢ 24th Jan- National Girl Child Day.
➢ 25th January- National tourism day/ Voters day
➢ 30th January- National Martyrs day&World anti Leprosy Day

COUNTRY & CURRENCY

African Countries

Name	Capital	Currency
Algeria	Algiers	Dinar
Angola	Luanda	Kwanza
Cameroon	Yaoundé	CFA franc
Egypt	Cairo	Egyptian pound
Ethiopia	Addis Ababa	Birr
Gambia	Banjul	Gambian dalasi
Ghana	Accra	Ghana cedi
Kenya	Nairobi	Kenyan shilling
Liberia	Monrovia	Liberian dollar
Libya	Tripoli	Dinar
Madagascar	Antananarivo	Malagasy ariary
Mali	Bamako	CFA franc
Mauritius	Port Louis	Mauritian rupee
Morocco	Rabat	Moroccan dirham
Mozambique	Maputo	Mozambican metical
Namibia	Windhoek	Namibian dollar
Nigeria	Abuja	Naira
Rwanda	Kigali	Rwandan franc
Seychelles	Victoria	Seychellois rupee
Sierra Leone	Freetown	Leone
Somalia	Mogadishu	Somali shilling
South Africa	Cape Town	South African rand
South Sudan	Juba	South Sudanese pound
Sudan	Khartoum	Sudanese pound
Tanzania	Dodoma (official)	Tanzanian shilling
Tunisia	Tunis	Tunisian dinar
Uganda	Kampala	Ugandan shilling
Zambia	Lusaka	Zambian kwacha
Zimbabwe	Harare	US dollar

Asian Countries

Name	Capital	Currency
Afghanistan	Kabul	Afghani
Bahrain	Manama	Bahraini dinar
Bangladesh	Dhaka	Taka
Bhutan	Thimphu	Bhutanese ngultrum
Cambodia	Phnom Penh	Riel
China	Beijing	Renminbi (yuan)
Cyprus [Europe]	Nicosia	Euro
Georgia [Europe]	Tbilisi	Lari
Indonesia	Jakarta	Rupiah
Iran	Tehran	Rial
Iraq	Baghdad	Iraqi dinar
Israel	Jerusalem	New Shekel
Japan	Tokyo	Yen
Kazakhstan	Astana	Tenge
Kyrgyzstan	Bishkek	Som
Laos	Vientiane	Kip
Lebanon	Beirut	Lebanese pound
Malaysia	Kuala Lumpur (official)	Ringgit
Maldives	Malé	Maldivian rufiyaa
Mongolia	Ulaanbaatar	Tögrög
Myanmar (Burma)	Naypyidaw	Kyat
Nepal	Kathmandu	Nepalese rupee
North Korea	Pyongyang	North Korean won
Oman	Muscat	Rial
Pakistan	Islamabad	Pakistani Rupee
Philippines	Manila	Philippine Peso
Qatar	Doha	Riyal
Saudi Arabia	Riyadh	Saudi riyal
South Korea	Seoul	South Korean won
Sri Lanka	Sri Jayawardenepura-Kotte	Sri Lankan rupee
Syria	Damascus	Syrian pound
Taiwan	Taipei	New Taiwan dollar
Tajikistan	Dushanbe	Somoni
Thailand	Bangkok	Baht
Turkey [Europe]	Ankara	Turkish lira
Turkmenistan	Ashgabat	Turkmen new manat
United Arab Emirates	Abu Dhabi	UAE dirham

Uzbekistan	Tashkent	Uzbekistan som

European Countries

Name	Capital	Currency
Albania	Tirana	Lek
Austria	Vienna	Euro
Belarus	Minsk	Belarusian ruble
Belgium	Brussels	Euro
Bulgaria	Sofia	Lev
Croatia	Zagreb	Kuna
Czech Republic	Prague	Czech koruna
Denmark	Copenhagen	Danish krone[a]
Finland	Helsinki	Euro
France	Paris	CFP franc
Germany	Berlin	Euro
Greece	Athens	Euro
Hungary	Budapest	Forint
Iceland	Reykjavík	Icelandic króna
Ireland	Dublin	Euro
Italy	Rome	Euro
Latvia	Riga	Euro
Lithuania	Vilnius	Euro
Luxembourg	Luxembourg	Euro
Malta	Valletta	Euro
Monaco	Monaco	Euro
Netherlands	Amsterdam	Euro
Norway	Oslo	Norwegian krone
Poland	Warsaw	Złoty
Portugal	Lisbon	Euro
Romania	Bucharest	Romanian leu
Russia	Moscow	Russian ruble
Serbia	Belgrade	Serbian dinar
Slovakia	Bratislava	Euro
Spain	Madrid	Euro
Sweden	Stockholm	Swedish krona
Switzerland	Bern	Swiss franc
Ukraine	Kiev	Ukrainian hryvnia
United Kingdom	London	Pound sterling
Vatican City	Vatican City	Euro

North American Countries

Name	Capital	Currency
Bahamas	Nassau	Bahamian Dollar
Barbados	Bridgetown	Barbadian Dollar
Bermuda	Hamilton	Bermudian Dollar
Canada	Ottawa	Canadian Dollar
Cuba	Havana	Cuban peso
Jamaica	Kingston	Jamaican Dollar
Mexico	Mexico City	Mexican peso
Nicaragua	Managua	Nicaraguan cordoba
Panama	Panama City	Panamanian balboa
Trinidad&Tobago	Port of Spain	Trinidad&Tobago Dollar
United States	Washington, D.C.	United States Dollar

South American Countries

Name	Capital	Currency
Argentina	Buenos Aires	Peso
Bolivia	Sucre	Boliviano
Brazil	Brasília	Real
Chile	Santiago	Peso
Colombia	Bogotá	Peso
Ecuador	Quito	United States dollar
Paraguay	Asunción	Guaraní
Peru	Lima	Nuevo sol
Uruguay	Montevideo	Uruguayan peso
Venezuela	Caracas	Bolívar fuerte

Other Countries

Name	Capital	Currency
Australia	Canberra	Australian dollar
Fiji	Suva	Fijian dollar
New Zealand	Wellington	New Zealand Dollar

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

DEFENCE FORCE EXERCISE BETWEEN INDIA&WORLD

- **Garuda:** India-France
- **HAND-HAND:** India-China
- **Indra:** India-Russia
- **Jimex**: India-Japan
- **Malbar:** Us-India
- **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**
- 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

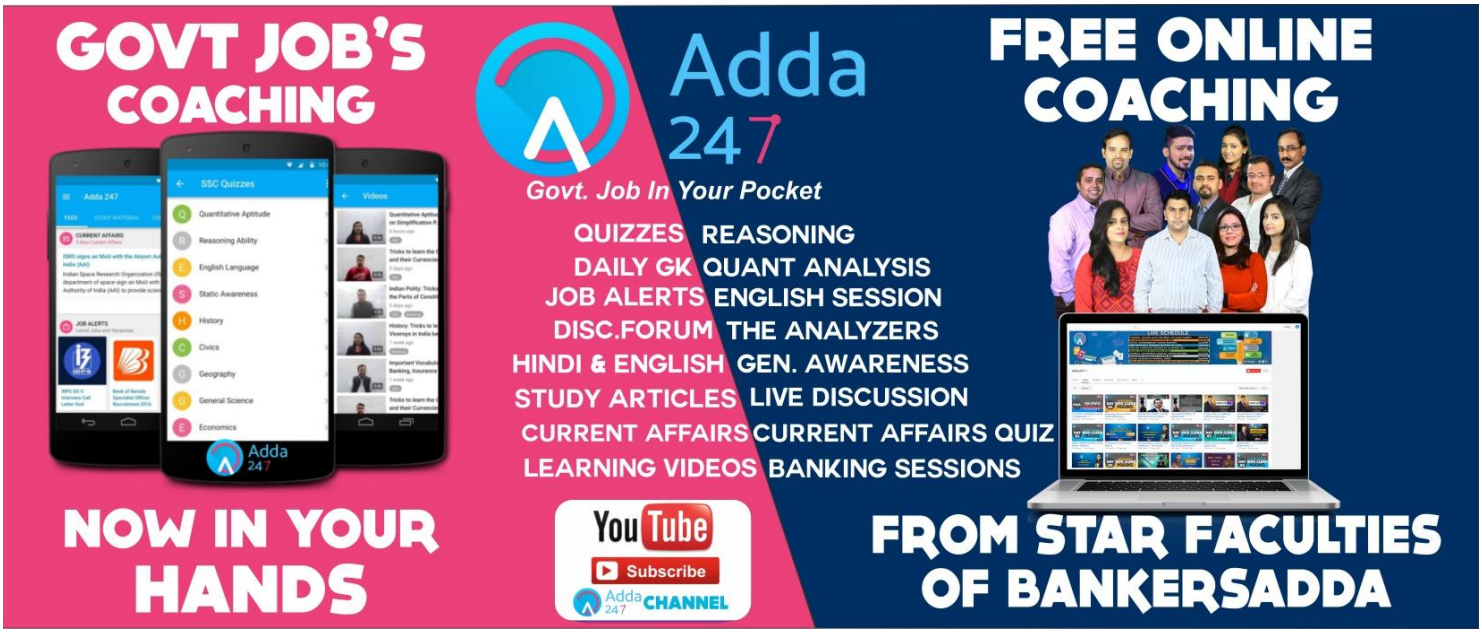
- Sabina Park Kingston-**Jamaica**
- Antigua Recreation Ground St John's-**Antigua**
- Guyana Cricket Stadium Georgetown-**Guyana**
- Kensington Oval Bridgetown-**Barbados**
- Mindoo Phillip Park Castries-**St Lucia**
- Albion Sports Complex Berbice-**Guyana**

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**

Portfolios of the Union Council of Ministers

Ministers	Portfolios	Constituency
Raj Nath Singh	Home Affairs	Lucknow, UP
Sushma Swaraj	External Affairs	Vidisha, MP
Arun Jaitley	Finance & Defence	RS, Gujarat
Nitin Jairam Gadkari	Road Transport & Highways Shipping	Nagpur, Maharashtra
M. Venkaiah Naidu: Urban Development Housing & Urban Poverty Alleviation Information & Broadcasting Rajya Sabha, Rajasthan		
Suresh Prabhu: Railways: RS, Andhra Pradesh		
D. V. Sadananda Gowda	Statistics & Programme Implementation	Bangaluru North, Karnataka
Uma Bharati: Water Resources, River Devt. &Ganga Rejuvenation**:** Jhansi, UP		
Ramvilas Paswan: Consumer Affairs, Food & Public Distribution: Hajipur, Bihar		
Kalraj Mishra	MSME	Deoria, UP
Maneka Sanjay Gandhi	Women&Child Development	Philiphit, UP
Ananth Kumar: Chemicals & Fertilizers Parliamentary Affairs**:** Bengaluru South, Karnataka		
Ravi Shankar Prasad: Law & Justice Electronics & Information Technology: Rajya Sabha, Bihar		
Jagat Prakash Nadda: Health & Family Welfare Rajya Sabha, Himachal Pradesh		
Ashok Gajapathi Raju Pusapati: Civil Aviation Vizianagaram, Andhra Pradesh		
Anant Geete: Heavy Industries & Public Enterprises Raigad, Maharashtra		
Harsimrat Kaur Badal: Food Processing Industries**:** Bathinda		
Narendra Singh Tomar	Rural Development Panchayati Raj Drinking Water&Sanitation	Gwalior, Madhya Pradesh
Chaudhary Birender Singh: Steel: Rajya Sabha, Haryana		
Jual Oram: Tribal Affairs: Sundargarh, Odisha		
Radha Mohan Singh: Agriculture & Farmers Welfare Purvi Champaran, Bihar		
Thawar Chand Gehlot	Social Justice & Empowerment	Shajapur, MP
Smiti Irani	Textiles	RS, Gujarat
Harsh Vardhan	Science &Tech. Earth Sciences	Chandni Chauk
Prakash Javadekar	Human Resource Development	RS, MP