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

- ✦ **Best Choreography** : Adil Shaikh - Kar gayi chul (Kapoor & Sons)
- ✦ **Best Editing**: Monisha R Baldawa - Neerja
- ✦ **Best Lyrics**: Amitabh Bhattacharya - Channa mereya (Ae Dil Hai Mushkil)
- ✦ **Best Story**: Shakun Batra & Ayesha Devitre - Kapoor & Sons
- ✦ **Best Dialogue**: Ritesh Shah - Pink
- ✦ **Best Playback (Male)** : Arijit Singh - Ae dil hai mushkil (Ae Dil Hai Mushkil)
- ✦ **Best Playback (Female)** : Neha Bhasin - Jag Ghoomeya (Sultan)
- ✦ **Best Music Album**: Pritam - Ae Dil Hai Mushkil
- ✦ **Best Actor In A Supporting Role (Female)** : Shabana Azmi - Neerja
- ✦ **Best Actor In A Supporting Role (Male)** : Rishi Kapoor - Kapoor & Sons
- ✦ **Best Debut Director** : Ashwiny Iyer Tiwari - Nil Battey Sannata
- ✦ **Best Debut (Male)** : Diljit Dosanjh - Uda 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 - Uda Punjab
- ✦ **Critics' Award For Best Film** : Ram Madhvani - Neerja
- ✦ **Best Actor (Female)** : Alia Bhatt - Uda 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

The 74th Annual Golden Globe Awards ceremony was organized at Beverly Hills, California, United States (US). This year, **La La Land**, a romantic musical comedy-drama film 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**.

Winners of various awards are as follows:

- ✦ **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.
- ✦ **Best Original Song**: "City of Stars" (Justin Hurwitz, Pasek & Paul) for the La La Land.
- ✦ **Best Foreign Language Film**: Elle (France).

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 Women's T20I Cricketer of the Year** - Suzie Bates (New Zealand)
6. **ICC T20I Performance of the Year** - Carlos Brathwaite (West Indies) (34 not out, 10 balls, 1x4, 4x6, ICC WT20 India 2016 final v England, Kolkata)
7. **ICC Emerging Cricketer of the Year** - Mustafizur Rahman (Bangladesh)
8. **ICC Associate/Affiliate Cricketer of the Year** - Mohammad Shahzad (Afghanistan)
9. **ICC Spirit of Cricket Award** - Misbah-ul-Haq (Pakistan)
10. **ICC Umpire of the Year (David Shepherd Trophy)** - Marais Erasmus



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Pradhan Mantri Garib Kalyan Yojana commenced

- ✦ Lok Sabha has passed the Pradhan Mantri Garib Kalyan Yojna (2nd Amendment) Bill, 2016. The new bill attempts to impose a higher rate of tax & penalty in respect of undisclosed incomes.
- ✦ PMGKY is govt. second income disclosure scheme (IDS) to allow tax evaders to come clean with unaccounted wealth.
- ✦ It came into effect from 17 December 2016 & it will remain open until 31 March, 2017.
- ✦ The deposit shall be made by any person who declared undisclosed income under PMGKY.
- ✦ The deposit sum, shall not be less than 25% of the declared undisclosed income.
- ✦ The deposits shall be held at the credit of the declarant in Bonds Ledger Account (BLA) maintained with RBI & would be repaid on expiry of four years.

Rules of this Scheme -

1. Declarant have to deposit 25% of the undisclosed income.
2. Declarant has to pay 30% tax at this income plus a penalty rate of 10% will be there.

3. A surcharge at 33% of tax will also be levied & will be named as Pradhan Mantri Garib Kalyan Cess

What is the Specified Bank Notes (Cessation of Liabilities) Ordinance 2016?

The Specified Bank Notes (Cessation of Liabilities) Ordinance 2016 has been promulgated by the President of India to provide for cessation of liabilities on the Specified Banknotes & for connected/incidental matters & comes into effect from December 31, 2016. In terms of this ordinance, with effect from December 31, 2016, the Specified Bank Notes shall cease to be the liabilities of the Reserve Bank of India & shall cease to have the guarantee of the Central Government.

Holding the specified banknotes (SBNs) for the purpose of deposit by Resident Indian citizens who were abroad during November 9, 2016 to December 30, 2016 & Non Resident Indian citizens who were abroad during November 9, 2016 to December 30, 2016 is permissible during grace period. With effect from January 2, 2017 Resident Indian citizens who were abroad during November 9, 2016 to December 30, 2016 can avail this facility upto March 31, 2017 & Non Resident Indian citizens who were abroad during November 9, 2016 to December 30, 2016 can avail this facility upto June 30, 2017. While there is no monetary limit for exchange for the eligible Resident Indians, the limit for NRIs will be as per the relevant FEMA Regulations.

In terms of Section 5 of the Ordinance, 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 exchange facility will remain open for residents from January 2, 2017 to March 31, 2017 & for NRIs from January 2, 2017 to June 30, 2017 at five Reserve Bank offices at Mumbai, New Delhi, Chennai, Kolkata, & Nagpur. The facility can be availed only in individual capacity & only on one occasion during the period. No third party tender is permissible under the facility.

This facility will not be available for Indian citizens resident in Nepal, Bhutan, Pakistan & Bangladesh.

Lucky Grahak Yojana, Digi Dhan Vyapar Yojana launched

GOI launched Lucky Grahak Yojana for Consumers & Digi-Dhan Vyapar Yojana for Merchants to promote digital transaction. The schemes are aimed at encouraging people to move towards significantly higher usage of digital transactions through the offer of incentives.

The primary concern being to move the transaction platform from a physical cash economy to a cashless society, the schemes promotes digital payment methods amongst the consumers by the Lucky Grahak Yojna & merchants through the Digi Dhan Vyapar Yojna.

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.

Shankha Ghosh born in Chandipur, present day Bangladesh is a leading authority on Rabindranath Tagore. He has earlier won the Sahitya Academy Award & the Padma Bhushan for his contribution to Indian literature.

PM launches Mobile App-BHIM for Aadhaar-based digital payment

PM Narendra Modi has launched a mobile app Bharat Interface for Money, BHIM to facilitate digital cash transactions with only a thumb print after the bank account is linked with Aadhaar gateway. Addressing Digi Dhan Mela at Talkatora stadium in New Delhi, Mr Modi said, payments through the new system can be made by just a thumb impression. He said, the new indigenously developed payment app BHIM has been named after the main architect of Indian constitution, Dr B R Ambedkar.

Following are the highlights of the sixth bi-monthly monetary policy announced by RBI:

- ✦ Policy repo rate unchanged at 6.25%.
- ✦ Economic growth for FY17 lowered to 6.9%; RBI pegs it at 7.4% in 2017—18.
- ✦ Growth is expected to recover sharply in 2017—18.
- ✦ Retail inflation in Q4 likely to be below 5%.
- ✦ Inflation projected in the range of 4—4.5% in the first half of 2017—18 & 4.5—5% in the second half.
- ✦ Upside risks to inflation — rise in crude oil prices, volatility in exchange rate, & fuller effect of the 7th Pay Panel.
- ✦ Global growth projected to pick up modestly in 2017.
- ✦ Global trade remains subdued due to increasing tendency towards protectionist policies.
- ✦ RBI changes policy stance from 'accommodative' to 'neutral'
- ✦ Monetary Policy Committee (MPC) shifts policy stance to neutral keeping in mind transitory effect of demonetisation.
- ✦ Surplus liquidity to fall with progressive remonetisation; abundant liquidity with banks may persist in early 2017—18.
- ✦ High frequency indicators point to subdued activity in services sector, automobile sales, domestic air cargo, railway freight traffic, & cement production.

- Steel consumption, port traffic, international air freight, foreign tourist arrivals weathered effect of demonetisation.
- Excluding food & fuel, inflation has been unyielding at 4.9% since September.
- Makes case for faster resolution of NPAs & hastening recapitalisation of banks for lower lending rates.
- The next meeting of the Monetary Policy Committee on April 5-6, 2017.

6th Heart of Asia Summit held in Amritsar

6th Ministerial Conference of the Heart of Asia-Istanbul Process on Afghanistan was held in Amritsar on 3-4 December. The conference adopted the Amritsar Declaration which puts focus on the Heart of Asia countries & supporting countries & organizations working together to comprehensively address the menace of terrorism. Issues of terrorism took centre stage at the event.

The 69th British Academy Film Awards (BAFTA)

The **'Revenant'** scooped the best film, best actor & best director awards at the **69th edition** of the biggest film awards outside the U.S.

The other award of BAFTA's is as follow:

- Outstanding British Film:** Brooklyn.
- Best Director:** Alejandro G. Iñárritu (The Revenant).
- Best Actor:** Leonardo DiCaprio (The Revenant).
- Best Actress:** Brie Larson (Room).
- Best Supporting Actor:** Mark Rylance (Bridge of Spies).
- Best Supporting Actress:** Kate Winslet (Steve Jobs).
- Best Original Screenplay:** Tom McCarthy & Josh Singer (Spotlight).
- Best Adapted Screenplay:** Adam McKay & Charles Randolph (The Big Short).
- Best Editing:** Margaret Sixel (Mad Max: Fury Road).
- Best Cinematography:** Emmanuel Lubezki (The Revenant).
- Best Production Design:** Mad Max: Fury Road.
- Best Costume Design:** Jenny Beavan (Mad Max: Fury Road).
- Best Original Music:** Ennio Morricone (The Hateful Eight).
- Best Makeup & Hair:** Damian Martin & Lesley Vanderwalt (Mad Max: Fury Road).
- Best Sound:** The Revenant.
- Best Visual Effects:** Star Wars: The Force Awakens.
- Best Film Not in the English Language:** Wild Tales (Argentina).
- Best Animated Film:** Inside Out.
- Best British Short Film:** Edmond.
- The EE Rising Star Award:** John Boyega.
- Most awards:** The Revenant (5 wins). Most nominations: Bridge of Spies & Carol (9 nominations each).

STAR SCREEN AWARDS 2016 DECLARED

List of the winners of Star Screen Awards 2016

Best Film	Pink
Best Actor	Amitabh Bachchan for Pink
Best Actress	Alia Bhatt for Uda Punjab
Best Supporting Actor	Rishi Kapoor for Kapoor & Sons
Best Supporting Actress	Shabana Azmi for Neerja
Best Actor (Critics' choice)	Sushant Singh Rajput for MS Dhoni: The Untold Story
Best Actress (Critics' choice)	Swara Bhaskar for Nil Battey Sannata
Best Actor (in a comic role)	Varun Dhawan for Dishoom
Best Director	Ram Madhvani for Neerja
Best Playback Singer (Male)	Amit Mishra for Bulleya, Ae Dil Hai Mushkil
Best Cinematography	Anay Goswamy for Fitoor
Best Playback Singer (Female)	Palak Muchhal for Kaun Tujhe, MS Dhoni: The Untold Story
Best Lyrics	Amitabh Bhattacharya, Ae Dil Hai Mushkil
Best Newcomer (Female)	Disha Patani for MS Dhoni: The Untold Story

PADMA AWARDS 2017 ANNOUNCED

This year the President of India has approved conferment of Padma Awards to **89 persons** as per the list below. 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**.

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PADMA VIBHUSHAN

Name	Field	State
Shri K J Yesudas	Art-Music	Kerala
Sadhguru Jaggi Vasudev	Others-Spiritualism	Tamil Nadu
Shri Sharad Pawar	Public Affairs	Maharashtra
Shri Murlimanohar Joshi	Public Affairs	Uttar Pradesh
Prof. Udipi Ramachandra Rao	Science & Engineering	Karnataka
Late Shri Sunder Lal Patwa (Posthumous)	Public Affairs	Madhya Pradesh

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Late Shri PA Sangma (Posthumous)	Public Affairs	Meghalaya
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PADMA BHUSHAN

Name	Field	State
ShriVishwa Mohan Bhatt	Art-Music	Rajasthan
Prof. (Dr.) Devi Prasad Dwivedi	Literature & Education	Uttar Pradesh
ShriTehemtonUdwadia	Medicine	Maharashtra
ShriRatnaSundarMaharaj	Others-Spiritualism	Gujarat
Swami Niranjana Nanda Saraswati	Others-Yoga	Bihar
H.R.H. Princess MahaChakriSirindhorn (Foreigner)	Literature & Education	Thailand
Late Shri Cho Ramaswamy (Posthumous)	Literature & Education –Journalism	Tamil Nadu

IMPORTANT PADMA SHRI WINNERS

Name	Field	State
Shri Birkha BahadurLimbooMuringla	Literature & Education	Sikkim
Smt. Eli Ahmed	Literature & Education	Assam
Dr.Narendra Kohli	Literature & Education	Delhi
Prof. G. Venkatasubbiah	Literature & Education	Karnataka
Shri AkkithamAchyuthanNamboothiri	Literature & Education	Kerala
ShriKashiNathPandita	Literature & Education	Jammu & Kashmir
ShriChamu Krishna Shastry	Literature & Education	Delhi
ShriHariharKripaluTripathi	Literature & Education	Uttar Pradesh
Shri Michel Danino	Literature & Education	Tamil Nadu
ShriPunamSuri	Literature & Education	Delhi
Shri VG Patel	Literature & Education	Gujarat
Smt. V Koteswaramma	Literature & Education	Andhra Pradesh
Shri Vishnu Pandya	Literature & Education-Journalism	Gujarat
Dr. Subroto Das	Medicine	Gujarat
Dr. (Smt.) Bhakti Yadav	Medicine	Madhya Pradesh
Dr. Mohammed Abdul Waheed	Medicine	Telangana
Dr.MadanMadhavGodbole	Medicine	Uttar Pradesh
Dr.DevendraDayabhai Patel	Medicine	Gujarat
ShriDaripalliRamaiah	Social Work	Telangana
ShriGirishBhardwaj	Social Work	Karnataka
ShriKarimulHak	Social Work	West Bengal
ShriBipinGanatra	Social Work	West Bengal
Smt. NiveditaRaghunathBhide	Social work	Tamil Nadu
ShriAppasahebDharmadhikari	Social Work	Maharashtra
Baba Balbir Singh Seechewal	Social Work	Punjab
ShriViratKohli	Sports-Cricket	Delhi
ShriShekarNaik	Sports-Cricket	Karnataka
ShriVikasaGowda	Sports-Discus Throw	Karnataka
Smt. Deepa Malik	Sports-Athletics	Haryana
ShriMariyappanThangavelu	Sports-Athletics	Tamil Nadu
Smt. DipaKarmakar	Sports-Gymnastics	Tripura
Shri P R Shreejesh	Sports-Hockey	Kerala
Smt. Sakshi Malik	Sports-Wrestling	Haryana
Shri Mohan Reddy VenkatramaBodanapu	Trade & Industry	Telangana
ShriImrat Khan(NRI/PIO)	Art-Music	USA
ShriAnantAgarwal(NRI/PIO)	Literature & Education	USA

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Shri H.R. Shah (NRI/PIO)	Literature & Education-Journalism	USA
Late (Smt.) Suniti Solomon (Posthumous)	Medicine	Tamil Nadu
ShriAsoke Kumar Bhattacharyya (Posthumous)	Others-Archaeology	West Bengal
Dr. Mapuskar (Posthumous)	Social Work	Maharashtra
Smt. AnuradhaKoirala (Foreigner)	Social Work	Nepal

UNION BUDGET 2017-18

The 2017 Union Budget, presented by Finance Minister **Arun Jaitley on 01st February 2017**, was broadly focused on 10 issues farming.sector, rural population, youth, poor & health care for the underprivileged, infrastructure, financial sector for stronger institutions, speedy accountability, public services, prudent fiscal management & tax administration for the honest.

Agriculture sector

- ✚ Sowing farmers should feel secure against natural calamities.
- ✚ A sum of Rs. 10 lakh crore is allocated as credit to farmers, with 60 days interest waiver.
- ✚ NABARD fund will be increased to Rs. 40,000 crore.
- ✚ Government will set up mini labs in Krishi Vigyan Kendras for soil testing.
- ✚ A dedicated micro irrigation fund will be set up for NABARD with Rs 5,000 crore initial corpus.
- ✚ Irrigation corpus increased from Rs 20,000 crore to Rs 40,000 crore.
- ✚ Dairy processing infrastructure fund will be initially created with a corpus of Rs. 2000 crore.
- ✚ Issuance of soil cards has gained momentum.
- ✚ A model law on contract farming will be prepared & shared with the States.

Rural population

- ✚ The government targets to bring 1 crore households out of poverty by 2019.
- ✚ During 2017-18, five lakh farm ponds will be taken up under the MGNREGA.
- ✚ Over Rs 3 lakh crore will be spent for rural India. MGNREGA to double farmers' income.
- ✚ Will take steps to ensure participation of women in MGNREGA up to 55%.
- ✚ Space technology will be used in a big way to ensure MGNREGA works.
- ✚ The government proposes to complete 1 crore houses for those without homes.
- ✚ Will allocate Rs. 19,000 crore for Pradhan Mantri Gram Sadak Yojana in 2017-18.
- ✚ The country well on way to achieve 100% rural electrification by March 2018.
- ✚ Swachh Bharat mission has made tremendous progress; sanitation coverage has gone up from 42% in Oct 13 to 60% now.

For youth

- ✚ Will introduce a system of measuring annual learning outcomes & come out with an innovation fund for secondary education.
- ✚ Focus will be on 3,479 educationally-backward blocks.
- ✚ Colleges will be identified based on accreditation.

- ✚ Skill India mission was launched to maximise potential. Will set up 100 India International centres across the country.
- ✚ Courses on foreign languages will be introduced.
- ✚ Will take steps to create 5000 PG seats per annum.

For the poor & health care

- ✚ Rs. 500 crore allocated for Mahila Shakthi Kendras.
- ✚ Under a nationwide scheme for pregnant women, Rs. 6000 will be transferred to each person.
- ✚ A sum of Rs. 1,84,632 crore allocated for women & children.
- ✚ Affordable housing will be given infrastructure status.
- ✚ Owing to surplus liquidity, banks have started reducing lending rates for housing.
- ✚ Elimination of tuberculosis by 2025 targeted.
- ✚ Health sub centres, numbering 1.5 lakh, will be transformed into health wellness centres.
- ✚ Two AIIMS will be set up in Jharkhand & Gujarat.
- ✚ Will undertake structural transformation of the regulatory framework for medical education.
- ✚ Allocation for Scheduled Castes is Rs. 52,393 crore
- ✚ Aadhaar-based smartcards will be issued to senior citizens to monitor health.

Infrastructure; railways

- ✚ A total allocation of Rs. 39,61,354 crore has been made.
- ✚ Total allocation for Railways is Rs. 1,31,000 crore.
- ✚ No service charge on tickets booked through IRCTC.
- ✚ Raksha coach with a corpus of Rs. 1 lakh crore for five years (for passenger safety).
- ✚ Unmanned level crossings will be eliminated by 2020.
- ✚ 3,500 km of railway lines to be commissioned this year up from 2,800 km last year.
- ✚ SMS-based "clean my coach service" is put in place.
- ✚ Coach mitra facility will be introduced to register all coach related complaints.
- ✚ By 2019 all trains will have bio-toilets.
- ✚ Five-hundred stations will be made differently-abled friendly.
- ✚ Railways to partner with logistics players for front-end & back-end solutions for select commodities.
- ✚ Railways will offer competitive ticket booking facility
- ✚ Rs. 64,000 crore allocated for highways.
- ✚ High speed Internet to be allocated to 1,50,000 gram panchayats
- ✚ New Metro rail policy will be announced with new modes of financing

Energy sector

- ✚ A strategic policy for crude reserves will be set up
- ✚ Rs. 1.26,000 cr for energy production-based investments received
- ✚ Trade infra export scheme will be launched 2017-18.

Financial sector

- FDI policy reforms - more than 90% of FDI inflows are now automated.
- Shares of Railway PSE like IRCTC would be listed on stock exchanges.
- Bill on resolution of financial firms to be introduced in this session of parliament.
- Decided to abolish FIPB in 2017-18.
- Foreign Investment Promotion Board to be abolished.
- Revised mechanism to ensure time bound listing of CPSEs
- Computer emergency response team for financial sector to be formed.
- Pradhan Mantri Mudra Yojana lending target at Rs 2.44 lakh crore for 2017-18
- Digital India - Bhim app will unleash mobile phone revolution - two new schemes to promote the app.
- Govt to introduce two new schemes to promote BHIM App - referral bonus for users & cash back for traders: FM.
- Negotiable Instruments Act might be amended.
- DBT to LPG consumers, Chandigarh is kerosene free, 84 govt schemes are on the DBT platform.
- Head post office as the central office for rendering passport services
- Easy online booking system for Army, defence personnel
- For big-time offences - including economic offenders fleeing India, the govt. will introduce a legislative change or new law to confiscate the assets of these people within the country.

Fiscal situation

- Total expenditure - Rs. 21, 47,000 crore
- Abolition on plan, non-plan expenditure, focus on capital expenditure (Capital expenditure will be 25.4 per cent)
- Rs. 3,000 crore under Dept of Economic Affairs for implementing Budget announcements.
- Defence expenditure, excluding pension, at Rs 2,74,114 crore
- Expenditure in science & technology — Rs. 37,435 crore
- Total resources transferred to States & UTs is Rs 4.11 lakh crore
- Recommended 3% fiscal deficit for three years with deviation of 0.5% of GDP.
- Revenue deficit - 1.9 %
- Pegged fiscal deficit of 2017-18 at 3.2% of GDP & remain committed to achieving 3% in the next year.

On funding of political parties

- Maximum amount of cash donation for political parties will be Rs 2,000 from any one source from Rs 20,000
- Political parties will be entitled to receive donations by cheque or digital mode from donors.
- Amendment is being proposed to RBI Act to enable issuance of electoral bonds that government will scheme. Donor can 4. purchase these bonds from banks or post office via cheque or digital transactions. They can be redeemed only by registered political parties.

Tax proposals

- Proportion of direct tax to indirect tax is not optimal.
- 1.95 crore individuals showed income between Rs 2.5 lakh to Rs 5 lakh.
- Out of 76 lakh individual assesses declaring income more than Rs 5 lakh, 56 lakh are salaried.

- Only 1.72 lakh people showed income of more than Rs 50 lakh a year.
- Between Nov 8 to Dec 30: Deposits between Rs 2 lakh & Rs 80 lakh was made in 1.09 crore accounts.
- Net tax revenue of 2013-14 was Rs 11.38 lakh crore.
- Out of 76 lakh individual assesses declaring income more than Rs 5 lakh, 56 lakh are salaried.
- 1.95 crore individuals showed income between Rs 2.5 lakh to Rs 5 lakh.
- Rate of growth of advance tax in Personal I-T is 34.8% in last three quarters of this financial year.
- Holding period for long term capital gain lowered to 2 years
- Propose to have carry-forward of MAT for 15 years.
- Capital gains tax to be exempted for persons holding land from which land was pooled for creation of state capital of Telangana.
- Corporate tax: In order to make MSME companies more viable, propose to reduce tax for small companies of turnover of up to 16. Rs 50 crore to 25%. About 67 lakh companies fall in this category. 96% of companies to get this benefit.
- Propose to reduce basic customs duty for LNG to 2.5% from 5%
- SIT on black money suggested no cash transactions of more than Rs 3 lakh. Govt has accepted this proposal.
- Income Tax Act to be amended. No transaction above Rs 3 lakh to be permitted in cash.
- Limit of cash donation by charitable trust reduced to Rs 2,000 from Rs 10,000.
- Net revenue loss in direct tax could be Rs. 20,000 crore.
- India's tax to GDP ratio is not favourable.
- Out of 13.14 lakh registered companies, only 5.97 lakh companies have filed returns for 2016-17.

Personal income tax

- Existing rate of tax for individuals between Rs. 2.5- Rs 5 lakh reduced to 5% from 10%
- All other categories of tax payers in subsequent brackets will get benefit of Rs 12,500.
- Simple one page return for people with annual income of Rs. 5 lakh other than business income.
- People filing I-T returns for the first time will not come under govt. scrutiny5.
- 10% surcharge on individual income above Rs. 50 lakh & up to Rs 1 crore to make up for Rs 15,000 crore loss due to cut in personal I-T rate. 15 surcharge on individual income above Rs. 1 crore to remain.



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ECONOMIC SURVEY 2016-17

Finance Minister Shri Arun Jaitley has Presented Economic Survey 2016-17 in the Parliament on 31st January 2017).

Economic Survey says economic growth to return to normal as new currency notes in required quantities come back into circulation & follow-up action on demonetisation is taken. The CPI based core inflation remained stable in the current fiscal year averaging around 5 percent. The Economic Survey says that the rupee performed better than most of the other emerging market economies. The total area coverage under Rabi crops as on 13.01.2017 for 2016-17 is 616.2 lakh hectares which is 5.9 per cent higher than that in the corresponding week of last year. The area coverage under Gram (Channa Dal) as on 13.01.2017 for 2016-17 is **10.6 percent higher** than that in the corresponding week of last year.

The Indian Economy has sustained a macro-economic environment of relatively lower inflation, fiscal discipline & moderate current account deficit coupled with broadly stable rupee-dollar exchange rate. The **Economic Survey 2016-17** presented in the Parliament today by the Union Finance Minister Shri Arun Jaitley states that such a sustenance is despite continuing global sluggishness. It says :

- ✦ As per the advance estimates released by the Central Statistics Office, the growth rate of GDP at constant market prices for the year **2016-17 is placed at 7.1 per cent**, as against **7.6 per cent in 2015-16**. This estimate is based mainly on information for the first seven to eight months of the financial year. Government final consumption expenditure is the major driver of GDP growth in the current year.
- ✦ Fixed investment (gross fixed capital formation) to GDP ratio (at current prices) is estimated to be **26.6 per cent in 2016-17, vis-a-vis 29.3 per cent in 2015-16**.
- ✦ There is a likelihood that Indian economy may recover back to **6 ¾ per cent to 7 ½ per cent in 2017-18**.

Fiscal

- ✦ Indirect taxes grew by 26.9 per cent during April-November 2016.
- ✦ The strong growth in revenue expenditure during April-November 2016 was boosted mainly by a 23.2 per cent increase in salaries due to the implementation of the Seventh Pay Commission & a 39.5 per cent increase in the grants for creation of capital assets.

Prices

- ✦ The headline inflation as measured by Consumer Price Index (CPI) remained under control for the third successive financial year. The average CPI inflation declined to 4.9 per cent in 2015-16 from 5.9 per cent in 2014-15 & stood at 4.8 per cent during April-December 2015.
- ✦ Inflation based on Wholesale Price Index (WPI) declined to (-) 2.5 per cent in 2015-16 from 2.0 per cent in 2014-15 & averaged 2.9 per cent during April-December 2016.
- ✦ Inflation is repeatedly being driven by narrow group of food items, of these pulses continued to be the major contributor of food inflation.
- ✦ The CPI based core inflation has remained sticky in the current fiscal year averaging around 5 per cent.

Trade

- ✦ The trend of negative export growth was reversed somewhat during 2016-17 (April-December), with exports

growing at 0.7 per cent to US\$ 198.8 billion. During 2016-17 (April-December) imports declined by 7.4 per cent to US\$ 275.4 billion.

- ✦ Trade deficit declined to US\$ 76.5 billion in 2016-17 (April-December) as compared to US\$ 100.1 billion in the corresponding period of the previous year.
- ✦ The current account deficit (CAD) narrowed in the first half (H1) of 2016-17 to 0.3 per cent of GDP from 1.5 per cent in H1 of 2015-16 & 1.1 per cent in 2015-16 full year.
- ✦ Robust inflows of foreign direct investment & net positive inflow of foreign portfolio investment were sufficient to finance CAD leading to an accretion in foreign exchange reserves in H1 of 2016-17.
- ✦ In H1 of 2016-17, India's foreign exchange reserves increased by US\$ 15.5 billion on BoP basis.
- ✦ During 2016-17 so far, the rupee has performed better than most of the other emerging market economies.

External Debt

- ✦ At end-September 2016, India's external debt stock stood at US\$ 484.3 billion, recording a decline of US\$ 0.8 billion over the level at end-March 2016.
- ✦ Most of the key external debt indicators showed an improvement in September 2016 vis-à-vis March 2016. The share of short-term debt in total external debt declined to 16.8 per cent at end-September 2016 & foreign exchange reserves provided a cover of 76.8 per cent to the total external debt stock.

Agriculture

- ✦ Agriculture sector is estimated to grow at 4.1 per cent in 2016-17 as opposed to 1.2 per cent in 2015-16; the higher growth in agriculture sector is not surprising as the monsoon rains were much better in the current year than the previous two years.
- ✦ The total area coverage under Rabi crops as on 13.01.2017 for 2016-17 is 616.2 lakh hectares which is 5.9 per cent higher than that in the corresponding week of last year.
- ✦ The area coverage under wheat as on 13.01.2017 for 2016-17 is 7.1 percent higher than that in the corresponding week of last year. The area coverage under gram as on 13.01.2017 for 2016-17 is 10.6 percent higher than that in the corresponding week of last year.

Industry

- ✦ Growth rate of the industrial sector is estimated to moderate to 5.2 per cent in 2016-17 from 7.4 per cent in 2015-16. During April-November 2016-17, a modest growth of 0.4 per cent has been observed in the Index of Industrial Production (IIP).
- ✦ The eight core infrastructure supportive industries, viz. coal, crude oil, natural gas, refinery products, fertilizers, steel, cement & electricity registered a cumulative growth of 4.9 per cent during April-November 2016-17 as compared to 2.5 per cent during April-November 2015-16. The production of refinery products, fertilizers, steel, electricity & cement increased substantially, while the production of crude oil, natural gas fell during April-November 2016-17. Coal production attained lower growth during the same period.
- ✦ The performance of corporate sector (Reserve Bank of India, January 2017) highlighted that the growth of sales

grew by 1.9 per cent in Q2 of 2016-17 as compared to near stagnant growth of 0.1 per cent in Q1 of 2016-17. Growth in net profit registered a remarkable growth of 16.0 per cent in Q2 of 2016-17 as compared to 11.2 per cent in Q1 of 2016-17.

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Services

Service sector is estimated to grow at 8.9 per cent in 2016-17, almost the same as in 2015-16. It is the significant pick-up in public administration, defence & other services,

boosted by the payouts of the Seventh Pay Commission that is estimated to push up the growth in services.

Social Infrastructure, Employment & Human Development

The Parliament has passed the "Rights of Persons with Disabilities Act, 2016". The Act aims at securing & enhancing the rights & entitlements of Persons with Disabilities. The Act has proposed to increase the reservation in vacancies in government establishments from 3 per cent to 4 per cent for those persons with benchmark disability & high support needs.

Four-tier GST structure of 5%, 12%, 18%&28% finalized

The GST Council decided to have four slabs under the GST regime with some changes from what union finance ministry proposed & a cess over the peak rate of 28% on luxury & sin goods for five years to compensate states for any revenue loss.

A four-tier GST rate structure would be 5%, 12%, 18%, 28%, finance minister Arun Jaitley told reporters after the meeting. Most of the food items would attract zero% rate. As much as 50% of consumer price index would be zero rated. 5% rate would be on other necessary goods such as soaps & others needed for daily uses.

NOBEL PRIZE WINNERS 2016

Economics: Two U.S.-based economists, **Oliver Hart (U.K) & Bengt Holmstrom (Finland)** have been awarded the 'Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel' for their contributions to contract theory.

Peace: Colombian President Juan Manuel Santos has been awarded the Nobel Peace Prize for his efforts to end the 52-year conflict with left-wing rebels.

Medicine: Japan's Yoshinori Ohsumi has received the 2016 Nobel Prize for Medicine. He has received the award "for his discoveries of mechanisms for autophagy".

Physics: The prize goes jointly to **David J. Thouless, F. Duncan, M. Haldane, & J. Michael Kosterlitz** who discovered a mathematical framework in the field of topography, to explain unexpected properties of solid materials.

Chemistry: Awarded to Jean-Pierre Sauvage, Sir J. Fraser Stoddart & Bernard L. Feringa for developing the molecular machine.

Literature: American singer-songwriter Bob Dylan has been awarded the Nobel Prize in Literature 2016 "for having created new poetic expressions within the great American song tradition".

8th Brics Summit 2016 Concluded In Goa

The eighth BRICS summit held in Banaulim, Goa, India. The theme for the summit was "Building Responsive, Inclusive & Collective Solutions". The next summit will be held in 2017 in China.

The representatives of Member Countries:

- Brazilian President: Michel Temer
- Russian President: Vladimir Putin
- India's PM: Narendra Modi
- China's President: Xi Jinping
- South Africa's President: Jacob Zuma

Cabinet approves amendments in the FDI Policy

- FDI in the defence sector is now permitted up to 100% under the automatic route.

FDI ceiling in sectors like teleports, Direct to Home (DTH), cable networks, mobile TV & Headend-in-the-Sky Broadcasting Service (HITS) has been increased to 100%.

For the pharmaceutical sector, new liberalised norms allow 74% FDI under the automatic route for brownfield pharmaceuticals, while FDI beyond 74 per cent would be permitted through the government approval route.

For the private security agencies, FDI up to 49% is now permitted under the automatic route, & beyond that & up to 74% by way of government approval.

Food: It has now been provided that 100% FDI under automatic route for trading.

Civil Aviation Sector: FDI policy on Airports permitted 100% FDI under automatic route in Greenfield Projects & 74% FDI in Brownfield Projects under the automatic route. FDI beyond 74% for Brownfield Projects is under government route.

11th G-20 Summit 2016 Concluded in Hangzhou, China

The 11th Summit of the Group of Twenty (G20) concluded in the eastern Chinese city of Hangzhou. The theme of 2016 G20 Summit was Toward an Innovative, Invigorated, Interconnected & Inclusive World Economy. The chair of the summit was Xi Jinping, President of China. Chancellor Angela Merkel of Germany, presidency of the G20 in 2017 introduced visions & plans in hosting the Hamburg Summit. The summit adopted the G20 Leaders' Communiqué of the Hangzhou Summit.

Bezwada Wilson & T.M. Krishna win Ramon Magsaysay Award

Classical singer Thodur Madabusi Krishna & National Convenor of Safai Karmachari Andolan Bezwada Wilson featured in this year's list of winners of the coveted Ramon Magsaysay Award 2016.

Apart from the two Indians, four others have been selected for the award—Conchita Carpio-Morales of the Philippines, Dompet

Dhuafa of Indonesia, Japan Overseas Cooperation Volunteers & 'Vientiane Rescue' of Laos.

BANKING & FINANCIAL AWARENESS CURRENT AFFAIRS

- ✦ **India** has signed a financing agreement with **World Bank** for **48 million dollars** for **Nagaland Health Project**. About six lakh people will directly benefit from the Health Project with improvements in higher-level facilities as well as system-wide investments.
- ✦ **The Bharatiya Reserve Bank Note Mudran Pvt. Ltd.**, a fully controlled subsidiary of **RBI** has set records in currency note printing. The RBI Note Mudran printing press in Mysuru printing highest number of currency notes in **December 2016** breaking all its past record.
- ✦ The Capital market regulator of India, **Securities & Exchange Board of India (SEBI)** has tightened the norms associated to **Mergers & Acquisitions (M&A)** of Indian companies. The public shareholding of the resultant entity created by the merger of an unlisted & a listed company has to be **more than 25%**.
- ✦ Private sector lender **YES BANK** in collaboration with **T-Hub, Anthill & Lets Talk Payments** has launched a unique business accelerator program **YES FINTECH** to provide start-ups a platform for creating sustainable & market ready products as well as provide innovative banking solutions to the customers.
- ✦ **YES Bank** has launched a first of its kind unique **Customizable Savings Account** to enable the customers to design an account as per their convenience.
- ✦ **Punjab National Bank & India Post Payments Bank** have signed a memorandum of understanding, whereby **PNB will provide technology platform** for pilot launch of IPPB on receipt of regulatory nod from the Reserve Bank of India. **IPPB has been incorporated** under the Department of Posts with 100 per cent government equity.
- ✦ The Foreign Ministry spokesperson of **China, Hua Chunying** stated that thirty more countries have applied for joining the **Asia Infrastructure Investment Bank (AIIB)** besides 57 founding members.
- ✦ **RBI Governor Urjit Patel** has appeared before the Parliamentary Standing Committee on Finance & briefed the panel about government's recent decision to demonetise high value currency. Mr. Patel informed the committee, headed by Congress leader **Veerappa Moily** that **9.2 lakh crore rupees** in new currency has been introduced in the system after the decision.
- ✦ Washington based **World Bank** has sanctioned **Rs 1,376 crore** for upgradations & improvement of the Tripura power system network. This was announced by Tripura's power minister **Manik Dey**.
- ✦ Government has clarified that **Co-operative Banks are not authorised** to accept deposits under the **Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS)**.
- ✦ India's central banking institution, **Reserve Bank of India (RBI)** has imposed a penalty of **Rs 75 lakhs** on **Bombay Mercantile Co-operative Bank** for violations of norms related to KYC & anti-money laundering.
- ✦ **Mumbai based dairy firm Kwaliti Ltd** has signed an MoU with **Bank of Baroda** to provide **Rs. 4000 crore** loans to one lakh farmers out of the established networks from whom the company procures milk.

- ✦ In a bid to encourage banks to provide loans for education, the **Reserve Bank of India RBI** has declared that rescheduling the period of payment of education loans due to the inability of the borrower because of unemployment will not be treated as restructured accounts for computing **NPAs**.
- ✦ To educate awareness on banking codes at grass root level, **The Banking Codes & Standards Board of India (BCSBI)** will organise know your rights programme in all the states.
- ✦ **Varanasi-based Utkarsh Micro Finance** started operating its banking business as **Utkarsh Small Finance Bank** on **January 23rd, 2017** to cater to the needs of the poor mainly in the northern belt. UK's Commonwealth Development Corporation (CDC) has infused **Rs. 150 crore** in the tier **II capital in the company**.
- ✦ **The Reserve Bank of India** has prohibited the Indian entities from making direct overseas investments in any entity that is located in 'non co-operative countries & territories', as identified by the inter-governmental **body Financial Action Task Force (FATF)**. The move aims to bring down the global terror financing & thus prevent, detect & prohibit money laundering.
- ✦ **Karnataka Bank Ltd** has signed a memorandum of understanding (MoU) with the **Rajkot-based Tirth Agro Technology Pvt Ltd** (manufacturer of agricultural equipment & implements) for financing agricultural mechanisation.
- ✦ Union Finance Ministry has announced that the **General Anti Avoidance Rule (GAAR)** will be effective from the **01st April, 2017**.
- ✦ The government stated that **119 banks** are connected with the Aadhaar-enabled payment system & **Rs. 33.87 crore** transactions have taken place through **Aadhaar-enabled payment systems**.
- ✦ **The State Bank of India** has launched a new wealth management product named '**SBI Exclusif**' in **Kochi, Kerala**.
- ✦ **India Post** has become the third entity to receive a final license last week from the **Central Bank** to start its **payment bank operations**.
- ✦ **The Reserve Bank of India** has informed that the Foreign Exchange Reserves of **India rose by 932.4 million dollars to 360.775 billion dollars** for the second consecutive week ended **January 20th 2017**.
- ✦ **India Post Payments Bank (IPPB)** has kicked off its operations by rolling out pilot services in **Raipur, Chhatisgarh & Ranchi, Jharkhand**. The bank will offer an interest rate of **4.5% on deposits up to Rs25,000; 5% on deposits of Rs25,000-50,000 & 5.5% on Rs50,000-1,00,000**. The paid up equity of the new bank is **Rs800 crore**.
- ✦ In a big relief to people, **RBI** has announced lifting of restrictions on daily withdrawal of money from ATMs with effect from **01st February 2017** & has also withdrawn all limits on **Current Accounts & overdraft accounts** with immediate effect. In a circular to the banks **the RBI** however

stated the weekly limits of 24 thousand rupees on **Savings Bank accounts will continue.**

- ✦ **Future Generali India Insurance Company (FGII)** has announced an agency tie-up with **Pune based Bank of Maharashtra.** To immensely benefit our customers by providing them an ease of access while choosing from a diverse range of non-life insurance products, all under one **roof Bank-of-Maharashtra.**
- ✦ The private sector lender **Lakshmi Vilas Bank** in partnership with **Bangalore based** fin-tech startup firm **Fisdrom**, has launched a mobile application **Mission FINFIT** to offer the customers of the bank financial planning & personal wealth management services based on Robo advisory.
- ✦ The **Union Budget** has allocated **Rs. 10,000** crore towards **recapitalisation of public sector banks** in FY2017-18.
- ✦ **Finance Minister Arun Jaitley** has proposed creation of a six-member Payments Regulatory Board in the RBI, headed by **RBI Governor Urjit Patel** as part of bringing about structural reforms in the payment eco-system.
- ✦ **HDFC bank** has capped the third-party transactions at **Rs. 25,000** a day, reduced the number of free cash transactions at branches to four from five earlier & also raised the fee for non-free transactions by a **steep 50 per cent to Rs.150.**
- ✦ **Corporation Bank** has signed an agreement with **Religare Health Insurance Co Ltd** to market its products & services through the distribution network of the bank **across India.**
- ✦ **Public sector lender 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.
- ✦ India's third largest private bank, **Axis Bank** has tied up with **Earthport Plc**, a cross-border payment network, to enable faster outbound cross-border payments for its customers through Earthport's state-of-the-art global payments network.
- ✦ **The Ujjivan Small Finance Bank** has officially started its operation with 5 pilot branches in **Bengaluru, Karnataka.** **Samit Ghosh** is the MD & CEO of the **Ujjivan Small Finance Bank.**
- ✦ RBI governor Urjit Patel **led Monetary Policy Committee (MPC)** kept the key repo rate unchanged at **6.25%.**
- ✦ The **Reserve Bank of India** has announced that the cash withdrawal limit on savings accounts will be scrapped **from March 13, 2017.**
- ✦ **Federal Bank** has partnered with leading online data & information portal **Commodity Online** for the distribution of loans against warehouse receipts & collateral management services across the country.
- ✦ In a novel initiative that would push digitalisation & cashless economy, **Bank of Baroda (BOB)** has tied up with **IFFCO**, a cooperative, to provide co-branded debit cards with inbuilt overdraft facilities to **the farmers.**
- ✦ **ICICI Securities**, a subsidiary of **ICICI Bank**, has entered into a strategic partnership with **Denmark based Saxo Bank**, an online multi-asset trading & investment specialist.
- ✦ **Private sector lenders 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.**
- ✦ In a bid to strengthen cyber security system, **the Reserve Bank (RBI)** decided to set up an inter-disciplinary panel on cyber security to examine various threats & suggest

measures to deal with it & headed by **Meena Hemachandra.**

- ✦ Private sector lender **IDFC Bank** has collaborated with fintech startup **IndiaLends** to enable first-time borrowers who do not have a credit history to take loans.
- ✦ To give a leg up to micro, small & medium enterprises (**MSME**) in the diamond industry, **Bank of Baroda** is planning to launch a supply chain financing product for the industry on a pilot basis in **Surat, Gujarat.**
- ✦ After its successful launch on Android, the **Bharat Interface for Money (BHIM) an app**, has been finally launched on the **iOS platform.**
- ✦ Union Government has decided to **launch 'Indradhanush 2.0' for recapitalisation** of public sector lenders so that the banks remain solvent & fully comply with the global **capital adequacy norms** namely **Basel-III.**
- ✦ 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.**
- ✦ **The 'name & shame campaign'** initiated by **Catholic Syrian Bank** Employees & Retirees against wilful defaulters in **Kerala** seems to have started paying dividends.
- ✦ Reserve Bank came out with conditions for exchange of defunct notes for non-resident Indians, who failed to do so. Resident Indian citizens who were abroad from November 9th to December 30th can avail this facility up to March 31st, 2017 & NRI citizens, who were abroad during this period, can exchange up to June 30th, 2017.
- ✦ RBI appointed **Surekha Marandi** as its Executive Director (ED) in place of **U S Paliwal.**
- ✦ **Airtel Payments Bank** the first payments bank started its nationwide operations with an initial investment of **Rs 3,000 crore** & offering an interest rate of **7.25 per cent** for savings accounts.
- ✦ **Paytm** got the final permission to open a payments bank by RBI. Reserve Bank of India gave permission to formally launch **Paytm Payments Bank.**
- ✦ RBI has given an additional 60 days to repay their crop loans due in Nov-Dec, 2016 & prompt repayment would be eligible for the extra 3% interest subsidy.
- ✦ Jaipur based Non-banking finance company **Au Financiers (India)** has received final approval of the Reserve Bank to start operations as small finance bank.
- ✦ RBI imposed the penalty on five foreign banks, including **Deutsche Bank & Standard Chartered Bank**, for violation of its instructions on reporting requirements of the **FEMA.** The three other banks are: **Bank of America, Bank of Tokyo-Mitsubishi & The Royal Bank of Scotland.**
- ✦ Reserve Bank of India has extended the period of enhanced **Prepaid Payment Instruments (PPI)** limit of **Rs 20,000** as part of efforts to promote digital payments.
- ✦ RBI has allowed foreign portfolio investors (**FPI**) to transact in non-convertible debentures/bonds issued by Indian companies either directly or in any manner as per the prevalent/approved market practice.
- ✦ **Viral Acharya** has appointed by the Government of India as the deputy governor of the Reserve Bank of India (RBI). He will be joining the ranks of **N S Vishwanathan, S SMundra & R Gandhi.**
- ✦ RBI said that it will issue **Rs 50 denomination banknotes** in the **Mahatma Gandhi Series-2005**, with inset letter **'L', 'R'** in both the number panels, bearing signature of **Dr Urjit**

- R.Patel, Governor, Reserve Bank of India, & the year of printing '2016' printed on the reverse of the banknote.
- RBI defers mandatory implementation of Aadhar-enabled PoS (Point of Sale) devices till June 30, 2017.
 - RBI has asked banks & prepaid payment instrument issuing entities not to levy any charges for transactions upto 1000 rupees that are settled using Immediate Payment Service, USSD based *99# & Unified Payment Interface systems.
 - RBI has advised banks to cap the Merchant Discount Rates for debit card transactions upto 1000 rupees at 0.25 percent of the transaction value. For transactions between 1000 & 2000 rupees, the merchant charges shall be capped at 0.5 percent of the transaction value.
 - In order to mop up extra liquidity from the system in view of demonetisation, government & the Reserve Bank sharply raised the Market Stabilisation Scheme (MSS) ceiling to Rs 6 lakh crore from Rs 30,000 crore.
 - Reserve Bank of India (RBI) has kept its key policy rate, the Repo Rate (RR), at 6.25 %. It has lowered the growth forecast by 0.5% to 7.1% for 2016-17.
 - RBI has withdrawn the incremental cash reserve ratio (CRR) of 100%.
 - Reserve Bank of India has authorised the Receivables Exchange of India (RXIL), promoted by Sidbi & NSE, to launch the country's first trade receivables exchange platform for MSMEs, buyers & financiers.
 - SBI cut benchmark interest rate across various maturities by 0.9 per cent, effective from 1st Jan'17, a move that is expected to be shortly followed by other banks also.
 - SBI has adopted Shirki village at Pen taluka in Maharashtra for driving the Aadhaar-based merchant payment initiative.
 - Edible oil firm Ruchi Soya Industries in association with SBI launched an initiative to provide banking assistance to farmers. Under the initiative 'Kisan Kalyan Ayojan', the company will help farmers to open bank accounts, procure the produce directly from farmers at the right price & ensure farmers get their payment immediately through internet banking.
 - MMTC (Metals & Minerals Trading gold Corporation) tie-up with SBI to sell government-minted Indian Gold Coin (24 Karat) which will be available in denominations of 5gm, 10gm & 20 gm bar.
 - Women & Child Development Ministry has tied up with India Post & SBI. This will offer more payment options to buyers & simplify shipping of products bought from "Mahila E-haat", an online marketing platform for women entrepreneurs.
 - State Bank MobiCash Mobile Wallet launched. It is a product of State Bank of India (SBI) & Bharat Sanchar Nigam Ltd (BSNL).
 - ICICI Bank has now launched a payments collection app for offline merchants & retailers called Eazypay which will allow customers to pay via UPI, cards, net banking & the bank's Pockets wallet app.
 - Yes Bank entered into a tie-up with Bajaj Electricals for vendor financing using blockchain solution & announced to use the technology more aggressively as it saves over 70 per cent in cost.
 - Yes Bank partnered with Ola, one of the popular mobile apps for transportation, to provide cash-on-demand at customer's doorstep.
 - Karnataka Bank has launched a month-long campaign to promote a group personal accident insurance scheme for savings bank account-holders. 'KBL Suraksha'.
 - Helped by HDFC Bank, five temples in Kanyakumari district in southern Tamil Nadu have introduced digital wallets & PoS to enable their devotees to pay donations.
 - Lakshmi Vilas Bank has launched QIP to raise over Rs 599.88 crore by issuing 4.25 crore shares in domestic or international markets.
 - IDFC Bank has announced the nationwide launch of IDFC Aadhaar Pay, the country's first Aadhaar-linked cashless merchant solution that uses a retailer's own Android smartphone to enable cashless payments.
 - Federal Bank has tied up with Spice Digital for cash management services through the bank's e-collection facility.
 - Karnataka Bank Ltd has bagged the 'Best MSME Bank Award (private sector) 2016' instituted by Assocham.
 - Privatbank, Ukraine's largest private bank, is being nationalised to protect the country's financial system & preserve an essential bailout loan from the International Monetary Fund.
 - Stockholders of the National Bank of Abu Dhabi & First Gulf Bank approved to merge into the biggest bank of all Gulf Countries with an asset of \$ 178 billion. After the merger the combined company will be named as NBAD.
 - Bank of Baroda has become the first Indian company to sign up as a national supporter of FIFA Under-17 World Cup India 2017.
 - Bank of Baroda & Heritage Foods Ltd (HFL) has signed MoU to provide dairy loans to farmers through the lender's branches across the country.
 - Bank of Maharashtra, has helped to make the village of Malangaon, in Sangli district, Maharashtra, a completely cashless village.
 - Corporation Bank has bagged the SKOCH silver award for attaining the position of number1 channel partner of LIC of India for the past three financial years.
 - Corporation Bank has bagged the 'Best MSME Bank Award 2016' instituted by Assocham.
 - Vijaya Bank has been adjudged 'Best Bank for SME Lending award' by Assocham.
 - SIDBI tied up with Life Insurance Corporation of India (LIC) for augmenting capital support to enterprises in the country.



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- ✦ Karnataka Vikas Grameen Banks (KVGB) has come up with 'Bank Sakhi' innovative scheme for employing women in villages to promote & improve the cashless transactions in rural areas.
- ✦ NABARD will extend support aggregating about Rs. 120 crore to banks for deployment of two Point-of-Sale (PoS) devices per village in one lakh villages having a population of up to 10,000.
- ✦ Dharwad-headquartered Karnataka Vikas Grameena Bank has bagged two awards for inclusive insurance from Skoch Group for 2016. The bank bagged the awards in life insurance & micro insurance sectors under the order of merit category.
- ✦ NPCI, the umbrella organisation for all retail payment systems in the country has declared Rs. 54.90 crore worth of prize money to over 3.42 lakh winners of NITI Aayog's Lucky Draw Schemes for consumers & merchants.
- ✦ Airtel Payments Bank, the first payments bank in India introduce that any customer opening a savings account with it will get one minute of talk time on his/her Airtel mobile for every rupee deposited.

ECONOMY NEWS

- ✦ **The International Monetary Fund (IMF)** has cut India's growth forecast for the current fiscal by one percentage point, citing demonetisation woes from **7.6% to 6.6%**. It sees India ceding the tag of the world's fastest growing major economy to **China in FY17**.
- ✦ **Fiscal deficit** in the first nine months of 2016-17 has touched **93.9%** of the Budget estimate. The fiscal deficit had stood at **87.9% (2015-2016)** in the corresponding nine months a year ago.
- ✦ **Industrial output fell 0.4%** in the month of **December, 2016 from a year 2015**, driven down by a contraction in consumer & capital goods production. It fell 0.4% in December, 2016 as per the data release by the government.
- ✦ In the latest move to curb tax evasion, the government has set up a task force to monitor actions of deviant shell companies. The setting up of **the task force**, under the co-chairmanship of revenue secretary **Hasmukh Adhia** & corporate affairs secretary **Tapan Ray**.
- ✦ **The income tax department** has issued refunds of **1.42 lakh crore** rupees so far this fiscal. It is 41.5 per cent higher than **last year, 2016**.
- ✦ According to the global financial services major **Nomura**, **the GDP growth of India** is estimated to remain low at **5.7% in the January-March** quarter due to the effect of demonetization of high value currency.
- ✦ GOI has increased the minimum monthly pension to 9,000 per person, besides a two-fold hike in exgratia amount for central government employees.
- ✦ NITI Aayog has projected the India GDP growth rate of 8 Percent for 2016-17 based on the appraisal document for the Twelfth Five-Year Plan.
- ✦ Global unemployment is expected to rise by 3.4 million in 2017 despite a likely modest pick-up in economic growth at 3.4% this year & 3.6% in 2018, against a six-year low of 3.1% in 2016, a new report by the International Labour Organisation.
- ✦ The country's industrial production grew 5.7% in November 2016, compared to a contraction of 3.4% in November 2015.
- ✦ World Bank has decelerated India's growth for 2016-17 fiscal to 7% from its previous estimate of 7.6%.
- ✦ Finance Ministry granted approval to 12 proposals of PSBs to raise a sum of Rs 2,914.038 crore through preferential allotment & permission given to raise Rs 200 crore by United Bank of India through QIP mode.
- ✦ Over 26 crore accounts have been opened under Pradhan Mantri Jan Dhan Yojana across the country.
- ✦ Encouraging firms to enrol their workers under schemes run by retirement fund body Employees Provident Fund Organisation (EPFO), a three-month campaign has been launched beginning 01st January 2017 where employers will get amnesty & pay just Re 1 as damages for not registering their employees earlier.
- ✦ Munich Re is opening a composite branch office in Mumbai to service the property-casualty, life, health reinsurance markets across the country. Munich Re Group is a reinsurance company based in Munich, Germany.
- ✦ Government has imposed an anti-dumping duty ranging from 6.30 US dollars to 351.72 US dollars per tonne on imports of jute & its products from Bangladesh & Nepal.
- ✦ India's per capita income, a gauge for measuring living standard, is estimated to cross Rs 1 lakh in 2016-17, up from Rs 93,293 in the previous fiscal.
- ✦ Employees' Provident Fund Organisation (EPFO) has made Aadhaar mandatory for its about 50 lakh pensioners & around four crore subscribers.
- ✦ World Bank projected a global growth of 2.7% in 2017. World Bank President Jim Yong Kim stated that global economic growth is forecast to accelerate moderately to 2.7% in 2017 after a post-crisis low of 2.3% in 2016.
- ✦ Rabi crops have been sown in around six crores 16 lakh hectares till date which is about 35 lakh hectares more than last year. Data released by the Agriculture Ministry, wheat has been sown in around three crore nine lakh hectare which is about 20 lakh hectare more than last year.
- ✦ SEBI, has decided to lower broker fees by 25 per cent to 15 rupees per transaction of one crore rupees as part of calibration of various other fees collected by the regulator from different market intermediaries.
- ✦ PM Narendra Modi has launched a mobile app Bharat Interface for Money, BHIM to facilitate digital cash transactions with only a thumb print after the bank account is linked with Aadhaar gateway.
- ✦ India has received the maximum Foreign Direct Investment (FDI) in flows from Singapore in 2015-16 followed by Mauritius, the US, the Netherlands & Japan, a report by industry chamber PHDCCI & KPMG.
- ✦ IRDAI has approved the R3 application & granted certificate of registration to five global reinsurers to opens shops. The R3 is the final approval from the regulator to begin branch operations.
- ✦ Employee's Provident Fund Organization EPFO decided to lower the interest on EPF deposits for the current fiscal to 8.65%, from 8.8% provided in 2015-16, for its over four crore subscribers.

BUSINESS NEWS (NATIONAL & INTERNATIONAL)

S.No	Companies	Key Points
DOMESTIC COMPANIES		
1.	Government owned Bharat Heavy Electricals Limited (BHEL)	has commissioned new 500 MW Thermal Unit in West Bengal.
2.	Future Group's fashion & lifestyle departmental store Central with SBI Card	has launched a second co-branded credit card to offer benefits to consumers in the premium lifestyle & fashion space.
3.	ICICI Prudential Life Insurance	has acquired 8.41 per cent stake in Fino Paytech Ltd (FPL) for a total consideration of Rs 100 crore.
4.	London's insurance giant Lloyd	has received the final approval from the Insurance Regulatory & Development Authority (IRDA) on to set up its first branch in India.
5.	The International Olympic Committee (IOC) & Chinese e-commerce firm Alibaba Group	entered into a long-term partnership through 2028 at the World Economic Forum in Davos, Switzerland . This makes Alibaba the worldwide sponsor of Olympic Games through 2028 .
6.	The World Economic Forum & the UCSB's Marine Science Institute	have announced a partnership to improve health of world's oceans & maritime resources.
7.	T-Hub, the start-up engine catalysing innovation,	has announced the launch of 'GIS Innovation Hub' (GIH) for start-ups.
8.	Transportation app Uber	will soon launch its on-demand food delivery app 'UberEATS' in the Indian market.
9.	Vodafone India	signed an MoU with the West Bengal government to invest Rs 3,000 crore for capacity augmentation & new business initiatives over next three years .
10.	Wholesale reinsurance provider Swiss Re	has received approval from the Insurance Regulatory & Development Authority of India (IRDAI) to open a branch in the city.
11.	BookMyShow has acquired MastiTickets , an online ticket booking firm,	for an undisclosed amount. The two-year-old Hyderabad start-up has presence in Andhra Pradesh & Telangana . The Hyderabad firm has eight employees, while BookMyShow has over 1,000 employees .
12.	The U.S. healthcare giant Johnson & Johnson	buys Switzerland based bio-pharmaceutical firm, Actelion , for \$30 billion (27.9 billion euros) .
13.	The public sector oil companies such as the HPCL, ONGC & the GAIL	have signed MoUs for investing Rs 1.65 lakh crore in Andhra Pradesh on several projects, many of them in the Krishna-Godavari basin .
14.	Ant Financial, e-commerce giant Alibaba's financial arm ,	has reached an agreement to acquire American money-transfer major MoneyGram for \$880 million , in a deal that will expand the firm's business in the US after India & Thailand .
15.	Gokaldas Exports has entered into a memorandum of understanding (MoU)	with the Andhra Pradesh Government for setting up four apparel manufacturing units in Chittoor district over next three years.
16.	Cab-hailing firm Uber	has launched two-wheeler aggregation service UberMOTO in Hyderabad .
17.	Reliance Defence & Engineering Ltd (RDEL) , a wholly owned arm of Reliance Infrastructure Ltd (RInfra),	has signed a contract worth Rs. 916 crore with the Ministry of Defence to design & construct 14 Fast Patrol Vessels for the Indian Coast Guard .
18.	Kakinada SEZ Ltd (KSEZ) , a subsidiary of GMR Infrastructure Limited (GIL),	signed several MoUs with various companies during the CII Partnership Summit 2017 held on GMR January 27-28, 2017 at Visakhapatnam, Andhra Pradesh .
19.	Tech giant Apple	has reached an agreement with the Karnataka government to set up a manufacturing plant in Bengaluru, Karnataka .
20.	Tata Motors	has presented its new Passenger Vehicle strategy & introduced its new sub-brand - TAMO .
21.	American startup Planet Labs , that launches small satellites into orbit & sells the imagery,	has announced its acquisition of Google's 'Terra Bella' satellite business . As part of the agreement, 60 Google employees will join the startup founded by ex-NASA scientists. Terra Bella, formerly Skybox, was acquired by Google in 2014 for \$500 million .
22.	Global taxi-hailing platform Uber	has launched a new category "UberHIRE" that allows customers to hire a taxi for the day, to cover several destinations, & is targetting senior citizens, business travellers & tourists.
23.	Finland multinational communications & information technology company Nokia	announced to buy telecoms software firm Comptel for 347 million euros (\$371 million) .
24.	Amazon	has awarded a patent for launching a giant flying warehouse that would act as a launch pad for drones to deliver items within minutes.
25.	Azure Power	has commissioned 150 MW solar power project in Punjab, which is its largest in North India.
26.	India's pioneering online automobile transactional marketplace Droom	has firmly entrenched its foothold as a complete eco-system for buyers to have an impeccable automobile owning experience.
27.	Vedanta Foundation & Vedanta Sesa Goa Iron Ore,	in collaboration with the Karnataka Directorate of Education, have launched a pilot project to promote digital education in schools across the State.
28.	NTPC	has signed a non-binding agreement with Rajasthan Rajya Vidyut Utpadan Nigam Ltd & Rajasthan Urja Vikas Nigam Ltd to take over Chhabra Thermal Power Plant.

29.	Mahindra Asset Management Company Pvt. Ltd (MAMCPL) launched an open-ended scheme Mahindra Mutual Fund Dhan Sanchay Yojna scheme to generate long-term returns through investment in equity & debt.	
30.	The government sell Pawan Hans entire 51% stake & transfer the management control of the helicopter service operator. Pawan Hans is a joint venture where state-owned ONGC holds 49%.	
31.	Shareholders of Tata Chemicals have voted out Nusli Wadia as an independent director of the company with 75.67% votes going in favour of a resolution moved by Tata Sons to remove him.	
32.	Tata Steel has signed an agreement to acquire 100% equity in Odisha-based Brahmani River Pellets (BRPL) for Rs 900 crore.	
33.	Indian Oil Corporation, Bharat Petroleum Corporation & Hindustan Petroleum Corp signed a pact to build India's biggest oil refinery at a cost of \$30 billion on the west coast in Maharashtra . IOC will hold a 50 % stake in the project while BPCL & HPCL will have 25 % each.	
34.	Bharat Earth Movers Limited Ltd	has bagged the 'CII National Quality 2016 Award'
35.	Indian Council of Food & Agriculture	presented 'Global Agriculture Leadership Award 2016' to Tata Sons interim Chairman Ratan Tata
INTERNATIONAL COMPANIES		
36.	Google India: Created two tools My Business & Digital Unlocked for the small & medium businesses in India, that would help to create an online presence, besides a digital training programme.	
37.	PepsiCo India	Sold a 2.5 acre land parcel in the Central suburb Chembur to The Wadhwa Group for Rs. 190-200 crore.
38.	US fast-food giant McDonald'	Announced to sell its businesses in mainland China & Hong Kong for \$2.08 billion to Citic, a state-owned conglomerate, & the Carlyle Group
39.	XCMG, a China-HQ global construction machinery company	will invest \$150 million in a new manufacturing unit in India for construction & material-handling machines.
40.	American SpaceX rocket company	Resumed flights, launching a Falcon 9 vehicle from the Vandenberg Air Force Base on the California coast
41.	A free instant messaging service for work & business environments, Flock has launched world's first chat operating system "FlockOS" by BhavinTurakhia, Flock CEO.	
42.	Tesla & SpaceX Founder Elon Musk	Named the most admired leader in the technology space.
43.	E-commerce major Amazon	Launched its global startup program 'Launchpad' in India, an online portal featuring over 400 products from different startups.
44.	Microsoft	Introduced business solutions from its partner ecosystem to meet the business needs of small & medium businesses across Kerala.

(INDIA/WORLD) AGREEMENTS

- ✚ **India's largest LNG importer Petronet** has signed an agreement to set up a **\$950 million liquefied** natural gas import project in **Bangladesh**. Petronet signed a MoU with Petrobangla to set up a 7.5 million tonnes a year project to receive & regasify LNG on Kutubdia Island in Cox's Bazar & lay a 26-km pipeline to connect it to the consumption markets.
- ✚ **India & Mauritius** signed a MoU for cooperation in the field of cooperatives & related areas. The MoU was signed between **Agriculture Minister Radha Mohan Singh**, & the Indian Ocean island country's Business, Enterprise & Cooperatives Minister Soomilduth Bholah.
- ✚ Cabinet approves **MoU between India & Serbia** for cooperation in the field of Information Technology & Electronics.
- ✚ Cabinet approves India's Membership in the International **Vaccine Institute (IVI), South Korea**.
- ✚ Cabinet approves MoU on cooperation on Youth matters between **India & Russia**.
- ✚ Cabinet apprised of the MoU between the Indian Space Research **Organisation (ISRO) & the Japanese Aerospace Exploration Agency (JAXA)** for cooperation in the field of outer space.
- ✚ Cabinet approves MoU between **India & Vietnam** in the field of cyber security.
- ✚ Cabinet approves **Trade Agreement negotiations with Peru**.
- ✚ Cabinet gives approval to the package for supporting **Micro & Small Enterprises (MSEs)** – Augmentation of Corpus of **Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE)**.
- ✚ Cabinet approves **MOU between India & the United Arab Emirates** for cooperation in the field of Small & Medium Enterprises & Innovation.
- ✚ Cabinet approves MOU between **India & the United Arab Emirates** for cooperation in the field of agriculture & allied sectors.
- ✚ Cabinet approves **MoU between India & the United Arab Emirates** on Institutional Cooperation in Maritime Transport.
- ✚ Cabinet approves **MoU between India & the United Arab Emirates** on Bilateral Cooperation in the Road Transport & Highways sector.
- ✚ Cabinet approves the introduction of the **Repealing & Amending Bill, 2017 to repeal 105 Acts**.

- ✦ **India & the UAE has inked 14 agreements** in various areas including in defence, maritime transport, comprehensive strategic partnership, shipping, agriculture & allied sector, trade, oil storage & management, energy efficiency, road transport & highways & prevention & combating human trafficking.
- ✦ **India has partnered with the British experts** over a project that aims to study the air pollution level in Delhi & health problems associated it. **The project 'ASAP-Delhi: An Integrated Study of AirPollutant Sources in the Delhi National Capital Region'** would be led by University of Birmingham & would also involve experts from the Indian Institute of Technology Delhi, the Indian National Physical Laboratory & the University of Surrey, England.
- ✦ US President **Donald Trump has signed** an executive order to advance controversial Keystone XL & Dakota Access pipelines.
- ✦ **India & US have** agreed to sustain the momentum on key bilateral defence efforts. US Defence Secretary James Mattis telephoned **Defence Minister Manohar Parrikar** & expressed commitment to building upon the tremendous progress made in bilateral defence cooperation.
- ✦ **India & Austria** signed a protocol to amend the existing bilateral taxation treaty for **Avoidance of Double Taxation & the Prevention of Fiscal Evasion**. The protocol was signed between Central Board of Direct Taxes (CBDT) Chairman Sushil Chandra on behalf of India & Embassy of Austria Charge d' Affaires Georg Zehetner behalf of Austria.

- ✦ Addressing the need of pacing up constructions with skilled labour that would result in quicker delivery & hand over, **PNB Housing Finance Limited (PNBHFL)** has signed **an MOU with CREDAI West Bengal** to train 1000 construction workers in Kolkata & nearby villages.
- ✦ The **Central Board of Direct Taxes (CBDT)**, Department of Revenue, Ministry of Finance has entered into four more unilateral **Advance Pricing Agreements (APAs)**. The four APAs signed pertain to the **Manufacturing, Financial & Information Technology** sectors of the economy.



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S. No	What is the MoU/Agreement?	Signed by/Between	Other Point
BETWEEN INDIA & OTHER COUNTRY/ORGANIZATION			
1.	Regarding cooperation & mutual assistance in Customs Matters	India & Uruguay.	
2.	Protocol to amend the existing Double Taxation Avoidance Convention (DTAC) for the avoidance of double taxation & for the prevention of fiscal evasion with respect to taxes on income.	India & Kazakhstan	
3.	Area of agriculture (B/W PM Modi & Kenyan President Uhuru Kenyatta)	India & Kenya	
4.	6 MoUs to boost bilateral cooperation (Kyrgyzstan President Almazbek Atambayev)	India & Kyrgyzstan	
5.	India signed Open Skies agreement with Jamaica, Guyana, Czech Republic, Finland, Spain & Sri Lanka, allowing unlimited number of flights to six metro airports in the country, including Delhi, Mumbai, Hyderabad, Kolkata, Bengaluru & Chennai. The International Civil Aviation Negotiations (ICAN) - 2016 held recently in Nassau.		
6.	Amended the DTAA for the avoidance of double taxation & prevention of fiscal evasion with respect to taxes on income	India & Singapore	
7.	Agreement for assistance in green & sustainable construction of infrastructure in the Himalayan kingdom.	India & Bhutan	
8.	4 agreements related to visas, cyberspace & investments.	India & Qatar (PM) Qatar Sheikh Abdullah bin Nasser bin Khalifa Al Thani.	
9.	MOU on cooperation in peaceful uses of outer space.	India & Afghanistan	
10.	MoU related to support ease of doing business in India.	India & UK	
11.	MoU for cooperation in field of Intellectual Property approved.	India & UK	
12.	India & USA vowed to expand the bilateral defence cooperation. The American defence secretary Ashton Carter termed New Delhi as a "major defence partner".		
13.	A civil nuclear cooperation agreement & three other agreements — to enhance aviation links, to jointly work in the area of energy efficiency & promotion of parliamentary cooperation.	India & Vietnam	
14.	MoU on Youth & Sports Cooperation, on Standardization Cooperation between the Bureau of Indian Standards & the National Standardization Agency of Indonesia & Joint Communiqué on the Voluntary International Cooperation to Combat Illegal, Unregulated & Unreported (IUU) Fishing & to promote Sustainable	India & Indonesia signed three agreements, during the visit of Indonesian President Joko Widodo.	

	Fisheries Governance.	
15.	MoU for cooperation on broadcasting in exchange of audio visual programs, to amend the agreement for the avoidance of double taxation & prevention of fiscal evasion, Cooperation in the exchange of financial intelligence to deal with crimes related to money laundering & financing of terrorism & To initiate bilateral investment treaty between countries .	India & Tajikistan during the visit of Tajikistan president Emomali Rahmon.
BETWEEN ORGANIZATIONS/COMPANIES		
	MOU	Between Whom?
1.	3-year strategic partnership agreement under which Castrol will supply Commercial Vehicle Oils to Tata Motors	Tata Motors & Castrol
2.	China has inked an agreement with the New development bank (NDB) set up by the BRICS approving a 525 million yuan loan for a solar power project in the country.	
3.	Strategic IoT Advisory partnership to combine their advanced technologies, industry insights, & creative thinking to accelerate the digital transformation of large & mid-market Indian enterprises.	KPMG in India & Microsoft India
4.	MoU to set up a 2400 MW power plant at Gajmara in Dhenkanal district of Odisha & supply captive power for expansion plans of Nalco at Angul	National Aluminium Company Limited (NALCO) & NTPC Limited

NEW APPOINTMENTS (INDIA)

- Tata Motors which owns Jaguar LandRover Automotive Plc, Ltd has finally appointed **Natarajan Chandrasekaran**, the Tata Sons chairman designate & outgoing chief executive of **Tata Consultancy Services (TCS)**, as additional director & chairman of the board with immediate effect.
- Bharti AXA General Insurance** has appointed **Sanjeev Srinivasan** as CEO & Managing Director. Srinivasan joined **Bharti AXA General Insurance** in August 2016 as Chief Commercial & Principal Officer & now takes over the role of **CEO & MD**.
- Delhi Police Commissioner **Alok Verma** has appointed as the next chief of the **Central Bureau of Investigation (CBI)**.
- Transportation app Ola has appointed former PepsiCo executive **Vishal Kaul** as its Chief Operating Officer.
- Foreign Secretary S Jaishankar**, whose tenure was to end on January 28th 2017, has got a one-year extension.
- Siddhartha Murarka** has been appointed as the **Chairman of the Eastern India Regional Council** of The Institute of Company Secretaries of India (ICSI).
- Indian Super League side **Delhi Dynamos** has announced that they have appointed **Ashish Shah** as their new **CEO**.
- Tata group hospitality firm Indian Hotels Co has announced the appointment of **Tata Sons Chairman-designate N Chandrasekaran** as non-executive Additional Director.
- President Pranab Mukherjee has given Governor of **Assam Banwarilal Purohit** additional charge of **Meghalaya**.
- President Pranab Mukherjee has appointed **Dr Vijay Bhatkar**, architect of India's first supercomputer the Param series, as the chancellor of **Nalanda University, Bihar**.
- The Centre has appointed **AP Singh**, who was earlier Joint Secretary in the Department of Investment & Public Asset Management, as the interim Managing Director & CEO of **India Post Payment Bank (IPPB)**.
- Former HC judge **Justice P Vishwanath Shetty** was administered the oath of **Karnataka Lokayukta office by governor Vajubhai R Vala**.
- The Supreme Court (SC) has appointed former Comptroller & Auditor General (**CAG**) chief **Vinod Rai** as **BCCI chief**,

- along with noted historian **Ramachandra Guha** & **IDFC MD & CEO Vikram Limaye** as administrators of the sport body.
- IPS officer from Union Territories cadre, **Amulya Patnaik** has appointed as **Chief of Delhi police**.
- Hemant Bhargava** has appointed as Managing Director of state-owned **Life Insurance Corporation (LIC)** of India. He is at present **LIC's zonal manager, Delhi**.
- Senior Finance Ministry official **Ajay Tyagi** has appointed as chairman of **Securities & Exchange Board of India (SEBI)**. He will succeed U K Sinha, whose extended tenure ends on 01st March 2017.

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- Prof. Neelu Rohmetra** of Jammu University is the first woman to be appointed director of an IIM at **Sirmaur, Himachal Pradesh**.
- Monnet Ispat & Energy Ltd. CMD Sandeep Jajodia** has been appointed the new president of industry chamber Assocham. Jajodia took over from Sunil Kanoria former **President of ASSOCHAM**.
- Former IFS officer **Narinder Chauhan** has been appointed as the next Ambassador of **India to the Republic of the Philippines**.
- Nilesh Shivji Vikamsey** has elected as the new President of the Institute of Chartered Accountants of India (ICAI) for the year 2017-18.



GK POWER CAPSULE FOR SYNDICATE & INDIAN PO (MAINS) 2017

✦ Film producer & Wimbledon tennis player, **Ashok Amritraj** has been appointed the **United Nations in India Goodwill Ambassador** for the **Sustainable Development Goals**.

S. No	Newly Appointed	Designation(Post)/Department(Company)
Constitutional & Other Posts		
1.	Air Marshal Anil Khosla	Took over as Air Officer Commanding-in-Chief Eastern Air Command.
2.	David R Syiemlieh	Chairman, UPSC. (Replaced Alka Sirohi)
3.	Justice Jagdish Singh Khehar	44th Chief Justice of India
4.	Najeeb Jung	Submitted his resignation from Delhi's Lt. Governor.
5.	Anil Baijal	Delhi's new Lt Governor
6.	Viral Acharya	Deputy governor of the Reserve Bank of India
7.	Girija Vaidyanathan	Appointed Chief Secretary of Tamil Nadu
8.	Actor Mithun Chakraborty	Resigned from the Rajya Sabha citing health issues
9.	Edappadi K Palaniswami	Chief Minister, Tamil Nadu
10.	Senior IAS officer B.S. Bhullar	Chief of the Directorate General of Civil Aviation (DGCA).
11.	Rajendra Kumar	Member of the Central Board of Direct Taxes (CBDT)
12.	Sunil Arora	Director General & CEO of Indian Institute of Corporate Affairs (IICA)
13.	Lt General Bipin Rawat	New Chief of Army Staff
14.	Senior IPS officer Rakesh Asthana	Interim Director of Central Bureau of Investigation (CBI)
15.	Air Marshal BS Dhanoa	New Chief of Air Staff
16.	Rajiv Jain	Chief of Intelligence Bureau (IB)
17.	Anil Dhasmana	Head, Research & Analysis Wing (RAW)
18.		
CEO'S/Chairman of Companies/Organizations/Banks		
19.	S Padmanabhan	Chairman, Tata Power Co Ltd in place of Cyrus Mistry
20.	Rajesh Gopinathan	CEO, TCS (Replaced N Chandrasekaran)
21.	N Ganapathy Subramaniam	COO, TCS
22.	Kumar Sharadindu	MD & CEO, SBI Pension Funds Pvt Ltd (SBIPFPL)
23.	Kalyan Krishnamurthy	CEO, Flipkart (Replacing co-founder Binny Bansal)
24.	Vikram Pawah	President of BMW Group India (Replaced Frank Schloeder)
25.	Rajeev Singh	Interim CEO, Prasar Bharati (as S C Panda retires in Feb'17)
26.	Ramkrishna	Quit as CEO of National Stock Exchange (NSE)
27.	Sunil Taldar	CEO & Director of Airtel Digital TV
28.	Shashi Arora	MD & CEO of Airtel Payments Bank
29.	Amar Abrol	MD & CEO, AirAsia
30.	Veena Mankar	Non-Executive Chairperson of IDFC Bank
31.	Former Sebi chief C B Bhav	Non-executive Chairman & Independent Director, Vistaar Financial Services
32.	Cyrus Mistry	Removed as director of Tata Industries
33.	Cyrus Mistry	Removed as the Director of Tata Consultancy Services (TCS)
34.	V G Kannan	Chief Executive of the Indian Banks' Association (IBA)
35.	V K Sharma	Chairman of Life Insurance Corporation (LIC)

NEW APPOINTMENTS (WORLD)

- | | |
|--|---|
| <p>✦ Antonio Tajani of the European People's Party (EPP) Christian Democrat group has been elected president of the European Parliament.</p> <p>✦ Mr Donald Trump has taken over as the 45th President of the United States, he took over the reins from Barack Obama.</p> <p>✦ President Donald Trump has appointed prominent Indian-American attorney Uttam Dhillon to a key White House position.</p> | <p>✦ Pakistani Career diplomat Tehmina Janjua has been appointed as the Foreign Secretary of Pakistan by PM Nawaz Sharif.</p> <p>✦ Chadian foreign affairs minister Moussa Faki Mahamat has been elected as the head of AU Headthe African Union Commission. He has replaced Nkosazana Dlamini-Zuma.</p> <p>✦ In the US, Senate voted to confirm Republican Senator Jeff Sessions as the next Attorney General of the United States.</p> <p>✦ Germany's former Foreign Minister, Frank-Walter Steinmeier has been elected as the new President of Germany.</p> |
|--|---|

S. No	Newly Appointed	Designation(Post)/Department(Company)
President of different countries		
1.	Jovenel Moise	President of Haiti
2.	Alexander Van der Bellen	Won the Austria's re-run presidential election
3.	Shavkat Mirziyoyev	President of Uzbekistan



GK POWER CAPSULE FOR SYNDICATE & INDIAN PO (MAINS) 2017

4.	Nana Akufo-Addo	Won Ghana's presidential election
PM of different countries		
5.	Sorin Grindeanu	Romania's PM.
6.	Bernard Cazeneuve	France's new PM
7.	Paolo Gentiloni	Italy's new PM
Mayors/Member of Parliament/Envoy/Judges		
8.	General Motors CEO Mary Barra	Named in the US's economic & job-creation panel.
9.	Terry Branstad	US Ambassador to China
10.	Indian-American woman Savita Vaidhyanathan	New Mayor of the key Californian city of Cupertino
Other Appointments		
11.	UK Senior diplomat Sir Tim Barrow	New ambassador to the European Union (EU)
12.	Justice Mian Saqib Nisar	25th Chief Justice of Pakistan
13.	Shaikh Rafik Mohammed	Major General of Kyrgyzstan
14.	Anil Jalali	Chief Human Resources Officer, Capgemini(India)
15.	Karan Bajwa	Managing Director of IBM India Pvt Ltd
16.	Muhtar Kent	Will step down as the CEO of Coca-Cola in May 2017& will be succeeded by James Quincey
17.	Dr Barbara Jatta	Appointed as the first female director of Vatican Museums by Pope Francis
18.	Antonio Guterres, a former Portuguese PM	Ninth UN Secretary-General succeeding Ban Ki-moon
19.	Lt. Gen. Naveed Mukhtar	Director-General of the Inter-Services Intelligence (ISI)
20.	Pulkit Trivedi	Industry Director for e-commerce, retail, travel & financial services verticals of Facebook.
21.	Sultan Muhammad V	15 th King of Malaysia

AWARDS

- ✦ **Twenty-five children** have been selected for the national **bravery awards 2016**. These include 13 girls. Four of the awards have been given posthumously.
- ✦ **Kiran Doshi** has won **The Hindu Prize 2016** at the 07th edition of The Hindu Lit for Life festival 2017 held in Chennai from January 14-16, 2017.
- ✦ **ISKCON's Govardhan eco village** in **Thane district** has been conferred with the **UNWTO Award** for Innovation in the category of Non-Governmental Organisations(NGO) at the annual **United Nations World Tourism Organisation (UNWTO)** Awards for Excellence & Innovation in Tourism at **Madrid in Spain**.
- ✦ **The Delhi International Airport (Private) Limited (DIAL)** has won the '**Golden Peacock Award** for Corporate Social Responsibility (CSR) in the transportation sector under the Aviation category for the year 2016.
- ✦ Venezuelan President **Nicolas Maduro** has awarded the first ever **Hugo Chavez Prize** for Peace & Sovereignty to **Russian President Vladimir Putin**.
- ✦ **Havildar Hangpan Dada**, who killed four terrorists before laying down his life in Kupwara on May 26 last year, has been awarded **Ashok Chakra**, the highest peace time gallantry award.
- ✦ The President of India has approved the conferment of **Jeevan Raksha Padak Series of Awards 2016** on **36 persons** which includes Sarvottam Jeevan Raksha Padak to 05 persons, Uttam Jeevan Raksha Padak to **08 persons** & Jeevan Raksha Padak to **23 persons**, **07 awards** are posthumous. Jeevan Raksha Padak series of awards are given to a person for meritorious act of human nature in saving the life of a person.
- ✦ **3 personnel from the Rashtriya Rifles** unit of the Indian Army have been awarded the **Sena Medal** for killing Hizbul Mujahideen commander Burhan Wani. **Major Sandeep Kumar, Captain Manik Sharma & Naik Arvind Singh Chauhan** led the operation on July 8, 2016.
- ✦ **Keshav Krishna**, a scientist at the National Geophysical Research Institute (NGRI) has been selected for the National Geoscience Award for 2016.
- ✦ **Gullapalli N. Rao**, a noted Indian eye doctor, has been selected to the **2017 Ophthalmology Hall of Fame** instituted by the American Society of Cataract & Refractive Surgery.
- ✦ **The Delhi edition of the Great Britain Debate** has organised by the British High Commission & hosted by the Lady Sri Ram College was won by **Anmol Sharma & Sidaq Batra of Sri Venkateswara College**.
- ✦ **This year (2017)**, under the State category, **Rajasthan & Telangana emerged Winners of Excellence while the Award of Recognition** went to **Odisha & Nagaland**. Instituted by the Computer Society of India's (CSI) Special Interest Group with sponsorship from Nihilent Technologies, these awards help recognise the efforts of **e-Governance practitioners** from across central & state departments, projects & in district administrative units as well.
- ✦ **The First ever National Entrepreneurship Awards 2016** has presented by the Union Home Minister Shri Rajnath Singh at **Indian Institute of Technology, New Delhi**. Rajiv Pratap Rudy, Minister of State (I/C) for Skill Development & Entrepreneurship was the guest of honour on the occasion.



GK POWER CAPSULE FOR SYNDICATE & INDIAN PO (MAINS) 2017

The awards were given in **11 different categories** divided into two groups: Award Track & Recognition Track.

✚ **Renowned Indian-origin British sculptor Anish Kapoor** has honoured with the prestigious \$1 million 2017 **Genesis Prize by Israel** for his utmost contribution for Jewish community.

✚ **GMR Hyderabad International Airport Ltd**, which operates Rajiv Gandhi International Airport, has won the Centre for Asia Pacific Aviation (CAPA) Chairman's Order of Merit for its focus on environmental sustainability & becoming the first airport in **Asia Pacific to become carbon neutral**.

S.No	Awards	Winner
Awards for Literature		
1.	Bharatiya Jnanpith Navlekhan Award for the year 2016	Shraddha for her short story, 'Hawa Mein Phadphadati Chitthi' & Ghyansham Devansh for his poem 'Akash Mein Deh'
2.	Mumbai-based writer Jerry Pinto, Tamil author Vannadhasan, Hindi writer Nasira Sharma are among 24 others declared the winners of the Sahitya Akademi awards 2016.	
3.	Jnanpith Award for 2016	Bengali poet & literary critic Shankha Ghosh
4.	26th Bihari Puraskar, 2016	Eminent Rajasthani writer Satya Narayan
Country's Highest Honour Given		
5.	Shankar Balasubramanian, an Indian- origin British professor of chemistry received a Knighthood along with Olympic stars Andy Murray & Mo Farah among others by Queen Elizabeth II for their contributions.	
6.	Turner Prize, Britain's top award for contemporary art	Multimedia artist Helen Marten
7.	Officer of the Legion of Honour, the highest French civilian distinction for contribution in peace effort	US Secretary of State John Kerry
Film/Music Awards		
8.	Emma Stone & Ryan Gosling starrer romantic drama La La Land has been chosen as the best film of 2016 by the New York Film Critics Circle. Manchester won the best actor award for Casey Affleck & Barry Jenkins was recognised as the best director for Moonlight & best actress trophy went to Isabelle Huppert for Elle & Things to Come.	
9.	'Award of Recognition' at 'Hollywood International Independent Documentary Awards'	Indian filmmaker Onir's documentary, 'Raising The Bar'
Other Awards Conferred		
10.	'Power & Energy Persona's Award for Individual Excellence' at the 10th ENERTIA Awards 2016	National Hydroelectric Power Corporation (NHPC) Chairman & Managing Director K M Singh
11.	International Press Institute's (IPI) India Award for Excellence in Journalism, 2016	Varun Bhatt of Rajasthan Patrika & The Week
12.	Ministry of Health & Family Welfare lead by JagatPrakashNadda has won gold in the Web Ratna category in the Digital India awards 2016.	
13.	Actor Shahrukh Khan has received an Honorary doctorate from Maulana Azad National Urdu University (MANUU) in Hyderabad for his extraordinary contribution in promotion of the Urdu language & culture through his films.	
14.	'Audrey Hepburn Humanitarian Award' for her work as UNICEF Goodwill Ambassador.	Singer Katy Perry
15.	Miss World 2016	Puerto Rico's Stephanie Del Valle
16.	Miss Supranational 2016, an international beauty pageant	India's representative Srinidhi Shetty
17.	"Asian of the Year 2016" by Singapore-based newspaper The Straits Times.	Flipkart founders Sachin Bansal & Binny Bansal
18.	1 st Indian to win medal at the Mr Olympia event, after winning silver	Mumbai's Iqbal Sayed
19.	International Children's Peace Prize for her work towards climate justice & combating environmental degradation	Kehkashan Basu, a 16-year-old UAE-based Indian teenager

CURRENT SUMMITS/EVENTS HELD (NATIONAL/INTERNATIONAL)

S.No	Name of the Summit	Location/Held in	Other Points
SUMMITS HELD NATIONALLY			
1.	14th Pravasi Bhartiya Divas (PBD) convention	Bengaluru	Theme is 'Role of Diaspora Youth in the Transformation of India'.
2.	All India Conference of Chairpersons & Chief	New Delhi	



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	Executive Officers of States & Union Territories' Waqf Boards		
3.	Indian Science Congress 2017	Sri Venkateswara University in Andhra Pradesh	
4.	Assam Biotech Conclave	Guwahati	CM Sarbanand Sonowal inaugurated
5.	Fourth Assam International Agri-Horti show	Guwahati, Assam	
6.	International Conference on “Yoga for Diabetes”	New Delhi	
7.	Island Tourism Festival 2017	Port Blair in Andaman & Nicobar islands	
8.	8th Vibrant Gujarat Global Investors Summit’17	Mahatma Mandir in Gandhinagar	PM Modi inaugurated
9.	Magh Mela festival	Sangam in Allahabad, Uttar Pradesh	
10.	World’s first ‘Gender Literature Festival’ is scheduled in	Patna, Bihar	
11.	9 th World Confluence of Humanity, Power & Spirituality, organised by ASSOCHAM in association with Srei Foundation & Times Foundation	New Delhi	
12.	‘World Bhojpuri Conference’	Varanasi, UP	
13.	6th 'Heart of Asia' Ministerial conference to discuss peace, cooperation, & economic development in Afghanistan.	Amritsar, Punjab	The theme is 'Addressing Challenges, Achieving Prosperity'.
14.	International Gita Mahotsav	Kurukshetra,Haryana	Prez. Pranab Mukherjee inaugurated
15.	India-UK Conference on Ease of Doing Business	New Delhi	
16.	28th State Information Ministers Conference (SIMCON), 2016	Vigyan Bhawan, New Delhi	
17.	The ‘ThalFavangKut’ festival of Mizoram, which marks the completion of weeding of the farmland by cultivators in the state, was held in Aizawl.		
SUMMITS HELD INTERNATIONALLY			
18.	5th India-Arab Partnership Conference	Muscat, Oman	‘Partnership towards innovation & cooperation in IT’

COMMITTEES IN NEWS

- A committee formed by the **IIT Joint Admission Board (JAB)** has recently given its suggestion to create 20 percent reservation seats for the girl students in IITs out of the total number of seats available. The committee headed by **professor Timothy Gonsalves** recommended the supernumerary seats to address the issue falling number of female students **entering the institute**.

S.No	Committee	Headed by
1.	NITI Aayog constituted a 13-member committee to promote cashless economy	Andhra Pradesh CM Chandrababu Naidu
2.	Special panel to stop child trafficking in Bengal	Partha Chatterjee
3.	Committee to boost Digital Payment system in India	Shri. Ratan P. Watal
4.	Internet & Mobile Association of India (IAMAI) has constituted a committee to fight against the problem of online piracy & develop suitable business standards & best practices for the digital entertainment industry.	Ajit Mohan of Hotstar

NATIONAL NEWS

- Ministry of Petroleum & Natural Gas (MOP & NG) has inaugurated one month long oil & gas conservation campaign "Saksham-2017" at Unity College in Dimapur, Nagaland.
- United Nations Educational, Scientific & Cultural Organisation (UNESCO) has registered Sitalpati or cool mat from the Cooch Behar district, West Bengal as an Sitalpati intangible cultural heritage.
- India's IT Hub, Bengaluru has been ranked at the top position in Most Dynamic City in the World in according to WEF Report.
- Undisclosed income in assets such as jewellery, stock or immovable property or in foreign bank accounts will not be accepted under the Pradhan Mantri Garib Kalyan Yojana (PMGKY).
- The Cabinet has given its in-principle nod for listing of all the five general insurance companies. The Centre's shareholding would be divested from 100% to 75% in one or more tranches over a period of time.
- President Pranab Mukherjee has inaugurated the 28th Dantan Gramin Mela in West Midnapore district in West Bengal.
- Union HRD Minister Prakash Javadekar has launched a dedicated web portal 'ShaGun' on for continuous monitoring of the elementary education scheme Sarva Shiksha Abhiyan (SSA) & promote the development of education sector of India.
- PM Shri Narendra Modi has inaugurated the second edition of Raisina Dialogue in New Delhi.



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- ✦ The government has signed an agreement with the National Yuva Cooperative Society to set up 1,000 Janaushadhi Kendras across the country & targets to open such medical stores in every block & gram panchayat to provide quality medicines at an affordable price.
- ✦ Railways Minister Suresh Prabhu has unveiled Mission 41k, a plan that would save Rs 41,000 crore over 10 years through an integrated energy management system.
- ✦ PM Narendra Modi has addressed the Combined Commanders Conference (CCC) at Dehradun in Uttarakhand.
- ✦ Union Minister of Micro Small & Medium Enterprises (MSME), Shri Kalraj Mishra has inaugurated a Workshop on MSME Cooperation amongst Indian Ocean Rim Association (IORA) Member countries in New Delhi.
- ✦ Hong Kong has withdrawn the visa-on arrival facility for Indians travelling to Hong Kong.
- ✦ Steel Minister Chaudhary Birender Singh has inaugurated the new Universal Rail Mill at Bhilai (Chhattisgarh) Steel Plant (BSP) of Steel Authority of India Ltd (SAIL).
- ✦ The Election Commission of India has celebrated the 07th National Voters' Day across the country on 25th January.
- ✦ The Union Cabinet chaired by the PM Shri Narendra Modi has approved the Indian Institute of Management (IIM) Bill, 2017 that aims to declare IIMs as Institutions of National Importance.
- ✦ Union Cabinet has approved a new scheme for promotion of Rural Housing in the country.
- ✦ PM Modi gave approval for the ratification of the Second Commitment Period of the Kyoto Protocol on containing the emission of Green House Gases (GHGs) which was adopted in 2012. Till date, 65 countries have ratified the Second Commitment Period.
- ✦ Cabinet Committee on Economic Affairs chaired by the PM Shri Narendra Modi has approved the proposal of India Trade Promotion Organisation (ITPO) for redevelopment of Pragati Maidan by setting up of a world class Integrated Exhibition-cum-Convention Centre (IECC) at Pragati Maidan, New Delhi.
- ✦ The Supreme Court has gave the government nine months to replace the thrice-a-week dosage norm of tuberculosis drugs with a daily dosage regimen recently approved by the World Health Organisation to curb relapse & deaths during treatment.

- ✦ Minister of Commerce & Industry, Smt Nirmala Sitharaman has launched Rubber Soil Information System (RubSIS) in New Delhi to provide the detail RubSIS about the soil quality to the rubber growers to enhance productivity besides reducing the cost of production.
- ✦ India has been celebrated its 68th Republic Day this year (2017). Abu Dhabi's crown prince, Sheikh Mohamed bin Zayed Al Nahyan was the chief guest for Republic Day Parade.
- ✦ Union Minister for Chemicals & Fertilizers Ananth Kumar has inaugurated India's first Post Office Passport Seva Kendras (POPSK) at Metagalli post office in Mysuru, Karnataka.
- ✦ The nation pays homage to Father of the Nation Mahatma Gandhi on his 69th death anniversary on 30th January 2017.
- ✦ In a first, India's Fanatic Sports Museum has opened to the public in Kolkata.
- ✦ The Union Minister of Road Transport & Highways & Shipping, Nitin Jairam Gadkari, has inaugurated a 3-lane Brahmaputra Bridge at Saraighat in Guwahati, Assam.
- ✦ The first edition of the North East Investors Summit was inaugurated by the Union Textiles Minister, Smt. Smriti Zubin Irani in Shillong, Meghalaya.
- ✦ Income Tax Department (ITD) lead by Sushil Chandra CBDT chairman, has launched Operation Clean Money to verify the cash deposited in the banks during November 9th to December 30th 2016.
- ✦ A new & restructured central scheme with a focus on export infrastructure, namely, Trade Infrastructure for Export Scheme (TIES) will be launched in 2017-18.
- ✦ Finance Minister Arun Jaitley has unleashed measures to revamp the country's education system, including setting up of a National Testing Agency (NTA) to conduct all entrance examinations for higher education institutions.
- ✦ The Centre has formed a six-member committee to give a report on ways to improve India's Haj policy & also look into the issue of subsidy to the pilgrimage in light of 2012 Supreme Court order on gradually reducing & abolishing it by 2022. Jeddah, Afzal Amanullah is the head.
- ✦ Health Ministry has launched Measles Rubella vaccination campaign in the country at a function in Bengaluru, Karnataka.
- ✦ The 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.
- ✦ The Union Human Resource Development Ministry led by Prakash Javadekar is set to constitute a National Testing Agency (NTA) which will be responsible for conducting examinations for higher & secondary education.
- ✦ A moderate intensity earthquake measuring 5.8 on Richter scale hit Uttarakhand on 06th February 2017. The epicentre of the quake was Rudrapur district in Uttarakhand.
- ✦ The Union Cabinet chaired by the PM Shri Narendra Modi has 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 crore to usher in digital literacy in rural India by March 2019.
- ✦ Union Minister of Chemicals & Fertilizers & Parliamentary Affairs, Ananth Kumar has 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.

- ✦ Union Minister of State (IC) for Power, Coal, New & Renewable Energy & Mines, Piyush Goyal has launched the TAMRA (Transparency, Auction Monitoring & Resource Augmentation) portal & Mobile Application in New Delhi.
- ✦ The Union Minister of Science & Technology & Earth Sciences Harsh Vardhan has released the world's first comprehensive Braille atlas for nearly 50 lakh visually challenged people in New Delhi, India.
- ✦ Every year 12th to 18th of February is celebrated as the National Productivity Week. This year the theme of week is 'From Waste to Profits-through Reduce, Recycle & Reuse'.
- ✦ India's first floating elementary school particularly for drop outs has been inaugurated on Loktak lake at Langolsabi Leikai of Champo Khangpok floating village in Manipur.
- ✦ The Union Minister of State for Labour & Employment Bandaru Dattatreya has launched the National Career Service (NCS) for youths & Jeevan Praman facility to EPFO pensioners through Post Offices at DakSadan in Hyderabad, Telangana.
- ✦ Ministry of External Affairs & Gateway House hosted the the Second Gateway of India Geoeconomic Dialogue in Mumbai.
- ✦ Government has clarified that Co-operative Banks are not authorised to accept deposits under the Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS).
- ✦ Election Commission has announced the dates for the assembly elections in five states Uttar Pradesh, Uttarakhand, Punjab, Manipur & Goa. Uttar Pradesh, the biggest state in the country, will go to polls in seven phases for 403 seats.
- ✦ PM Narendra Modi & his Portuguese counterpart Dr Antonio Costa has inaugurated the main convention of Pravasi Bhartiya Divas in Bengaluru.
- ✦ Election Commission of India has issued a limitation for campaign expense per candidate. In Goa & Manipur, the limit on election expenses per candidate is Rs 20 lakh. In Punjab, Uttar Pradesh & Uttarakhand the election expenses limit per candidate is Rs 28 lakh.
- ✦ Japan has decided to be associated with the development of Chennai, Ahmedabad & Varanasi as smart cities.
- ✦ State-owned fuel retailers, Indian Oil Corporation (IOC), Bharat Petroleum Corp Ltd (BPCL) & Hindustan Petroleum Corp Ltd (HPCL) will offer an upfront discount of Rs 5 on every LPG refill to all LPG customers who will book & pay for it online.
- ✦ PM Narendra Modi has released special commemorative stamps on Prakash Parv in 350th birth anniversary of Guru Gobind Singh in Patna on 05th January 2017.
- ✦ India is all set to get its first wax museum in June 2017 unveils Wax Figures Of Amitabh Bachchan, Lady Gaga. Madame Tussauds, the legendary wax attraction entertainment hotspot is all set to open its doors in capital New Delhi.
- ✦ Chief Minister of Kerala, Pinarayi Vijayan has inaugurated the first solar-powered boat of the state water transport department, Aditya at a function held in Vaikom boat Jetty in Kerala.
- ✦ PM Narendra Modi has laid the foundation stone of Char Dham highway development project in Dehradun. Char

DhamYatra is an annual pilgrimage to the shrines of Kedarnath, Badrinath, Gangotri, & Yamunotri. The project includes developing 900 km of National Highways in Uttarakhand at Rs 12,000 crore.

- ✦ The Government of India has approved cadre review & formation of the Indian Enterprise Development Service (IEDS) in the Office of the Development Commissioner, Ministry of Micro, Small & Medium Enterprises.
- ✦ Union Cabinet has Approved Ordinance to amend Payment of Wages Act, 1936. The Centre approved a draft ordinance to empower states & enable industries to pay wages by cheque or by direct credit into bank accounts of workers earning up to Rs. 18,000 a month, without taking their explicit consent.
- ✦ The registration fees for Hindus & other minority community people from three neighboring countries comprising Pakistan, Afghanistan, & Bangladesh, to register as Indian citizens have been reduced drastically to Rs 100 from Rs 15,000.
- ✦ PM Narendra Modi laid foundation of the first-ever Indian Institute of Skills of the country at Kanpur in Uttar Pradesh. The institute is aimed at making youth more employable & self-reliant. He also inaugurated Kaushal Pradarshini or skill exhibition for the youth of Uttar Pradesh.
- ✦ The Centre has decided to set up a single, permanent Tribunal to adjudicate all inter-state river water disputes subsuming existing tribunals, a step which is aimed at resolving grievances of states in a speedy manner.
- ✦ Union Government has approved inclusion of 15 new castes & modification of 13 other castes in the Central List of Other Backward Classes (OBCs).
- ✦ India will train Qatar police for handling the security during the FIFA World Cup 2022 scheduled to be held in that country.
- ✦ Driven by increased 4G & 3G penetration, India's internet population is likely to increase from current 343 million users to 600 million by 2020, According to a study by ASSOCHAM & Deloitte.
- ✦ In order to enhance cooperation in education sector between India & Egypt, Center has decided to set up a center of Excellence in Information Technology at the Al-Azhar University which is the oldest & most prestigious the University of Egypt.
- ✦ President Pranab Mukherjee has launched a campaign, to end child labour, child slavery & violence against children. He launched the '100 Million for 100 Million Campaign' organised by The Kailash Satyarthi Children's Foundation.
- ✦ Nitin Gadkari, the Union Minister for Road Transport, Highways & Shipping laid the foundation stones for 17 road projects on 11 December 2016 during two functions held at Jiribam & Imphal.
- ✦ Rajiv Gandhi International Airport (RGIA), Hyderabad has achieved carbon neutral status. It is the first in the Asia-
- ✦ Government of India informed that it has extended the e-Tourist Visa facility to citizens of 161 countries. Further, the number of foreign tourist arrivals on e-Tourist Visa from January to November this year has grown 168.5% over the same period last year.

INTERNATIONAL NEWS

- ✦ **China has sold** two naval ships to **Pakistan** to protect the strategic **Gwadar port** & trade routes under the **USD 46 billion China-Pakistan Economic Corridor**.
- ✦ The world's ultralight high-performance mechanical watch **RM 50-03 has inaugurated at the 27th edition** of the Salon International De La Haute Horlogerie (**SIHH**) in **Geneva, Switzerland**.
- ✦ **China Commissions** its **31st Stealth Warships** become the world's largest fleet of modern corvettes.
- ✦ In a move to decrease dependence on vegetable imports from India, the Nepal Government has launched a **10-year plan** to boost domestic production.
- ✦ **The parliament of Turkey** has approved a constitutional reform to strengthen the powers of the presidency by introducing presidential rule in the country & has led the way for a referendum on the **issue by the public**.
- ✦ In an effort to become the super powerful occupier of green energy, **China** has built the world's **biggest solar park, Longyangxia Dam Solar Park**, in the western province of **Qinghai**.
- ✦ Researchers from The Scripps Research Institute (**TSRI**), **US** have created world's first stable semi-synthetic organism, a single-celled bacterium with an expanded genetic code. The semi-synthetic organism is the modified **E.Coli** bacteria created by introducing **DNA molecules** that are not found in nature in a common bacterium.
- ✦ **Denmark** has announced it will appoint a '**digital ambassador**' to manage its relationship with technology giants like **Google & Apple**, becoming the first country to do so.
- ✦ The Deputy PM & Minister of Presidential Affairs & Chairman of Abu Dhabi Judicial Department, **Sheikh Mansour bin Zayed Al Nahyan**, has issued a resolution to set up a Personal Status & Inheritance Court for non Muslims in **Abu Dhabi**.
- ✦ American President **Donald Trump** has signed an executive order to temporarily ban visas for refugees belonging to seven **Muslim-majority** countries namely **Trump Bans 7 nations** from Entering US on Security Issues **Iraq, Iran, Libya, Somalia, Sudan, Syria, & Yemen**.
- ✦ The **US House of Representatives** has 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**.
- ✦ **Ireland has become the first country** in the world to divest coal, oil & gas investments from Ireland Strategic Investment Fund. The bill was passed in the Irish parliament by gaining **53 votes out of 90**. It was introduced by **Deputy Thomas Pringle**.
- ✦ **UK PM Theresa May** has received Parliament's first stage approval to begin the process of Britain's exit from the **European Union (EU)** after winning a crucial vote in the House of Commons last night.
- ✦ A mobile app developed by **Alibaba helped Chinese** authorities **recover 611 missing children** last year. The '**Tuanyuan**' app, which means 'reunion' in Chinese, sends push notifications with photos & descriptions to users who are close to the location of a child's disappearance.
- ✦ The world's longest commercial flight has landed in **New Zealand** with the arrival of **Qatar Airways's 14,535km (9,032-mile) Doha-Auckland service**.
- ✦ According to a new study conducted by scientists in collaboration with the **UN Food & Agricultural Organization (FAO)**, two new groups of wheat rust have been identified that posed threat to wheat produced in **Africa, Asia & Europe in 2016**.
- ✦ In **United States**, Senate has confirmed President **Donald Trump's** controversial nominee for Education Secretary, **Betsy DeVos**, by the slenderest possible margin.
- ✦ **The 17th session** of the senior officials' meeting of the **BIMSTEC in Kathmandu, Nepal**. The **PM of Nepal, Pushpa Kamal Dahal** informed during the 17th BIMSTEC-SOM meeting in Kathmandu that the 4th BIMSTEC Summit would be hosted by **Nepal in 2017**.
- ✦ **China has surpassed Germany** to become the world's **largest producer of solar energy** after nearly doubling its installed photovoltaic capacity in 2016.
- ✦ **A Rufous-tailed Rock Thrush** has been spotted in the high mountainous region of **Nepal** by Friends of Nature (FoN) researchers & then confirmed by the bird experts **Carol Inskipp & Hem Sagar Baral**.
- ✦ **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**.
- ✦ Norway has become the first country to cease FM radio broadcasting.
- ✦ China has launched its longest high-speed train service from Kunming capital of south-west China's Yunnan Province to Beijing. The train named '**Shangri-la of the World**' left Kunming at 11:05 am on a 2,760-km trip to Beijing.
- ✦ India's largest LNG importer **Petronet** has signed an agreement to set up a \$950 million liquefied natural gas import project in Bangladesh.
- ✦ Russia has finally delivered four Sukhoi Su-35 fighter jets to China after a delay of two years.
- ✦ The 13th edition of Nepal's five-day **Chitwan Elephant Festival** kicked off in Kathmandu with the participation of over 50 elephants.
- ✦ Finland has become the first country in the world to pay a basic income to randomly picked citizens on a national level in an aiming at dismissing poverty, motivate people to join work force & decrease unemployment.
- ✦ The UK's ambassador to the European Union **Ivan Rogers** resigned from his post.
- ✦ United States has announced the end of a 20-year economic embargo on Sudan, lifting trade & financial sanctions in an effort to foster ties with the Sudanese government.
- ✦ Five Indian Americans Takes Oath as Members of US Congress. They are **Kamala Harris, Ami Bera, Ro Khanna, Raja Krishnamoorthi & Pramila Jayapal**.
- ✦ China is setting up the world's highest altitude gravitational wave telescopes in a Tibet prefecture close to Line of Actual Control with India with a budget of \$18.8 million to detect faintest echoes resonating from the universe.
- ✦ China's Central Bank (People's Bank of China) says, the country's foreign currency reserves shrank last year, marking large annual losses for the 2nd year in a row. Officials at the People's Bank of China said that foreign

reserves stood at over three trillion dollars as of the end of December, 2016.

- ✦ US President-elect Donald Trump has named Dan Coats as his National Intelligence Director.
- ✦ Japanese PM Shinzo Abe has signed a 1-trillion yen, about 8.7 billion dollars, aid package over the next five years to the Philippines, meant to improve economic & political relations between the two island nations.
- ✦ United States has called for a partnership between India, Pakistan, & Afghanistan on counter-terrorism operations.
- ✦ France's airspace regulator, General Directorate for Civil Aviation, has approved the plan to launch drone delivery program, making France the world's first national postal service to use drones regularly.
- ✦ Iran's President Hassan Rouhani has unveiled a landmark Bill of rights guaranteeing freedom of speech, protest, fair trials & privacy.
- ✦ Nepal has announced to hold its first ever joint military exercise with China from February 10, 2017 to begin a new level of bilateral military engagement with China.
- ✦ The world's highest bridge has opened to traffic in China, connecting two provinces in the mountainous southwest & reducing travel times by as much as three-quarters.
- ✦ US President Barack Obama has signed into law the USD 618 billion defence budget for 2017, which enhances security cooperation with India.
- ✦ China has passed a new law to levy environment tax on polluters, especially on heavy industries.
- ✦ A 2,700-square-meter skating space, which is being considered the world's largest non-permanent indoor ice rink, recently opened at the Grand Palais in Paris.
- ✦ China & Pakistan have launched a direct rail & sea freight service with the first cargo train departing from China's southwestern Yunnan province.
- ✦ Spanish city has changed its name for the third time in a decade, renaming itself Palma from Palma de Mallorca.
- ✦ Tasmania-based Women's Legal Service in collaboration with TRS Law Offices (India) has launched a website (www.Girlsgottaknow.in) for women in the country to educate them about their legal rights.
- ✦ Thailand named its crown prince Maha Vajiralongkorn as its new king after the passing of King Bhumibol Adulyadei.

- ✦ Singapore has the highest achieving students in international education rankings, with its teenagers coming top in tests in maths, reading & science.
- ✦ Pakistan has removed an "undeclared" ban on import of ginned cotton from India.
- ✦ A black civil rights leader who led a struggle against anti-black segregation & racism in Canada in the 1940s will be the first Canadian woman to figure on a banknote. Viola Desmond will appear on the Canadian \$10 bill - replacing the nation's first PM John A Macdonald.
- ✦ Organisation of the Petroleum Exporting Countries (OPEC) & non-OPEC Russia reached a mutual agreement on their first deal since 2001, to jointly restrict oil production to control the excess global availability of the oil & thus boost oil prices.
- ✦ The world's longest tunnel, Gotthard Base Tunnel (GBT) in Switzerland was opened for regular rail services.
- ✦ EU has signed a deal with Cuba on political dialogue & cooperation, with Cuba being the only Latin American country to lack such an agreement earlier.
- ✦ The Marvelous City of Rio de Janeiro officially has entered into the UN's list of world heritage sites.
- ✦ Labour Minister of Qatar, Issa bin Saad al-Jafali al-Nuaimi formally announced the end of its controversial "kafala" system, which was the biggest ever labour reform in Qatar.






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STATE IN NEWS

- ✦ **In Tamil Nadu, the 170th Sadguru Sri Thyagaraja Aaradhana festival** has been celebrated at Tiruvaiyaru. The **Aaradhana festival** which was inaugurated on 13th of January was a treat to carnatic music lovers. Sadguru Thyagaraja is one of the great musical trinity alongwith Muthusamy Dikshithar & Shyama Sastrigal.
- ✦ **Kozhikode Corporation** has declared as the first Elderly-Friendly Corporation in **Kerala**.
- ✦ **Karang**, a small lake island in **Manipur**, has become the **country's first cashless island**.
- ✦ **The Karnataka** government has allowed to the sale of **white kerosene** in open market.
- ✦ Cabinet has approved the Establishment of **Indian Agricultural Research Institute in Jharkhand**.

- ✦ **Madhya Pradesh** government lead by **Shivraj Singh Chouhan** has launched **Aanandam programme** of the newly-formed Aanand Department.
- ✦ **Mawlynnong village in Meghalaya** has become a role model for other states in maintaining cleanliness known as **Asia's cleanest village**.
- ✦ The **West Bengal State Department** of Fisheries has announced to protect the endangered **Hilsa Fish** from getting extinct & thus has proposed to introduce law to arrest anyone found in illegal catching, buying or selling of Hilsa fish weighing less than **500 grams**.
- ✦ PM **Narendra Modi** has delivered inaugural address on a three-day National Conference of Central & State Ministers & Secretaries of Tourism, Culture & Sports in **Kutch, Gujarat**.

- ✦ Centre has sanctioned **over 2,207 crore rupees** to **Jammu & Kashmir** as special assistance during current financial year to expedite completion of area-specific schemes.
- ✦ The **10th edition** of the **Jaipur Literature Festival (JLF)** has inaugurated. Jaipur Literature Festival at the historic Diggi Palace, **Jaipur, Rajasthan** jointly by Chief Minister Vasundhara Raje, veteran lyricist Gulzar, American poet Anne Waldman & spiritual writer **Sadhguru Jaggi Vasudev**.
- ✦ **Mizoram Chief Secretary Lalmalsawma** has inaugurated the Entrepreneurship Development Scheme (EDS) under the **New Economic Development Policy (NEDP)**.
- ✦ **Bihar government** has launched a **Nasha Mukta** campaign to make the state **addiction-free**. Over two crore people are likely to participate in human chains formed across the state on the occasion.
- ✦ **Dharamsala** town in Kangra district of **Himachal Pradesh** has been declared as the second capital city of the state by the Himachal Pradesh Chief Minister **Virbhadra Singh**.
- ✦ **Assam State** Governor **Banwarilal Purohit** has inaugurated the Arogya Mitra conference at **Silchar, Assam**.
- ✦ **Kerala** Chief Minister **Pinarayi Vijayan** has inaugurated the 4 lakh square feet latest IT building.
- ✦ **Andhra Pradesh** government has announced a compensation of **5 lakh rupees** for the families of those who lost lives in the Hirakhand Express accident & belonging to the state.
- ✦ **Priya Entertainments Pvt Ltd** has set up an ecotourism project at Khairabera, foothills of Baghmundi, in **Purulia district of West Bengal**.
- ✦ The Chief Minister of **Jharkhand Raghubar Das** has presented the state's annual budget for **2017-18** under the theme of **"Garib Kalyan Varsh"**. The main focus of the budget is on agriculture, education & skill development, rural development & eliminating poverty.
- ✦ **Tamil Nadu assembly** under the chairmanship of Chief Minister **O Panneerselvam** unanimously has passed the **Jallikattu Bill** to replace the ordinance issued on January 21, 2017 to allow the states traditional sport.
- ✦ The Chief Election Commissioner (CEC) of India, **Syed Nasim Zaidi** informed that the state government of **Goa** has opted for an initiative involving electronic transmission of postal ballot to service voters in the upcoming assembly polls. This initiative was made **Goa** the first state in the country to do so.
- ✦ In a bid to promote digital transaction in **Assam**, the **Chief Minister of Assam, Sarbananda Sonowal** has announced the launch of **'Chief Minister's Award'** while inaugurating the **Digi Dhan Mela** in the state.
- ✦ **Telangana ranked second** in the **'Cashless India Scorecard'** prepared by Walnut app to track the growth of digital payments in the country. **Gujarat, Telangana & Haryana** emerged as the top three states with the highest growth in going cashless.
- ✦ Chief Minister of **Kerala, Pinarayi Vijayan** has launched the IT Project, **"e-Health Kerala"** which is named Jeevan Rekha, at Peroorkada Model Government Hospital.
- ✦ **Arunachal Pradesh** has launched **'Dulari Kanya'**, a special scheme to check infant mortality in the state.
- ✦ The **Telangana government** has signed a memorandum of agreement with French firm Aerocampus Aquitaine, known for aircraft maintenance skill training, to create a world-class aero skill academy.
- ✦ The **Andhra Pradesh** under Chief Minister **Chandrababu Naidu** has announced Rs 100-crore fund of funds on January 25, 2017 to invest in Fintech startups.
- ✦ The **Karnataka** state cabinet has approved amending Prevention of Cruelty to **Animals Bill, 1960** Act to legalize the **Kambala & Bullock Cart Race** which is a **traditional festival** held annually in Karnataka.
- ✦ The Union Minister for Panchayati Raj & Rural Development, **Narendra Singh Tomar** stated that the Ministry of Defence is set to open its Defence Unit in **Morena district of Madhya Pradesh**. The unit would be set up in Kailaras & Sabalgarh tehsil areas & span over 969.735 hectare of land at a cost of Rs. **1500 crore**.
- ✦ **Meghalaya's first** ever Apparel & Garment Making Centre has inaugurated jointly by Union Textiles Minister **Smriti Zubin Irani** & Chief Minister of Meghalaya **Dr. Mukul Sangma** near Ampati in South West Garo Hills.
- ✦ The **31st edition** of **Surajkund International Crafts Mela** started with amid tight security. To be inaugurated by Haryana chief minister Manohar Lal Khattar, the carnival is a 15-day affair in Faridabad, Haryana. Over 20 countries are participating in the event **with Egypt as a partner country** this year, 2017 & **Jharkhand as the theme state**.
- ✦ The **tenth edition** of **Sula Fest** has celebrated at the Sula Vineyards in **Nashik, Maharashtra**.
- ✦ **Nagaland cabinet** has decided to submit a memorandum to the PM to issue an ordinance to exempt the state from the provision of **Part IX A** of the Constitution which deals with the municipalities.
- ✦ In a move to bring about paradigm shift towards holistic development of villages, **Assam Chief Minister Sarbananda Sonowal** has launched the Chief Minister Samagra Gramya Unnayan Yojana (**CMSGUY**) in **Guwahati, Assam**.
- ✦ **Telangana government** has launched India's first social innovation centre The 'Kakatiya Hub For Social Innovation' in **Nizamabad, Telangana**.
- ✦ **Jharkhand Chief Minister Raghubar Das** stated that state will give **two per cent reservation** to sports persons in government jobs & nutritious food to them.
- ✦ Chief Minister of **Andhra Pradesh N. Chandrababu Naidu** has inaugurated the first model police station at Nagarampalem in the capital region Amaravati. He also inaugurated the second model police station in old Guntur town.
- ✦ A Tripartite Memorandum of Understanding (MoU) was signed among the **Ministry of Tourism, M/s NPCC & NBCC & Government of J&K** on for the implementation of Tourism projects in Jammu & Kashmir.
- ✦ The Assam Finance Minister **Himanta Biswa Sarma** has presented the state Budget for the session 2017-18 in the state assembly. The budget was based on the theme **"Resurgent Assam"**.
- ✦ **Arunachal Pradesh** has become the **first state** in the northeast to implement **e-cabinet solution** for the state cabinet members.

- ✦ **Gujarat** has become the first state in the country for establishing the cashless system in **its public distribution system (PDS)** of food grains.
- ✦ A 33 member committee has been constituted under the chairmanship of Andhra Pradesh's **Chief Minister N Chandrababu Naidu** for the speedy implementation of the **Sagarmala Project** in Andhra Pradesh.
- ✦ The three-day National Women's Parliament, being organised by **Andhra Pradesh** Legislative Assembly with the theme of '**Empowering Women - Strengthening Democracy**', began in the state capital region **Amaravati**.
- ✦ The second edition of the International Spice Conference has concluded at Kovalam in **Thiruvananthapuram district of Kerala**.
- ✦ **Karnataka assembly** has unanimously passed the Prevention of Cruelty to Animals (Karnataka Amendment) Bill, 2017 to legalize the conduct of '**Kambala**' & bullock cart races in Karnataka.
- ✦ India's first cashless township "**Gujarat Narmada Valley Fertilizers & Chemicals (GNFC) township**" has inaugurated by **Gujarat CM Vijay Rupani**.
- ✦ **Haryana government** has notified that no person will be allowed to consume liquor at a place which is not licensed or authorized under **the Punjab Excise Act, 1914** except his dwelling unit.
- ✦ The International Coin Fair has inaugurated at **Kanakakunnu Palace in Thiruvananthapuram, Kerala** by the Kerala state Minister for Tourism, Cooperation & Devaswoms Kadakampally Surendran.
- ✦ France based **UNESCO** has organised the two-day Nature Fest at the World Heritage Site Great Himalayan National Park (GNHP) at Sairopa in **Kullu district in the state of Himachal Pradesh**.
- ✦ Rajasthan High Court cancelled the Rajasthan Special Backward Classes (SBC) reservation Act 2015 that allowed for 5% quota to Gujjars & five other communities of the state.
- ✦ Rajasthan government has launched a subsidised meal scheme '**Annapurna Rasoi**'. As per the scheme, the poor & the needy will get breakfast for Rs 5 & lunch or dinner for Rs 8.
- ✦ Maharashtra Government has declared to ban the use of Purse Seine Nets for fishing across Maharashtra to safeguard the Fingerlings, a fish species.
- ✦ Maharashtra government has launched India's largest public WiFi service called '**MumbaiWifi**'.
- ✦ PM Narendra Modi laid the foundation stone of Pune Metro project's Phase-I. PM Modi said the government is actively working on the Rurban Mission, which caters to the places that are urbanising quickly.
- ✦ Chief Minister Devendra Fadnavis launched an initiative '**Transform Maharashtra**' at IIT Bombay's '**Mood Indigo**' festival.
- ✦ Union Cabinet has approved the Mumbai Urban Transport Project Phase-III estimated to cost Rs 10,947 crores on completion.
- ✦ Dhasai village in Thane district has become the first "cashless village" in Maharashtra.
- ✦ The 15th Pune International Film Festival will be held from January 12 to 19. Around 250 films in different categories will be screened at the festival. The festival director Jabbar Patel said the theme for this year's festival is Environment.
- ✦ The Serendipity Arts Festival (SAF) is scheduled to be held in Goa. The festival will see a stellar line-up of 33 global artists, who will display their work at the eight-day inspiration-packed festival.
- ✦ Mori, a tiny village under Sakhinetipalli mandal in East Godavari district of Andhra Pradesh, sealed its place on India's digital map by transforming completely into a Smart Digital Village, in every sense of the term.
- ✦ The Centre has released Rs 1,982 crore for the multipurpose Polavaram irrigation project in Andhra Pradesh through National Bank for Agriculture & Rural Development (NABARD).
- ✦ In an effort to reduce pollution caused by diesel buses, Karnataka State Road Transport Corporation (KSRTC) has launched 25 bio-diesel buses in the state. These eco-friendly buses will ply on four routes, including Tirupati & Chennai.
- ✦ In Haryana, the State level Prarambh School for Teachers Education would be set up at village Silani in district Jhajjar over an area of 10 acres.
- ✦ Haryana Government has decided to set up a pilot corridor for an innovative concept of "Caterpillar Train" that will fly over city's traffic, in Gurgaon city.
- ✦ Haryana government has signed MoU with Andhra Pradesh to assist it compile a centralised database of its population.
- ✦ Gujarat CM Vijay Rupani dedicated India's first laser technology-based advanced AVMS RTO check-post at Shamlaji of Aravalli district in Gujarat. The check-post is equipped with advanced ray technology with a cost of Rs 4.72 crore.
- ✦ Gujarat government has come up with India's first student startup & innovation policy, which aims to provide Rs 200 crore in the form of grants to ideas developed by them.
- ✦ The foundation stone for India's first second generation ethanol bio-refinery to be set up by Hindustan Petroleum Corp (HPCL) at Bathinda in Punjab at a cost of Rs 600 crore.
- ✦ Union Cabinet has approved Rs 2,000 Cr development package for one-time settlement of 36,384 displaced families from Pakistan occupied areas of Jammu & Kashmir & Chhamb.
- ✦ Lanura, a village in Budgam district of Jammu & Kashmir (J&K), became the first village in the state to go cashless.
- ✦ Punjab government has launched country's first amphibious bus project at the Harike wetland near Amritsar.
- ✦ Odisha's World famous 11-day gala festival Bargarh Dhanua Jatra has organised in January 2017. All rituals were performed before Goddess Samaleswari, the presiding deity of the event.
- ✦ Odisha government has decided to intensify state sponsored malaria elimination scheme '**Daman**' (DurgamaAnchalare Malaria Nirakaran) in eight remote districts of the state.
- ✦ State Cabinet of Odisha has named the Mega Lift Irrigation Scheme worth Rs. 7,600 crore, after the noted freedom fighter & social reformer ParbatiGiri as a mark of respect for her immense contribution to the freedom movement & service to the poor & needy.

- ✦ Odisha CM Naveen Patnaik inaugurates the 55,000-tonne per annum (TPA) Odisha ferro-chrome plant set up by Tata Steel at a cost of Rs 542 crore in its Gopalpur Industrial Park in Ganjam district.
- ✦ Odisha government has decided to construct more 2,000 kilometre of cement concrete roads under the Gopabandhu Gramin Yojana in rural areas by March 2017. The State government has allocated 1,000 crore rupees for the Gopabandhu Gramin Yojana.
- ✦ Power Minister Piyush Goyal has unveiled world's largest street light replacement programme in South Delhi Municipal Corporation (SDMC) area.
- ✦ Sikkim has emerged as the India's first fully organic state by converting around 75,000 hectares of agricultural land into sustainable cultivation.
- ✦ With a view to promoting the dairy sector & rural livelihoods in Arunachal Pradesh, the border state has signed a MoU with National Dairy Development Board (NDDB) during the Vibrant Gujarat Global Summit 2017.
- ✦ Bihar Cabinet has declared 50 per cent reservation in all judicial services for aspirants belonging to the Extremely Backward Classes, Other Backward Classes, Scheduled Castes & Scheduled Tribes.
- ✦ Assam CM SarbanandaSonowal has launched 'Atal-AmritAbhiyan' Scheme across the State. The initiative is a health assurance scheme which will give comprehensive coverage for six diseases & cover all individuals in eligible families with annual income below Rs 5 lakh.
- ✦ Union Minister of State for AyushShripadYessoNaik has inaugurated the North Eastern Institute of Ayurveda & Homeopathy (NEIAH), which aims at providing alternative health care to people of the northeastern region & Sikkim.
- ✦ Minister of State for Development of North Eastern Region Dr. Jitendra Singh has announced to provide 207 crore rupees for protection & development of the world heritage island Majuli located along river Brahmaputra in Assam.
- ✦ Chhattisgarh Chief Minister Raman Singh has launched India's first cashless bazaar in Raipur. This 'Smart' bazaar consist of nearly Over 900 shops which are providing the facilities of cashless payments using POS, UPI & other digital systems to its customers.
- ✦ The 12-foot-tall stone statue of renowned Tamil poet & philosopher-saint Thiruvalluvar was inaugurated at MelaBhawan premises in Haridwar, Uttarakhand by Chief minister Harish Rawat.
- ✦ BJP led Assam government has roped in Bollywood actress, Priyanka Chopra as the brand ambassador of state tourism. She will promote brand entity of "Awesome Assam".
- ✦ Manipur Chief Minister Okram Ibobi Singh has inaugurated two new districts Pherzawl & Noney. Now, the total number of the district is 11.
- ✦ Raj Bhawan of Himachal Pradesh has adopted the cashless system for all kind of payments.
- ✦ In Himachal Pradesh, the first Cyber Crime Police Station has been opened at state police headquarter in Shimla.
- ✦ Himachal Pradesh has achieved 100 percent Aadhar saturation on the basis of population of year 2015. With this, it become the sixth State/UT in the Country.
- ✦ Hailakandi has become the first district in Assam to pay wages to tea garden workers through individual bank accounts.
- ✦ 21st International Film Festival of Kerala began in Thiruvananthapuram.
- ✦ Kerala's Chief Minister Pinarayi Vijayan has inaugurated the third edition of the Kochi-Muziris Biennale (KMB) at an inaugural event in Parade Ground, Fort Kochi.
- ✦ The Coimbatore City Municipal Corporation in Tamil Nadu has been selected for Digital India Award instituted by Ministry of Electronics & Information Technology.
- ✦ Uttar Pradesh Government has tied up with Tata Trusts to acquire digital platforms to strengthen the public distribution system (PDS) in the state.

OBITUARIES (NATIONAL/INTERNATIONAL)

- ✦ **Deepak Roy**, known for his movie "Limit to Freedom" which won him a National award in 1996 under the category of best investigative film, has passed away at the age of 67 after suffering a cardiac arrest.
- ✦ **Veteran actress Gita Sen** who was the wife of renowned filmmaker **Mrinal Sen** passed away in Kolkata of cerebral hemorrhage.
- ✦ Senior Congress leader & former state minister of Chhattisgarh, **Tarun Prasad Chatterjee** has passed away in Raipur.
- ✦ The commander of Apollo 17 & the last man who walk on the moon, **Astronaut Eugene Cernan**, the Last Human on the Moon Passed Away at 82Eugene Cernan has passed away in **Washington D.C, USA**.
- ✦ Veteran Indian Scientist **CV Vishveshwara** & pioneer in the discovery of black hole in India has passed away of prolonged illness. He was 78.
- ✦ **Renowned Urdu poet Naqsh Lyallpuri** was passed away. He was aged 88. Born in Llalpur in the part of Punjab now in Pakistan, Lyallpuri came to Mumbai in the late 1940s to make a career in Hindi cinema.
- ✦ The eminent thinker, writer & journalist **Pandit Dharmshel Chaturvedi** has passed away.
- ✦ **Russian Ambassador Alexander Kadakin**, a fluent Hindi-speaking career diplomat considered a great friend of India, has passed away. He was 67.
- ✦ **Sir John Hurt**, theBritish actor who starred in The Elephant Man & Harry Potter has passed away.
- ✦ Veteran journalist **Devdutt** has passed away. He was 88.
- ✦ Former Union **Minister E Ahamed**, who collapsed in parliament, has passed away.
- ✦ **Former CBI chiefJoginder Singh**, who oversaw investigation of several high-profile cases including Bofors scam & Bihar's fodder scam, has passed away at aged 77 years.
- ✦ Renowned Pakistani Urdu novelist & **playwright Bano Qudsia** has passed away.
- ✦ **Racharla Samrajyam**, a veteran **freedom fighter**, passed away following age-related illness at Vishakhapatnam, Andhra Pradesh.
- ✦ **Netaji Subhash Chandra Bose's driver** & INA veteran '**Colonel**'**Nizamuddin** has passed away in his native village of Dhakwa in Azamgarh.
- ✦ UK physicist & Nobel laureate **Sir Peter Mansfield** has passed away.



GK POWER CAPSULE FOR SYNDICATE & INDIAN PO (MAINS) 2017

S.No	Person Died	Profession/Famous In?
Politician (National-International)		
1.	H S Mahadeva Prasad	Former Karnataka minister for co-operation & sugar
2.	Akbar Hashemi Rafsanjani	Former Iranian President
3.	Surjit Singh Barnala	Former Punjab Chief Minister
4.	Sunderlal Patwa	Former Madhya Pradesh Chief Minister
5.	Ratnasiri Wickremanayake	Former Sri Lanka PM
6.	Jayalalithaa Jayaraman	Former Tamil Nadu Chief Minister
7.	Saumitra Chaudhuri	Former Planning Commission member
Singer/Musician(National-International)		
8.	Abdul Halim Jaffer Khan	Renowned Sitar maestro
9.	British singer	George Michael
Actor/Director/Producer(National-International)		
10.	Om Puri	Veteran actor
11.	Jagannatha Varma	Veteran character actor
12.	Carrie Fisher	Actress, known for playing Princess Leia
13.	Bernard Fox	Actor who was best known for his role in Titanic.
Author/Journalist/Activist/Painter(National-International)		
14.	Dinanath Bhargava	Co-artist in the team that sketched the national emblem 'Lion Capital of Ashoka'
15.	Srinivasa Iyer Ramaswamy or Cho Ramaswamy	Political satirist & founder editor of Thuglak magazine
16.	John Glenn	Former NASA astronaut & Democratic US Senator from Ohio
17.	Henry Judah Heimlich	Inventor of life-saving Heimlich manoeuvre
Sportsmen/Sportswomen(National-International)		
18.	Phulel Singh Sujlana	Former international hockey umpire & veteran administrator
19.	Walter Swinburn	One of the most renowned jockeys
Others(National-International)		
1.	Vera Rubin	Astronomer

LIST/INDEXES ANNOUNCED RECENTLY

S.no	Name of the Index/List	Rank of India	Topped By?
1.	Highest average annual salary to expatriates, according to HSBC Holdings data	India has ranked third	Switzerland
2.	Delhi emerged as the country's most well-read city with Bengaluru & Mumbai taking the second & third spot, according to Annual Reading Trends Report 2016 by Amazon.		
3.	Fifth Forbes India Celebrity 100 List	Khan has been ranked No. 1	
4.	Global Wage Report, India has among the worst levels of gender wage disparity. Men earning more than women in similar jobs with the gap exceeding 30%		
5.	TIME magazine named as Person of the Year 2016	US President-elect Donald Trump	
6.	Forbes magazine's 2 nd annual list of wealthiest entrepreneurs under the age of 40	Vivek Ramaswamy ranked 24 th & Apoorva Mehta at 31 st	Facebook founder Mark Zuckerberg
7.	Global Thinkers of 2016 List compiled by the Foreign Policy magazine.	External Affairs Minister Sushma Swaraj & philanthropist couple Anupama & Vineet Nayar are among the Indians	
8.	Forbes list of World's Most Powerful People	PM Modi has ranked 9 th	Russian Prez Vladimir Putin
9.	A Gujarat-born activist, Jayaben Desai made it the BBC's most influential women of the past 70 years list.		
10.	Reliance Industries Chairman Mukesh Ambani ranked 38 on the World's Most Powerful People list for 2016 by Forbes.		
11.	Asia's innovation chart Index	India Topped	

IMPORTANT DAYS OBSERVED RECENTLY

S.No	Date	Day	Theme
1.	3rd Jan 2017	186th birth anniversary of Savitribai Phule	Hailed as the country's first woman teacher
2.	10 th Jan	11th World Hindi Day	
3.	15 th Jan	69th Army Day	



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4.	12th Jan	National Youth Day, the birthday of Swami Vivekananda	
5.	23 rd Dec	Kisan Diwas to celebrate the birth anniversary of Ch. Charan Singh.	
6.	25 th Dec	Good Governance Day to mark the birthday of former PM AtalBihari Vajpayee	
7.	1 st December	World AIDS Day	'Hands Up for HIV Prevention'.
8.	2 nd December	National Pollution Control Day 2016	
9.	3 rd December	International Day of Persons with Disabilities	Achieving 17 Goals for the Future We Want
10.	4 th December	Indian Navy Day	
11.	5 th December	International Volunteer Day (IVD)	Global Applause – give volunteers a hand"
12.	5 th December	World Soil Day 2016	"Soils & pulses, a symbiosis for life".
13.	Dr BR Ambedkar's birth anniversary to be observed as 'Water Day' across the country on 14 April, will be observed as "Water Day" across India.		
14.	10 th December	The Human Rights Day is observed across the world on 10 December every year.	

BOOKS & AUTHORS

Books	Author	Books	Author
The People's President: Dr APJ Abdul Kalam	SM Khan	Former wrestler & coach Mahavir Singh Phogat authorized biography 'Akhada' released.	
"Many Everest" An Inspiring Journey of Transforming Dream into Reality'	Ravindra Kumar		
Amazon announced that the Harry Potter & the Cursed Child as the best-selling book of 2016. The playscript by JK Rowling, Jack Thorne & John Tiffany & is also named this year's 'Most Wished For' & 'Most Gifted' book.		The autobiography of India's batting legend Sachin Tendulkar "Playing it my way" has won the prestigious Crossword Book of the Year Award. It is penned by renowned cricket historian & Tendulkar's close friend Boria Majumdar.	
The book titled 'Courts of India – Past to Present' released by the Supreme Court of India. It was authored by the Editorial Board comprises members of both the Bench & the Bar.		Bishweshwar Nandi, coach of Dipa Karmakar will co-author her memoir titled: "Dipa Karmakar: The Small Wonder".	

DEFENCE NEWS

- ✦ **The Theatre Readiness Operational Exercise (TROPEX)**, an annual Indian Navy exercise has kicked started off the Western Seaboard. The last edition of the exercise was conducted in January 2015. **TROPEX 17** exercise is aimed at testing combat readiness of the combined fleets of the Indian Navy, & the assets of **the Indian Air Force, Indian Army & the Indian Coast Guard**.
- ✦ In an effort to strengthen the bilateral relations between **India & UAE**, the Indian Coast Guard Ship (ICGS) Samudra Pavak made a goodwill visit at the **Mina Al Rashid (Dubai Port)**.
- ✦ **The 11th International Aerospace & Defence Exhibition - Aero India 2017** has begun at the Air Force Station, Yelahanka in Bengaluru, Karnataka. The five-day biennial event is being organized by Defence Exhibition Organisation (DEO). Nearly **270 Indian & 279 foreign companies** has taken part in the expo.
- ✦ **Indian Navy's** survey class vessel **INS Sarvekshak** has become the **first ship in India** to be fitted with solar power system on board.
- ✦ **The 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. The **Reliance Infrastructure Ltd (RInfra)** controlled RDEL will perform complex repair & alternation services for the US Navy's Seventh Fleet vessels operating in the Western Pacific & Indian Ocean.
- ✦ **Larsen & Toubro Limited (L&T)**, an Engineering & construction major has entered into a Joint Venture with European defence major **MBDA Missile Systems**.
- ✦ India has successfully test-fired its home-grown long range subsonic cruise missile Nirbhay from the Integrated Test Range (ITR) at Chandipur on sea off Odisha coast, for a distance of about 1,000 km.
- ✦ India has successfully test-fired its home-grown long range intercontinental surface-to-surface nuclear capable ballistic missile Agni-IV from the Abdul Kalam Wheeler Island off Odisha coast.
- ✦ 7th edition of Exercise EKVURIN will be held in December 2016 at Kadhdhoo, Laamu Atoll, Maldives. It is platoon level joint military exercise between the Indian Army & the Maldives National Defence Force.
- ✦ Khanderi, the second Scorpene class submarine that has superior stealth & the ability to launch a crippling attack with torpedoes as well as tube-launched anti-ship missiles whilst underwater or on the surface, launched at the Mazagon Dock Shipbuilders Limited, Mumbai.
- ✦ Defence Acquisition Council okayed defence requirements worth approximately Rs 7,000 crore. These include purchasing six modern surveillance aircraft for the Indian Coast Guard.
- ✦ The Russian-Indian- Indra NAVY-2016 naval exercise will be held in this December. It will be held in the city of Visakhapatnam & in the Bay of Bengal.

- ✦ The annual bilateral maritime exercise Konkan 16 between the Indian Navy & the Royal Navy (British Navy) started in Mumbai, Maharashtra.
- ✦ The Indian Navy's offshore patrol vessel Sumitra reached Darwin, Australia. It returned to India after participating in the Royal New Zealand Navy International Naval Review 2016.
- ✦ India tested its Agni-V intercontinental ballistic missile (ICBM) in its final operational configuration from Wheeler Island off Odisha, paving the way for its eventual induction into the Strategic Forces Command (SFC) after user-trials.
- ✦ Pakistan has fired its first submarine-launched cruise missile, a show of force for a country that sees its missile development as a deterrent against arch-foe India.
- ✦ DRDO successfully flight tested the Smart Anti-Airfield Weapon (SAAW) at the Integrated Test Range at Chandipur off Odisha coast.
- ✦ China commissioned its first seven-tonne helicopter, AC352 civil helicopter can be used for operations like search & rescue & law enforcement, marking a new advancement in its aviation industry.
- ✦ Japan's space agency has announced successfully launched a 26-metre-long rocket named Epsilon-2, which put a satellite that helps study radiation belts in orbit.
- ✦ In order to further boost its growing defence ties with Vietnam, India has agreed to train the southeast nation's Sukhoi-30 fighter pilots.
- ✦ Pakistan has successfully test-fired an enhanced version of an indigenously-designed cruise missile Babur, that can hit targets at 700km with all kinds of warheads, bringing many Indian cities within its range.

SPORTS NEWS

- ✦ **Valtteri Bottas** has been confirmed as **Lewis Hamilton's** new team-mate for the forthcoming Formula One season after he was finally unveiled by Mercedes at their headquarters.
- ✦ The Minister of State for Youth Affairs & Sports **Vijay Goel** has inaugurated the "**Khelo India**" National level competitions on various sports for Under-14 & Under-17 children in New Delhi.
- ✦ **Farrukh Amonatov of Tajikistan** has won the **15th edition** of the **Delhi International Chess tournament** after settling for a draw with Grandmaster **Diptayan Ghosh** in the 10th & final round.
- ✦ **Cricket icon Kapil Dev** has inducted into Legends Club 'Hall of Fame' at the Cricket Club of India on January 17, 2017.
- ✦ Indian women boxers packed quite a punch at the **05th AIBA Nations Cup in Ruma, Serbia**, notching up a rich haul of 4 gold, 9 silver & 9 bronze medals at the tournament.
- ✦ **Punjab Royals** have bagged the **Pro Wrestling League Season 2 title** in the summit clash in New Delhi.
- ✦ **Dhruv Sunish** finally got the taste of ITF Juniors' title when he won the boys singles crown downing Kazakhstan's Dostanbek Tashbulatov at the **Dakshin Kalikata Sansad clay courts**.
- ✦ **Virat Kohli** has become the fastest batsman in the world to score 1,000 runs as captain in One-Day Internationals (ODIs) in the third ODI against England at the **Eden Gardens, Kolkata**.
- ✦ Former Australian cricketers **Matthew Hayden & David Boon** have been inducted into the **Australian Cricket Hall of Fame**.
- ✦ Retired all-rounder **Shane Watson** has been adjudged Cricket Australia's T20 International Player of the Year.
- ✦ The draw for the **2018 FIFA World Cup** finals hosted by Russia will take place in the Kremlin the country's Football Union (RFU) chief Vitaly Mutko stated.
- ✦ **Kings XI Punjab** has appointed **Virender Sehwag** as their head of cricket operations & strategy, & brand ambassador too for the upcoming season of the **Indian Premier League (IPL)**.
- ✦ Japan based sumo wrestler **Kisenosato** has promoted to the highest rank of the wrestling, **Yokozuna** after winning his first title at the New Year Grand Sumo Japan Wrestler Tournament with a 14-1 record.
- ✦ **Jamaican sprinter, Usain Bolt** has handed back one of his nine Olympic gold medals won in the 4x100m relay event at the **2008 Beijing Olympics** due to his Jamaican team-mate Nesta Carter who was tested positive for a banned substance.
- ✦ In order to woo the young audiences at the **2020 Olympics**, the organisers of the Tokyo Games have unveiled Japan's cult anime character **Son Goku as its ambassador**.
- ✦ The Union Ministry of Youth Affairs & Sports has reconstituted **TOP committee** with objective of identifying & supporting potential medal prospects for **2020 & 2024 Olympic Games** under Target Olympic Podium (TOP) scheme. The committee will be headed by **Abhinav Bindra**, Olympic Gold Medalist.
- ✦ For the first time since 2010, **Roger Federer** has won the **Australian Open**, beating long-time rival **Rafael Nadal** in the finals in Melbourne, Australia. Federer, it's his **fifth Australian Open** title & his **18th Grand Slam** singles title in total.
- ✦ Australian Open tennis, **Serena Williams** beat her sister Venus Williams in the final to win her **23rd Grand Slam** singles title.
- ✦ **Siliguri lad Abul Hossain** has won the **Kolkata Marathon** as amateur runners from north Bengal & Northeast India dominated the first edition of the meet.
- ✦ Indian shuttler **PV Sindhu** has won the Syed Modi International Grand Prix Gold after beating **Indonesia's Gregoria Mariska** in the final in Lucknow.
- ✦ **Switzerland's Roger Federer** has become the **second player** in tennis history after **Novak Djokovic** to crossing **\$100 million (over Rs.680 crore)** in tournament earnings after winning the Australian Open.
- ✦ **India's Lakshya Sen** has become the World No 1 Junior Badminton player. He achieved the distinction in the latest rankings of the **Badminton World Federation (BWF)**. Fifteen-year-old is the first shuttler from Uttarakhand to attain the numero uno spot at the international level.



GK POWER CAPSULE FOR SYNDICATE & INDIAN PO (MAINS) 2017

- ✦ The Sports Ministry budget got a substantial **hike of Rs 350 crore** in the union budget for 2017-18. Finance Minister Arun Jaitley has allocated a total of Rs 1943 crore, compared to Rs 1592 crore earmarked last year.
- ✦ **Champion cueist Pankaj Advani** has won the **29th Indian National Snooker Championship** with a 6-0 win over Pandurangaiah of Railways in a one-sided final.
- ✦ **England Test captain Alastair Cook** has been honoured with Commander of the Most Excellent Order of the British Empire (CBE). He was awarded the CBE at the Buckingham Palace by Prince Charles.
- ✦ **India to host FIBA Women's Asia Cup** basketball tournament at Bengaluru in July, 2017.
- ✦ Indian skipper **Virat Kohli** has featured in the latest cover star of the bible of cricket - **Wisden Cricketers' Almanack**.
- ✦ **The Billiards & Snooker Federation of India (BSFI)** has informed that India will host the World Billiards Championship for the next four years.
- ✦ **Alastair Cook** has resigned as England Test captain after a record **59 matches** in the role.
- ✦ **Iran** has lifted up the ban it had imposed on **United States Wrestlers**, thus allowing them to participate in the Freestyle World Cup to be held in Iran in from 16th February to 17th February, 2017.
- ✦ **Sourabh Verma** has clinched the Men's Singles title defeating **Lakshya Sen** in the 81st Senior National Badminton Championships tournament played in Patna, Bihar. Sourabh beat Lakshya Sen 21-13, 21-12.
- ✦ **Russia** will miss August's 2017 World Athletics Championships in London, UK after their doping ban was extended. **Russia** has been barred from international competition since November 2015 following a damaging report alleging that state-sponsored doping was rife in the country.
- ✦ With just 238 days remaining for the start of FIFA Under-17 World Cup India 2017, the official **mascot** of the tournament '**Kheleao**' was unveiled at the Jawaharlal Nehru Stadium in New Delhi on 10th February 2017.
- ✦ **Virat Kohli** has recorded his sixth Test 150, against **Bangladesh** at Hyderabad to set the record for most 150-plus scores by an Indian captain in Tests. Kohli went past Sunil Gavaskar & Mohammad Azharuddin, who both have five 150-plus Test scores each as captain. Notably, all of Kohli's last five Test centuries have been of 150+ runs.
- ✦ **Cheteshwar Pujara** has surpassed the **52-year long-standing** record of former Indian cricketer Chandu Borde of highest first-class runs in a single cricketing season.
- ✦ The inter-ministry Hockey tournament 2016 - 17 was held at Central Secretariat Ground Vinay Marg, New Delhi. The final match played between **I & B Ministry & Ministry of Health**. **I&B Team** won the final match by three goals to Nil.
- ✦ **India beat Pakistan** by 9-wickets to win **T20 Blind World Cup at Bengaluru's M Chinnaswamy Stadium**.
- ✦ The FIFA governing body has named **Argentina's** former soccer player **Diego Maradona** as the new Ambassador of the FIFA.
- ✦ **Indian off-spin specialist Ravichandran Ashwin** has become the fastest cricketer to take 250 wickets in Test matches. Ashwin surpassed **Australian fast bowler Dennis Keith Lillee**, who played 48 matches to reach the milestone of **250 Test wicket**.
- ✦ **The National Basketball Association (NBA)**, an American professional basketball league is creating a brand new e-sports league called **NBA 2K e-League** in partnership with Take-Two Interactive Software Inc., the developers of the popular **NBA 2K video games**.
- ✦ The first ever **ITTF World Tour** event in India has begun at the **Thyagaraj Sports Complex in New Delhi**.
- ✦ **Netherland** native Germaine de Randamie defeated Holly Holm (7-3) to claim the UFC Women's Featherweight Champion at the **UFC 208 in Brooklyn, New York, USA**.
- ✦ The 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 after playing his last match as captain of the team **PM's XI against Sri Lanka in Canberra, Australia**.
- ✦ **Jehan Daruvala** has become the first ever Indian to claim the New Zealand Grand Prix at Chris Amon Circuit in **Manfeild, New Zealand**.
- ✦ **Mumbai based Kush Bhagat** has been awarded the Candidate Master (CM) title by the World Chess Federation body, FIDE on February 14, 2017 for his outstanding performance in Western Asian Youth Chess championship **2016 at UAE**.
- ✦ Supreme Court of India has stripped Anurag Thakur of his powers as BCCI President for not complying with the orders of the apex court with regard to implementation of the Lodha committee reforms.
- ✦ Gujarat won their first ever Ranji Trophy title beating Mumbai by five wickets in the final at the Holkar stadium in Indore. With this title, Gujarat have won the domestic titles in T20, one-day & Ranji.
- ✦ MS Dhoni has stepped down as the captain of India's limited-overs sides.
- ✦ Arthur Morris, who became the 82nd player to be inducted into the ICC Cricket Hall of Fame, was given the honour posthumously.
- ✦ Consulate General of India in Dubai has announced launch of the 'Diplomats Cricket Championship Cup' in association with the Skyline University College, Sharjah, to promote sportsmanship, camaraderie, & harmonious relationship among the diplomatic missions of UAE.
- ✦ BJP Mumbai unit chief Ashish Shelar has been appointed as Maharashtra Cricket Association (MCA) president. Sytar takes over from the former ICC president Sharad Pawar.
- ✦ West Indies turned to former batsman Jimmy Adams into their new director of cricket Association.
- ✦ Ravichandran Ashwin has won both the ICC Cricketer of the Year & the ICC Test cricketer of the Year award after he was named as the only Indian in ICC's Test Team of the Year. Virat Kohli was named the captain of the ICC ODI Team of the Year.
- ✦ India, coached by Rahul Dravid, continued their dominance in the Asia Cup as they clinched the U-19 title by defeating Sri Lanka in the final at the R Premadasa stadium in Colombo.
- ✦ After the release of ICC & Cricket Australia's list of best players of 2016, Lord's Cricket Ground have followed the trend & selected top 20 players for this calendar year.
- ✦ Gujarat's opening batsman Samit Gohel made history by scoring 359 runs not out during his team's Ranji Trophy

quarter final against Odisha. It is the highest unbeaten score by an opening batsman in first-class cricket.

- ✚ India has won the five-match test series against England, 4-0. Karun Nair's triple century in the first innings of the fifth test match against England was the key factor in the enormous win of India. Virat Kohli is the man of the series for his 655 runs in the series.
- ✚ India women's cricket team won the Asia Cup T20 after beating arch-rivals Pakistan in the final.
- ✚ Larsen & Turbo (L&T) has bagged a contract from the Gujarat Cricket Association (GCA) to make Sardar Patel Cricket Stadium of Gujarat the world's biggest cricket stadium in terms of seating capacity.
- ✚ Virat Kohli became the first Indian to score three double hundreds in a year, playing against England.
- ✚ India batswoman Smriti Mandhana has been named in the ICC Women's Team of the Year 2016, the International Cricket Council (ICC) announced.
- ✚ India's women's football team defeated Bangladesh 3-1 in Siliguri, West Bengal to win the 2016 South Asian Football Federation Women's Championship for the fourth consecutive time.
- ✚ Leicester City boss Claudio Ranieri has been named as the Coach of the Year at the FIFA Football Awards in Zurich.
- ✚ Federation Internationale de Football Association (FIFA) has decided that the World Cup will be expanded to host 48 teams, up from 32.
- ✚ FIFA has released the final rankings of 2016, with Argentina reclaiming the team of the year title from Belgium, finishing with 1634 points to top FIFA's rankings.
- ✚ Indian footballer Jeje Lalpekhlua has named 2016's All India Football Federation (AIFF) Player of the Year, an award given to the best footballer in the country.
- ✚ Atletico de Kolkata (ATK) regained the Indian Super League (ISL) title by beating Kerala Blasters. ATK won by 5-4 against Kerala Blasters.
- ✚ All-India Football Federation has won the Asian Football Council's Developing Member Association of the Year Award in Abu Dhabi.
- ✚ All India Football Federation President Praful Patel has been appointed as a Senior Vice-President of Asian Football Confederation.
- ✚ Real Madrid forward Cristiano Ronaldo beat rival Lionel Messi to win the prestigious Ballon d'Or award for the fourth time.
- ✚ The Indian hockey team captain PR Sreejesh has become a member of International Hockey Federation Athletes' Committee.
- ✚ India has defeated South Korea 3-0 to secure the bronze medal at the 4th Women's U18 Asia Cup 2016 hockey tournament in Bangkok, Thailand.
- ✚ In its first such final in 15 years, India overwhelmed Belgium 2-1 to lift the 2016 Hockey Junior World Cup at Lucknow's Major Dhyan Chand Hockey Stadium.
- ✚ Captain of the senior National Men's Hockey Team & one of the finest hockey goal-PR Sreejeshkeeper in the world, PR Sreejesh has been roped in as the Goalkeeping Mentor of the India Under-21 Hockey Team.
- ✚ APIS India a leading producer, distributor & exporter of honey under APIS Himalaya brand, has roped in Indian

badminton champion & Rio Olympics silver medalist PV Sindhu as its brand ambassador.

- ✚ Olympic silver medallist PV Sindhu jumped two places to achieve her career-best ranking of seven in the latest BWF World Ranking, while Saina Nehwal is also back in the top 10.
- ✚ Rio Olympic silver medallist PV Sindhu has won the Badminton World Federation (BWF) 2016 Most Improved Player of the Year award at the Players' in Dubai.
- ✚ Young Indian racer Jehan Daruvala has been signed by Formula 3's top team Carlin for the 2017 FIA F3 European Championship.
- ✚ India's star singles player Somdev Devvarman has announced his retirement from professional tennis. Somdev touched a career-high rank of number 62 in 2011.
- ✚ Indian tennis ace Sania Mirza picked up her first title of the season, combining with American Bethanie Mattek-Sands to lift the Brisbane International women's doubles title. The top-seeded Indo-American duo triumphed 6-2 6-3 against the second-seeded Russian team of Ekaterina Makarova & Elena Vesnina in the final.
- ✚ Rafael Nadal defeated David Goffin to win in Abu Dhabi. Rafael Nadal defeated Belgian David Goffin 6-4, 7-6 to win the Mubadala World Tennis Championships.
- ✚ Novak Djokovic has won the Qatar Open tennis title. In an epic final in Doha, the Serbian defeated Andy Murray of UK by 6-3 5-7 6-4.
- ✚ Spaniard Roberto Bautista Agut has won the men's singles title of the Chennai Open 2017. Agut beat Russian 20-year-old Daniil Medvedev 6-3 & 6-4 to claim the first ATP tournament of the season.
- ✚ Serbian Ana Ivanovic, the former world No1 & 2008 French Open champion, has retired from tennis at the age of 29.
- ✚ Britain's world number one Andy Murray won a record third BBC Sports Personality of the Year award.
- ✚ Briton Andy Murray & Germany's Angelique Kerber were named ITF World Champions.
- ✚ Rio Olympian Sathish Sivalingam from Railways won the gold, for the sixth consecutive year, in the men's 77 kg category in the 69th men's & 32nd women's Senior National Weightlifting Championship, at the Ponjesly College of Engineering.
- ✚ China's table tennis Olympic champion Li Xiaoxia has announced her retirement. She is the eighth table tennis Grand Slam winner in history.
- ✚ Reigning Olympic & world 800m champion & world record holder, David Rudisha is the International Event Ambassador for the 14th Standard Chartered Mumbai Marathon.
- ✚ An eight-year old boy from Jammu & Kashmir's Rajouri Abbu Ammaz has won gold medal in Thai Boxing Championship at the national level.
- ✚ Russian rhythmic gymnast Yana Kudryavtseva has retired from competition aged just 19.
- ✚ Tanzanian athlete Alphonce Felix Simbu (24) & Kenyan runner Borne Kitur Chepkirui (31), flew past all competition to bag the top spots in the men's & women's category respectively in the full marathon at the 14th Standard Chartered Mumbai Marathon (SCMM) in Mumbai on 15th January 2017.

- ✦ Sixteen-time world champion Pankaj Advani ended the year on a high by bagging the National title in 6-red snooker, the shorter format of the game.
- ✦ After successfully co-hosting the 12th South Asian Games with Assam early in 2016, Meghalaya has now got the opportunity to hold the National Games 2022 with its 50 years of statehood.
- ✦ A 12-year-old Arjun Bhati has outshined India in the Kids Golf World Championship 2016 in Malaysia defeating South Africa's Methu Denish to secure the first position.
- ✦ Senior functionary Narinder Batra has resigned as the associate vice-president of the Indian Olympic Association.
- ✦ India's Seasoned Winter Olympian Shiva Keshavan clinched a gold medal at the Asian Luge Championship. Keshavan finished the 2 heat race with a time of 1 minute, 39.962 seconds & top speed of 130.4 km/h.
- ✦ Yuki Bhambhani has captured the title of the \$10,000 ITF Hong Kong F4 Futures. It was his 11th title on the ITF Pro Circuit.
- ✦ Magnus Carlsen won the 2016 World Chess Championship in New York City, USA. Carlsen defeated Sergey Karjakin to retain the World Chess Champion title.
- ✦ Jamaican sprinter Usain Bolt won the International Association of Athletics Federations' award for male athlete of the year for a record sixth time.
- ✦ Indian Golfer Mukesh Kumar became the oldest golfer to win an Asian Tour title after winning the Panasonic Open India.
- ✦ Peter Gilchrist of Singapore defeated Sourav Kothari to win the 2016 IBSF World Billiards Long Up title.
- ✦ Ace Indian cueist Pankaj Advani won his 11th World Billiards (150-Up format) Championships title by beating Peter Gilchrist of Singapore in the summit clash in Bengaluru.
- ✦ The International Bobsleigh & Skeleton Federation (IBSF) has announced that Russia will not host the 2017 Bobsleigh & Skeleton World Championships.
- ✦ India's Vijender Singh knocked out Tanzania's Francis Cheka at the Thyagaraj Stadium, New Delhi, to defend his WBO Asia Pacific Super Middleweight title.


BILLS PASSED

- ✦ The Lok Sabha has passed the Rights of Persons with Disabilities Bill 2016 in Lok Sabha which replaces the Persons with Disabilities (Equal Opportunities, Protection of Rights & Full Participation) Act 1995. The number of


categories of differently-abled has been increased from seven to twenty-one so that the Divyangs could get the benefits of various schemes at the Centre & State level.

INTERNATIONAL ORGANIZATION IN NEWS

- ✦ The United Nations 70th General Assembly has recognised the year 2017 as the International Year of Sustainable Tourism for Development.
- ✦ Ecuador has taken over from Thailand as chair of the Group of 77 which promotes the interests of the 134 developing countries it represents at the United Nations, including China.
- ✦ Megastar Amitabh Bachchan was given an award by the US Embassy in appreciation for his invaluable contributions to the US-India partnership on tuberculosis.
- ✦ Congress leader & former Union Minister Manish Tewari was appointed as the senior fellow of US-based think tank Atlantic Council.
- ✦ New United Nations (UN) Secretary-General Antonio Guterres has announced Nigeria's Environment minister, Amina Mohammed as his Deputy Secretary-General (DSG).
- ✦ Ms. Maria Viotti of Brazil (Chef de Cabinet) & Ms. Kyung-wha Kang of the Republic of Korea as Special advisor (UN) on policy.
- ✦ Indian Actress Priyanka Chopra has been appointed as United Nations Children's Fund's (UNICEF) newest Global Goodwill Ambassador.



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SCIENCE & TECHNOLOGY

- ✦ India has successfully test-fired its home-grown long range intercontinental **surface-to-surface nuclear capable ballistic missile Agni-IV** from the **Abdul Kalam Wheeler Island off Odisha coast**. Agni-IV is a two-stage, surface-to-surface missile that is 20 metres long & weighs 17 tonnes. It can carry a one-tonne nuclear warhead over a distance of **4,000 kilometres**.
- ✦ The **National Aeronautics & Space Administration (NASA)** has given its approval to explore an iron-rich asteroid **16 Psyche** as a part of its mission to learn more about the history & composition of the celestial body.
- ✦ The guided **Pinaka rocket** was successfully test-fired for the second time from launch complex—III of the **Integrated Test Range (ITR)** launch pad at **Chandipur, Odisha**.
- ✦ **Indian Space Research Organisation (ISRO)** has successfully ground tested the Cryogenic Upper Stage engine meant for the rocket **GSLV-Mark-III**.
- ✦ **INSAT-3DR works in tandem with INSAT-3D**, operational since 2014, in sending raw data & high-resolution images, zoomed up to 1 kilometre near the earth's surface, every 15 minutes.
- ✦ The **India Meteorological Department (IMD)** has decided to set up weather stations in **660 districts** of the country for

better & prompt weather forecasting with major focus on rain-fed & non-rain-fed areas to give crop specific advisories.

- ✦ The atomic clocks on the first satellite **IRNSS-1A of the NAVIC**, an indigenously built satellite system has developed technical complications. **The Indian Space Research Organisation (ISRO) Chairman, A.S. Kiran Kumar** informed that one of the three crucial rubidium clock on IRNSS-1A spacecraft failed six months ago while the other two failed subsequently.
- ✦ The **US & Japanese military** have 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. ISRO & French Space agency (CNES) has signed a partnership agreement in satellite launch technology. The agreement was signed between ISRO Chairman Kiran Kumar & CNES President Jean-Yves Le Gall in the presence of visiting French Minister of Foreign Affairs Jean-Marc Ayrault.
- ✦ ISRO has launched PSLV C36 Resource Sat-2A from the Satish Dhawan Space Centre in Sriharikota, Andhra Pradesh.
- ✦ ISRO has signed an agreement with a consortium of six companies to deliver India's first industry-built satellite by late 2017.
- ✦ ISRO will launch 83 satellites into space in one go, aboard a single rocket in January 2017. Among the 83 satellites, 3 belong to India while the other 80, weighing 500 kg, belong to five foreign nations including Israel, Netherlands, Kazakhstan, Switzerland, & the United States of America.
- ✦ China has successfully sent three satellites into space in its first commercial mission using an updated version of the

low-cost Kuaizhou-1A rocket, amidst the Communist giant's determined bid to expand its ambitious space program.

- ✦ China has launched atmospheric CO₂-monitoring TanSat satellite in an effort to curb & monitor greenhouse gas emissions.
- ✦ The world's first solar road made with 30,000 square feet of solar panels has been opened in the French village of Normandy. The one-kilometre long road took five years & cost \$5.2 million to develop.
- ✦ Harvard researchers from the Harvard John A. Paulson School of Engineering & Applied Sciences (SEAS) have built the world's smallest radio receiver, made out of atomic scale defects in pink diamonds.
- ✦ The world's first cloned goat bearing superfine Cashmere wool was born in north China's Inner Mongolia Autonomous Region.
- ✦ Chemistry's highest gatekeepers have accepted the newly proposed names for elements 113(Nihonium), 115 (Moscovium), 117 (Tennessine) & 118 (Oganesson). Periodic Table elements with atomic number 113, Nihonium (Nh) has become the first ever element to be discovered by an Asian country after it was officially revealed by the International Union of Pure & Applied Chemistry (IUPAC).
- ✦ Japan has successfully launched a rocket named H-2B carrying the unmanned cargo spaceship Kounotori 6 to deliver supplies for astronauts living in the International Space Station (ISS).
- ✦ China has launched the first of its new generation weather satellites Fengyun-4. The New technology on the satellite will improve the accuracy of weather forecasts.

POWER PLANTS ESTABLISHED

S.No	Name	Place
1.	Anjani Portland Cement has commissioned a 16-mega watt (MW) coal-based captive power plant at its cement unit in Telangana.	

SCHEMES

Schemes launched by Union Govt.

- ✦ Govt's online payments app, BHIM (Bharat Interface for Money) is now the number one free app on Google Play Store.
- ✦ Minister of State for Minority Affairs Mukhtar Abbas Naqvi has launched mobile app 'Haj Committee of India', which will provide information & facilitate e-payments for Haj pilgrimage.
- ✦ Telangana & Assam signed MoU's to join the Ujwal Discom Assurance Yojna (UDAY) taking the total number of states covered under the scheme to 20.
- ✦ Naveen Patnaik launches Biju Sishu Surakshya Yojana to nurture orphan kids. It is the scheme to nurture the orphan & HIV-infected children residing in different child care institutions & orphanages.
- ✦ The government has launched a host of online initiatives including a mobile App 'Smart Consumer' & an 'Online Consumer Mediation Centre (OCMC)' to provide speedy redressal of consumer grievances.

- ✦ Government of India has launched Lucky Grahak Yojana for Consumers & Digi-Dhan Vyapar Yojana for Merchants to promote digital transaction. The schemes are aimed at encouraging people to move towards significantly higher usage of digital transactions through the offer of incentives.
- ✦ The Lok Sabha has passed the Pradhan Mantri Garib Kalyan yojna (Second Amendment) Bill, 2016 in the Lok Sabha. It is Union Government's second income disclosure scheme (IDS) to allow tax evaders to come clean with unaccounted wealth. It came into effect from 17 December 2016 & it will remain open until 31 March, 2017. It provides for 50% tax & surcharge on declarations of unaccounted cash deposited in banks.
- ✦ Union HRD Minister launches 'Vittiya Saksharata Abhiyan' to use the network of Centrally-run educational institutions for propagating the benefits of digital mode of payment in wake of the government's demonetisation move.
- ✦ The Government has announced to launch a 'Lucky Graahak Yojana' & 'Digi Dhan Yojana' to encourage digital payments. Schemes will begin from 25th Dec till April 14, 2017. 7,000

weekly awards & a maximum award of Rs 50,000 each for merchants will be awarded under Digi Dhan Vyapari Yojna.

Schemes launched by State Govt.

- Chandrababu Naidu, Chief Minister of Andhra Pradesh has launched a new health scheme, Arogya Raksha Scheme Tummalapalli Kalakshetram in Vijayawada to provide the medical treatment to the people of the Above Poverty Line at Rs. 1200 premium per annum.
- Health Minister J P Nadda to launch Measles-rubella vaccine to roll out in Goa, Karnataka, Lakshadweep, Puducherry & Tamil Nadu between February 3 & 4, 2017 & the pneumonia vaccine will be introduced in Himachal Pradesh & parts of Uttar Pradesh & Bihar from March 17.
- In Madhya Pradesh, Indore district witnessed inauguration of first of its kind scheme of the country. Digital Dakiya, which aims at encouraging cashless transactions. "Digital Dakiya or Digital Postman will visit different places to teach & encourage people about cashless transactions & its benefits.
- Kerala chief minister Pinarayi Vijayan has launched Haritha Keralam Mission in Thiruvananthapuram to develop the Indian Railways in terms of service in travelling & freight across the country.
- Kerala government has launched two mobile applications which can be used to upload information regarding graft. The applications launched are - 'ArisingKerala' & 'Whistle Now'.
- Rajasthan government has recently launched a mobile App named LeZgo that provides the latest information about tourist attractions in Ajmer & Pushkar.

Schemes launched by Ministries

- For the benefit of voters, candidates, election staff as well as the Election Commission of India (ECI), the district

administration of Ludhiana in Punjab has developed a mobile application named ECI360.

- Ministry of Textiles has decided to establish a "Bunkar Mitra-Handloom Helpline Centre" where professional queries of weavers will be answered by the experts in the field. This helpline will function from 10.00 a.m to 6 p.m. & initially it will be provided in 7 languages viz., Hindi, English, & 5 other regional languages (Telugu, Tamil, Kannada Bengali & Assamese).
- Minister for Minority Affairs Mukhtar Abbas Naqvi has launched the trilingual website www.haj.gov.in relating to Haj Matters. The website is in Hindi, Urdu & English languages.
- Power Minister Piyush Goyal has launched 'Coal Mitra' Web Portal to facilitate Flexibility in Utilization of Domestic Coal. With this Government has also allowed Coal Swapping between PSUs & the Private Sector.
- The Union AYUSH (Ayurveda, Yoga & Naturopathy, Unani, Siddha & Homoeopathy) Ministry has launched 'Swasthya Raksha Programme' to promote health & health education in villages. The programme was initiated through Central Council for Research in Ayurvedic Sciences (CCRAS), Central Council for Research in Homoeopathy (CCRH), Central Council for Research in Unani Medicine (CCRUM) & Central Council for Research in Siddha (CCRS).
- Union Minister of Electronics & Information Technology (MeitY), Ravi Shankar Prasad, launched a TV channel named 'DigiShala' to promote cashless transaction in rural areas. The government also initiated 'Digi Dhan Abhiyan' to achieve the objective of educating, enabling & informing citizens about the cashless economy.
- To ensure transparency in the implementation of rural electrification programme, the Power Ministry will launch a new app, GARV-II, to provide real-time data of all six lakh villages of the country. Under this facility, village-wise; habitation-wise base line data on household electrification for all states provided by them has been incorporated.

MISCELLANEOUS TOPICS

- Information & Broadcasting Minister **M Venkaiah Naidu** has launched a post graduate course in **Urdu journalism at the Indian Institute of Mass Communication in New Delhi.**
- The 58th edition** of India International Garment Fair (IIGF) has celebrated in **New Delhi.**
- India has been ranked at **60th position among 79 developing economies** with a score of only 3.38 in the Inclusive Development Index (IDI) of the **World Economic Forum (WEF).** The list has been topped by **Lithuania among the 79 developing countries.**
- Indian passport** has been ranked a lowly **78** in a global ranking of the world's most powerful passports which was topped by Germany. **Germany** stands at the top with a visa-free score of 157, while Singapore overtakes South Korea & becomes the highest ranked Asian passport with a visa-free score of **156.**
- State-owned **Bharat Sanchar Nigam Ltd (BSNL)** has announced mobile **TV service 'Ditto TV'** & limited fixed mobile telephony, an app that virtually turns mobiles into

cordless phone working in sync with landlines within home premises.

- Scientists have named three relatively **little-known diseases** they think could cause the next global health emergency. A coalition of governments & charities has committed **460 million dollars** to speed up vaccine development for **Mers, Lassa fever & Nipah virus.**
- The world witnessed **the hottest year on record in 2016**, surpassing the exceptionally high temperatures of 2015, the UN weather agency stated.
- The largest warship of the Indian Navy, **INS Vikramaditya**, will be equipped with its own dedicated ATM. It will cater to over two thousand naval personnel deployed on the aircraft carrier.
- Nation pays homage to **Netaji Subhash Chandra Bose on his 120th birth anniversary on 23rd January 2017.** It was on this day in **1897, Netaji was born in Cuttack, Odisha.**
- A Bengaluru start-up TeamIndus** proposes nameplate on the Moon for **Rs.500.** Indians are being offered the opportunity to leave their name on the moon, for a price.

- ✦ **National Girl Child Day** has been celebrated on **24th January 2017**.
- ✦ The Multiplex chain operator **PVR has launched** a theatre on demand service '**VKAAO**'. Vkaao is an online platform that will enable consumers to watch any movie of their PVRchoice at a theatre of their choice. It would empower the viewers to choose what they want to watch, when & where.
- ✦ **India is ranked** at the **sixth spot**, behind China & Japan, in a list of eight great powers for the year 2017 by a leading American foreign policy magazine **which is topped by the US**. The list is topped by the US, whereas China & Japan are at tie for being on the second spot. Russia (fourth) & Germany (fifth) are the other two countries ahead of India. **Iran is ranked seventh & Israel is on the eighth spot**.
- ✦ The annual cultural extravaganza of the **Indian Institute of Management-Ahmedabad (IIM-A)**, Chaos-2017 has kicked off, with the **theme of wanderlust**. The focus of the theme is to let the attendees unleash their wanderlust, explore the extravaganza & take back memories to **last a lifetime**.
- ✦ **India has been ranked at 79th spot out of 176 countries** in the **Corruption Perception Index (CPI)** for the year 2016 released by the Berlin-based corruption watchdog Transparency International (TI). **New Zealand & Denmark** jointly shared the first position as the least corrupt nations while **Somalia** was rated as the most corrupt country in the list.
- ✦ President Pranab Mukherjee has launched the countrywide programme for 2017 by administering polio drops to children aged below five years at a function in Rashtrapati Bhavan on the occasion of **National Immunization Day**, which was celebrated on **29th January 2017**.
- ✦ Indian-American entrepreneur, philanthropist & venture capitalist **Gururaj Deshpande** has decided to launch India's largest startup incubation centre at **Hubballi (earlier Hubli) in Karnataka**.
- ✦ **Miss France Iris Mittenaere** has crowned **Miss Universe 2016** at the **Mall of Asia Arena**. Miss **Colombia Andrea Tovar** won second runner-up.
- ✦ Indian actress **Priyanka Chopra** has made it to the list of Harper's Bazaar's **150 most fashionable women**.
- ✦ Emerging as a stand-out performer, India witnessed the highest **growth of 23.3 per cent** in domestic air travel demand worldwide in 2016 twice that of neighbouring China, according to **International Air Transport Association (IATA)**.
- ✦ **The most expensive silk saree** was made by Chennai Silks & was sold for around **Rs.40 lakh** in January 2008, according to **Guinness World Records**. The saree has featured reproductions of **11 paintings by Indian artist Raja Ravi Varma** & took about 4,760 man-hours to produce.
- ✦ A truly global event taking place every year on **04th February**, **World Cancer Day** unites the world's population in the fight against cancer. Taking place under the tagline '**We can. I can.**', **World Cancer Day 2016-2018** will explore how everyone – as a collective or as individuals – can do their part to reduce the global burden of cancer.
- ✦ The **National Rail Museum** in New Delhi has celebrated its **40th anniversary** on 01st February 2017.
- ✦ Bureau of Civil Aviation Security (BCAS) has suspended the licence of budget carrier **IndiGo's aviation security training facility**.
- ✦ The **Railway Ministry** is set to develop the first ever railway line in **Andaman & Nicobar Island** that currently has no rail network.
- ✦ **Queen Elizabeth II**, the world's longest reigning sovereign, has become the first **British monarch** to reach her Sapphire Jubilee, **with 65 years on the throne**.
- ✦ The Implementation & Assessment Group Meeting of the **Global Initiative to Combat Nuclear Terrorism** has concluded in **New Delhi**.
- ✦ **The 23rd edition** of International Conference & Exhibition on Terrestrial & Satellite Broadcasting was held in **New Delhi**.
- ✦ Minister of State in PM's Office **Jitendra Singh** has stated that **13 thousand Divyangs** have been given jobs in various central government departments.
- ✦ Admission to all engineering colleges in the country will be done through a single entrance examination **from next year (2018)**, the government stated doing away with multiple tests conducted by central agencies, state governments & private institutions. A single test for engineering, as well as architecture courses, will be on lines of **the National Eligibility-Cum-Entrance Test (NEET)**, a single, all-India test for entry to medical & dental colleges **has launched in 2016**.
- ✦ India has presented the proposed **Trade Facilitation in Services (TFS) Agreement** to the **World Trade Organisation (WTO) Director General Roberto Azevedo & India Inc.**
- ✦ **2017 BRICS** association of Brazil, Russia, India, China & South Africa to be held in **Xiamen, China in September 2017**.
- ✦ 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**).
- ✦ **Sand artist Sudarsan Pattnaik** has created a Guinness World Record by creating a 48.8 feet tall sand castle at Puri beach in Odisha.
- ✦ **World Radio Day** is being observed every year on **February 13th** to celebrate radio as a forum for entertainment & information, as a bridge of communication for remote communities & its role in empowering people.
- ✦ **Mangalore Refinery & Petrochemicals Ltd (MRPL)** has launched a skill development centre (Kaushal Vikas Kendra) in **Mangaluru, Karnataka**.
- ✦ The centre has approved setting up the **Electronic Development Fund** Tele communication Minister with a total corpus of **Rs. 6,831 crore** to support entrepreneurship & innovation in electronics & IT.
- ✦ **AIDS Healthcare Foundation (AHF)** has celebrated its annual **International Condoms Day on 13th February 2017** in a unique style to raise awareness about HIV & other sexually transmitted diseases (STDs).
- ✦ After transforming the lives of villagers in **Puttamraju Kandriga in Andhra Pradesh**, Indian cricket icon & Rajya Sabha MP **Sachin Tendulkar** is now set to adopt Donja in Osmanabad (Maharashtra) under the **Sansad Adarsh Gram Yojna (SAGY)**.
- ✦ Indian Railways' new train, Humsafar Express, was flagged off from Gorakhpur in eastern Uttar Pradesh by Railway Minister Suresh Prabhu via video conferencing in Rail Bhawan, New Delhi.

- ✦ The world's first hospital train, Lifeline Express is all set to get two additional coaches for cancer treatment.
- ✦ CM Mehbooba Mufti flags off first children special train in valley. It was flagged off at Banihal that en routes from Quazigund, Anantnag, Awantipur, Srinagar, Budgam, Sopore & Baramula.
- ✦ Mobile handset brand Gionee has roped in Indian test captain Virat Kohli as the brand ambassador.
- ✦ Bureau of Indian Standards (BIS) has revised Indian Standard on gold hallmarking, which is effective from January 1, 2017.
- ✦ Union Minister Mukhtar Abbas Naqvi & Saudi Arabia's Haj & Umrah Minister Dr Mohammad Saleh bin Taher Benteen inked an agreement in this regard in Jeddah, increasing the size of India's Haj quota from 1,36,020 to 1,70,520.
- ✦ Andhra Pradesh's own classical dance 'Kuchipudi' found a place in the Guinness World Records yet again when a record 6,117 dancers came together to present a show at the IGMSC Stadium in Vijaywada.
- ✦ Madras High Court has banned unauthorised 'Sharia' courts functioning on premises of mosques in Tamil Nadu.
- ✦ Noted television journalist & talk show host Arnab Goswami has announced that the launch of his 'new venture' called 'Republic'.
- ✦ Actress Priyanka Chopra has become the first Indian to be appointed as the global ambassador of the hair care brand 'Pantene' calling the brand a "favourite around the world."
- ✦ Coca-Cola India has signed Bollywood actor Ranveer Singh as brand ambassador for its Thums Up brand.
- ✦ Tata Motors has announced the appointment of Bollywood film star Akshay Kumar, as the brand ambassador for its Commercial Vehicle Business Unit.
- ✦ Priyanka Chopra has now made it up to the list of IMDb's most popular celebrities' list. She stands at 55 in the list which is topped by Sofia Boutella.
- ✦ Supreme Court made it mandatory for cinema halls to play the National anthem before the screening of a film in theatres across the country.
- ✦ Yoga, India's one of the ancient practices to keep oneself healthy, has been inscribed on UNESCO's Representative List as the Intangible Cultural Heritage of Humanity.
- ✦ Emirates launched the world's shortest scheduled service on an Airbus A380, flying it from Dubai to Doha within 80 minutes.
- ✦ Indira Gandhi International Airport in New Delhi is the 22nd most connected airport in the world, according to air travel

- intelligence company OAG. OAG's 2016 Megahubs Index has been topped by Chicago Airport in the United States.
- ✦ Kolkata, along with 10 other cities from across the globe, has been honoured with the best cities of 2016 award in recognition of its programme on solid waste management.
- ✦ Universal Studios Hollywood has been named the Best Attraction in the World by ticket selling site 'AttractionTix'. Warner Brothers Studio Tour was voted the best attraction in the UK while Magic Kingdom Park in Walt Disney World Resort was named the Best Family Attraction.
- ✦ World Economic Forum (WEF) has named Hindi language ranked 10th in the top 10 most powerful languages on the planet. The list features English as the most powerful language followed by Mandarin.
- ✦ A biopic of Madonna titled Blond Ambition has been named the most admired unproduced film script currently in the Hollywood system. It is Written by Elyse Hollander.
- ✦ 'Brexit' & 'Grexit' (hypothetical withdrawal of Greece from the EU) are among the 1,500 new words & phrases added to the Oxford English Dictionary this week.
- ✦ 'Mahabharata', B R Chopra's famed teleserial, is set to be broadcast in its radio avatar on the All India Radio (AIR).
- ✦ Two-time academy award winner AR Rahman is in the Oscar race again for his work in the American biographical film 'Pele: Birth of a Legend'.



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STATIC GK CAPSULE 2017

Agricultural Seasons in India:

1. The Kharif Season:

Crops are sown at the beginning of south-west monsoon & harvested at the end of the south-west monsoon.

Sowing Season: May to July.

Harvesting Season: September to October.

Important Crops: Jowar, Bajra, Rice, Maize, Cotton, Groundnut, Jute, Hemp, Tobacco etc.

2. The Rabi Season:

Crops need cool climate during growth period but warm climate during the germination of seed & maturation.

Sowing Season: October to December

Harvesting Season: February to April Important

Crops: Wheat, Barley, Gram, Linseed, Mustard, Masoor & Peas.

3. The Zaid Season:

The crops grown on irrigated lands which do not have to wait for monsoons, in the short duration between Rabi & Kharif crop season, mainly from March to June, are called **Zaid crops** (also written as **Zayad crops**).

These crops are grown mainly in the summer season during a period called the "Zayad crop season." They require warm dry weather for major growth period & longer day length for flowering. The main produce are seasonal fruits & vegetables.

Crops: Cucumber, Musk melon, Watermelon, Bitter gourd etc.

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. Australia & New Zealand: 2015.
 2. England - 2019
 3. India - 2023
- **T20 World Cup:**
 1. Bangladesh -2014. – Sri Lanka defeat India to win the maiden title.
 2. India -2016.
 3. 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 Asian Games held in Guangzhou, China).
 2. 2019: Hanoi (Vietnam)

United Nations Headquarters

International Organizations	Headquarters
UNO (United Nations Org)	New York
UNICEF	New York
UNCTAD (United Nations Conference on Trade & Development)	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 (United Nations Educational Scientific&Cultural Org)	Paris
OECD (Org. for Economic Cooperation&Dev.)	Paris
UNIDO (United Nations Industrial Dev. Org)	Vienna
IAEA (International Atomic Energy Agency)	Vienna
OPEC(Organization of Petroleum Exporting Countries)	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(North Atlantic Treaty Organization)	Brussels
Transparency International	Berlin
SAARC(South Asian Association for Regional Coop.)	Kathmandu
ASEAN (Association of South East Asian Nations)	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.
*2001-2011 is the first decade (with the exception of 1911-1921---GREAT DEPRESSION) which has actually added lesser population compared to the previous decade.
- 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) - Daman & Diu (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 & Haveli
- 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	Rameshwar Oraon
Chairperson, UGC	Ved Prakash
Chairman, ISRO	AS Kiran Kumar
Chairman, Atomic Energy Commission	Shekhar Basu
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, National Highways Authority of India	Raghav Chandra
Director, National Cadet Corps	A. Chakravarty
Chairperson, Central Board of Secondary Education	Rajesh Kumar Chatur
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	K Durga Prasad
Director General, ITBP	Krishna Chaudhary
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	C P Gurnani
Chairman, Press Trust of India	Riyad Mathew

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 (Effective from 03-01-2017)
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

Directors of Maharatna/Navaratna Companies

Maharatna	Chairman/MD
Bharat Heavy Electricals Limited	Atul Sobti
Coal India Limited	S. Bhattacharya
Gas Authority of India Limited	BC Tripathi
Indian Oil Corporation Limited	B. Ashok
Oil & Natural Gas Corporation	DK Sarraf
Steel Authority of India Limited	PK Singh
National Thermal Power Corporation	Gurdeep Singh

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
Vice-President, World Bank	Hiroshi Naka
Director-General, World Trade Organisation	Roberto Azevedo
President, UN General Assembly	Mogens Lykketoft
Director-General, World Health Organisation	Margaret Chan
President, International Court of Justice	Peter Tomka
President, Asian Development Bank	Takehiko Nakao
President, International Olympic Committee	Thomas Bach
Administrator, NASA	Charles F. Boldon
President, UN Human Rights Council	Remigiusz Henczel
Director-General, International Atomic	Yukiya Amano

Energy Agency	
Secretary-General, NATO	Jens Stoltenberg
Secretary-General, ASEAN	Lee Luang Minh
Secretary-General, SAARC	Arjun Bahadur Thapa
Secretary-General, Commonwealth	Patricia Scotland
President, FIFA	Gianni Infantino
President, International Cricket Council	Zaheer Abbas
Chairman, International Cricket Council	Shashank Manohar
President, International Paralympic Committee	Philip Craven

IMPORTANT PEAKS

Mt Everest (or Sagarmatha or Chomo Langma)	8848 m (in Nepal)
Mt Kanchenjunga	8598 m (in India)
Mt Makalu	8481 m (in Nepal)
Mt Dhaulagiri	8172 m (in Nepal)
Mt Cho Oyu	8153m (in Nepal)
Mt Nanga Parbat	8126m (in India)
Mt Annapurna	8078 m (in Nepal)
Mt Nanda Devi	7817 m (in India)

Major Mountain Ranges of the World

- ◆ **Andes** :South America
- ◆ **Himalayas** :Karakoram :Hindukush :South Central Asia
- ◆ **Rockies** :North America
- ◆ **Great Dividing Range** :East Australia
- ◆ **Western Ghats** :Western India :
- ◆ **Caucasus Europe** :Asia
- ◆ **Alaska** :USA
- ◆ **Alps** :Europe
- ◆ **Apennines** :Europe
- ◆ **Ural** :Asia
- ◆ **Pennines** :Europe
- ◆ **Pyrenees** :Europe :
- ◆ **Appalachian** :North America
- ◆ **Atlas** : Africa
- ◆ **Kilimancharo** : Africa
- ◆ **Appalachian** : America
- ◆ **Ural** :Europe
- ◆ **Alps** :Europe
- ◆ **Karpathyan** :Europe
- ◆ **Mount Eribus** : Antarctica

Important volcanoes

- ◆ **Vezuvias** : Italy
- ◆ **Etna** : Italy
- ◆ **Stromboli** :Italy
- ◆ **Barren** : India (Andaman Nicobar)
- ◆ **Kilimancharo** : Tanzania
- ◆ **Krakathove** : Indonesia
- ◆ **Pina thubo** : Philippense
- ◆ **Most of the volcanoes** found near Pacific Ocean
- ◆ **Ring of fire** : Pacific
- ◆ **Lighthouse of the Pacific** : Ezalko
- ◆ **Lighthouse of the Mediteranian** : Stromboli

DESERTS

- ◆ **Fozil desert** : Kalahari
- ◆ **Little Sahara** : Australia
- ◆ **Death desert** : Thakkala Makkan
- ◆ **Painted desert** : North America
- ◆ **Coldest desert** : Gobi
- ◆ **Warmest desert** : Sahara
- ◆ **Driest desert** : Attakkama
- ◆ **Great Indian desert** : Thar
- ◆ **Roob Asavali** : Asia
- ◆ **Attakkama** : South America
- ◆ **Sahara** : Africa
- ◆ **Kalahari** : Africa
- ◆ **Nameeb** : Nameebia
- ◆ **Great Sandy** : Australia
- ◆ **Great Victoria** : Australia
- ◆ **Thakkala Makkan** : China
- ◆ **Sahel** : China
- ◆ **Thar** : India

Important Lakes

- ◆ **Superior** : North America
- ◆ **Ladol** : Europe
- ◆ **Caspian** : Asia
- ◆ **Victoria** : Africa
- ◆ **Ayar** : Australia
- ◆ **Marakkoiba** : South America
- ◆ **Vozthok** : Antartica
- ◆ **Azad** : Syria
- ◆ **Nazar** : Egypt
- ◆ **Land of ten thousand lakes** : Minazotta
- ◆ **Land of thousand lakes** : Finland
- ◆ **Oldest lake, Deepest lake** : Baikkal (Russia)
- ◆ **Largest Island Lake** : Manitollin
- ◆ **Largest freshwater lake** : Superior
- ◆ **Largest salt water lake** : Caspian sea
- ◆ **Largest artificial lake** : Volta (Ghana)

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:** Prabhas Kshetra in Saurashtra (Gujarat)
- ✚ **Kedarnath Temple:** Garhwal area (Uttarakhand)
- ✚ **Sanchi Stupa:** Raisen district of Madhya Pradesh

- ✚ **Ramanathaswamy (Rameshwaram) 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	Uttarakhand
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

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)

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
Bowley	Agriculture
Kalinga	Science
Dhanwantri	Medical Science
Bhatnagar	Science
Nobel Prize	Peace, Literature, Economics, Physics, Chemistry, Medical Science
Abel	Maths
Merlin	Magic
Man Booker	Literature
Vachspati Samman	Sanskrit Literature

BOUNDARY LINES

- ✚ **Durand Line** is the line demarcating the boundaries of Afghanistan & Pakistan. It was drawn up in 1896 by Sir Mortimer Durand.
- ✚ **Hindenburg Line** is the boundary dividing Germany & Poland. The Germans retreated to this line in 1917 during World War I.
- ✚ **Mason-dixon Line** is a line of demarcation between four states in the United States.
- ✚ **Marginal Line** was the 320 km line of fortification built by France along its border with Germany before World War II, to protect its boundary from German attack.
- ✚ **Mannerheim Line** is the line of fortification on the Russia-Finland border. Drawn up by General Mannerheim.
- ✚ **Macmahon Line** was drawn up by Sir. Henry MacMahon, demarcating the frontier of India & China. China did not recognize the MacMahon line & crossed it in 1962.
- ✚ **Medicine Line** is the border between Canada & the United States.
- ✚ **Order-neisse Line** is the border between Poland & Germany, running along the Oder & Neisse rivers, adopted at the Poland Conference (August 1945) after
- ✚ **Radcliffe Line** was drawn up by Sir Cyril Radcliffe, demarcating the boundary between India & Pakistan.
- ✚ **Siegfried Line** is the line of fortification drawn up by Germany on its border with France.

- ✦ **17th Parallel** defined the boundary between North Vietnam&South Vietnam before the two were united.
- ✦ **24th Parallel** is the line which Pakistan claims for demarcation between India&Pakistan. This, however, is not recognized by India.
- ✦ **26th Parallel south** is a circle of latitude which crosses through Africa, Australia&South America.
- ✦ **30TH PARALLEL north** is a line of latitude that stands one-third of the way between the equator&the North Pole.
- ✦ **33rd Parallel north** is a circle of latitude which cuts through the southern United States, parts of North Africa, parts of the Middle East,&China.
- ✦ **35th Parallel north** forms the boundary between the State of North Carolina&the State of Georgia&the boundary between the State of Tennessee and the State of Georgia the State of Alabama,&the State of Mississippi.
- ✦ **36030' Parallel north** forms the boundary between the Tennessee&Commonwealth of Kentucky between the Tennessee River&the Mississippi River, the boundary between Missouri&Arkansas west of the White River,&the northernmost boundary between the Texas&the Oklahoma.
- ✦ **37th Parallel north** formed the southern boundary of the historic&extralegal Territory of Jefferson.
- ✦ **38th Parallel** is the parallel of latitude which 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.
- ✦ **41th Parallel north** forms the northern boundary of the State of Colorado with Nebraska&Wyoming&the southern boundary of the State of Wyoming with Colorado&Utah.
- ✦ **42nd Parallel north** forms most of the New York - Pennsylvania Border.
- ✦ **43rd Parallel north** forms most of the boundary between the State of Nebraska&the State of South Dakota&also formed the northern border of the historic&extralegal Territory of Jefferson.
- ✦ **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. The
- ✦ **45th parallel** makes up most of the boundary between Montana&Wyoming. 45th parallel of south latitude is the east-west line that marks the theoretical halfway point between the equator&the South Pole.
- ✦ **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
Srisailem (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



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CLASSICAL DANCES&FOLK DANCES IN INDIA

Indian Classical Dances

Bharatnatyam: Popular in South Indian states of Tamil Nadu&Karnataka

Kathak: North India

Kathakali: Kathakali is the classical dance form of Kerala.

Kuchipudi: Kuchipudi is one of the classical dance forms of the South India. Kuchipudi derives its name from the Kuchipudi village of Andhra Pradesh.

Manipuri: Manipuri is one of the six major classical dances of

India. Manipuri dance is indigenous to Manipur, the North eastern state of India.

Mohiniattam: Mohiniattam is a classical dance form of Kerala.

Odissi: Odissi is one of the famous classical Indian dances from Orissa state.

Folk Dances of India

Folk dances are performed for every possible occasion, to celebrate the arrival of seasons, birth of a child, a wedding&festivals.

Gaur dance: Folk dance of Madhya Pradesh dances

Chhau : Folk dance of Bihar

Bihu: Folk dance of Assam

Dumhal: Popular dance of Kashmir

Padayani: One of the most colorful&popular dances of Southern Kerala.

Dollu Kunitha: Popular drum dance of Karnataka state.

Dandiya: Popular folk dance of Gujarat.

The classical dance forms recognised by the Sangeet Natak Akademi&the Ministry of Culture are as represented below:

Dance form	State(s) of origin
Gaudiya Nritya	West Bengal
Kathak	Northern India (Uttar Pradesh)
Kathakali	Kerala
Sattriya	Assam
Ghoomar	Rajasthan
Thang Ta	Manipur

Folk dances in India

- **Bathukamma:** A folk dance of Andhra Pradesh.
- **Changu:** The changu dance is a folk dance found in Odisha&Andhra Pradesh.
- **Dhaman:** 1) A folk dance of Punjab. 2) A folk dance of Andhra Pradesh
- **Gair:** This is a dance of Rajasthan. It is performed by groups of dancers moving in&out with an almost military precision.
- **Garba:** This is a folk dance from Gujarat. It is traditionally danced at marriages&during the time of Navaratri. • **Gatka:** A folk dance utilising swords, daggers, or sticks performed in the Punjab
- **Karagam:** This is a folk dance of Tamil Nadu. It is played with a pot balanced on the head.
- **Raas:** This is a folk dance from Gujarat. It is traditionally danced at marriages&during the time of Navaratri.
- **Dumhal:** A folk dance of Kashmir.
- **Odissi:** Folk dance performed in Orissa.
- **Chau:** A popular dance performed in Orissa, bihar&west Bengal

IMPORTANT DAYS

July	August	September
<ul style="list-style-type: none"> ➤ 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 	<ul style="list-style-type: none"> ➤ 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 	<ul style="list-style-type: none"> ➤ 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
<ul style="list-style-type: none"> ➤ 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 Eradication of Poverty ➤ 20 October World Statistics Day ➤ 24 October UN Day ➤ 31 October Anti -Terrorism Day 	<ul style="list-style-type: none"> ➤ 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 	<ul style="list-style-type: none"> ➤ 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 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

- 4th Feb- World Cancer Day.
- 28th Feb- National science day
- 8th March- International women day
- 9th March- World Kidney day
- 15th March- World Consumer rights day ,

- 20th March- World Sparrow Day&International Happiness Day.
- 21st March- World Forestry day
- 22nd March- World water day
- 23rd March- World Meteorological day
- 24th March- World T.B. day

- 2 April- World Autism Awareness Day
- 7th April- World Health day
- 21st April- Civil service day
- 22nd April- World Earth day
- 24th April- Panchayat Divas
- 1st May- International Labour 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	Nicosia	Euro
[Europe]		
Georgia	Tbilisi	Lari

[Europe]		
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	Ankara	Turkish lira
[Europe]		
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

Best Food Festivals Around the World

- ✚ Ivrea Orange Festival – Ivrea, Italy
- ✚ Maslenitsa Festival (Pancake Festival) – Moscow, Russia
- ✚ Melbourne Food&Wine Festival – Melbourne, Australia
- ✚ International Mango Festival – New Delhi, India
- ✚ Maine Lobster Festival – Harbor Park, Rockland, Maine, USA
- ✚ San Francisco Street Food Festival – San Francisco,
- ✚ Mistura Food Festival – Lima, Peru
- ✚ Oktoberfest – Munich, Germany
- ✚ Baltic Herring Festival – Helsinki, Finland
- ✚ Alba White Truffle Festival – Alba, Italy
- ✚ Monkey Buffet Festival – Lopburi Province, Thailand
- ✚ Chocolate Festival – London, UK

IMPORTANT INDIAN TOWNS ON RIVERS

Allahabad	At the confluence of the Ganga&Yamuna
Patna	Ganga
Varanasi	Ganga
Kanpur	Ganga
Haridwar	Ganga
Badrinath	Alaknanda
Agra	Yamuna
Delhi	Yamuna
Mathura	Yamuna
Ferozpur	Satluj
Ludhiana	Satluj
Srinagar	Jhelum
Lucknow	Gomti
Jaunpur	Gomti
Ayodhya	Saryu
Bareilly	Ram Ganga
Ahmedabad	Sabarmati
Kota	Chambal
Jabalpur	Narmada
Panji	Mandavi
Ujjain	Shipra
Surat	Tapti
Jamshedpur	Subarnarekha
Dibrugarh	Brahmaputra
Guwahati	Brahmaputra
Kolkata	Hooghly
Sambalpur	Mahanadi
Cuttack	Mahanadi
Srirangapatna	Cauvery
Hyderabad	Musi

Nasik	Godavari
Vijayvada	Krishna
Kurnool	Tungabhadra
Tiruchirapalli	Cauvery

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**

CMS'S/GOVERNORS OF STATES IN INDIA

State	Capital	CM	Governor
Andhra Pradesh	Amravathi [*Hyderabad initially]	N. Chandrababu Naidu	E. S. L. Narasimhan
Arunachal Pradesh	Itanagar	Pema Khandu	V Shanmuganthan
Assam	Dispur	Sarbananda Sonowal	Banwarilal Purohit
Bihar	Patna	Nitish Kumar	Ram Nath Kovind
Chhattisgarh	Raipur	Raman Singh	Balram Das Tandon
Delhi	New Delhi	Arvind Kejriwal	Anil Baijal
Goa	Panaji	Laxmikant Parsekar	Mridula Sinha
Gujarat	Gandhinagar	Vijay Rupani	Om Prakash Kohli
Haryana	Chandigarh (shared with Punjab)	Manohar Lal Khattar	Kaptan Singh Solanki
Himachal Pradesh	Shimla	Virbhadr Singh	Acharya Dev Vrat
J&K	Srinagar (Summer) Jammu (Winter)	Mehbooba Mufti	Narinder Nath Vohra
Jharkhand	Ranchi	Raghuvar Das	Draupadi Murmu
Karnataka	Bangaluru	Siddaramaiah	Vajubhai Vala
Kerala	Thiruvananthapuram	Pinarayi Vijayan	P. Sathasivam

Madhya Pradesh	Bhopal	Shivraj Singh Chouhan	O P Kohli (Additional Charge)
Maharashtra	Mumbai	Devendra Fadnavis	C. Vidyasagar Rao
Manipur	Imphal	Okram Ibobi Singh	Najma A Heptulla
Meghalaya	Shillong	Mukul Sangma	Banwarilal Purohit (Additional Charge)
Mizoram	Aizawl	Lal Thanhawla	Nirbhay Sharma
Nagaland	Kohima	T. R. Zeliang	Padmanabha Acharya
Odisha	Bhubaneswar	Naveen Patnaik	S. C. Jamir
Puducherry	Puducherry	N Narayanswami	Kiran Bedi
Punjab	Chandigarh (shared with Haryana)	Parkash Singh Badal	V P Singh Badnore
Rajasthan	Jaipur	Vasundhara Raje	Kalyan Singh
Sikkim	Gangtok	Pawan Kumar Chamling	Shriniwas Dadasaheb Patil
Tamil Nadu	Chennai	Edappadi Palaniswami	C Vidyasagar Rao (Additional Charge)
Telangana	Hyderabad	K. Chandrashekar Rao	E. S. L. Narasimhan
Tripura	Agartala	Manik Sarkar	Tathagata Roy
Uttar Pradesh	Lucknow	Akhilesh Yadav	Ram Naik
Uttarakhand	Dehradun	Harish Rawat	Krishan Kant Paul
West Bengal	Kolkata	Mamata Banerjee	Keshari Nath Tripathi

WILDLIFE SANTUARIES/NATIONAL PARKS / POWER PLANTS IN INDIA

S. No	States	National Parks(NP)	Wild Life Sanctuaries (WLS)	Power Plants
1.	J&K CM : Mehbooba Mufti Governor: Narendra Vohra Capital: Jammu(Summer) Srinagar(Winter)	<ul style="list-style-type: none"> ➤ Dachigam National Park ➤ Hemis National Park ➤ Kishtwar National Park ➤ Salim Ali National Park 	<ul style="list-style-type: none"> ➤ Gulmarg WLS ➤ Limber WLS ➤ Nandini WLS 	-
2.	Himachal Pradesh CM: Virbhadr Singh Governor: Acharya Dev Vrat Capital: Shimla	<ul style="list-style-type: none"> ➤ Pin Valley National Park ➤ Great Himalayan National Park ➤ Inderkilla National Park ➤ Khirganga National Park ➤ Simbalbara National Park 	<ul style="list-style-type: none"> ➤ Bandli WLS ➤ Daranghati WLS ➤ Dhauladhar WLS ➤ Nargu WLS ➤ Pong Dam Lake WLS ➤ Shilli WLS ➤ Talra WLS 	<ul style="list-style-type: none"> ➤ Girinagar Hydel Project ➤ Binwa Hydel Project ➤ Rangtong Hydel Project ➤ Baner&Neugal Project
3.	Punjab CM: Parkash Singh Badal Governor: V P Singh Badnore Capital: Chandigarh	-	<ul style="list-style-type: none"> ➤ Abohar WLS ➤ Harike Lake WLS ➤ Jhajjar Bacholi WLS 	<ul style="list-style-type: none"> ➤ Guru Gobind Singh Super Thermal Power Plant
4.	Haryana CM: Manohar Lal Khattar Governor: Kaptain Solanki Capital: Chandigarh	<ul style="list-style-type: none"> ➤ Kalesar National Park ➤ Sultanpur National Park 	<ul style="list-style-type: none"> ➤ Bhindawas WLS ➤ Kalesar WLS ➤ Khaparwas WLS 	<ul style="list-style-type: none"> ➤ Gorakhpur Atomic Power Station ➤ Deenbandhu Chhotu Ram Thermal Power Station ➤ Rajiv Gandhi Thermal Power Station
5.	UP CM: Akhilesh Yadav Governor: Ram Naik Capital: Lucknow	<ul style="list-style-type: none"> ➤ Dudhwa National Park 	<ul style="list-style-type: none"> ➤ Hastinapur WLS ➤ Ranipur WLS ➤ Sohagibarwa WLS ➤ Sur Sarovar WLS ➤ Chandraprabha WLS 	<ul style="list-style-type: none"> ➤ Narora Atomic Power Station ➤ Rihand Thermal Power Station ➤ Anpara Thermal

			➤ National Chambal WLS	Power Station
6.	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 Thermal Power Station
7.	Chhattisgarh 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 Thermal Power Station ➤ Bhilai Expansion Power Plant
8.	Jharkhand CM: Raghuvar Das Governor: Draupadi Murmu Capital: Ranchi	➤ Betla National Park	➤ Lawalong WLS ➤ Palkot WLS ➤ Parasnath WLS	➤ Chandrapura Thermal Power Station ➤ Koderma Thermal Power Station ➤ Bokaro Thermal Power Station
9.	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-Srisailem) 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	
10.	Assam CM: Sarbananda Sonowal Governor: Banwarilal Purohit Capital: Dispur	➤ Dibru-Saikhowa National Park ➤ Kaziranga National Park ➤ Manas National Park ➤ Nameri National Park ➤ Rajiv Gandhi Orang National Park	➤ Amchang WLS ➤ Chakrashila WLS ➤ Dihing Patkai WLS ➤ East Karbi Anglong WLS ➤ North Karbi Anglong WLS ➤ Nambor WLS	➤ Bongaigaon Thermal Power Plant
11.	Goa CM: Laxmikant Parsekar Governor: Mridula Sinha Capital: Panaji	➤ Bhagwan Mahavir (Mollem) National Park	➤ Bondla WLS ➤ Madei WLS ➤ Bhagwan Mahavir (Mollem) WLS ➤ Netravali WLS	-
12.	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
13.	Karnataka CM: Siddaramaiah Governor: Vajubhai R. Vala Capital: Bangalore	➤ Bandipur National Park ➤ Bannerghatta National Park ➤ Kudremukh National Park	➤ Arabithittu WLS ➤ Attiveri WLS ➤ Bhadra WLS ➤ Bhimgad WLS	➤ Kakrapar Nuclear Power Plant ➤ Raichur Thermal Power Station

		<ul style="list-style-type: none"> ➤ Nagarhole National Park ➤ Anshi national park 	<ul style="list-style-type: none"> ➤ Brahmagiri WLS ➤ Cauvery WLS ➤ Nugu WLS ➤ Pushpagiri WLS ➤ Ranganathittu Bird WLS ➤ Sharavathi Valley WLS ➤ Someshwara WLS 	<ul style="list-style-type: none"> ➤ Udupi Thermal Power Plant ➤ Bellary Thermal Power Station
14.	Kerala CM: Pinarayi vijayan Governor: P. Sathashivam Capital: Trivandampuram	<ul style="list-style-type: none"> ➤ Eravikulam National Park ➤ Mathikettan Shola National Park ➤ Periyar National Park ➤ Silent Valley National Park ➤ Anamudi Shola National Park ➤ Pampadum Shola National Park 	<ul style="list-style-type: none"> ➤ Aralam WLS ➤ Chimmony WLS ➤ Idukki WLS ➤ Malabar WLS ➤ Mangalavanam Bird WLS ➤ Neyyar WLS ➤ Periyar WLS ➤ Thattekad Bird WLS 	<ul style="list-style-type: none"> ➤ Brahmapuram Power Station ➤ Kayamkulam Power Station
15.	MP CM: Shivraj Singh Chouhan Governor: O P Kohli (Additional Charge) Capital: Bhopal	<ul style="list-style-type: none"> ➤ Kanha National Park ➤ Madhav National Park ➤ Mandla Plant Fossils National Park ➤ Panna National Park ➤ Pench National Park ➤ Sanjay National Park ➤ Satpura National Park ➤ Van Vihar national park 	<ul style="list-style-type: none"> ➤ Bori WLS ➤ Gandhi Sagar WLS ➤ Ghatigaon WLS ➤ Ken Gharial WLS ➤ Narsighgarh WLS ➤ National Chambal WLS ➤ Orcha WLS ➤ Kuno WLS ➤ Sardarpur WLS ➤ Son Gharial WLS 	<ul style="list-style-type: none"> ➤ Vindhyachal Super Thermal Power Station ➤ Sant Singaji Thermal Power Plant ➤ Satpura Thermal Power Station ➤ Amarkantak Thermal Power Station ➤ Sasan Ultra Mega Power Project
16.	Maharashtra CM: Devendra Fadnavis Governor: C. Vidyasagar Rao Capital: Mumbai	<ul style="list-style-type: none"> ➤ Chandoli National Park ➤ Navegaon National Park ➤ Tadoba National Park ➤ Gugamal national park 	<ul style="list-style-type: none"> ➤ Aner Dam WLS ➤ Bhamragarh WLS ➤ Bhimashankar WLS ➤ Great Indian Bustard WLS ➤ Jaikwadi WLS ➤ Koyana WLS ➤ Nagzira WLS ➤ Painganga WLS ➤ Radhanagari WLS ➤ Sagarashwar WLS ➤ Tipeswar WLS ➤ Tungarashwar WLS 	<ul style="list-style-type: none"> ➤ Tarapur Atomic Power Station ➤ Tirora Thermal Power Station ➤ Amravati Thermal Power Plant
17.	Manipur CM: Okram Ibobi Singh Governor: Najma A Heptulla Capital: Imphal	<ul style="list-style-type: none"> ➤ Keibul Lamjao National Park 	<ul style="list-style-type: none"> ➤ Yangoupokpi-Lokchao WLS 	-
18.	Meghalaya CM: Mukul Sangma Governor: Banwarilal Purohit Capital: Shillong	<ul style="list-style-type: none"> ➤ Balphakram National Park ➤ Nokrek National Park 	<ul style="list-style-type: none"> ➤ Baghmara Pitcher Plant WLS ➤ Nongkhylllem WLS ➤ Siju WLS 	-
19.	Mizoram CM: Lal Thanhawla Governor: Nirbhaya Sharma Capital: Aizawl	<ul style="list-style-type: none"> ➤ Murlen National Park ➤ Phawngpui Blue National Park ➤ Mountain National Park 	<ul style="list-style-type: none"> ➤ Dampa WLS (TR) ➤ Ngengpui WLS ➤ Pualreng WLS ➤ Tokalo WLS 	-
20.	Nagaland CM: T. R. Zeliang Governor: P.B.Acharya Capital: Kohima	<ul style="list-style-type: none"> ➤ Intanki National Park 	<ul style="list-style-type: none"> ➤ Fakim WLS ➤ Puliebadze WLS ➤ Rangapahar WLS 	<ul style="list-style-type: none"> ➤ Dikhu Hydro Electric Power Plant

21.	Odisha CM: Naveen Patnaik Governor: S.C. Jamir Capital: Bhubaneswar	<ul style="list-style-type: none"> ➤ Bhitarkanika National Park ➤ Simlipal National Park 	<ul style="list-style-type: none"> ➤ Badrama WLS ➤ Baisipalli WLS ➤ Chilika (Nalaban) WLS ➤ Hadgarh WLS ➤ Khalasuni WLS ➤ Satkosia Gorge WLS 	<ul style="list-style-type: none"> ➤ Talcher Super Thermal Power Station
22.	Rajasthan CM: Vasundhara Raje Governor: Kalyan Singh Capital: Jaipur	<ul style="list-style-type: none"> ➤ Sariska National Park ➤ Ranthambore National Park ➤ Darrah National Park ➤ Desert National Park ➤ Keoladeo National Park 	<ul style="list-style-type: none"> ➤ 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 	<ul style="list-style-type: none"> ➤ Chhabra Thermal Power Station ➤ Suratgarh Power Station
23.	Sikkim CM: Pawan Kumar Chamling Governor: Srinivas Patel Capital: Gangtok	<ul style="list-style-type: none"> ➤ Khangchendzonga National Park 	<ul style="list-style-type: none"> ➤ Fambong Lho WLS ➤ Kitam WLS (Bird) ➤ Maenam WLS ➤ Pangolakha WLS 	<ul style="list-style-type: none"> ➤ Rangit Hydro Electric Power Project
24.	Tamil Nadu CM: Edappadi Palaniswami Governor: C Vidyasagar Rao (Additional Charge) Capital: Chennai	<ul style="list-style-type: none"> ➤ Mudumalai National Park ➤ Mukurthi National Park ➤ Indira Gandhi (Annamalai) National Park ➤ Guindy National Park ➤ Gulf of Mannar Marine National Park 	<ul style="list-style-type: none"> ➤ Indira Gandhi (Annamalai) WLS ➤ Kalakad WLS ➤ Karaivetti WLS ➤ Karikili WLS ➤ Mudumalai WLS ➤ Pulicat Lake WLS ➤ Vaduvor WLS ➤ Vedanthangal WLS ➤ Vettangudi WLS 	<ul style="list-style-type: none"> ➤ Kudankulam Nuclear Power Plant ➤ Neyveli Thermal ➤ Tuticorin Thermal Power Station
25.	Tripura CM: Manik Sarkar Governor: Tathagata Roy Capital: Agartala	<ul style="list-style-type: none"> ➤ Bison(Rajbari) National Park ➤ Clouded Leopard National Park 	<ul style="list-style-type: none"> ➤ Gumti WLS ➤ Rowa WLS ➤ Sepahijala WLS ➤ Trishna WLS 	<ul style="list-style-type: none"> ➤ Palatana Thermal Power Plant
26.	UK CM: Harish Rawat Governor: K.K. Paul Capital: Dehradun	<ul style="list-style-type: none"> ➤ Gangotri National Park ➤ Jim Corbett National Park ➤ Valley of Flowers National Park 	<ul style="list-style-type: none"> ➤ Askot Musk Deer WLS ➤ Binsar WLS ➤ Govind Pashu Vihar WLS ➤ Kedarnath WLS ➤ Sonanadi WLS 	<ul style="list-style-type: none"> ➤ Chibro Power Plant ➤ Khodri Power Plant ➤ Chilla Power Plant
27.	WB CM: Mamata Banerjee Governor: Keshari Nath Tripathi Capital: Kolkata	<ul style="list-style-type: none"> ➤ Buxa National Park ➤ Neora Valley National Park ➤ Singalila National Park ➤ Sundarbans National Park 	<ul style="list-style-type: none"> ➤ Ballavpur WLS ➤ Chintamani Kar Bird Sanctuary ➤ Haliday Island WLS ➤ Lothian Island WLS ➤ Mahananda WLS 	<ul style="list-style-type: none"> ➤ Mejia Thermal Power Station ➤ Farakka Super Thermal Power Station ➤ Kolaghat Thermal Power Station ➤ Bakreshwar Thermal Power Station ➤ Durgapur Steel Thermal Power Station
28.	Arunachal Pradesh	<ul style="list-style-type: none"> ➤ Namdapha National Park ➤ Mouling National Park 		

Portfolios of the Union Council of Ministers

Sl.	Ministers	Portfolios	Constituency	No		
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1	Narendra Modi	PM	Varanasi, UP
2	Raj Nath Singh	Home Affairs	Lucknow, UP
3	Sushma Swaraj	External Affairs	Vidisha, MP
4	Arun Jaitley	Finance Corporate Affairs	Rajya Sabha Gujarat
5	Nitin Jairam Gadkari	Road Transport&Highways Shipping	Nagpur, Maharashtra
6	M. Venkaiah Naidu	Urban Development Housing&Urban Poverty Alleviation Information & Broadcasting	Rajya Sabha, Rajasthan
7	Suresh Prabhu	Railways	Rajya Sabha, Andhra Pradesh
8	D. V. Sadananda Gowda	Statistics & Programme Implementation	Bangaluru North, Karnataka
9	Uma Bharati	Water Resources, River Development&Ganga Rejuvenation	Jhansi, UP
10	Ramvilas Paswan	Consumer Affairs, Food&Public Distribution	Hajipur, Bihar
11	Kalraj Mishra	Micro, Small&Medium Enterprises	Deoria, UP
12	Maneka Sanjay Gandhi	Women&Child Development	Philiphit, UP
13	Ananth kumar	Chemicals&Fertilizers Parliamentary Affairs	Bengaluru South, Karnataka
14	Ravi Shankar Prasad	Law & Justice Electronics & Information Technology	Rajya Sabha, Bihar
15	Jagat Prakash Nadda	Health&Family Welfare	Rajya Sabha, Himachal Pradesh
16	Ashok Gajapathi Raju Pusapati	Civil Aviation	Vizianagaram, Andhra Pradesh
17	Anant Geete	Heavy Industries&Public Enterprises	Raigad, Maharashtra
18	Harsimrat Kaur Badal	Food Processing Industries	Bathinda, Punjab
19	Narendra Singh Tomar	Rural Development Panchayati Raj Drinking Water&Sanitation	Gwalior, Madhya Pradesh
20	Chaudhary Birender Singh	Steel	Rajya Sabha, Haryana

21	Jual Oram	Tribal Affairs	Sundargarh, Odisha
22	Radha Mohan Singh	Agriculture & Farmers Welfare	Purvi Champaran, Bihar
23	Thawar Chand Gehlot	Social Justice&Empowerment	Shajapur, MP
24	Smriti Zubin Irani	Textiles	Rajya Sabha, Gujarat
25	Harsh Vardhan	Science&Technology Earth Sciences	Chandni Chauk, New Delhi
26	Prakash Javadekar	Human Resource Development	Rajya Sabha, Madhya Pradesh

Important Dams in India

Dams	River	State
Tehri Dam	Bhagirathi River	Uttarakhand
Mullaiperiyar Dam	Periyar River	Kerala
Bhakra Dam	Sutlej River	Himachal Pradesh
Hirakud Dam	Mahanadi River	Odisha
Nagarjuna Sagar Dam	Krishna River	Andhra Pradesh
Sardar Sarovar Dam	Narmada River	Gujarat
Indirasagar Dam	Narmada River	Madhya Pradesh
Tungabadra dam	Tungabhadra River	Karnataka
Bhavanisagar Dam	Bhavani River	Tamil Nadu
Koyna Dam	Koyna River	Maharashtra
Idukki Dam	Periyar River	Kerala
Krishna Raja Sagara Dam	Kaveri River	Karnataka
Mettur Dam	Kaveri River	Tamil Nadu
Srisaillam Dam	Krishna River	Andhra Pradesh
Banasura Sagar Dam	Kabini River	Kerala



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BANKING AWARENESS CAPSULE FINANCIAL BANKING AWARENESS

IMPORTANT TOPICS IN BANKING FOR RRB/NABARD EXAMS

- ✦ **National Payments Corporation of India (NPCI)** has implemented “**National Automated Clearing House (NACH)**” for **Banks, Financial Institutions, Corporates&Government** 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.
- ✦ **National Automated Clearing House (NACH)** is a centralised system, launched with an aim to consolidate multiple ECS systems running across the country&provides a framework for the harmonization of standard & practices&removes local barriers/inhibitors. NACH system will provide a national footprint&is expected to cover the entire core banking enabled bank branches spread across the geography of the country irrespective of the location of the bank branch. NACH system also supports Financial Inclusion measures initiated by Government, Government Agencies&Banks by providing support to **Aadhaar based transactions**.
- ✦ **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.

Bharat Bill Payment System (BBPS)

This 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. **NPCI, as the BBPCU**, will also undertake clearing&settlement activities related to transactions routed through BBPS.

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 product 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.

Mobile Money Identifier (MMID) is a **7 digit number**, issued by banks. MMID is one of the input which when clubbed with mobile number facilitates fund transfer. **Combination of Mobile no. & MMID** is uniquely linked with an Account number&helps in identifying the beneficiary details. Different MMID's can be linked to same Mobile Number.

Immediate Payment Service (IMPS)

Immediate Payment Service (IMPS) public launch happened on 22nd November 2010 by Smt. Shyamala Gopinath, DG RBI at Mumbai&this service is now available to the Indian public. **IMPS offers an instant, 24X7**, interbank electronic fund transfer service through mobile phones. IMPS is an emphatic tool to transfer money instantly within banks across India through mobile,internet&atm which is not only safe but also economical both in financial&non financial perspectives.

Unified Payments Interface (UPI)

It is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the “Peer to Peer” collect request which can be scheduled&paid as per requirement&convenience.

Objectives of UPI:-

1. Immediate money transfer through mobile device round the clock 24*7&365 days.
2. Single mobile application for accessing different bank accounts
3. Single Click 2 Factor Authentication – Aligned with the Regulatory guidelines, yet provides for a very strong feature of seamless single click payment.
4. Virtual address of the customer for Pull & Push provides for incremental security with the customer not required to 6. enter the details such as Card no, Account number; IFSC etc.

National Institute of Bank Management (NIBM)

National Institute of Bank Management (NIBM) was established in 1969 by the Reserve Bank of India, 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. NIBM is part of the grand vision of giving a new direction to the banking industry in India&making the industry a more cost-effective instrument for national development. The Governor of **the Reserve Bank of India (the central bank of the country)**, **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**. On making a purchase, the eftpos customer gives an **eftpos** card to the cashier who inserts it into an on-site eftpos machine. When the eftpos customer confirms the purchase, either by signature or security PIN, the eftpos equipment contacts the store's bank electronically about the transaction. A message is also sent to the customer's bank. Unless there is reason for the eftpos transaction not to be

completed, the funds will then be transferred between the two accounts.

Small Finance Banks in the Private Sector

Objectives: The objectives of setting up of small finance banks will be 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.

Eligible promoters: Resident individuals/professionals with 10 years of experience in banking & finance; & companies & societies owned & controlled by residents will be eligible to set up small finance banks. Existing Non-Banking Finance Companies (NBFCs), Micro Finance Institutions (MFIs), & Local Area Banks (LABs) that are owned & controlled by residents can also opt for conversion into small finance banks. Promoter/promoter groups should be 'fit & proper' with a sound track record of professional experience or of running their businesses for at least a period of five years in order to be eligible to promote small finance banks.

Scope of activities: The small finance bank 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. There will not be any restriction in the area of operations of small finance banks.

Capital requirement: The minimum paid-up equity capital for small finance banks shall be **Rs. 100 crore**.

Promoter's contribution: The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be 40 per cent & gradually brought down to 26 per cent within 12 years from the date of commencement of business of the bank.

Foreign shareholding: The foreign shareholding in the small finance bank would be as per the Foreign Direct Investment (FDI) policy for private sector banks as amended from time to time.

Payments Banks

Objectives:

The objectives of setting up of payments banks will be 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.

Eligible promoters:

Existing non-bank Pre-paid Payment Instrument (PPI) issuers; & other entities such as individuals / professionals; Non-Banking Finance Companies (NBFCs), corporate Business Correspondents (BCs), mobile telephone companies, super-market chains, companies, real sector cooperatives; that are owned & controlled by residents; & public sector entities may apply to set up payments banks. A promoter/promoter group can have a joint venture with an existing scheduled commercial bank to set up a payments bank. However, scheduled commercial bank can take equity stake in a payments bank to

the extent permitted under **Section 19 (2) of the Banking Regulation Act, 1949**. Promoter/promoter groups should be 'fit & proper' with a sound track record of professional experience or running their businesses for at least a period of five years in order to be eligible to promote payments banks.

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. **Issuance of ATM/debit cards.** Payments banks, however, cannot issue credit cards. Payments & remittance services through various channels. BC of another bank, subject to the Reserve Bank guidelines on BCs. Distribution of non-risk sharing simple financial products like mutual fund units & insurance products, etc.

Deployment of funds:

The payments bank cannot undertake lending activities. Apart from amounts maintained as Cash Reserve Ratio (CRR) with the Reserve Bank on its outside demand & time liabilities, it will be required to invest minimum **75 per cent of its "demand deposit balances" in Statutory Liquidity Ratio (SLR) eligible** Government securities/treasury bills with maturity up to one year & hold maximum 25 per cent in current & time/fixed deposits with other scheduled commercial banks for operational purposes & liquidity management.

Capital requirement:

The minimum paid-up equity capital for payments banks shall be Rs. 100 crore.

The payments bank should have a leverage ratio of not less than 3 per cent, i.e., its outside liabilities should not exceed 33.33 times its net worth (paid-up capital & reserves).

Promoter's contribution:

The promoter's minimum initial contribution to the paid-up equity capital of such payments bank shall at least be **40 per cent** for the first five years from the commencement of its business.

Foreign shareholding:

The foreign shareholding in the payments bank would be as per the Foreign Direct Investment (FDI) policy for private sector banks as amended from time to time.

Reserve Bank of India (RBI)

- 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 **nationalised w.e.f Jan 01, 1949**.
- 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**).
- 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 w.e.f. 16.3.49 & changed to Banking Regulation Act 1949 w.e.f. 01.03.66, it was made applicable to J & K in 1956 (and now applicable throughout India).

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

d) Total PSBs: 27

e) Total Private Sector Banks: 26

f) RRB's: 56

g) Foreign Banks: 46

h) Cooperative Banks: 43

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	6.75
Repo Rate	6.25
Reverse Repo Rate	5.75
CRR	4%
SLR	20.50%
MSF	6.75

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 percentage 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

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

INTEREST RATE ON BANK ACCOUNTS

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

- Interest on Savings A/c is calculated on daily balance basis.
- Now, All 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 upto Rs. 10,000 in a year, & if the interest you earn from Savings accounts crosses this threshold, it becomes subject to tax.

C) Senior Citizens Savings Scheme, 2004:

The salient features of the Senior Citizens Savings Scheme, 2004 are given below:

Tenure of the deposit account	5 years, can be extended by 3 years.
Rate of interest	9.3 per cent per annum
Investment to be in multiples of	Rs. 1000/-
Maximum investment limit	Rs. 15 lakh
Minimum eligible age	60 years (55 years for those who

for investment	have retired on superannuation or under a voluntary or special voluntary scheme).
Premature closure/withdrawal facility	Permitted after one year of opening the account but with penalty.
Modes of holding	Accounts can be held both in single & joint holding modes. Joint holding is allowed only with spouse.

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.



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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.

Legal amount&courtesy amount

The amount in words is called the legal amount&the amount in figures is called the courtesy amount as per CTS 2010 guidelines of RBI.

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 the further physical movement of the cheque in writing. The expression "clearing house" means the clearing house managed by the Reserve Bank of India or a clearing house recognised as such by the Reserve Bank of India.'

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&the cheque 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.

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.

Recently on Financial Inclusion

The Reserve Bank of India (RBI) has constituted a committee with the objective of working out a medium-term (five-year) measurable action plan for financial inclusion. The terms of reference will include reviewing the existing policy of financial inclusion, including supportive payment system & customer protection framework, taking into account the recommendations made by various committees set up earlier.

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

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- 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 network.
By using MCF, it will be calculated as:
$$\text{Required CRR} \times (\text{marginal cost}) / (1 - \text{CRR})$$

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.

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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 percent of ANBC(Adjusted Net Bank Credit). Out of this 18 percent, a target of 8 percent of ANBC is for Small&Marginal Farmers, to be achieved in a phased manner i.e., 7 per cent by March 2016&8 per cent by March 2017.

Weaker Sections: 10 percent of ANBC.

Micro Enterprises: 7.5 percent of ANBC has been prescribed for Micro Enterprises, to be achieved in a phased manner i.e. 7 percent by March 2016&7.5 percent by March 2017.

Overall PSL Target for Domestic Bank/Foreign Bank with more than 20 Branches: 40 percent of Adjusted Net Bank Credit.
Overall PSL Target for Foreign Bank with less than 20 Branches: 40 percent 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

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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 percent of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses upto Rs. 10 lakh for studies in India & Rs. 20 lakh for studies abroad.
- **Limits under Social infrastructure** Bank loans up to a limit of ₹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 per cent 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 per cent of total outstanding.
 - iii. **Agriculture:** 18% per cent of total outstanding should be advanced to activities mentioned under Agriculture.
 - iv. **Small & Marginal Farmers:** A target of 8 percent of total outstanding has been prescribed for Small & Marginal Farmers within Agriculture.
 - v. **Micro Enterprises:** A target of 7.5 per cent of total outstanding has been prescribed for Micro Enterprises.
 - vi. **Weaker Sectors:** A target of 15 per cent 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



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• No. of players limited	• No. of players unlimited
• Regulated by RBI	• Regulated by SEBI

Major money market Instruments

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

Terms relating to Money Market

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



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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'.
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GK POWER CAPSULE FOR SYNDICATE & INDIAN PO (MAINS) 2017

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&lending medium&long term funds.

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

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

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

➤ The **primary market** refers to the setup which helps the industry to raise funds by issuing different types of securities, which are issued directly to the investors, both individual&institutions.

➤ The **secondary market** refers to the network for subsequent sale&purchase of securities, after these are issued.

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®istered 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&subtracting liabilities&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®ional 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&interest upto a maximum amount of Rs. One lakh.

5. HQ: Mumbai Chairman: R.Gandhi

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

- Takes possession of the secured assets of the borrower, including transfer by way of lease, assignment or sale, for realizing the secured assets
- Takeover of the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured assets,
- Appoint any person to manage the secured assets possession of which is taken by the secured creditor, and
- Require any person, who has acquired any of the secured assets from the borrower and from whom money is due to the borrower, to pay the secured creditor so much of the money as is sufficient to pay the secured debt.

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

- standard assets
 - sub-standard assets
 - doubtful assets
 - 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.



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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 operationalised NEFTSystem 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).

AADHAAR ENABLED PAYMENT SYSTEM

AEPS is a payment service offered by the **National Payments Corporation of India (NPCI)** to banks using **Aadhaar** number&online UIDAI authentication through their respective Business correspondent service centre.

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.

National Payments Corporation of India (NPCI)

It was incorporated in Dec 2008 as a Sec 25 company under Companies Act. Authorized capital is Rs. 300 cr & paid up capital Rs. 100 cr. It functions as a hub in all electronic retail payment systems.

'Rupay' is a domestic card scheme of NPCI. Rupay is the coinage of two terms rupee & payment. Rupay debit card was launched in March 2012.

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 per cent 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 Rating 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



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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 Sveriges Riksbank (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 & make investments & 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 & settlement system & 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 foreign assets + Government's currency liabilities to the public - RBI's net non-monetary liabilities.

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

M2=M1 + Savings deposits of office savings banks.

M3=M1 + Time deposits with the banking system

= Net bank credit to the Government + Bank credit to the Commercial sector + Net foreign assets of the banking sector + Government'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 Money 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&Reconstruction Of Financial Assets&Enforcement Of Security Interest
14. **CAR:** Capital Adequacy 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 Agreement
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&so action&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



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"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 percentage 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 per cent (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: PNB0014976 :

- i. First 4 character PNB0 – 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



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- **Vijaya Bank**- Bangalore
- **Andhra Bank**- Hyderabad
- **Bank of Baroda**- Vadodra
- **BMB**: New Delhi

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&lending on the basis of interest.

FINANCIAL INSTITUTIONS

National Bank for Agriculture&Rural Development (NABARD) :

- Established on 12th July 1982 on the recommendation of CRAFTCARD committee (also called as Sivaraman Committee)
- 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. Kshatrapati Shivaji
- 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- UK Sinha (next Chairman of SEBI Ajay Tyagi from 01st March 2017)
- 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- Geetha Muralidhar
- Head Quarters : Mumbai

A brief on Financial Terms

1. Asset-Liability Management

ALM implemented in India w.e.f. 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.



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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&lending transactions&who do not have access to the call money market.

It is a discounted instrument available in electronic book entry form for the maturity period ranging from 7 days to 90 Days (can be up to one year as per RBI guidelines).

ASSET SECURITISATION

Securitisation of assets is an additional channel for recycling of funds by business entities including banks.

Securitisation is process through which the future receivables (say rent, installment of a term loan due in future) of an organization (say bank), are converted into debt instruments (such as bonds with a fixed rate of return)&then sold.

BANKING CODES & STANDARDS BOARD OF INDIA

Based on the recommendations of Committee on Procedures&Performance Audit on Public Services (Tarapore Committee), 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

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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: 112 Month

Rate of Interest: 7.7%.

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.



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