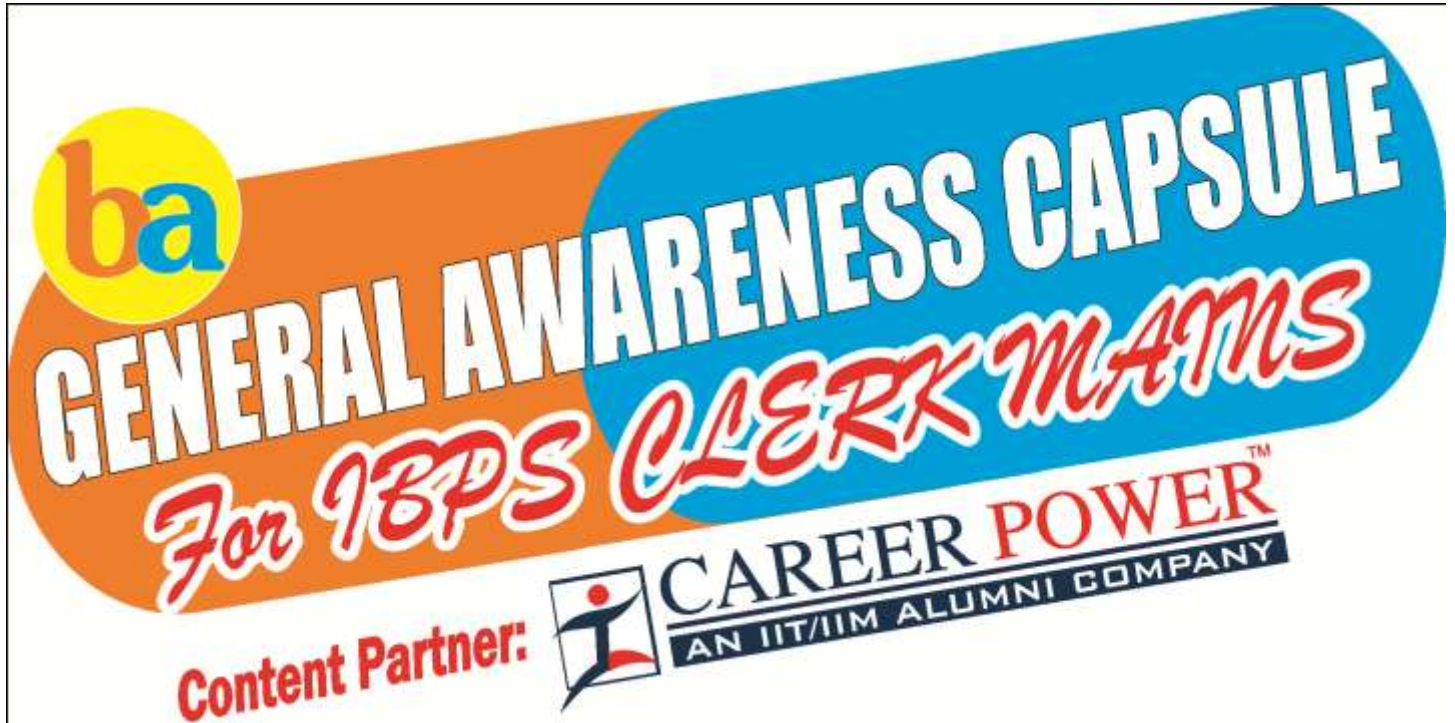




Presents



Dear Readers

The moment is here for which you all have been waiting for. We hereby present you the General Awareness Power Capsule for IBPS Clerk Mains 2015 and Andhra Bank PO 2015. Keeping in mind the pattern adopted by IBPS for past few years and even in the recent times, we have included the Static portion that will not only give you an edge in the race but also increase the level of your confidence. So friends, make proper use of it and we wish you all very best. With the official launch of the capsule, we will be starting the 20-20 Quizzes based on the capsule very soon.

**RBI IN NEWS**

S.no	News
1)	The Reserve Bank of India decided to grant in principle approval to the National Payments Corporation of India (NPCI) to function as the <b>Bharat Bill Payment Central Unit (BBPCU) in Bharat Bill Payment System (BBPS)</b> .
2)	The Reserve Bank of India (RBI) <b>permitted the Foreign Portfolio Investors (FPI) to buy fully or partly defaulted bonds</b> in the repayment of principal on maturity or principal installment in the case of amortising bond.
3)	Reserve Bank of India (RBI) issued <b>revised and uniform guidelines on Internet Banking</b> for all licensed cooperative banks including <b>Urban Cooperative Banks (UCBs), Cooperative Banks (StCBs) and Districts Co-operative Banks (DCBs)</b> . The cooperative banks have to report commencement of the service to the concerned Regional Office of RBI (and also NABARD in case of StCBs/DCCBs) <b>within one month</b> of operationalisation of this facility.
4)	The Reserve Bank of India (RBI) granted in-principle approval to <b>three applicants</b> to set up and operate <b>Trade Receivables Discounting System (TReDS)</b> . Organisations which got in-principle approval was granted are : a) <b>NSE Strategic Investment Corporation Limited (NSICL) and Small Industries Development Bank of India (SIDBI), Mumbai</b> b) <b>Axis Bank Limited, Mumbai</b> c) <b>Mynd Solutions Pvt. Ltd., Gurgaon, Haryana</b>
5)	The Reserve Bank has imposed <b>Rs 1 crore penalty</b> on <b>Dhanlaxmi Bank</b> for violation of <b>Know Your Customer (KYC) and Anti Money Laundering (AML) norms</b> .
6)	The Reserve Bank of India (RBI) relaxed the <b>norms of Foreign Portfolio Investors (FPIs)</b> of government debt and also announced higher investment limits in rupee terms in <b>government securities</b> with a view to bring in an additional <b>1.2 lakh crore rupees by March 2018</b> . The RBI fixed the FPI investment limits in rupee terms and raised the limits in phases to reach 5% of the outstanding stock by March 2018.
7)	The Reserve Bank of India (RBI) on 15 October 2015 <b>formed a single Financial Inclusion Fund (FIF) with a corpus of 2000 crore rupees</b> . The fund was formed by merging the Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF). The new FIF will be administered by the reconstituted Advisory Board constituted by Union Government and will be maintained by NABARD.
8)	The Reserve Bank of India (RBI) has signed a <b>Memorandum of Understanding (MoU)</b> with the <b>Central Bank of United Arab Emirates (UAE) on Supervisory Cooperation and Exchange of Supervisory Information</b> .
9)	The Reserve Bank of India (RBI) has allowed <b>non-resident Indians (NRIs)</b> to subscribe to the <b>National Pension System (NPS)</b> enabling them access old age income security. <b>Key acts -</b> • <b>NPS will act as an investment option for NRIs under Foreign Exchange Management Act (FEMA), 1999.</b> • <b>NRIs may subscribe to the NPS through normal banking channels</b> and the person is eligible to invest as per the provisions of the <b>PFRDA Act, 2013</b> .
10)	The Reserve Bank of India (RBI) has granted permission to the <b>Indian corporate to issue offshore rupee-denominated bonds</b> outside India. Such bonds will attract a <b>withholding tax of 5%</b> and gains arising in case of <b>appreciation of rupee against the foreign currency</b> .
11)	The Reserve Bank of India (RBI) notified that the <b>Foreign Institutional Investors (FIIs)/Registered Foreign Portfolio Investors (RFPIs)</b> can now invest up to <b>74%</b> of the paid up capital of DEN Networks Limited under the <b>Portfolio Investment Scheme (PIS)</b> .
12)	The Reserve Bank has signed a <b>memorandum of understanding (MoU)</b> with <b>Bangladesh Bank</b> for exchange of <b>supervisory information</b> .
13)	The Reserve Bank of India (RBI) issued a <b>Direction to all Scheduled Commercial Banks (excluding Regional Rural Banks)</b> on implementation of the <b>Gold Monetisation Scheme, 2015 notified by the Union Government</b> . The RBI issued the direction to banks in exercise of powers conferred on it under Section 35A of the Banking Regulation Act, 1949. The <b>GMS 2015</b> will replace the existing <b>Gold Deposit Scheme, 1999</b> .
14)	The Reserve Bank of India (RBI) declared <b>State Bank of India (SBI) and ICICI Bank</b> as <b>Domestic Systemically Important Banks (D-SIBs)</b> in line with the D-SIB Framework.
15)	Reserve Bank of India (RBI) has decided to <b>issue coins of 5 rupees denomination</b> to commemorate golden jubilee year of <b>Indo-Pak War 1965</b> . These coins will be issued under in The Coinage Act, 2011 and will be considered as legal a tender.
16)	In a fresh setback to the beleaguered Sahara India Pariwar, the <b>Reserve Bank of India (RBI) has cancelled</b> the license of its holding <b>company Sahara India Financial Corporation Limited (SIFCL)</b> .
17)	Reserve Bank of India (RBI) has inked a <b>Memorandum of Understanding (MoU) with the Nepal Rastra Bank (NRB) on Supervisory Cooperation and Exchange of Supervisory Information</b> . The MoU was signed by RBI's Executive Director Meena Hemchandra and Nepal Rastra Bank's Executive Director Narayan Prasad Paudel in New Delhi.
18)	The Reserve Bank of India (RBI) has granted in principle approval to <b>10 entities to set up small finance banks to provide basic banking services to small farmers and micro industries</b> . The in-principle approval will enable these entities comply with the guidelines on Small Finance Banks and will be valid for 18 months.
19)	In order to encourage overseas funding, the RBI proposed to <b>allow domestic companies to borrow money from pension funds, sovereign wealth funds (SWFs) and insurance funds as part of the ECBs</b> . The draft framework on External Commercial Borrowings (ECBs), however, proposed to lower the all-in cost borrowing by 0.50% to ensure that the funds are borrowed from abroad at a reasonable interest rate.



- 20) The Reserve Bank of India (RBI) announced **relaxation** in norms that allow **banks to upgrade credit facilities extended to borrowing entities upon a change in ownership, only if the ownership has been changed outside Strategic Debt Restructuring Scheme (SDR)**. The Banker's bank announced that the banks can treat loans to stressed companies that have undergone ownership changes as standard loans, provided the stress was due to operational or managerial inefficiencies.

## BANKS IN NEWS

Name of the Bank	News
SBI	<b>Arundhati Bhattacharya</b> , Chairperson of SBI, remains <b>the most powerful woman</b> in the <b>Indian business sector</b> , according to Fortune India. <b>Note:</b> ICICI Bank's Chanda Kochhar and Shikha Sharma of Axis Bank follow Bhattacharya at the second and third place.
	<b>Emirates NBD</b> announced a partnership deal with <b>State Bank of India to help NRI customers in the gulf to carry out their remittances</b> instantly.
	Launched a mobile wallet app, <b>SBI Buddy</b> , in collaboration with <b>Accenture and Mastercard</b> . It is used to send money to new and registered customers, book for movies, flights, hotels as well as for shopping.
	<b>SBI Card</b> , a <b>leading credit card issuer</b> announced a strategic partnership with <b>7 of India's biggest e-commerce players for its newest offering, the Simply CLICK SBI Card</b> . This is billed as the first-ever credit card that is focused on online shopping across diverse categories.
ICICI Bank	<b>ICICI Bank Canada</b> , a <b>subsidiary ICICI Bank</b> , launched <b>Student GIC (Guaranteed Investment Certificate) Program for students aspiring to study in Canada</b> . As per the terms of the programme, <b>the amount of C\$10,000</b> is paid back to the student while he/she is studying in Canada in <b>12 equal instalments</b> along with the interest amount.
	Becomes the <b>first institution worldwide to launch m-Visa</b> , a card-less and device-less solution to make the payments.
	Launched ' <b>ICICI Bank Saral-Rural Housing Loan</b> ' Scheme for weaker sections of society. The scheme is new home loan proposition of the bank with special interest rate to cater people from rural areas including women borrowers as well as from weaker sections.
	Launched <b>Smart Vault</b> , a first-of-its-kind locker facility by a bank in India with latest robotic technology.
HDFC Bank	<b>-Dhanchayat'</b> , an educational film to raise awareness on the dangers of borrowing money from unorganised sources.
	<b>Ties up with Snapdeal for co-branded credit card</b> . The card is aimed at getting Snapdeal's customers, 70% of whom are from smaller cities and towns
	<b>To sell its 9% stake in HDFC life to JV partner Standard Life for Rs. 1700 Crore.</b> <b>Note:</b> There are over 52 insurance companies in India out of which 24 are in life insurance business and 28 are non-life insurers.
Bank of Baroda	<b>P S Jayakumar</b> took charge as the new <b>MD and CEO of Bank of Baroda</b> .
	Becomes the <b>second bank after HDFC Bank to join the Chiller</b> payment platform.
YES Bank	Got the <b>RBI's approval to set up a mutual fund</b> , asset management company (AMC) and a trustee company.
	Operationalised its <b>IFSC Banking Unit in Gujarat International Finance Tec City</b> .
Bandhan Bank	The Reserve Bank of India (RBI) announced that <b>Bandhan Bank</b> has been <b>included in the second schedule list</b> to making it eligible for loans from the Central bank at bank rate under the RBI Act.
	Bandhan Financial Services <b>started operations</b> as a <b>Scheduled Commercial Bank (SCB)</b> . Henceforth it will be called as Bandhan Bank. The first micro finance company in the country to start operations as a full-fledged commercial bank.
UCO Bank	It registered highest <b>increase in gross Non-Performing Assets</b> .
HSBC Bank	It announced to <b>launch 'green bonds'</b> in India for raising funds for investments in environmental projects. HSBC India's chairman Naina Lal Kidwai
NABARD	Got accredited by the <b>Green Climate Fund as a National Implementing Entity</b> for undertaking climate change related projects in India.
Axis Bank	Launched the <b>first Contactless Debit, Credit and Multi-Currency Forex Card</b> in association with VISA payWave in the country.
Axis Bank's Mutual Fund	a) Axis Mutual Fund announced, the <b>Axis Children's Gift Fund</b> . It comes with an optional lock-in period <b>till the child turns 18 years old</b> .
	b) The open-ended balanced scheme will <b>invest up to 60% in equity and equity derivatives</b> , a <b>maximum of 55% in debt and a maximum of 15% in cash arbitrage</b> . The minimum application amount is <b>Rs. 5,000</b> .
Indian Bank	Launches <b>IndPay mobile app service</b> . To enables its customers to operate bank accounts anytime from anywhere.
Lakshmi Vilas Bank	Lakshmi Vilas Bank (LVB) has recently introduced its <b>co-branded credit card in association with SBI card</b> , marking old private sector lender's entry into credit card business.
State Run Banks	<b>Jayant Sinha</b> , Minister of State for Finance <b>is planning to meet Chief Executives</b> of State-run banks every 45 days.
National Bank of Abu	a) <b>The National Bank of Abu Dhabi (NBAD)</b> entered the country through the wholly-owned subsidiary (WOS) route <b>with wholesale banking operations in Mumbai</b> .
	b) With this, NBAD becomes the 5 <sup>th</sup> foreign lender to start operations via the WOS route.



Dhabi

## INDIAN ECONOMY &amp; FINANCIAL NEWS

S.no	News
1)	<b>Union Ministry of Finance</b> decided to impose 0.5% <b>Swachh Bharat Cess (SBC)</b> on all taxable services. It will be levied in <b>addition to the 14% service tax</b> that is in force now.
2)	The <b>Foreign Investment Promotion Board (FIPB)</b> has cleared four FDI proposals worth <b>₹384 crore</b> including that of pharma firm Lupin.
3)	The <b>Asian Development Bank (ADB)</b> has pledged to <b>provide 120 million dollar loan</b> in order to finance cross-border <b>electricity link between Bangladesh and India under SASEC Programme</b> . The loan fund would be used for Second Bangladesh-India Grid Inter connectivity project under the ambitious <b>South Asia Sub-regional Economic Co-operation (SASEC)</b> Programme.
4)	The <b>Cabinet Committee on Economic Affairs (CCEA)</b> approved implementation of the World Bank assisted National Watershed Management Project <b>Neeranchal</b> with a total outlay <b>2142.30 crore rupees</b> . The project will be implemented at the national level as well as in the <b>nine states</b> of Andhra Pradesh, Chattisgarh, Gujarat, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan and Telangana. The government's share in the project is 50% and the rest cost will be borne by the World Bank.
5)	The Union Cabinet has given its approval for the <b>Revised Cost Estimate (RCE) of 2904.04 crore rupees for the Kaladan Multi Modal Transit Transport Project in Myanmar</b> , to create a multi-modal mode of transport for cargo shipment from the eastern ports of India to Myanmar.
6)	<b>TRAI made mandatory</b> for telecom operators to <b>compensate for call drops</b> from 1 January 2016.
7)	Union Cabinet approved <b>MoU between ITA in Taipei and TECC in India</b> . The memorandum provides a structured framework and enabling environment to the MSME sector of the two parties to understand each other's strengths, markets, technologies, policies etc.
8)	<b>First time in eight years fiscal balance turned surplus in August 2015</b> according to CGA. In August 2015, the total expenditure was only 131214 crore rupees against the total revenue of 147022 crore rupees.
9)	<b>India among top ten investors in the USA in 2015</b> : Baker & McKenzie.
10)	India funded <b>5 million US dollars grant to Palestine as Budgetary assistance</b> . The grant was handed over by Indian President Pranab Mukherjee during his visit to Palestine.
11)	The <b>Cabinet Committee on Economic Affairs</b> approved <b>extension of Indian Development and Economic Assistance Scheme (IDEAS) for five years from 2015-16 to 2019-20</b> .
12)	India's GDP to grow at <b>7.5% in 2015 according to UNCTAD</b> .
13)	<b>Sin Tax</b> has been included under the <b>proposed Goods and Services Tax (GST)</b> law that will be <b>effective from 1 April 2016</b> . <b>Sin tax is an excise tax</b> levied on products and services like alcohol, tobacco and gambling considered bad for health or society.
14)	The Finance Ministry clarified that <b>interest income on rupee-denominated offshore bonds, or masala bonds</b> , of Indian companies <b>will attract a withholding tax of 5%</b> .
15)	Finance Minister Arun Jaitley launched two taxpayer friendly measures of <b>Central Board of Direct Taxes (CBDT) 'eSahyog' and 'PAN camps' with a view to streamlining the taxation procedure</b> . The e-Sahyog is aimed at reducing compliance cost, especially for small taxpayers. The PAN camps are aimed at expanding the coverage of number of people through Permanent Account Number (PAN).
16)	<b>Foreign reinsurers setting up branch offices in India</b> will have to be in reinsurance business for <b>at least 10 years</b> , the insurance Regulatory and Development Authority of India (IRDAI) said in its guidelines. All <b>appointments, including remuneration, of senior management</b> in this branch office <b>will need the regulator's approval</b> . The net owned fund of the applicant has to be <b>Rs. 5,000 crore</b> at any time. Also, a minimum assigned capital of <b>Rs. 100 crore should be infused into the branch office</b> .
17)	<b>With commodities derivatives regulation under its fold</b> , SEBI notified <b>12 commodity bourses and associations as stock exchanges</b> and also created <b>seven departments</b> for effectively regulating this market.
18)	<b>Total foreign investment</b> , both direct and indirect, in <b>Indian insurance companies cannot exceed the limit of 49%</b> , regulator Insurance Regulatory and Development Authority of India (IRDAI). As per the Insurance Laws (Amendment) Act 2015. The foreign investment cap in the insurance sector has been increased to 49%, as well as permitting overseas reinsurers to open branch offices to carry out reinsurance business in India.
19)	The <b>government</b> has exempted the <b>banking correspondents from service tax for account opening</b> . Cash deposits, cash withdrawals, obtaining e-life certificates and Aadhaar seeding in the rural area branches of banking companies under Pradhan Mantri Jan Dhan Yojana (PMJDY)
20)	In a bid to boost up investment and speed growth, the <b>government of India has eased Foreign Direct Investment (FDI) norms for 15 sectors</b> which includes defence, broadcasting, Construction, retail trade, agriculture, mining and banking.
21)	Union Government has released <b>2,000 crore rupees to Employees' Pension Scheme (EPS), 1995</b> as its contribution for the year 2015-16.
22)	<b>Central Statistical Office (CSO)</b> released the estimates of Gross Domestic Product (GDP) for the April-June quarter of 2015. As per the estimates, <b>India grew by 7% during the first quarter of the 2015-16 financial year</b> .
23)	Union Cabinet allows <b>100% FDI under automatic route for white label ATMs</b> .
24)	<b>State-run power utility NTPC</b> will raise up to <b>Rs. 700 crore through tax free secured non-convertible bonds</b> . The



	government has approved the company's raising Rs. 1,000 crore through tax free bonds, including Rs. 700 crore through public issue.
25)	<b>Current a/c deficit narrows to 1.2% of GDP in April-June.</b>
26)	The <b>Employees Provident Fund Organisation (EPFO) increased</b> the life insurance cover of its subscribers from <b>3.6 lakh to 6 lakh rupees.</b>
27)	The <b>banks in Dakshina Kannada district</b> conducted a mega credit camp <b>to disburse loans</b> under the MUDRA scheme of the Centre on September 28.
28)	The <b>World Bank has promised \$30 billion financial assistance to the Railways.</b>

### NEW APPOINTMENTS (INDIA)

S. no	Newly Appointed	Post & Company
1.	<b>Subir Vithal Gokarn</b>	Executive Director on the board of the International Monetary Fund (IMF)
2.	<b>Justice Ajit Prakash Shah</b>	Ethics officer (ombudsman) at Board of Control for Cricket in India (BCCI).
3.	<b>Navtej Singh Sarna</b>	Indian High Commissioner to United Kingdom (UK)
4.	<b>V-Sivaramakrishnan (Siva)</b>	Managing Director, Oxford University Press India (OUP)
5.	<b>Justice T S Thakur</b>	43rd Chief Justice of India
6.	<b>Anil Kumar Jha</b>	Chairman-cum-Managing Director of Mahanadi Coalfields Ltd (MCL)
7.	<b>Deepak Singhal</b>	Executive Director of Reserve Bank of India.
8.	<b>Virender Mohan Khanna</b>	Maintenance Head of IAF
9.	<b>Harshvardhan Neotia</b>	President of FICCI. <b>Note:</b> He will succeed Jyotsna Suri
10.	<b>Nitish Kumar</b>	Chief Minister of Bihar (Fifth Time)
11.	<b>V Raja</b>	Vice-Chairman and Managing Director, Philips India
12.	<b>Vijay Keshav Gokhale</b>	India's Ambassador to China. <b>Note:</b> He will replace Ashok Kantha
13.	<b>Zarin Daruwala</b>	India's Chief Executive Officer at Standard Chartered Bank
14.	<b>Syed Akbaruddin</b>	Permanent Representative of India to the United Nations
15.	<b>Sandeep Girotra</b>	Head of India, Nokia
16.	<b>Mahesh Gupta</b>	President, PHD Chamber of Commerce and Industry (PHDCCI)
17.	<b>Rishi Gour</b>	Country President of Sodexo India On-site Services.
18.	<b>Sunil Kanoria</b>	President, ASSOCHAM. <b>Note:</b> He succeeded Rana Kapoor.
19.	<b>V Shanmuganthan</b>	17th Governor of Manipur
20.	<b>Dr Anup K Pujari</b>	Chairman and Managing Director of Steel Authority of India Limited (SAIL)
21.	<b>Sriram Venkataraman</b>	Chief Finance Officer (CFO), Flipkart
22.	<b>Ashish Bahuguna</b>	Chief Executive Officer (CEO) of FSSAI
23.	<b>Sekhar Basu</b>	Chairman of Atomic Energy Commission (AEC)
24.	<b>Ranganath D Mavinakere</b>	Chief Financial Officer, Infosys
25.	<b>N Venugopala Rao</b>	Chief Executive Officer (CEO), Reliance Power
26.	<b>Alkesh Sharma</b>	CEO and MD of Delhi-Mumbai Industrial Corridor Development Corp
27.	<b>Tapan Ray</b>	Board of Securities and Exchange Board of India
28.	<b>Sarat Kumar Acharya</b>	CMD, Neyveli Lignite Corporation Limited.
29.	<b>Alok Rawat</b>	First male person to be appointed as member of National Commission for Women (NCW)
30.	<b>Anup Vikal</b>	Chief Financial Officer (CFO), Snapdeal
31.	<b>Vijay Kumar Malhotra</b>	President, All India Council of Sports
32.	<b>MK Surana</b>	CMD of Hindustan Petroleum Corp Ltd <b>Note:</b> will succeed Nishi Vasudeva.
33.	<b>Shaktikanta Das</b>	Central Board of Directors of the Reserve Bank of India (RBI)
34.	<b>Najib Shah</b>	Chairman of Central Board of Excise and Customs (CBEC), apex body on Indirect Taxes
35.	<b>Samiran Chakraborty</b>	Citibank, Chief Economist for India
36.	<b>P K Gupta</b>	Managing Director, State Bank of India
37.	<b>Narendra Nayak</b>	Managing Director (India), BlackBerry
38.	<b>IS Jha</b>	CMD, of Power Grid Corporation of India Ltd
39.	<b>Tarvinder Singh Bhasin</b>	Chairman of Engineering Export Promotion Council (EEPC) of India.
40.	<b>Manpreet Vohra</b>	India's Ambassador to Afghanistan
41.	<b>Bhushan Kumar Bansal</b>	Sixth member of the Central Board of Excise and Customs (CBEC)
42.	<b>Sharad Kumar</b>	Director General of National Investigation Agency (NIA)
43.	<b>Alok Shekhar</b>	India's representative in the council of Interantional Civil Aviation Organisation (ICAO)
44.	<b>Najib Shah</b>	Chairman of Central Board of Excise and Customs (CBEC)
45.	<b>L C Goyal</b>	CMD of India Trade Promotion Organisation
46.	<b>AK Jha</b>	Interim CMD of NTPC Limited (National Thermal Power Corporation Limited)
47.	<b>J Manjula</b>	Appointed the new Director General (DG - Electronics & Communications Systems or ECS)
48.	<b>Ramesh Chand</b>	Appointed as new member of the Niti Aayog.
49.	<b>Shashidhar Sinha</b>	Chairman of ABC



50.	<b>Rakesh Sharma</b>	MD and CEO of Canara Bank
51.	<b>Prabhat Singh</b>	MD & CEO of Petronet LNG
52.	<b>Hormusji N Cama</b>	Chairman of Press Trust of India
53.	<b>Krishnan Balakrishnan</b>	Chief Financial Officer (CFO),GoAir
54.	<b>Zayn Khan</b>	President of Federation of Motor Sports Clubs of India
55.	<b>KN Tripathi</b>	Additional charge of Governor of Tripura
56.	<b>Sourav Ganguly</b>	President of Cricket Association of Bengal
57.	<b>S K Sharma</b>	Chairman of Bhakra Beas Management Board
58.	<b>Hrushikesh Senapaty</b>	Director of National Council of Educational Research Training (NCERT)
59.	<b>Christopher Thomas</b>	Arbitrator for resolving the Rs. 10247 crore tax dispute and London-listed Cairn Energy

**NEW APPOINTMENTS (WORLD)**

S. no	Newly Appointed	Post
1)	<b>Kalyani Kaul</b>	Circuit Judge in the UK
2)	<b>Raghuram Rajan</b>	Vice-chairman of the Bank of International Settlement (BIS)
3)	<b>Samia Hassan Suluhu</b>	Tanzania's first female Vice President
4)	<b>Harjit Sajjan</b>	Defence Minister of Canada
5)	<b>Subroto Som</b>	Head of Mashreq retail banking group
6)	<b>Lawyer Patricia</b>	Secretary General of the Commonwealth of Nations
7)	<b>Michael Keating</b>	Special Representative for Somalia and Head of the UN Assistance Mission in Somalia
8)	<b>Jack Dorsey</b>	Permanent CEO, Twitter <b>Note:</b> He succeeds Dick Costolo
9)	<b>Hoesung Lee of South Korea</b>	Chairman of Inter-governmental Panel for Climate Change (IPCC).
10)	<b>AR Rahman</b>	Cultural Ambassador of Seychelles
11)	<b>Khadga Prasad Sharma Oli</b>	Prime Minister of Nepal
12)	<b>Onsari Gharti Magar</b>	House speaker of Nepal.
13)	<b>Omid Kordestani</b>	Executive Chairman of Twitter
14)	<b>Kundhavi Kadiresan</b>	FAO Assistant Director-General.
15)	<b>Alexander Lukashenko</b>	President of Belarus
16)	<b>Jioji Konrote</b>	Fiji's President.
17)	<b>António Costa</b>	PM of Portugal
18)	<b>Ashok-Alexander Sridharan</b>	Mayor of Bonn in Germany
19)	<b>Justin Trudeau</b>	23rd Prime Minister of Canada.
20)	<b>Brett McGurk</b>	Envoy to US-led coalition fighting ISIS.
21)	<b>Paul Ryan</b>	54th speaker of the US House of Representatives
22)	<b>John Pombe Magufuli</b>	Tanzania President
23)	<b>James Staley</b>	Barclays, Chief Executive.
24)	<b>Jimmy Morales</b>	Guatemala President
25)	<b>Bidhya Devi Bhandari</b>	President of Nepal
26)	<b>Yusuf Hamied</b>	Named to a high-level panel on health technology innovation and access.
27)	<b>Filippo Grandi</b>	New UN refugee chief
28)	<b>Dacian Ciolos</b>	Romania's new prime minister
29)	<b>Marzieh Afkham</b>	Iran's 1 <sup>st</sup> woman ambassador since 1979 Islamic revolution, to head embassy in Malaysia.
30)	<b>Alassane Ouattara</b>	West African country Ivory Coast President
31)	<b>Bazmi Husain</b>	The global chief technology officer of ABB
32)	<b>Jagdeep Grewal</b>	Chosen as postmaster for Sacramento
33)	<b>Malcolm Turnbull</b>	Australia's New Prime Minister
34)	<b>Ashok-Alexander Sridharan</b>	Mayor of German city of Bonn
35)	<b>Elattuvalapil Sreedharan</b>	Invited to the United Nations' High Level Advisory Group on Sustainable Transport
36)	<b>Sherif Ismail</b>	PM of Egypt
37)	<b>Arvind Panagariya</b>	Appointed as the sherpa for G20 negotiations
38)	<b>Matthias Mueller</b>	CEO,Volkswagen AG appoints
39)	<b>Swati Dandekar</b>	Executive Director,Asian Development Bank (ADB)

**NATION IN NEWS (INDIA)**

S.no	News
1)	<b>India</b> was re-elected by the General Assembly to a <b>six year term</b> on the <b>United Nations Commission on International Trade Law (UNCITRAL)</b> .
2)	<b>Prakash Javadekar</b> announced formation of <b>Indian Resource Panel (InRP) on Resource Efficiency</b> . Note: <b>India is the first country</b> to constitute a National Resource Panel.
3)	Union Cabinet gave approval to the <b>Joint Declaration of Intent (JDI)</b> between the Ministry of Human Resource Development and



	Federal Foreign Office of Germany which seeks to promote German as an additional Foreign Language in Kendriya Vidyalayas (KV) schools.
4)	IAMAI released Internet in India 2015 report. As per the report, India's internet user base will touch 402 million by December 2015 making it the second-largest in the world after China.
5)	Pranab Mukherjee inaugurated 35th edition of India International Trade Fair (IITF) at Pragati Maidan in New Delhi. It was organised by India Trade Promotion Organisation (ITPO). This year Afghanistan has been roped as the partner country and Bangladesh is the focus country. Within Indian states, Goa and Jharkhand are roped as partner states, while Madhya Pradesh is the focus state. Theme of 2015 edition of IITF is Make in India.
6)	Narendra Modi inaugurated the Ambedkar memorial by Maharashtra Government at King Henry's Road in London, United Kingdom.
7)	India has been re-elected to the Council of the International Maritime Organization (IMO) under Category 'B' at 29th session of the IMO Assembly held in London.
8)	The South Asian Annual Disaster Management Exercise (SAADMEx) 2015 concluded by the Union Government in Delhi. Note: This was the first-ever joint exercise to be conducted by the National Disaster Response Force (NDRF) of India.
9)	India proposes to launch a \$1-billion equity fund, with seed capital from public sector units, to support renewable energy companies.
10)	Union Government has decided to advance the date for implementation of Bharat Stage (BS) V and BS VI emission norms for four-wheelers in order to reduce vehicular air pollution from road transport sector. As per advance dates, BS V norms will be rolled out from 1st of April, 2019 and BS VI norms from 1st April, 2021.
11)	Bangladesh, Bhutan, India and Nepal (BBIN) Friendship Motor Car Rally was flagged off from Silchar, Assam. It aims at highlighting connectivity in the sub-region and seamless movements of vehicles across the borders in the 4 nations through implementation of BBIN Motor Vehicles Agreement (MVA).
12)	Union Communications and IT Minister Ravi Shankar Prasad released a commemorative postal stamp on Dr Bhimrao Ramji Ambedkar. The government is celebrating 125th birth anniversary of Dr Ambedkar in the year 2015.
13)	Supreme Court has refused to allow some states and statutory bodies like RBI, SEBI to voluntary use of Aadhaar card for welfare schemes other than PDS and LPG schemes. This was given by SC bench headed by Justice J Chelameswar.
14)	The Union Cabinet chaired by the Prime Minister Narendra Modi approved the setting up of three new All India Institutes of Medical Sciences (AIIMS) under Pradhan Mantri Swasthya Suraksha Yojna (PMSSY). These three new AIIMS will come up at Nagpur in Maharashtra, at Manglagiri in Andhra Pradesh and at Kalyani in West Bengal.
15)	Prime Minister Narendra Modi has laid the foundation stone of fourth terminal of country's largest container port - Jawaharlal Nehru Port Trust (JNPT) in Mumbai.
16)	Pranab Mukherjee became first Indian President to address Israeli Parliament Knesset. He is also is first Indian President to make a state visit Israel.
17)	The Supreme Court allowed the use of Aadhaar cards for all central and state schemes, including Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), Pradhan Mantri Jan Dhan Yojana and employee provident fund and pension schemes, on voluntary basis. The order was passed by a Constitution Bench of five judges which was headed by former Chief Justice HL Dattu.
18)	SC declared National Judicial Appointments Commission (NJAC) unconstitutional. It also upheld the Collegium system that existed before the NJAC as operative.
19)	German Chancellor Angela Merkel visited to India. Germany returned a 10th century Durga idol of Mahishasuramardini avatar, which had gone missing from a temple in Kashmir over two decades, back to India.
20)	Pakistan PM Nawaz Sharif proposed 4-point Peace Initiative with India. The 4-point Peace Initiative with India is aimed at defining the relationship between the Asian countries as one of cooperation, not of confrontation.
21)	Prime Minister Narendra Modi laid the foundation stone Amaravati, a new capital city of Andhra Pradesh on the occasion of Dussehra and VijayaDashmi.
22)	Prime Minister Narendra Modi laid the foundation stone of Shri Venkateswara Mobile and Electronics Manufacturing Hub in Tirupati in Andhra Pradesh. The hub will be a dedicated mobile handset manufacturing facility.
23)	Union Ministry of Environment extended validity of Environment Clearance to 7 years.
24)	The Union Government signed 273 million US dollar loan agreement with Asian Development Bank (ADB) to continue improving rural roads in the States of Assam, Chhattisgarh, Madhya Pradesh, Odisha and West Bengal.
25)	The government approved an agreement with Belgium for cooperation in development of new and renewable energy technologies.
26)	French President Francois Hollande will be the Chief Guest at the 67th Republic Day parade of January 26, 2016.
27)	The UNESCO Fellini medal will be awarded in India for the first time at the 46th International Film Festival of India (IFFI) in collaboration with the International Council for Film, Television and Audiovisual Communication (ICFT), Paris.
28)	The Government of India signed Memorandum of Understanding (MoU) with six countries. These countries are: Finland, Kazakhstan, Kenya, Sweden, Norway and Denmark, and Oman and Ethiopia. In addition, Agreed Minutes were signed with Serbia, Greece, and European Commission. The Record of Discussions was signed with Brunei Darussalam and Qatar.
29)	India & China agreed to deepen defence ties & maintain peace at LAC. The decision came at the meeting of a visiting 26-member delegation led by General Fan Changlong, Vice-Chairman of China's CMC and the Indian side headed by Defence Minister Manohar Parrikar.
30)	External Affairs Minister Sushma Swaraj held talks with her Turkmen counterpart Rashid Meredov in Ashgabat on key issues, including TAPI gas pipeline and Ashgabat Agreement on trade and transit.



	<b>Note:</b> The Ashgabat Agreement is a transit agreement established in year 2011 between the countries of Uzbekistan, Iran, Turkmenistan and Oman.
31)	<b>India regained its top position from China as the biggest overall consumer of gold</b> in the first nine months of this year with a total consumption of 642 tonnes.
32)	The Union Cabinet chaired by the Prime Minister Narendra Modi has given its <b>ex post facto approval for the Memorandum of Understandings (MoU) between India and Germany on Security Cooperation.</b>
33)	According to a report released by <b>World Bank</b> , India is the <b>world's largest remittance recipient</b> that conveyed recent trends in remittance flows and migration across the world. As per the report, remittances to India are projected to increased by 2.5% in 2015, well above the 0.6% increase in 2014.
34)	<b>Union Ministry of Youth Affairs and Sports</b> has decided to <b>recognize Yoga</b> as a sports discipline and place it in the Priority category.
35)	Union Government has cancelled <b>licence of Greenpeace India</b> , a non-profit Non-Governmental Organisation (NGO) to receive foreign donations.
36)	Describing <b>Bodh Gaya</b> as the " <b>land of enlightenment</b> ", Prime Minister Narendra Modi said his government would develop the site as the spiritual capital.
37)	<b>Union Information and Broadcasting Minister Arun Jaitley</b> launched the <b>e-version of the 100 volumes of the Collected Works of Mahatma Gandhi (CWMG)</b> in New Delhi.
38)	The Union Cabinet gave its approval for <b>the Constitution of the 21st Law Commission of India</b> . The formation of the commission was necessitated as the term of the <b>20th law commission ended on 31 August 2015. It was headed by Justice Ajit Prakash Shah.</b>
39)	<b>India and Belarus</b> have set <b>the bilateral trade target of one billion dollar by 2018</b> . The decision was taken at the Seventh Session of the India-Belarus Intergovernmental Commission held in Minsk, Belarus.
40)	<b>Indian Prime Minister Narendra Modi</b> has become the <b>first political leader to have a mobile app</b> , developed for him to digitally connect with the citizens of the country. The PM himself launched the ' <b>Narendra Modi Mobile App</b> '.
41)	The <b>road transport and highways ministry will add nearly 50,000 km of roads</b> to the National Highways (NH) network in the country. This addition within two years of the Narendra Modi government will be more than twice the length NDA-I had added in its six years and over three times of what UPA added in its 10-year rule.
42)	<b>Union Government extends e-Tourist Visa Scheme to 37 more countries</b> in order to attract maximum foreign tourists in the country. With this extension, <b>the total 150 countries</b> will come under the ambit of e-Tourist Visa Scheme from present 113 countries.
43)	The <b>Union Cabinet gave its approval for minor amendments in the MoU signed to facilitate implementation of Indo-German Strategic Partnerships in Higher Education Programme</b> . Funding period of the programme will be changed from 2015-19 to 2016-20. Now it will be from 1 July 2016 to 30 June, 2020.
44)	The Union Cabinet has <b>approved the setting up of Indian Sign Language Research and Training Centre (ISLRTC). It will be located in New Delhi.</b>
45)	Union Government announced <b>four brand ambassadors for Digital India programme</b> <b>List of Brand Ambassadors</b> 1. <b>Satwat Jagwani</b> , All India IIT-JEE —Advanced Topper -2015 (Student) 2. <b>Krati Tiwari</b> , All India IIT-JEE —Advanced Girl Topper -2015 (Student) 3. <b>Ankit Fadia</b> , Author & Ethical Hacker 4. <b>Pranav Mistry</b> , Samsung USA (Computer Scientist & Author of 6th Sense)

## INTERNATIONAL NEWS

S.no	Country/Continent in News	Related to
1)	<b>Shanghai ,China</b>	An Indian culture week called 'India in Shanghai' inaugurated at China Shanghai International Arts Festival (SIAF) at the Shanghai Grand Theatre.
2)	<b>Sierra Leone</b>	Declared Ebola-free by the World Health Organisation.
3)	<b>China &amp; Taiwan</b>	President Xi Jinping of China met with Ma Ying-jeou, the president of Taiwan in the first ever encounter between the leaders of the neighbors and longtime rivals to promote peace and mutual prosperity.
4)	<b>Belgium</b>	A court of Belgium asked Facebook to stop tracking the country's Internet users who are not members of the US-based social networking website.
5)	<b>Canada</b>	Punjabi became the third most common language, after English and French, in the House of Commons of Canada.
6)	<b>Bosnian and Serbian Govt.</b>	Held first joint session post-Bosnian War in Sarajevo. The aim of the session was to improve their relations and contribute to the stabilization of the Western Balkans.
7)	<b>Maldives</b>	Declared State of Emergency for 30 days
8)	<b>US</b>	As per the American Community Survey data, Hindi has emerged as the largest Indian language spoken in the US .
9)	<b>Turkey</b>	Ruling Justice and Development Party (AKP) won majority in Parliamentary elections of Turkey. The party was founded by President Recep Tayyip Erdogan.
10)	<b>Russia &amp; Egypt</b>	Signed two agreements to finance and build its first nuclear power plant at Dabaa on the



		Mediterranean coast in the northwest of the country.
11)	<b>Britain</b>	Announced 2017 as the UK-India Year of Culture to mark the 70th Anniversary of Indian Independence.
12)	<b>US</b>	US House of Representatives passed Bill to restrict entry of Syrian & Iraqi refugees.
13)	<b>Paris</b>	Terrorists attacked six locations around Paris killing around 160 civilians and injuring another 200 people and security personnel.
14)	<b>Bangladesh</b>	Bangladesh Government blocked social media platform on security grounds.
15)	<b>Saudi Arabia</b>	Has allowed women to vote and become candidates in local elections for the first time in the history of male dominated country.
16)	<b>Sri Lanka</b>	Maithripala Sirisena, President of Sri Lanka inaugurated the Mahatma Gandhi International Centre (MGIC) inaugurated in Matale.
17)	<b>China</b>	Launched the first phase of China International Payment System (CIPS), a milestone in bolstering Yuan's global usage and furthering cross-border clearing of its currency.
18)	<b>United Kingdom</b>	The Indian community in the United Kingdom launched a 'Modi Express' bus
19)	<b>China</b>	Operationalized the Zam Hydropower Station built on Brahmaputra River. The dam is considered to be the world's highest-altitude hydropower station and largest of its kind.
20)	<b>Portugal</b>	Became the first European country to sign the Memorandum of Understanding (MoU) on the establishment of Nalanda University.
21)	<b>China, Indonesia</b>	Signed 5.5 billion US dollars deal to build high-speed railway in Indonesia.
22)	<b>Pakistan, Russia</b>	Signed agreement to build 1100 km Gas Pipeline. In this project, Russia will invest 2 billion US dollars and it will be built by Russian company RT Global Resources.
23)	<b>Iran</b>	Iran's Parliament approved Vienna Agreement on Iran Nuclear Programme. The agreement allows Iran to develop its nuclear programme for peaceful purpose, on the other hand it lifts the economic sanctions on Iran.
24)	<b>Jordan</b>	President Pranab Mukherjee visited Jordan & inaugurated a street named after Mahatma Gandhi in Amman and planted an Olive tree in peace park.
25)	<b>California</b>	Signed Right to Die Bill for terminally ill people into a Law.
26)	<b>Israel</b>	Barred Palestinians from entering Jerusalem's Old City.
27)	<b>Poland &amp; Lithuania</b>	Signed Grant Agreement on gas interconnector
28)	<b>Malaysia</b>	Proposed to invest 30 billion US dollars for urban development in India.
29)	<b>Maldives</b>	Maldives Parliament voted to Impeach Vice President Ahmed Adeen.
30)	<b>Maldives</b>	Vice-President Ahmed Adeen arrested on suspicion of links to a blast on President's boat.
31)	<b>Romania</b>	Romania's Prime Minister Victor Ponta resigned.
32)	<b>China</b>	World most populous country has announced to abandon its three decades-long one-child policy and changed it two-child policy.
33)	<b>China</b>	As per a recent report issued by China Internet Network Information Centre (CNNIC), China has overtaken the USA to become the world's largest online retail market.
34)	<b>Ecuador</b>	Ecuador ordered a World Bank arbitration panel to pay \$1 billion to US oil firm Occidental Petroleum for cancelling a contract.
35)	<b>Poland</b>	Conservative opposition Law and Justice Party won the parliamentary elections. Beata Szydlo is now designated Prime Minister
36)	<b>Turkey</b>	President Recep Tayyip Erdogan's Justice and Development Party (AKP) on November 2, 2015 swept back into power in a surprise election win.
37)	<b>Myanmar</b>	Aung San Suu Kyi's National League for Democracy (NLD) on November 13, 2015 won a landslide victory in Myanmar general elections. The NLD was confirmed to have won the two-thirds of seats in November 8 elections, needed to control both houses of parliament and choose the next president.
38)	<b>China</b>	China unveiled its first homegrown large passenger plane aimed at challenging the dominance of western aviation giants like Boeing and Airbus in the global commercial aviation market. The first C919 aircraft was launched by Commercial Aircraft Corp. Of China (COMAC) in Shanghai.
39)	<b>Australia</b>	Prime Minister Malcolm Turnbull scrapped knights and dames from Australia's national honours system, saying the titles were "not appropriate" in the modern age.
40)	<b>Pakistan &amp; China</b>	Pakistan and China kicked off their ambitious \$46 billion economic corridor project with Beijing acquiring over 2,000 acres of land in restive Balochistan to develop the strategic Gwadar port, providing the Communist-giant an opening to the Arabian Sea.
41)	<b>Norway</b>	Norway reopened its Consulate General in Mumbai after over four decades and pushed for closer co-operation with fast-growing India in economic and other fields.
42)	<b>Syria</b>	Islamic State (IS) militant group has destroyed part of historical Temple of Bel in the ancient site of Palmyra in Syria.
43)	<b>North America</b>	Highest mountain of North America Mt McKinley renamed as Denali
44)	<b>Australia</b>	An Indian-origin driver in Australia, Tejinder Pal Singh was named as Australian of the Day by Commonwealth Bank of Australia
45)	<b>Britain</b>	Queen Elizabeth II becomes Britain's longest-reigning Monarch.
46)	<b>Pakistan</b>	Supreme Court of Pakistan ordered immediate adoption of Urdu as official language of the country.



47)	<b>Singapore</b>	Singapore's PM lauded the city-state's youth vote for helping return his party, The PAP (People's Action Party) to power in a massive victory for the 12th time.
48)	<b>Nepal</b>	Nepal's parliament has overwhelmingly approved a new constitution. It was passed by 507 votes to 25.

**OBITUARIES (NATIONAL/INTERNATIONAL)**

S.No	Person Died	Profession/Famous In?
1)	<b>Allen Toussaint</b>	Singer
2)	<b>Brijmohan Lall Munjal</b>	Hero MotoCorp patriarch and doyen of Indian two-wheeler industry
3)	<b>Yitzhak Navon</b>	Former Israel President
4)	<b>Angad Paul</b>	NRI industrialist Swraj Paul's son
5)	<b>Rene Girard</b>	French intellectual
6)	<b>Nepal Bimal Prasad</b>	India's former Ambassador
7)	<b>Kondavalasa Lakshman Rao</b>	Tollywood comedian
8)	<b>Colin Welland</b>	Writer
9)	<b>Tom Graveney</b>	Former England Cricketer
10)	<b>Hashim Abdul Halim</b>	Former West Bengal assembly speaker
11)	<b>Al Molinaro</b>	American actor
12)	<b>K. Sankaran Nair</b>	Former Chief of the Research and Analysis Wing (RAW)
13)	<b>Satya Paul Agarwal</b>	Neurosurgeon and Secretary General of Indian Red Cross Society
14)	<b>Ashok Singhal</b>	Patron of the Vishwa Hindu Parishad (VHP)
15)	<b>Kamala Laxman</b>	Author of children's books
16)	<b>RK Trivedi</b>	former Gujarat Governor and CEC
17)	<b>Saeed Jaffrey</b>	Veteran actor
18)	<b>Dr. T.S. Papola</b>	Labour economist
19)	<b>Mahip Singh</b>	Writer, columnist and journalist
20)	<b>Edida Nageswara Rao</b>	Renowned Telugu Cinema Producer
21)	<b>Ravindra Jain</b>	Renowned music director and lyricist
22)	<b>Gopishantha</b>	Legendary Tamil actress
23)	<b>Radhakrishna Hariram Tahiliani</b>	Retd. Admiral
24)	<b>Geoffrey Howe</b>	Former British Finance Minister
25)	<b>Natesan Ramani</b>	Carnatic Flautist
26)	<b>Henning Mankell</b>	Swedish crime writer
27)	<b>Syed Zahoor Qasim</b>	Marine biologist
28)	<b>Labh Janjua</b>	Singer
29)	<b>K.S.L. Swamy</b>	Kannada film-maker
30)	<b>Gamal al-Ghitani</b>	Egyptian writer
31)	<b>Ashwini Kumar</b>	IOC honorary member
32)	<b>V.N. Misra</b>	Eminent archaeologist
33)	<b>Maureen O'Hara</b>	Renowned Irish-American actress and singer
34)	<b>Pijush Ganguly</b>	Bengali film, television and stage actor
35)	<b>OP Mehra</b>	Former chief of Air Staff
36)	<b>Ajit Singh Deol</b>	Bollywood actor Abhay Deol's father and industry legend Dharmendra's younger brother
37)	<b>Pijush Ganguly</b>	Bengali film television, and stage actor
38)	<b>Lord Gulam Noon</b>	One of Britain's most prominent Indian-origin peers and "curry king" of the UK
39)	<b>Al Molinaro</b>	Famous Television Actress
40)	<b>Afzal Khan Lala</b>	Prominent Pashtun leader
41)	<b>Ghulam Qadir Langoo</b>	Noted Kashmiri Sufi singer and court singer for Maharaja Hari Singh
42)	<b>Yitzhak Navon</b>	Former Israel President
43)	<b>Chandra Bahadur Dangi</b>	World's shortest man
44)	<b>Aadesh Shrivastava</b>	Bollywood Music Composer-Director
45)	<b>Ramaswamy Iyer</b>	Renowned Water policy expert
46)	<b>Kalamandalam Sathyabhama</b>	Classical dancer
47)	<b>Brian Close</b>	Former England and Yorkshire captain
48)	<b>Bal Pandit</b>	Veteran Marathi cricket commentator
49)	<b>Radhika Thilak</b>	Malayalam playback singer
50)	<b>Jackie Collins</b>	Novelist
51)	<b>Jagmohan Dalmiya</b>	Former BCCI President
52)	<b>Dr. Syed Ahmad</b>	Former Manipur Governor passes away

**Sangeet Natak Akademi awards**

- ❖ President Pranab Mukherjee presented the Sangeet Natak Akademi Fellowships and Awards for the year 2014 at Rashtrapati Bhavan.
- ❖ Leading musicologist S R Janakiraman, theatre doyen and noted filmmaker M S Sathyu, and musicians Vijay Kumar Kichlu and Tulsidas Vasant Borkar were awarded fellowships of the Sangeet Natak Akademi, 35 eminent personalities were honoured with

Akademi Awards in the categories of music, dance, theatre, traditional folk/tribal music/dance/theatre and puppetry and overall contribution/scholarship in the performing arts.

**AWARDS**

S.no	Awards	Winner
1)	<b>Aditya Vikram Birla Kala Shikhar Award</b>	Santoor maestro Pandit Shiv Kumar Sharma
2)	<b>International Children's Peace Prize 2015.</b>	Liberian teenager Abraham M Keita
3)	<b>NASA award for an innovative technology named Burst Prevention &amp; Puncture Curative (BPPC) technology</b>	Sameer Panda, Udit Bondia, KN Panda and Smitiparna Satpathy
4)	<b>Vishnudas Bhave Award</b>	Vikram Gokhale
5)	<b>Honorary doctorate of Arts by the University of East London.</b>	Tennis champion-turned Hollywood filmmaker Ashok Amritraj
6)	<b>Indira Gandhi Prize for Peace, Disarmament and Development for 2015.</b>	The United Nations High Commissioner for Refugees (UNHCR)
7)	<b>Disaster Risk Reduction (DRR) Champion for the Asia Region by the UNISDR Note: UNISDR: United Nations Office for Disaster Risk Reduction</b>	Union Minister of State for Home Affairs, Kiren Rijiju
8)	<b>Master Dinanath Mangeshkar Award</b>	Prashant Damle
9)	<b>Ramnath Goenka Lifetime Achievement Award</b>	Kuldip Nayar, a veteran journalist, columnist and author
10)	<b>J.C. Daniel Award,2014</b>	Malayalam filmmaker I.V. Sasi
11)	<b>2015 Man Booker Prize for Fiction</b>	Jamaican writer Marlon James Note: Novel is A Brief History of Seven Killings
12)	<b>Finance Minister of the Year, Asia 2015</b>	Arun Jaitley
13)	<b>Central Bank Governor of the Year, Asia 2015</b>	Atiur Rahman, the Governor of Bangladesh Bank
14)	<b>2015 Harvard Humanitarian of the Year Award</b>	Kailash Satyarthi
15)	<b>Presidential Medal for promoting peace by US University</b>	Tibetan PM Sangay
16)	<b>Al-Quds University conferred Honorary Doctorate</b>	President Pranab Mukherjee
17)	<b>Hridaynath Mangeskar Award</b>	A R Rehman
18)	<b>Popular Choice Award at Climate CoLab of MIT</b>	Indian firm Nualgi
19)	<b>2015 PEN Pinter Prize</b>	Raif Badawi & James Fenton
20)	<b>Achievement award at Jagran Fest</b>	Shashi Kapoor
21)	<b>Skoch Award for Effective Solid Waste Management</b>	Trichy Corporation
22)	<b>Laureates of 2015 Right Livelihood Awards. Note: It is also known as Alternative Nobel Prize.</b>	Tony de Brum (Marshall Islands), Sheila Watt-Cloutier (Canada), Kasha Jacqueline Nabagesera (Uganda) and Gino Strada (Italy)
23)	<b>UK city of Coventry</b>	Ratan Tata
24)	<b>Merlin Award</b>	Zenia Bhungara of India
25)	<b>2015 Confucius Peace Prize by China</b>	Zimbabwean President Robert Mugabe
26)	<b>Yamaha Fascino Miss Diva 2015</b>	Urvashi Rautela
27)	<b>Paul H Appleby Award.</b>	Noted criminologist K Chockalingam
28)	<b>Khel Ratna (posthumous) Award</b>	Former footballer and Asian games gold medallist late Ram Bahadur Chetri
29)	<b>Devbhoomi Uttarakhand Dronacharya Award</b>	Renowned Athletics coach Renu Kohli
30)	<b>Best Short Film Award at the 2015 London Film Festival (LFF)</b>	An Indian short film, An Old Dog's Diary
31)	<b>Sakharov Prize for Human Rights for year 2015.</b>	Raif Badawi
32)	<b>New York Global Leaders Dialogue Humanitarian Award</b>	Bindeshwar Pathak
33)	<b>White House Champions of Change</b>	Anita Adalja
34)	<b>Bastiat Prize for Journalism 2015</b>	Amit Verma
35)	<b>Pushkin Medal</b>	Ottaplakkal Nambiyadikkal Velu Kurup, an outstanding Malayali poet and lyricist
36)	<b>Mother Teresa Award 2015</b>	Gilquis Bano & Medecins Sans Frontieres
37)	<b>Liberty Medal 2015</b>	Tibetan spiritual Leader Dalai Lama
38)	<b>Miss Grand International 2015</b>	Anea Garcia from Dominican Republic
39)	<b>'Grand Cordon of the Order of Rising Sun Services'</b>	Aftab Seth
40)	<b>With his sort film "Change" and documentary "Lepakshi" dubbed into as many as 11 languages, Rajendra Vinod, a 24-</b>	



	year-old from Hindpur in Andhra Pradesh found a place in this year's Guinness Book of World Records on November 9, 2015.	
41)	'Point of Light' award by British Prime Minister David Cameron	Muna Chauhan
42)	Prestigious humanitarian award in recognition of his effort to enhance quality of life for millions of fellow human being.	Bindeshwar Pathak
43)	Paul H. Appleby Award	K. Chockalingam
44)	The UNESCO prize 'Award of Excellence' 2015 for the conservation efforts of the Sree Vadakkunnathan Temple in Kerala.	India
45)	Gandhi Peace Prize 2014	ISRO
46)	Royal Aeronautical Society Silver Medal	Dr G Satheesh Reddy
47)	The 'Certificate of Recognition' from the California legislature for his dedication to helping Kashmiri Hindu community.	Anupam Kher
48)	United Nations Champions of the Earth award	Bangladesh Prime Minister Sheikh Hasina
49)	Champions of Change award	Indian-American girl Swetha Prabakaran
50)	Icon Award by the Indo-Caribbean Alliance	Shiv Chanderpaul
51)	2015 United Nations High Commissioner for Refugees (UNHCR) Nansen Refugee Award	Aqeela Asifi
52)	Honorary life membership by the Cricket Club of India (CCI)	Ajinkya Rahane
53)	2015 Beijing International Marathon	Mariko Kipchumba of Kenya
54)	2015 Global Leadership Award	Hindustan Times Group chairperson Shobhana Bharatia and PepsiCo Chairman Indra Nooyi
55)	Community Impact Award at Google Science Fair	Lalita Prasida Sripada Srisai of Odisha
56)	24th Vyaas Samman	Dr Kamal Kishore Goenka
57)	Skoch Award for Smart Governance	Employees' Provident Fund Organisation (EPFO)
58)	2015 SASTRA Ramanujan Prize	Dr. Jacob Tsimerman
59)	Arjuna Awards 2015	a) M.R. Poovamma- for Athletics b) Babita Kumari- for Wrestling.
60)	Pride of Britain Award	Indo-British van driver Dee Patel

## SPORTS CURRENT AFFAIRS

## CRICKET

➤ Ravichandran Ashwin is now the fastest among Indian bowlers to reach the landmark of 150 Test wickets in 29 Tests.	➤ First day-night Test played at the Adelaide Oval from 27 November to 1 December 2015 with a pink Kookaburra ball.
➤ International Cricket Council (ICC) suspended West Indies off-spinner Sunil Narine from bowling in International cricket with immediate effect.	➤ ICC Women's Team Rankings launched. In the new list, Australia was ranked number one while India was placed at fourth place.
➤ Veteran Pakistani cricketer Shoaib Malik has announced retirement from the longest format of the game.	➤ Inzamam ul Haq, the former Pakistan captain, has been roped in as the Afghanistan coach for a two-year period.
➤ Australian fast bowler Mitchell Johnson (age 34) has announced his retirement from all forms of international cricket.	➤ Zaheer Khan retired from all forms of international and first-class Cricket. However, he will continue to play in IPL for one more season.
➤ Tyre manufacturing giant MRF Limited named South African batsman AB de Villiers as its brand ambassador for a period of three years.	➤ Indian cricketer Virender Sehwag retired from all forms of international Cricket and Indian Premier League (IPL).
➤ Jacques Kallis appointed as Head Coach of Kolkata Knight Riders	➤ Anil Kumble named Brand Ambassador of Champions Tennis League team Raipur Rangers
➤ Vivo assigned the Title Sponsorship of Indian Premier League.	➤ N Srinivasan dethroned as the ICC Chairman & BCCI President Shashank Manohar named as the new chief of ICC.
➤ South African batsman Hashim Amla has broken yet another record held by India's ODI vice-captain Virat Kohli. This time, the right-handed opener has broken Kohli's record of by becoming fastest 6000 runs in the ODIs.	➤ Pakistan's veteran batsman Younis Khan ended his one-day international cricket career on November 11, 2015 with the end of match against England at Abu Dhabi.
➤ Wasim Jaffer becomes the first cricketer in Ranji Trophy history to notch up 10000 runs. Jaffer reached the milestone in his 126th match	➤ Jammu Kashmir right-hand batsman Bandeep Singh entered the record books of Indian cricket hitting the fastest 50 in the history of Ranji Trophy achieving the landmark in only 15 balls against Tripura.
➤ Veteran all-rounder cricketer Shane Watson from Australia has announced his retirement from International Test cricket.	➤ After picking up minority stake in the Goa franchise of the Hero Indian Super League (Hero ISL), Indian test captain Virat Kohli has now invested in the Dubai franchise of Mahesh Bhupati-promoted Coca-Cola International Premier Tennis League (IPTL).



	The franchise, called UAE Royals also has on board Neelesh Bhatnagar and Sachin Gadoya as co-owners.
<b>TENNIS</b>	
➤ Great Britain won the 2015 Davis Cup tennis title by defeating Belgium 3-1 at Ghent in Belgium.	➤ Roger Federer won 2015 Swiss Indoors men's singles title by defeating Rafael Nadal.
➤ Sania Mirza-Martina Hingis won women's doubles title of Singapore Open by defeating Spanish team of Garbine Muguruza and Carla Suarez Navarro.	➤ Yuki Bhambri cracked the coveted top-100 bracket by achieving a career-best rank of 99, a reflection of his consistent progress in the last few months.
➤ Ace Indian tennis star Sania Mirza with Swiss partner Martina Hingis won the Wuhan Open women's doubles trophy by defeating the Romanian team of Irina-Camelia Begu and Monica Niculescu.	➤ Venus Williams won her second title of the season at the Wuhan Open in central China after Garbine Muguruza retired in the second set.
➤ World number one Novak Djokovic won the season-ending ATP World Tour finals. In the title clash played in London, Djokovic defeated third seed Roger Federer.	➤ India's ace tennis player Saketh Myneni has won the 2015 Vietnam Open trophy.
➤ World Number 1 ranking Novak Djokovic won the 2015 Shanghai Rolex Masters tennis title in the men's singles category.	➤ Novak Djokovic won the China Open Men's Singles title by defeating Rafael Nadal of Spain.
➤ Sania Mirza and Martina Hingis lifted their eighth trophy of the season and fourth in a row, winning the WTA China Open.	➤ Polands' Agnieszka Radwanska won the Women's Singles title at the Tianjin Open in Tianjin (China)
➤ The Czech Republic successfully defended its Fed Cup crown after beating Russia in final day's play in Prague.	➤
<b>GRAND PRIX 2015</b>	
➤ Nico Rosberg claimed victory at the <b>Mexican Grand Prix 2015</b> .	➤ German Formula One motor racer Nico Rosberg defeated Lewis Hamilton to grab the <b>Brazilian Grand Prix</b> trophy.
➤ Mercedes driver Nico Rosberg won <b>2015 Formula 1 Abu Dhabi Grand Prix</b> .	➤ Lewis Hamilton has won the <b>Russian Formula One Grand Prix</b> in Sochi.
➤ Mercedes driver <b>Lewis Hamilton</b> won the 2015 Formula 1 <b>United States Grand Prix</b> title.	➤ Lewis Hamilton wins 2015 Italian Grand Prix of Formula One
<b>FOOTBALL</b>	
➤ FIFA banned Nepal's football chief Ganesh Thapa for 10 years for corruption.	➤ FIFA suspended President Sepp Blatter, VP Michel Platini and Secretary General Jerome Valcke. Issa Hayatou will act as the interim FIFA president during Blatter's ban.
➤ Nigeria won 2015 FIFA U-17 World Cup. The championship was held across 8 cities in Chile.	➤ According to the FIFA World Rankings 2015, Belgium topped for first time.
➤ FIFA suspended Kuwait Football Association.	➤ Cristiano Ronaldo has received a record fourth Golden Boot after topping Europe's goal scoring charts for the 2014/15 season.
➤ Baichung Bhutia appointed as AIFF's Advisor.	➤
<b>SHOOTING</b>	
➤ India's Heena Sindhu won the gold medal in the 10m air pistol women's event at the 13th Asian Shooting Championship. The championship was held in Kuwait City.	➤ India's ace shooter <b>Heena Sidhu</b> has clinched a Gold medal in the <b>10-metre air pistol</b> event of the Asian Air Gun Championships in New Delhi.
➤ Ace shooter Jitu Rai won India's first senior medal at the 13th Asian Shooting Championship in Kuwait City. He bagged the silver in the finals of the men's 50 metre pistol event.	➤ Young Indian shooter Apurvi Chandela clinched the silver medal in women's 10m air rifle event of the ISSF Rifle and Pistol World Cup Finals.
➤ Ace Indian shooter Abhinav Bindra gold medal in the men's 10 metre Air Rifle event of the Asian Air Gun Championships held in New Delhi.	➤ India's ace shooter Gurpreet Singh has won silver medal at 2015 Asian Air Gun Championship held in New Delhi
<b>BADMINTON</b>	
➤ Young shuttler Siril Verma grabbed a silver medal at the BWF World Junior Championships held in Lima, Peru.	➤ Saina Nehwal lost World No. 1 ranking to Carolina Marin. According to the latest Badminton World Federation (BWF) rankings, Nehwal dropped to No. 2 spot.
➤ Ace Indian shuttler Saina Nehwal has won silver medal at 2015 China Open Superseries Premier Badminton tournament after finishing at second position in the Women's Singles category.	➤ Ajay Jayaram of India defended the 2015 Dutch Open Men's Singles badminton title by defeating Estonia's Raul Must.
➤ China's Xuerui Li has won the prestigious 2015 Denmark Open Badminton Title in the women's single category.	➤ Young Indian shuttler Sameer Verma won the <b>Bahrain International Challenge 2015</b> by defeating Singapore's Zi Lian Derek Wong 21-14, 21-10 in the summit clash.
<b>HOCKEY</b>	
➤ India's junior men's hockey team lifted the 8th Men's Junior Asia hockey cup. In the finals played at the Wisma Belia	➤ Great Britain defeated Indian junior men's hockey team and captured Sultan of Johor Cup (SOJC) by defeating defending



Hockey Stadium in Kuantan, Malaysia, India defeated arch rivals Pakistan.	champions India.
➤ Punjab National Bank won Beighton Cup of Hockey	➤ Hockey India (HI), the top body governing the sport in the country signed a three-year Memorandum of Understanding (MoU) with Sports Authority of India (SAI) to help regain hockey its position as the top sport of the country.
<b>GOLF</b>	
➤ American world number one Jordan Spieth was named as the PGA Tour's Player of the Year.	➤ Anirban Lahiri won the inaugural Hilton Asian Tour Golfer of the Month award.
➤ Scottish golfer Russell Knox created history by winning the WGC-HSBC Champions trophy in Shanghai & becoming the first Scotsman to win a World Championship (WGC).	➤ Anirban Lahiri becomes 1st Indian golfer to qualify for President's Cup of Golf
➤ Aditi Ashok clinched the Singha Thailand Amateur Championship	

**OTHER SPORTS NEWS**


S.no	Sports/Event	News
1.	<b>Horse Racing</b>	Michelle Payne became the first female jockey to win 6.2 million Australian dollars Melbourne Cup
2.	<b>Swimming</b>	Mana Patel and Viradhwal Khade emerged as the best swimmers of the 69th senior National Aquatic Championships 2015
3.	<b>Rugby</b>	New Zealand defeated Australia to become world champions for a record third time, and the first nation to retain the Webb Ellis Cup
4.	<b>Boxing</b>	Shiva Thapa ranked World No 2 in boxing
5.	<b>Paragliding</b>	2015 Paragliding World Cup held for eight days in Bir village of Himachal Pradesh.
6.	<b>Chess</b>	Srishti Pandey clinched the second India FIDE Rating Chess tournament
7.	<b>Cycling</b>	Indian men and women elite cyclists won five medals on the opening day of the Track Asia Cup. Anu clinched a silver medal in the 500m race distance event in the junior women category in a time of 40.093 seconds. Amritha Reghunathan, from SAINCA, won the gold medal in a time of 39.927 seconds. In women's elite event of 500m race distance, cyclists Deborah grabbed a silver medal in new national record time of 35.77 seconds.
8.	<b>IAAF</b>	Provisionally suspended Russia from World Track and Field Events.
9.	<b>Snooker</b>	Pankaj Advani won the IBSF World Snooker Championship by defeating Chinese opponent Zhuo Xintong
10.	<b>Target Olympic Podium Scheme</b>	Anju Bobby George, the former long jump world champion, was appointed as the chairperson of the Target Olympic Podium Scheme (TOPS)
11.	<b>Basketball</b>	China won the International Basketball Federation (FIBA) Asia Championship by defeating the Philippines
12.	<b>Chess</b>	Sergey Karjakin of Russia won 2015 World Cup Chess Championship held at Baku, Azerbaijan.
13.	<b>Cycling</b>	Indian cyclist Deborah Herold bagged one gold, three silver and one bronze medal at the 2015 Taiwan Cup held at the Hsin Chu Velodrome, Hsin-Chu city in Taiwan
14.	<b>Bodybuilding</b>	Shweta Rathore became first Indian female bodybuilder to win silver in Asian body.
15.	<b>Volleyball</b>	Russia won the 2015 Women's European Volleyball Championship.
16.	<b>First World Indigenous Games</b>	Started in the northern Brazilian city of Palmas. The first of its kind international multi-sport event will involve around 2000 indigenous athletes belonging to different indigenous ethnic groups from 30 countries.
17.	<b>IPC Athletics World Championships in Doha</b>	Indian para-athlete Amit Kumar Saroha won silver medal in men's club throw F51 event in the IPC Athletics World Championships in Doha.
18.	<b>International Olympic Committee (IOC)</b>	Chief Thomas Bach announced that all the highly qualified athletes who are refugees will be allowed to compete in the Olympic Games. As per the announcement, all the eligible athletes will be able to compete for the 2016 Summer Olympics and Paralympics in Rio de Janeiro, Brazil.
19.	<b>Archery</b>	Indian archer Deepika Kumari bagged the silver medal in the Archery World Cup Final held in Mexico City
20.	<b>Archery</b>	Indian archer Abhishek Verma created history by winning a silver medal in the Archery World Cup Final medal in the compound section held in Mexico City. With this, he became the first ever Indian to bag Archery World Cup Final medal.
21.	<b>Chess</b>	USA's Wesley So defeated Anish Giri of Holland to win the Bilbao Masters chess tournament in Bilbao, Spain.
22.	<b>Chess</b>	Grandmaster Alexander Grischuk of Russia emerged as the winner in the World Blitz Chess championship.
23.	<b>Paragliding World Cup</b>	Swiss pilot Michael Kuffer emerged the overall champion of the Paragliding World Cup that



		concluded Bir-Billing (Himachal Pradesh). The women's crown was claimed by Japan's Yuki Sato.
24.	<b>Archery</b>	Abhishek Verma created history when he became the first compound archer from the country to win a medal at the archery World Cup final, held in Mexico City.
25.	<b>Other</b>	Union Ministry of Youth Affairs and Sports constituted All India Council of Sports to advise the Ministry on matters relating to the promotion and development of sport and games in the country. It will be headed by Prof. VK Malhotra.
26.	<b>Hockey</b>	The Sports Ministry announced the setting up of a National Hockey Academy at Major Dhyan Chand National Stadium in New Delhi.
27.	<b>World Beach Games</b>	The first-ever World Beach Games will be hosted by San Diego (USA) in 2017, the Association of National Olympic Committees (ANOC)
28.	<b>Asian Athletics Championships</b>	Jharkhand capital Ranchi chosen to host the 22nd Asian Athletics Championships in 2017 as the continental flagship event is set to return to India after four years.
29.	<b>Boxing</b>	Vikas Krishan has won the silver medal in the Asian Championships held in Bangkok, Thailand.
30.	<b>Fifth Youth Commonwealth Games</b>	Deepak Lather won gold in the 62 kg category.
31.	<b>Weightlifting</b>	Indian weightlifters Deepak Lather won a gold medal in the 62 kg category of the 2015 Commonwealth Youth Games (CYG) being held in Apia, Samoa.
32.	<b>Wrestling</b>	Indian Wrestler Narsingh Pancham Yadav has secured quota for India in the 2016 Olympic Games.
33.	<b>Shot put</b>	Railways shot putter Manpreet Kaur became the latest Indian athlete to qualify for next year's Olympics when she shattered an 18-year-old national record en route to a sixth title at the 55th National Open Athletics Championship.
34.	<b>Billiards</b>	India's ace cueist Pankaj Advani won 2015 IBSF World Billiards Championship (Time Format) in Adelaide, Australia, by defeating Peter Gilchrist of Singapore.

### Army Cloud, Software Defined Data Centre and Digi-Locker in New Delhi

- Union Defence Minister Manohar Parrikar launched Army Cloud, Software Defined Data Centre and Digi-Locker facilities for the Indian Army at the Army Headquarters in New Delhi.
- The three initiatives are aimed at catalysing automation and digitization of the Indian Army and help in transforming it from a Platform Centric to a Network Centric Force.
- Army Cloud includes a Central Data Centre, a Near Line Data Centre, both in Delhi and a Disaster Recovery site for replication of its critical data along with virtualised servers and storage in an environmentally controlled complex.
- Digi Locker will provide a secure and exclusive data storage space to all the units and formation headquarters of the Army over its dedicated data network.



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### DEFENCE NEWS (India & World)

S.no	Which Defence Force/ Body/ Initiative?	News
1.	<b>Indian Army</b>	Successfully test-fired the BrahMos supersonic cruise missile at the Pokhran Test Range in Rajasthan.
2.	<b>Indian Army's Strategic Forces Command (Sfc)</b>	Successfully test-fired surface-to-surface Agni-IV missile.
3.	<b>Samarth</b>	<ol style="list-style-type: none"> <li>Defence Minister Manohar Parrikar commissioned the India Coast Guard Offshore Patrol Vessel (OPV), 'Samarth' at Vasco in Goa.</li> <li>It is Coast Guard's largest OPV.</li> <li>The Ship built by Goa Shipyard limited is the first in the series of six off Shore Patrol vessels.</li> </ol>
4.	<b>Indra-2015</b>	The 7 <sup>th</sup> India-Russia Joint Military Exercise 'Indra-2015' held in Bikaner district of Rajasthan.
5.	<b>Arinjay</b>	An Indian Coast Guard Ship (ICGS) Arinjay commissioned by Vice Admiral Sunil Lanba PVSM, AVSM Flag Officer Commanding-in-chief, Southern Naval Command.
6.	<b>Indian Navy</b>	Captain Krishna Swaminathan took over command of aircraft carrier INS Vikramaditya
7.	<b>Maareech - Advanced Torpedo Defence System</b>	<ol style="list-style-type: none"> <li>Developed by DRDO.</li> <li>Maareech is a joint project of Naval Physical and Oceanographic Laboratory (NPOL), Kochi and NSTL, Visakhapatnam.</li> <li>It was handed over to the Navy Chief Admiral Robin K. Dhowan in Vishakhapatnam.</li> </ol>



8.	<b>Indian Navy</b>	INS Vishwakarma, the erstwhile Shipwright School (SWS) and a premier training establishment of the Indian Navy has been commissioned at Visakhapatnam.
9.	<b>Indian Army</b>	Test-fired the indigenously built nuclear-capable Agni-I missile, capable of hitting a target at a distance of 700 km, from a test range off the Odisha coast as part of Strategic Forces Command (SFC) training exercise.
10.	<b>Ins Sahyadri</b>	It was in news as it entered Da Nang port in Vietnam as part of its operational deployment in the South China Sea.
11.	<b>Defence Research And Development Organisation</b>	Established the world's highest terrestrial centre at 17,600 feet above sea level at Changla near Pengong lake in Ladakh.
12.	<b>Indian Navy</b>	Commissioned the first indigenously-designed and built torpedo launch and recovery vessel INS Astradharani at the Naval Base in Visakhapatnam.
13.	<b>National War Memorial</b>	The Union Cabinet approved the construction of National War Memorial and a National War Museum at Princess Park near India Gate, Delhi. <b>Note:</b> The estimated cost will be around 500 crore rupees.
14.	<b>Hand-In-Hand 2015</b>	India-China Joint Military Training Exercise HAND-IN-HAND 2015 conducted at Kunming Military Academy of Yunnan province in China.
15.	<b>Agreement</b>	India signed Rs 130 crore deal for 194 microlight aircraft from Slovenian company Pipistrel Aircraft, for use by its National Cadet Corps (NCC), Air Force and Navy.
16.	<b>DRDO</b>	The country's prestigious DRDO Missile Complex in Hyderabad renamed as Dr APJ Abdul Kalam Missile Complex.
17.	<b>Malabar Naval Exercise</b>	India, United States and Japan navies started 2015 Malabar Naval Exercise of the eastern coast in Bay of Bengal and India Ocean.
18.	<b>'Mitra Shakti-2015'</b>	India-Sri Lanka Joint Exercise
19.	<b>North Atlantic Treaty Organization (NATO)</b>	North Atlantic Treaty Organization (NATO) allies and partner nations launched the Alliance's Trident Juncture military exercise at the Trapani air force base in Italy.
20.	<b>Indian Air Force</b>	Defence Ministry approved induction of women as IAF fighter pilots.
21.	<b>Russian Military</b>	Russia to permanently station military unit in the Arctic by 2018.
22.	<b>Indian Navy</b>	The second Anti-Submarine Warfare <b>Corvette Kadmatt</b> built by Garden Reach Shipbuilders and Engineers Limited (GRSE) was handed over to Indian Navy at Kolkata.
23.	<b>Long Range Surface-to-Air Missile Barak-8 missile</b>	Co-developed by India and Israel was successfully test-fired for the first time from an Israeli Naval Platform.
24.	<b>Union Ministry of Defence</b>	Divided the Maharashtra and Gujarat (MnG) Naval Area into two separate headquarters in order to enhance operational and administrative organizational structure. They have been divided under Flag Officer Maharashtra Area and Flag Officer Gujarat Naval Area.
25.	<b>Nepal, US armies</b>	Launched Joint Military training Balance Nail 16-01.
26.	<b>US military</b>	US military operation for the intervention against the Islamic State of Iraq and Syria (ISIS) named as <b>Operation Inherent Resolve (OIR)</b> .
27.	<b>Advanced Air Defence (AAD)</b>	Indigenously developed <b>supersonic Advanced Air Defence (AAD)</b> interceptor missile was successfully test fired from the <b>Abdul Kalam Island off the Odisha coast</b> .
28.	<b>Dhanush</b>	The <b>nuclear-capable Dhanush ballistic missile</b> was successfully test fired from warship Subhadra, off the Puri coast of Odisha in the Bay of Bengal.
29.	<b>Indian Coast Guard</b>	Interceptor boat ICGS C-422 commissioned into Indian Coast Guard service.
30.	<b>Prithvi-II missile</b>	India test-fired its indigenously developed nuclear capable <b>Prithvi-II missile</b> , which has a strike range of 350 km, as part of a user trial by the army.
31.	<b>SLINEX 2015</b>	The 4th Sri Lanka-India bilateral naval exercise SLINEX 2015 in Trincomalee coast, Sri Lanka.
32.	<b>NATO</b>	NATO launched its biggest military exercise in 13 years, mobilizing 36,000 soldiers, sailors and airmen from more than 30 countries. The Sicilian city Trapani will be the operational centre for the exercise.
33.	<b>Kalavari</b>	Kalavari, the first of Scorpene class submarines being manufactured at Mazagon Dock Shipbuilders Ltd (MDL), was set afloat in the Mumbai naval dockyard setting the stage for its sea trials, and eventual commissioning on schedule in September 2016.
34.	<b>Air Force</b>	China and its strategic partner Pakistan have launched a joint air exercise called Shaheen (Eagle)-4 in China. It is fourth edition of air exercise between the air forces of both countries
35.	<b>Army</b>	6th Indo-Maldives Joint Military Exercise held in Thiruvananthapuram
36.	<b>Navy</b>	<b>AUSINDEX15</b> , first Australia and India maritime exercise begins in Visakhapatnam
37.	<b>Pentagon</b>	Established the first-ever country special cell to speed up its defence ties with India and accelerate the process of co-development and co-production of hi-tech military equipment.
38.	<b>Army</b>	China has successfully launched a newly-developed smaller version of carrier rocket Long March-6 as part of the country's space program.
39.	<b>Cabinet Committee on Security (CCS)</b>	Approval to a multi-billion dollar deal to purchase Military helicopters from United States aviation giant Boeing.
40.	<b>Indian Air force</b>	Union Government has given its approval for Integrated Air Command & Control System



		(IACCS) project of Indian Air force (IAF) with allocation of 8,000-crore rupees.
41.	<b>India Navy</b>	Indian Navy has commissioned INS Kochi, a Kolkata-class Guided Missile Destroyer in its contingent to showcase India's indigenous efforts in the field of underwater warfare.
42.	<b>Army</b>	India-Sri Lanka joint military exercise MITRA SHAKTI 2015 conducted in Pune, Maharashtra.

## STATES IN NEWS

S.No	News
1.	An <b>environment tax</b> to the tune of <b>Rs 700 on light-duty vehicles and Rs 1,300 for three-axle vehicles and above</b> , would be charged at all entry points <b>to the national capital i.e. Delhi</b> . However, trucks "destined to Delhi" will not have to pay the environment cess; only trucks passing through the capital would have to pay it.
2.	<b>Annual Hundred Drums Wangala Festival</b> begun on a cultural fervor at Asanang near Tura town <b>in Meghalaya</b> . Note: It is an annual post-harvest festival of the Garos tribes of North east India.
3.	The <b>Supreme Court of India (SC)</b> upheld <b>Kerala Government's ban on online lotteries</b> . The judgment was delivered by a bench headed by the former CJI H L Dattu.
4.	The <b>Meghalaya High Court</b> has asked the Centre to consider enforcing <b>Armed Forces (Special Powers) Act, 1958 (AFSPA)</b> in militancy-hit <b>Garo Hills region</b> in the state to help the administration restore the rule of law.
5.	<b>Mysuru Railway Station (Karnataka, India)</b> became the first <b>blind-friendly</b> Railway Station in India. Note: Anuprayaas, a Non – Governmental Organisation assisted the railways in making Mysuru railway station blind-friendly.
6.	The <b>State government of Punjab</b> signed a Memorandum of Understanding (MoU) for setting up a <b>bio-ethanol refinery</b> . The MoU was inked with a consortium of Beta Renewables, Novozymes and CVC India Infrastructure Pvt. Ltd.
7.	President approved <b>Haryana Gauvansh Sanrakshan and Gausamvardhan Bill</b> . Cow slaughter in Haryana will invite rigorous imprisonment ranging from 3 to 10 years and a fine of up to 1 lakh rupees.
8.	<b>Grand Alliance won the 2015 Assembly Elections of Bihar</b> with two-thirds majority. Grand Alliance of RJD, JD(U) and INC with thumping two-third majority emerged as the winner of the election.
9.	<b>Phase-I of T-Hub inaugurated in IIIT-Hyderabad</b> . Technology Hub or T-Hub is the country's largest incubation centre for start-ups and entrepreneurship.
10.	<b>Indian Railways</b> signed <b>MoU with Odisha</b> for implementation of <b>railway projects</b> . The MoU aims at forming a Joint Venture Company to develop railway infrastructure in Odisha.
11.	<b>Walmart India</b> announced an <b>entrepreneur development programme</b> for women, a move to encourage women owned businesses (WOBs) in the supply chain. <b>Andhra Pradesh</b> will be one of the <b>first states</b> in India where they will start an entrepreneurial programme for women in collaboration with Society for Elimination of Rural Poverty.
12.	<b>Rajasthan Government</b> signed <b>295 MoUs</b> attracting <b>about 3.3 lakh crore rupees investment</b> during the Resurgent Partnership Summit 2015. It aims to provide around 239694 lakh jobs in the state.
13.	<b>Rajasthan and South Australia</b> signed the <b>historic Sister-State Agreement</b> to boost <b>export and investment opportunities</b> between the two states. It is based on a <b>two-way exchange of research, policy and technical capabilities</b> .
14.	<b>Union Minister of Food Processing Industries Harsimrat Kaur Badal</b> laid the foundation stone of the <b>first Mega Food Park in Telangana</b> . The park is promoted by Smart Agro Food Park Pvt. Ltd. at Village Lakkampally and Chimrajpally, Nandipet Mandal, District Nizamabad, Telangana.
15.	<b>Delhi</b> will host the <b>first International Qawwali Festival 2015</b> titled Taali Ho that is scheduled to be held from 12 February 2016 to 14 February 2016.
16.	<b>The Centre, Andhra Pradesh and the World Bank</b> have inked a <b>\$75 million (500 crores) credit deal</b> for the Andhra Pradesh Rural Inclusive Growth Project. The project seeks to enhance agricultural incomes of small and marginal farmers and ensure increased access to services related to health, nutrition, sanitation and social entitlements.
17.	<b>Odisha</b> implemented <b>National Food Security Act, 2013</b> in <b>14 districts</b> .
18.	The <b>Jharkhand Chief Minister Raghuraj Das</b> introduced <b>Mobile Governance in the state to realise the dreams of Digital India</b> . The State Government launched <b>14 mobile applications and three web portals</b> to deliver the benefits of information technology to the people of the state in order to bridge the gap between the government and public.
19.	<b>The Mayyazhi Mahotsavam (Fete de Mahe)</b> , a three-day cultural extravaganza, started on 29 November 2015 at <b>Mahe, Puducherry</b> .
20.	<b>Uttar Pradesh</b> government's ambitious " <b>Clean UP, Green UP</b> " initiative has earned itself a place in the <b>Guinness Book of World Records</b> . Under state government's green drive initiative 10 lakh saplings were planted in one day within a span of eight hours on November 7, 2015 at 10 locations in the state.
21.	The Department of Tourism, Government of Karnataka, along with the Karnataka State Tourism Development Corporation (KSTDC) and the State Home Department, launched ' <b>Tourist Mitra</b> ' in Bangalore, which is a 175-member friendly force, to reinforce smooth and secure experiences for visitors to the state's tourist spots
22.	Bihar will go <b>dry from April 1, 2016</b> , Chief Minister Nitish Kumar. India Microsoft's CEO Satya Nadella selected holy city Varanasi for experimenting technology pilot for the Digital India programme to grant local entrepreneurs planning to build devices that can beat India's bandwidth problem.
23.	<b>The Odisha police launched its ambitious 'e-FIR' system</b> under the Centre-sponsored Crime and Criminal Tracking Network and Systems (CCTNS) project. Chief minister Naveen Patnaik inaugurated the system.
24.	<b>Narendra Modi</b> inaugurated county's <b>first solar powered district court in Khunti, Jharkhand</b> .
25.	In its bid to empower rural women, <b>Utkal Alumina International Limited (UAIL)</b> , a unit of Aditya Birla Group, has launched a



	unique project <b>for the welfare of communities living in the vicinity of its project area in Odisha. Named as 'Project Saksham'</b> , the new initiative involves an advanced training-cum-garment manufacturing unit at Tikiri in Rayagada district to help unemployed rural women engage in a sustainable livelihood and become self-reliant, said Vijay Sapra, Unit Head and President, UAIL.
26.	<b>Government of Andhra Pradesh launched Andhra Pradesh State Enterprise Architecture (APSEA).</b> It is alternatively called as e-Pragati project. It aims for a <b>transformational change in the way government services</b> are conceived, designed, delivered and consumed.
27.	<b>The Kerala government on launched the Operation Valsalya</b> project to trace, rescue and reunite the missing children with their family.
28.	<b>Union Minister of Urban Development M Venkaiah Naidu</b> declared that former President Dr. Abdul Kalam's birth place Rameswaram has been included in <b>Atal Mission for Rejuvenation and Urban Transformation (AMRUT)</b> for providing basic urban infrastructure.
29.	<b>Jharkhand signed GCA with GAIL</b> for construction of Urja Ganga Jagdishpur-Haldia Pipeline. The pipeline will pass through six districts, Bokaro, Giridih, Hazaribagh, Dhanbad, East Singhbhum and Ranchi.
30.	<b>Rajasthan government signed 27 MoUs under Housing for All scheme.</b> Out of these 27 MoUs, 14 MoUs were for promoting housing projects with an investment of 9273 crore rupees.
31.	<b>Tamil Nadu Government</b> banned drug <b>Ketoprofen</b> to save vultures.
32.	<b>Gujarat proposed 15375 crore rupees AMRUT Plan to ensure basic infrastructure in 31 mission cities.</b>
33.	<b>Rajasthan Government unveiled Rajasthan Startup Policy 2015.</b> The policy was launched with an aim to establish 50 incubator organizations in next five years.
34.	<b>NGT directed commercial vehicles entering Delhi</b> to pay Pollution Tax in addition to toll.
35.	<b>Uttar Pradesh decided to implement National Food Security Act, 2013</b> in three phases. In the first phase, the scheme will be implemented in 24 districts, while in the second phase; it will be implemented in 26 districts. In the third phase it will be rolled out in 25 districts.
36.	<b>Karnataka, Gujarat lifted ban on Maggi Noodles.</b>
37.	<b>Railway Minister Suresh Prabhu</b> announced that <b>Konkan Railway will establish a tunnel technology institute at Goa's Margao town.</b> The institute will enable training for the technology, which is still not available in India. The institute, which is first of its kind in the nation, will be established in the honour of former Railway Minister George Fernandes.
38.	<b>UP Government</b> announced <b>50000 rupees monthly pension to Yash Bharti awardees.</b> The Yash Bharti Samman, which was instituted in 1994, is conferred by the Uttar Pradesh Government for excellence in literature, fine arts, folk and classical music and sports.
39.	Maharashtra Government declared <b>14708 villages as drought-hit.</b> With this declaration, Maharashtra became the second state in the country as Karnataka declared 27 out of 30 districts as drought-hit in August 2015.
40.	<b>Jammu and Kashmir Minister</b> for Youth Services and Sports Molvi Imran Raza Ansari announced that <b>Kashmir Valley will host South Asian Rugby 7'S Championship in 2016.</b>
41.	<b>Madhya Pradesh</b> government has decided to <b>provide 33% reservation to women in government jobs.</b> Decision in this regard was taken by state cabinet meeting presided over by Chief Minister Shivraj Singh Chouhan.
42.	<b>Mysore will host the 103rd Indian Science Congress</b> from January 3 to 7, 2016 and a Mega Science and Technology Exhibition as part of it. The theme of Congress would be 'Science and Technology for Indigenous Development in India'.
43.	Prime Minister Narendra Modi inaugurated the <b>450 Mega Watt Baglihar Hydro Electric Power Project Stage-II constructed on river Chenab.</b>
44.	<b>Haryana Chief Minister Monohar Lal Khattar announced Sanskrit University, to be named after Maharishi Valmiki, for Scheduled Caste people in the state.</b>
45.	<b>The West-Central Railway (WCR) zone headquartered in Jabalpur, Madhya Pradesh has become the first Railway Zone in Indian Railways</b> to eliminate all <b>unmanned level crossings.</b>
46.	<b>Haryana Government won the Skoch Order-of-Merit national award</b> for implementing 6 E-Governance and IT initiatives in the state.
47.	<b>Punjab Government</b> has established a special <b>MGNREGA cell to coordinate effective implementation of National Rural Employment Guarantee Scheme in the state.</b> It has been established by Punjab Rural Development and Panchayat Department at Chandigarh with an outlay of 233 crore rupees.
48.	Prime Minister <b>Narendra Modi inaugurated Badarpur-Faridabad Metro in Delhi National Capital Region (NCR).</b> It is also first environment-friendly metro in India, as all the stations and depot have been equipped with solar power plants.
49.	To promote organic farming in the state, the <b>Himachal Pradesh Government organised a three-day organic fair and food festival in the state.</b> The organic fair and food festival was organised in Shimla, the capital city of Himachal Pradesh.
50.	Haryana Assembly has <b>passed Haryana Panchayati Raj (Amendment) Bill, 2015 that seeks to fix matriculation as minimum educational qualification for elections to Panchayati Raj institutions (PRIs).</b> ii. With this Haryana became second state in India after Rajasthan to fix educational and other qualifications for the candidates contesting Panchayat elections.
51.	<b>Rajasthan becomes the first state in the country to submit State Annual Action Plan under Atal Mission for Rejuvenation and Urban Transformation (AMRUT).</b>
52.	The <b>Bharatiya Janata Party-affiliated Akhil Bharatiya Vidyarthi Parishad (ABVP)</b> has for the second consecutive year trounced <b>National Students Union of India (NSUI)</b> to win all four seats in the student union elections of Delhi University.



53.	<b>Gujarat has been placed to top position in World Bank's first ever ranking of States on the ease of doing business in India.</b> The World Bank report titled Assessment of State Implementation of Business Reforms was released in New Delhi under the aegis of the Confederation of Indian Industry (CII).
54.	<b>Organ donation is the need of the hour and the Kerala government</b> has been on a drive to boost it in the state. Now 200 people from Sastamnada village have come forward to pledge their organs for donation.
55.	<b>Andhra Pradesh Chief Minister N Chandrababu Naidu will release water of river Godavari into Krishna on to mark the formal linking of the two rivers.</b> The programme held at Ibrahimpattanam village near Vijayawada.
56.	<b>Perumanna Grama Panchayat in Kozhikode district of Kerala has become the first Panchayat in the State, to declare its own water policy.</b>
57.	<b>Korea-Andhra Pradesh Friendship Forum organized the Korea Caravan 2015 in Vishakhapatnam.</b> This is for the first time that Caravan was held outside New Delhi.
58.	<b>Tribal Village called Baripatha became the first village in the state to be powered entirely by solar energy on October 23, 2015.</b> This Rs. 7-lakh project, co-funded by ECCO electronics (a solar products manufacturer) and Jakson Group (a diversified power solutions provider).

**LIST/INDEXES ANNOUNCED RECENTLY**

S.no	Name of the Index/List	Rank of India	Topped By?
1.	<b>Global Competitiveness Index 2015</b>	India at 55th position among 140 economies.	Topped by Switzerland
2.	<b>Global Terrorism Index 2015</b>	Out of the 162 countries surveyed, India was the sixth most affected by terrorism in 2014.	Iraq the most affected by terrorism. The least affected country in 2014 is Japan
3.	<b>Financial Secrecy Index 2015</b>	India ranked 45.	Switzerland is the most secretive jurisdiction in the world
4.	<b>Legatum Prosperity Index 2015 or Global Prosperity Index 2015</b>	India ranked 99 out of the 142 countries surveyed.	Norway
5.	<b>World Bank Ease of doing business 2016</b>	India ranked 130 out of the 189 countries surveyed	'Doing Business 2016' is topped by Singapore
6.	<b>World Giving Index 2015</b>	India ranked 106.	Myanmar ranked highest in the world for generosity
7.	<b>Freedom on the Net 2015 report</b>	India ranked 30 out of 65 countries	Iceland was chosen the most internet free country
8.	<b>Global Gender Gap Report 2015</b>	India ranked 108th position	Iceland topped it.
9.	<b>Melbourne Mercer Global Pension Index report 2015</b>	India Ranked last. <b>Note:</b> Australia was ranked as having the most adequate pension system.	Denmark with the best retirement system.
10.	<b>Global Competitiveness Index 2014</b>	71	Switzerland
11.	<b>Global Peace Index.</b>	143 <sup>rd</sup>	Iceland
12.	<b>Corruption Index</b>	85 <sup>th</sup>	Denmark
13.	<b>Environmental Democracy Index 2015</b>	24	Lithuania
14.	<b>World Happiness index 2015</b>	117	Switzerland
15.	<b>World Economic Forum's 2015 Gender gap index</b>	114	Iceland
16.	<b>Global Hunger Index Report 2014</b>	55	Mauritius
17.	<b>Human Development Index 2014</b>	130	Norway
18.	<b>Intellectual property (IP) environment 2015</b>	29	US
19.	<b>World Press Freedom Index 2015</b>	136	Finland
20.	<b>World's best countries for doing business 2014</b>	142	Singapore
21.	<b>Global Peace Index 2014</b>	143	Iceland
22.	<b>Global Innovation Index 2015</b>	81	Switzerland
23.	<b>2015 FM Global Resilience Index.</b>	119	Norway
24.	India is home to the highest number of hungry people in the world, at 194 million, surpassing China, according to United Nations annual hunger report. India has emerged as the second-most trusted country in the world in terms of faith reposed on its institutions. The list is topped by UAE with 84% trust		
25.	India was ranked the world's seventh most-valued "nation brand", with an increase of 32% in its brand value to \$2.1 billion - the highest among all the top 20 nations on the list, released by global consultants Brand Finance.		



**CURRENT SUMMITS/EVENTS HELD (NATIONAL/INTERNATIONAL)**

S.no	Name of the Summit	Location/Held in	Other Points
1.	21st International Conference on Frontiers in Yoga Research and its Applications (INCOFYRA)	Will be held in Prashanti Kutiram, Bengaluru.	The theme of the conference is Yoga in Integrated Healthcare Systems.
2.	First International Film festival for the persons with disabilities (IFFPD)	New Delhi	-
3.	11th National Tribal Crafts Mela Aadiship.	New Delhi	It was inaugurated by Union Minister of Tribal Affairs Jual Oram.
4.	2015 Valletta Summit on Migration	Valletta (Malta)	In this, the EU Emergency Trust Fund was established with 1.8 billion euros to deal with ongoing Mediterranean Migration Crisis.
5.	12th ASEM Foreign Ministers' meet	Luxemburg	The theme was Working Together for a Sustainable and Secure Future
6.	International Indigenous Terra Madre 2015	Shillong	-
7.	23rd Asia-Pacific Economic Cooperation (APEC) Economic Leaders Summit	Manila, Philippines Note: Peru will host the 24th APEC Economic Leaders' Meeting.	a) The summit was chaired by Philippines President Benigno S. Aquino III. b) The theme of the Summit was Building Inclusive Economies, Building a Better World. c) After the conclusion of the summit, the leaders from 21 member-countries issued the 2015 Leaders Declaration titled Building Inclusive Economies, Building a Better World: A Vision for an Asia-Pacific Community
8.	Global Cancer Summit	Indian Institute of Science	-
9.	10th East Asia Summit (EAS)	Kuala Lumpur, Malaysia	a) The year's summit held under the theme "Our People, Our Community, Our Vision". b) The summit was chaired by the Prime Minister of Malaysia Najib Razak
10.	26th Coordinated Patrol (CORPAT) between India and Indonesia	In the Andaman Sea.	-
11.	Pravasi Bharatiya Divas (PBD) Conference 2016 will be held.	In New Delhi	-
12.	2015 Annual meetings of World Bank Group and IMF	In Peru	-
13.	5th Meeting of the India-Maldives Joint Commission held	In Maldives	-
14.	Advantage Healthcare India 2015.	New Delhi	The summit aims at promoting healthcare services exports from India and is organised by the Department of Commerce.
15.	Global Maternal Newborn Health Conference	Mexico City	-
16.	The first edition of The Angel Summit.	the Indian School of Business (ISB) campus in Hyderabad	-
17.	World Robot Olympiad (WRO), 2015	Doha, Qatar	The theme was <b>Robot Explorers</b> .
18.	India-Africa Forum Summit (IAFS) 2015	Indira Gandhi Stadium Complex in New Delhi	
19.	First glottal conference on gender equality	Thiruvananthapuram	Organised by Kerala Government and UN Women, a United Nations entity
20.	'Networking the Networks' conference	New Delhi.	
21.	BASIC Ministerial Meeting on Climate Change	Held in Beijing.	The environment ministers of BASIC countries (Brazil, South Africa, India and China) on emphasised the importance of



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			holding the increase in temperatures to below the started goal of 2 degrees Celsius
22.	<b>ASEAN Environment Ministers</b>	<b>Hanoi, Vietnam.</b>	-
23.	<b>1st World Congress on Marxism</b>	<b>Beijing, China</b>	-
24.	<b>India-Russia Inter-Governmental Consultations</b>	<b>Moscow</b>	External Affairs Minister Sushma Swaraj and Russia's Deputy Prime Minister Dmitry Rogozin Chaired it.
25.	<b>Ground Zero Summit 2015</b>	<b>New Delhi</b>	The theme for the Summit was Digital India Securing Digital India.
26.	<b>World Economic Forum's India summit</b>	<b>New Delhi</b>	The theme of the meet was 'Delivering Growth in the New Context'.
27.	<b>4th India-Africa Trade Ministers Meeting</b>	<b>New Delhi</b>	-
28.	Global conference on gender equality titled 'International Conference on Gender Equality'	<b>Kerala</b>	-
29.	<b>World Congress on Disaster Management</b>	<b>Visakhapatnam, Andhra Pradesh.</b>	-
30.	<b>International Summit of Energy Efficient Technologies in Railways</b>	<b>New Delhi</b>	-

**IMPORTANT DAYS OBSERVED RECENTLY**

S.no	Date	Day
1.	<b>10 November</b>	World Science Day for Peace and Development, dubbed World Science Day. <b>Note:</b> The theme for 2015 is Science for a Sustainable Future.
2.	<b>12th November</b>	World Pneumonia Day <b>Note:</b> The theme Every Breath Counts: Stop Pneumonia Now.
3.	<b>19 November</b>	World Toilet Day (WTD)
4.	<b>The World Health Organisation (WHO) on 16 November 2015 launched the World Antibiotic Awareness Week with the theme Antibiotics: handle with care.</b>	
5.	<b>16 November</b>	The International Day for Tolerance
6.	<b>26 November</b>	The National Milk Day (NMD) was on observed across India to mark 94th birth anniversary of the Father of the White Revolution Dr Verghese Kurien. <b>Note:</b> World Milk Day that is observed on 1 June every year.
7.	<b>25 November</b>	International Day for the Elimination of Violence Against Women
8.	<b>26th November</b>	Constitution Day
9.	<b>1 October</b>	The International Day of Older Persons (IDOP)
10.	<b>2 October</b>	The International Day of Non-Violence
11.	<b>First Monday of October every year</b>	World Habitat Day
12.	<b>Second Friday of October</b>	World Egg Day
13.	<b>16th October</b>	World Food Day
14.	<b>11th October</b>	Fourth International Day of the Girl Child <b>Note:</b> The theme was The Power of Adolescent Girl: Vision for 2030.
15.	<b>9th October</b>	World Post Day
16.	<b>8 October</b>	World Sight Day
17.	<b>8th October</b>	Air Force Day
18.	<b>2 October</b>	National Anti-Drug Addiction Day
19.	<b>1st October</b>	World Vegetarian Day
20.	<b>21 October</b>	Global Iodine Deficiency Disorders Prevention Day
21.	<b>20th October</b>	World Statistics Day .
22.	<b>31 October</b>	The National Unity Day was observed to commemorate the birthday of Sardar Vallabhai Patel.
23.	<b>24 October</b>	World Polio Day

**BOOKS & AUTHORS**

Books	Author	Books	Author
Book titled What Happened to Netaji?	Anuj Dhar	<b>The Courage to Act - A Memoir of a Crisis and Its Aftermath</b>	Ben S. Bernanke
<b>Rebooting India: Realizing a</b>	Nandan Nilekani and	<b>The Clintons' War on Women</b>	Roger Stone and Robert Morrow



<b>Billion Aspirations</b>	Viral Shah		
<b>Interlinking of Indian Rivers</b>	Radha Kant Bharati	<b>Ruled or Misruled: Story and Destiny of Bihar</b>	Santosh Singh
<b>Autobiography of Sam Pitroda named Dreaming Big: My Journey to Connect India has been released.</b>	It is written with the help of an American author David Chanoff.	<b>Smita Patil: A Brief Incandescence</b>	Maithili Rao
<b>'Advantage India-From Challenge to Opportunity'</b>	APJ Abdul Kalam and Srijan Pal Singh	<b>From Fishing Hamlet to Red Planet</b>	P.V. Manoranjan Rao
<b>'Written by Salim-Javed'</b>	Diptakirti Chaudhuri	<b>'It will Always Be You'</b>	Megha Rao
<b>'Hari, A Hero for Hire'</b>	Zac O'Yeah	<b>'Jelly Belly'</b>	Aparna Santhanam
<b>'The making of Indian Diplomacy: A Critique of Eurocentrism'</b>	Deep K. Datta-Ray	<b>'The Literature of Collecting'</b>	Richard Wendorf
<b>'Brutal'</b>	Uday Satpathy	<b>'The Blue Between Sky and Water'</b>	Susan Abulhawa
<b>'The Monsoon War: Young Officers Reminisce - 1965 India-Pakistan War'</b>	Amarinder Singh and Lt General Tajinder Shergill	<b>'After the Bomb: Reflections on India's Nuclear Journey'</b>	Achin Vanaik
<b>'Baluta'</b>	Daya Pawar (translated by Jerry Pinto)	<b>'Madras: Tracing the Growth of the City Since 1639'</b>	K.R.A. Narasiah
<b>'For Love and Honour'</b>	Anand Ranganathan	<b>'For King and Another Country: Indian Soldiers on the Western Front 1914-18'</b>	Shrabani Basu
<b>'The Hidden Brain by Shankar Vedantam, Summer Requiem'</b>	Vikram Seth	<b>'The World of Hrishikesh Mukherjee: The Filmmaker Everyone Loves'</b>	Jai Arjun Singh
<b>'Blood on my hands: Confessions of Staged Encounters'</b>	Kishalay Bhattacharjee	<b>'Why India is Not a Great Power (Yet)'</b>	Bharat Karnad
<b>'The Brothers Bihar'</b>	Sankarshan Thakur	<b>'India On My Platter'</b>	Saransh Goila
<b>'Indian Family Business Mantras'</b>	Peter Leach and Tatwamasi Dixit	<b>'Pandeymonium'</b>	Piyush Pandey
<b>'India-Myanmar Relations: Changing Contours'</b>	Rajiv Bhatia		

**ISRO/NASA/OTHER SPACE ORGANIZATION IN NEWS**

1.	a) Indigenously made <b>GSAT-15</b> launched successfully by the <b>European Ariane 5 VA-227</b> . The launch took place from <b>Kourou in French Guyana in South America</b> . b) The 3164 kilogram <b>GSAT-15</b> carries communication transponders in <b>Ku-band</b> as well as a <b>GPS Aided GEO Augmented Navigation (GAGAN) payload operating in L1 and L5 bands</b> .
2.	<b>China</b> launched a <b>20th new generation satellite</b> into orbit that will support its global navigation and positioning network. The launch of the <b>20th satellite for the BeiDou Navigation Satellite System (BDS)</b> has put China one step closer to providing an alternative to the U.S. operated Global Positioning System (GPS).
3.	<b>NASA</b> released Plan outlining <b>Next Steps in the Journey to Mars with an aim to establish colonies by 2030s</b> .
4.	Japan has successfully launched its first commercial satellite as part its national space programme. Japanese H-IIA rocket carrying Canadian <b>TELSTAR 12V</b> communications and broadcasting satellite.
5.	<b>China's first lunar rover, Yutu</b> , has set the new record for the <b>longest stay by a rover on the lunar surface</b> . With working on the Moon for almost two years it has surpassed previous record of Soviet Union's (USSR's) 1970 launched rover Lunokhod 1, which had spent 11 months on the Moon.
6.	China successfully launched the <b>Tianhui-1C mapping satellite</b> into its designated orbit from Jiuquan satellite launch centre in the north-western province of Gansu. A Long March-2D carrier rocket carried the Tianhui-1C mapping satellite blasts off from the launch pad.
7.	The International Space Station (ISS) on November 2, completed 15 year of continuous human presence and to mark the event NASA released an official 'country song' that describes the epic journey.
8.	NASA and US Agency for International Development (USAID) have started the <b>SERVIR-Mekong</b> project, to strengthen the environmental monitoring in Southeast Asia region. It has been launched in the Asian Disaster Preparedness Center in Bangkok, Thailand to serve the 5 countries of the Mekong River Basin viz. Myanmar, Thailand, Cambodia, Laos and Vietnam.
9.	Russian astronaut Gennady Padalka has returned to Earth with the record for having spent the most time in space. The 57-year-old's latest mission lasted 168 days, bringing his total to 879 days in space over five trips.
10.	A mission that could bring chunks of rock samples collected by NASA's 2020 Mars rover back to Earth for analysis could launch as early as 2022. NASA's Ames Research Center has developed a draft proposal for the "Red Dragon" project which would see



	NASA team up with Elon Musk's company SpaceX.
11.	PSLV Successfully Launches India's Multi Wavelength Space Observatory ASTROSAT. A Polar Satellite Launch Vehicle (PSLV-C30) carrying Astrosat and six other satellites lifted off from the Satish Dhawan Space Centre in Sriharikota.

**COMMITTEES IN NEWS**

S.no	Committee	Headed by	Other Point
1.	<b>Committee of Eminent Persons (CEP)</b>	Prof Ashok Misra	<b>Prof Ashok Misra</b> To suggest reforms to the Joint Entrance Examination (JEE).
2.	<b>Doping in Sports</b>	Richard Proud	-
3.	<b>Empowered Committee</b>	The Committee comprises officials from various ministries, including Women and Child Development, Home Affairs, Road Transport and Railways	To approve schemes proposed under the Nirbhaya Fund.
4.	<b>Committee on Bankruptcy Law Reforms</b>	Dr T K Viswanathan	-
5.	<b>SIT on Black Money</b>	Justice MB Shah	-
6.	<b>Delhi government's panel</b>	Headed by Chetan Sanghi	Suggested that the BCCI should suspend DDCA
7.	<b>High Level Anil Bajjal Panel</b>	Anil Bajjal	Suggested Uniform Tax Treatment for CSR Works.
8.	<b>Three-member Achary panel on Delhi's MLA Salary</b>	PDT Achary	Recommended 400% hike in basic salary of Delhi MLAs
9.	<b>Central Press Accreditation Committee</b>	Frank Noronha	-
12.	<b>Governing Council (GC) of the National Investment and Infrastructure Fund (NIIF).</b>	Chaired by the Union Finance Minister	Its objective is to back new and stressed projects and help restart the investment cycle.
13.	<b>Inter-ministerial Apex Committee</b>	Was headed by Shri Madhusudan Prasad, Secretary, Union Ministry of Urban Development	Approved State Annual Action Plans (SAAP) of 81 mission cities in 5 states-Tamil Nadu, Madhya Pradesh, Jharkhand, Odisha and Mizoram under AMRUT for 2015-16.
14.	<b>Committee to draft the new education policy</b>	Former Cabinet secretary T.S.R. Subramanian	The committee has been mandated to submit the draft of the new policy no later than December 31, 2015.
15.	<b>13-member expert committee exclusively on Sanskrit</b>	<b>Headed by N Gopalaswami</b> , the former chief election commissioner (CEC) and now Chancellor of Rashtriya Sanskrit Vidyapeeth in Tirupati	the committee has been asked to recommend measures to integrate the study of the ancient language with other disciplines
16.	<b>RV Easwar Committee with a view to simplify the provisions of the Income Tax Act, 1961</b>	Justice RV Easwar (Retd.)	
17.	<b>National Tribal Advisory Council set up</b>	Under chairmanship of the Prime Minister	for real time monitoring of various tribal development programmes and schemes in the country.
18.	<b>High level committee to suggest steps to sort out taxation problem being faced by the trade and industry</b>	Former Chief Economic Advisor Ashok Lahiri.	
19.	<b>B S Baswan committee</b>	To revisit civil services examination pattern	-

**BUSINESS NEWS (NATIONAL & INTERNATIONAL)**

S.No	Companies	News related to
1.	<b>Indiabulls Housing Finance Ltd. (IHFL) &amp; OakNorth Bank of the U.K.</b>	Sameer Gehlaut led Indiabulls Housing Finance Ltd. (IHFL) acquired 40% stake in OakNorth Bank of the U.K. for \$100 million, making it the largest shareholder of a full service universal bank.



2.	<b>Anheuser-Busch InBev &amp; SABMiller</b>	Anheuser-Busch InBev finalized the terms of a \$107 billion takeover of SABMiller.
3.	<b>Ministry of Railways issued a Letter of Award (LoA) to USA-based GE Global Sourcing India Pvt Limited</b>	Ministry of Railways issued a Letter of Award (LoA) to USA-based GE Global Sourcing India Pvt Limited for setting up of Diesel Locomotive Factory (DLF) at Marhowra, Saran district, Bihar and for procurement and maintenance of mainline Diesel Electric Locomotives.
4.	<b>Internet giant Google</b>	Internet giant Google is working with the government on a pilot project for providing Internet connectivity by using large balloons. Google, under its 'Project Loon', is using big balloons floating at a height of 20 kilometers above earth surface for transmission of Internet services.
5.	<b>Facebook &amp; Bharat Sanchar Nigam Ltd. (BSNL)</b>	Facebook partnered with state-owned Bharat Sanchar Nigam Ltd. (BSNL) to create 100 WiFi hotspots in rural areas of western and southern India.
6.	<b>Tata Motors</b>	Made Football star Lionel Messi as the global brand ambassador for its passenger vehicles.
7.	<b>Reliance Communications Ltd (R-Com) &amp; Sistema Shyam Teleservices Ltd (SSTL)</b>	Reliance Communications Ltd (R-Com) is merging the telecom business of Sistema Shyam Teleservices Ltd (SSTL) that operates MTS brand with itself in an all-stock deal worth Rs.4,500 crore.
8.	<b>Tata Consultancy Services</b>	Tata Consultancy Services launched a new Centre of Excellence (CoE) for Internet of Things (IoT) in collaboration with Intel. The CoE is located at the TCS campus in Hyderabad.
9.	<b>Marriott International &amp; Starwood Hotels &amp; Resorts</b>	Marriott International to acquire Starwood Hotels & Resorts Worldwide.
10.	<b>Coal India Limited (CIL)</b>	The Cabinet Committee on Economic Affairs (CCEA) approved the disinvestment of 10%.
11.	<b>Intel</b>	Intel has rolled out its 'Ek Kadam Unnati Ki Aur' programme towards rural digitisation in 10 States from Nadimpalle village in Telangana.
12.	<b>CarTrade</b>	Online auto classifieds portal CarTrade acquired CarWale
13.	<b>Practo &amp; Uber</b>	Healthcare booking platform Practo and taxi-hailing platform Uber announced a global partnership to help people reach doctors easily.
14.	<b>Thomas Cook India &amp; OYO Rooms</b>	Travel services provider Thomas Cook India has entered into a partnership with online aggregator of budget hotels, OYO Rooms, offering access to over 3,200 hotels, spread over 140 cities across India.
15.	<b>Tata Sons &amp; Crayon Data</b>	Tata Sons chairman emeritus Ratan Tata has invested an unspecified amount in Crayon Data, a Singapore-based startup.
16.	<b>Foodpanda &amp; Indian Railway Catering and Tourism Corporation (IRCTC)</b>	Tied up for order and delivery of food to the passengers.
17.	<b>Alphabet</b>	Alphabet replaced Google as the publicly traded company that will house Google's search and Web advertising businesses, maps, YouTube and its "moonshot" ventures such as driverless cars.
18.	<b>Patanjali Ayurved</b>	Baba Ramdev's Patanjali Ayurved announced a tie-up with the Future Group under which its products will be available at the Big Bazaar, KB's and EasyDay outlets.
19.	<b>Tata Housing</b>	Real estate developer Tata Housing tied-up with social networking firm Facebook to sell its affordable homes online. For this purpose, Tata Housing launched the new campaign titled Social sell on Facebook.
20.	<b>Dell Inc. and EMC Corporation</b>	Signed a definitive agreement under which Dell, will acquire EMC Corporation, while maintaining VMware as a publicly-traded company. This will be the biggest tech deal in history with a 67 billion US dollars acquisition of EMC Corp by Dell.
21.	<b>Aditya Birla Group</b>	Aditya Birla Group launched online fashion store Abof.com.
22.	<b>Etihad Airways &amp; IBM</b>	Signed deal worth 700 million US dollars. The deal incorporates analytics of customer data and the development of technology that can forecast weather patterns to better manage the airline's flights at its Abu Dhabi centre.
23.	<b>Wipro and First Book</b>	To provide 35000 new books to kids in need in 5 Cities in U.S. & Canada
24.	<b>ASCMel.T</b>	The mobile app ASCMel.T to help people with autism.
25.	<b>Gannett Co</b>	To acquire Journal Media for 280 million US dollars.
26.	<b>Cipla Medpro</b>	Partnered with Serum Institute India to provide Vaccines in South Africa.
27.	<b>Tata Power</b>	Launched LED tube light scheme in Mumbai. The scheme aims at encouraging the residents in Mumbai to adopt energy efficient lights, thus, saving power.
28.	<b>GAIL</b>	To take 10% stake in TAPI natural gas pipeline project.
29.	<b>Abra</b>	Abra, a Silicon Valley bitcoin startup, revealed it had raised money from Tata Sons chairman Ratan Tata and American Express, as part of its \$12-million Series-A funding.
30.	<b>Western Digital Corporation</b>	Entered into a definitive agreement with SanDisk Corporation to buy it for 19 billion US



		dollar.
31.	<b>Reliance Capital Asset Management (RCAM)</b>	Announced takeover of global giant Goldman Sachs' mutual fund business in India for Rs 243 crore in an all-cash deal.
32.	<b>Telecom Regulatory Authority of Indian (TRAI)</b>	Has made it mandatory for telecom operators to compensate consumers by Rs.1 for call drops with effect from 1 January 2016. As per new TRAI rules, the compensation will be limited to three dropped calls in a particular day.
33.	<b>Infosys</b>	Announced a definitive agreement to acquire Noah Consulting, LLC, a provider of advanced information management consulting services for the oil and gas industry in a \$70 million all-cash deal.
34.	<b>ABIL (Avinash Bhosale Group) &amp; Versace</b>	To develop a new exclusive residential project in Hughes Road, South Mumbai.
35.	<b>Reliance Industries</b>	Became the first corporate to sign the revised listing agreement with the BSE as mandated under the newly introduced Listing Regulation notified by SEBI.
36.	<b>Snapdeal</b>	Acquired Silicon Valley-based startup Reduce Data, a programmatic display advertising platform
37.	<b>State-owned Oil and Natural Gas Corporation (ONGC)</b>	Bought a 15% stake in Russia's second-largest oil field Vankor from Rosneft located in East Siberia.
38.	<b>JK Tyre</b>	JK Tyre & Industries (JK Tyre) and JK Asia Pacific Singapore Ltd, a wholly-owned subsidiary of JK Tyre said that it has signed deal with Kesoram Industries Ltd (KIL) to acquire 100% equity in Cavendish Industries Ltd (CIL).
39.	<b>FreeCharge</b>	Snapdeal-owned mobile transactions platform FreeCharge announced its foray into the wallets space. FreeCharge has partnered with Yes Bank and payment bank licensee Fino PayTech to launch the service.
40.	<b>Paytm</b>	Introduced cashless payments in educational institutions, which will enable users to pay school fees and dues, cafeteria bill, buy uniforms, books and merchandise.
41.	<b>Uninor</b>	Telenor Group announced that it had changed its brand identity along with legal company name from Uninor, its subsidiary in India, as Telenor India Communications Pvt. Ltd.
42.	<b>Bajaj Auto</b>	Launches RE60 quadricycle, which has been named 'Qute', at a free-on-board (FoB) price tag of \$2,000 (around Rs. 1.35 lakh).
43.	<b>Facebook</b>	Announced partnerships with Internet Service Providers in India to launch wi-fi enabled broadband services in rural areas. Called Wi-Fi Express, the initiative is part of Facebook's Internet.org platform.
44.	<b>Reliance Defence</b>	Reliance Defence signed a strategic Memorandum of Understanding (MOU) with Emirates Defence Industries Company (EDIC) in defence sector. <b>Note:</b> The MoU seeks to boost partnership between both countries for manufacturing, knowledge transfer, services and technology development from the United Arab Emirates (UAE).

### India Africa: Building New Partnerships

**India Africa Forum Summit** recently concluded in **New Delhi**.

The Summit witnessed a **large gathering with 54 nations** participating out of which 40 head of the states participated.

#### Key Features/Grants



- In addition to the \$7.4 billion concessional credit pledged in 2008, **India has announced credit of \$10bn** over a period of **five years**.

- India will offer **grant assistance worth \$600 million**, which will include **\$100mn for the India-Africa development fund and \$10mn for an India-Africa health fund**.
- India has announced **50,000 scholarships to African students** to pursue their studies in India.
- India will increase its cooperation with Africa on maritime security to counter "terrorism and extremism."**

### AGREEMENTS (INDIA/WORLD)

S. no	Related to	Agreement signed between/among?	Other Points
1)	<b>10 Agreements on Mutual Co-operation</b>	India and Singapore	These include Defence, Civil Aviation, National Planning and cyber Security.
2)	<b>Set up Railway Chair on Sustainable Mobility at the premises of TERI University</b>	The Ministry of Railways and TERI University	-
3)	<b>The Tripartite Agreement on the IBSA Fund for the Alleviation of Poverty and Hunger</b>	Signed Among India, Brazil and South Africa (IBSA)	The IBSA countries contribute 1 million US dollars each annually to the Fund, which till January 2015 has accumulated to 28.2 million US dollars



4)	Articles of Agreement (AoA) of the Asian Infrastructure Investment Bank (AIIB)	Approved by the Union Cabinet chaired by Prime Minister Narendra Modi	<b>Note:</b> India will be the second-biggest shareholder with 8.4%, followed by Russia, which will have a 6.5% stake.
5)	To fast-track business approvals, an arrangement to make it easier for German companies to operate in India	India and Germany	
6)	two loan agreements worth 125 million Euros for financing two projects under the Green Energy Corridor programme	Government of India and Federal Republic of Germany (KFW)	These two projects are in <b>Himachal Pradesh and Andhra Pradesh</b>
7)	Protocol for the establishment of the India-Ecuador Joint Economic and Trade Committee (JETCO) to enhance bilateral trade and investment relations	India and Ecuador	
8)	India, China to set up first ever ministerial mechanism on security	India and China	
9)	10 MoUs to enhance bilateral cooperation	India & Israel	
10)	For cooperation in renewable energy	India with Mozambique.	
11)	Pacts on Double Taxation Avoidance & Cultural Exchange.	India & Israel signed.	
12)			
13)	Six MoUs to enhance Cooperation	India & Jordan	To strengthen and develop relations in merchant shipping and maritime transport, the two sides inked an agreement on Maritime transport.
14)	Trans-Pacific Partnership agreement	US, Japan and 10 other Pacific Rim countries signed.	-
1.	Soft loan of 15 billion dollars (Rs 90,000 crore)	Japan offered to India's ambitious first bullet train project viz. Mumbai-Ahmedabad high speed rail corridor along with technology.	  <p><b>10 ONLINE TEST</b> (ONLY IN ENGLISH MEDIUM) for just Rs. 375/- only Contact: 8750505041 Visit: <a href="http://onlinestore.careerpower.in">onlinestore.careerpower.in</a></p>
2.	Strategic Investment Agreements for building three nuclear plants	Britain with China.	
3.	Mutual Legal Assistance in criminal matters	Treaty between India and Maldives on Mutual Legal	
4.	Maritime Transport	India and Egypt	
5.	Deal to avoid clashes between air forces over Syrian skies and provide smooth operation of the two nations' aircrafts	Russia & US signed	
6.	To handle pulses across its ports in country	APSEZ with IPGA	
7.	5.5 billion US dollars deal to build high-speed railway in Indonesia	China & Indonesia signed	
8.	Agreement to build 1100 km Gas Pipeline	Pakistan & Russia	
15)	For prevention of fiscal evasion	Indian and Vietnam	
16)	Commercial deals worth 9 billion pounds	India & UK	The deals cover retail, financial and professional services, health and education among others.
17)	Cooperate on intelligence sharing, border security	India & Bangladesh	
18)	MoUs on Renewable Energy, Culture Exchange	India & Indonesia signed.	
19)	Cooperation in the field of Animal Health	India and Vietnam	The MoU seeks the promotion of mutual cooperation between both the nations through joint activities in the areas of animal health.



20)	<b>SOP to operationalise Agreement on Coastal Shipping</b>	India & Bangladesh	
21)	<b>MoU on passenger and cruise vessel movement</b>	India & Bangladesh	
22)	<b>Civil Nuclear Pact</b>	India & Australia	India will be the first country to buy Australian uranium without being a signatory to the Nuclear Non-proliferation Treaty.
23)	<b>Memorandum of Understanding (MoU) to conserve, develop and publicize written heritage at the National Library in Kolkata, West Bengal</b>	Indian and France	
24)	<b>An agreement to partly finance a UK nuclear power plant</b>	Chinese President Xi Jinping signed with UK	The agreement will see China's state-owned power company take a 35% share in a new plant to be built with France's EDF.
25)	<b>Memorandum of Understanding (MoU) to enhance the existing air service co-operation.</b>	India with Republic of Korea in an effort	
26)	<b>To import petroleum products</b>	Nepal & China	
27)	<b>Bilateral Defence Partnership</b>	a) India and Australia signed. b) By setting up of a joint working group on defence research and material cooperation.	First-ever bilateral Maritime exercise AUSINDEX between both countries is scheduled to be held in September 2015.
28)	<b>Pact to cooperate on criminal matters</b>	India and Indonesia	-
29)	<b>Bilateral cooperation in Tourism, Mekong Ganga Project</b>	India and Cambodia	Cambodian Prime Minister Hun Sen
30)	Two key Memoranda of Understanding (MoUs) on <b>Air services and Quick Impact Projects</b> under the Mekong-Ganga Cooperation (MGC) programme	India and Laos	President of Laos Choummaly Sayasone
31)	<b>Loan agreement with Asian Development Bank (ADB)</b>	India Signed, to upgrade tourism infrastructure and services in Punjab, Uttarakhand and Himachal Pradesh.	The loan will be used for development and conservation of the places of tourist attractions.

**MISCELLANEOUS NEWS**

S.no	NEWS
1.	<b>Shekhar Kapur</b> to head jury and <b>Anil Kapoor</b> to be chief guest at <b>IFFI 2015</b> . <b>The Man Who Knew Infinity</b> , a British film on Indian mathematician Srinivasa Ramanujan's life, will open the 46th edition and <b>Spain</b> will be the <b>focus country</b> of the IFFI 2015.
2.	<b>Eram Scientific Solutions</b> , manufacturer of electronic toilets, has unveiled a <b>new eToilet mobile app</b> . It helps locate the nearest toilets via a map and address listings, Anvar Sadath K, CEO, Eram, says.
3.	<b>China's Tianhe-2 Supercomputer</b> has emerged as the world's most powerful supercomputer system for the sixth consecutive time.
4.	<b>The Competition Commission of India (CCI)</b> imposed penalties upon 3 Airlines for concerted action in fixing and revising Fuel Surcharge (FSC) for transporting cargo. These 3 Airlines are Jet Airways (India) Ltd, InterGlobe Aviation Limited and Spice Jet Limited.
5.	Allahabad HC asked <b>UP government</b> to stop sale and use of <b>Chinese Manjha</b> .
6.	<b>CCEA approved</b> implementation of <b>CCTNS and ICJS Project</b> by March 2017 to <b>revamp Criminal Justice System</b> . The Project will be implemented through integrating <b>CCTNS with e-Courts, e-prisons, Forensics and Prosecution</b> , which are the key components of the Criminal Justice System.
7.	The country's second largest passenger car manufacturer <b>Hyundai Motor India (HMIL)</b> launched its CSR initiative -- <b>Safe Move-Traffic Safety Campaign</b> -- in association with the Ministry of Road Transport and Highways.
8.	<b>President</b> promulgated <b>Ordinances on Constitution of Commercial Courts and Amendment to the Arbitration &amp; Conciliation Act 1996</b> . The ordinance on amending the Arbitration and Conciliation Act 1996 seeks amendments based on the Law Commission's recommendations of 246th reports and suggestions received from stakeholders.
9.	Union Cabinet approved amendments to <b>Payment of Bonus Act 1965</b> hiking bonus <b>for Industrial workers</b> . According to the decision, the bonus ceiling under the legislation was increased from 3500 rupees to 7000 rupees per month.
10.	a) The government flagged off the ' <b>Science Express Climate Action Special</b> ' train from <b>Delhi</b> , as part of its initiative to sensitize the masses, especially children and the youth, about the issue of climate change, in the run-up to the global climate



	<p>summit in Paris slated for December.</p> <p>The train will run till 7 May 2016 and during the course of these eight months, it would stop at 64 locations across India, covering over 19,500 kilometres.</p> <p>The Science Express—a joint initiative of the ministry of environment, forests and climate change (MoEFCC), the ministry of railways and the ministry of science and technology.</p>
11.	Ministry of Shipping launched a programme to develop <b>78 Lighthouses</b> as tourism centers. The identified lighthouses are in Gujarat, Maharashtra, Goa, Karnataka, Kerala, Lakshadweep, Tamil Nadu, Puducherry, Andhra Pradesh, Odisha, West Bengal and Andaman and Nicobar Islands.
12.	Union Cabinet approved <b>Productivity Linked Bonus for railway employees</b> . It is estimated that the total payment of 78 days' PLB to railway employees will be around 1030.02 crore rupees.
13.	Union Government has <b>reduced the deadline</b> for completion of <b>flagship Pradhan Mantri Gram Sadak Yojana (PMGSY) for rural connectivity through all- weather roads from 2022 to 2019</b> .
4.	Union Cabinet approved <b>Framework for Cooperation in Blue Economy between India and Seychelles</b> . India and Seychelles signed the protocol for cooperation in the field of blue economy on 26 August 2015 during the visit of the President of Seychelles to India.
15.	Two mountaineers <b>ArjunVajpai and Bhupesh Kumar</b> created history by becoming <b>first people to climb 6180 meter high</b> unnamed peak in <b>Himachal's Spiti Valley</b> . The duo named the peak as Mount Kalam.. Newly named Mt. Kalam is located near <b>Bara Shigri Glacier</b> , largest glacier located in Himachal Pradesh.
16.	<b>Airports Authority of India (AAI)</b> signed a <b>Memorandum of Understanding (MoU) with IL&amp;FS Global Financial Services</b> to spread its wings overseas.. Infrastructure Leasing & Financial Services Limited (IL&FS) is one of India's leading infrastructure development and finance companies.
17.	The Central Board of Direct Taxes (CBDT) has entered into 11 more unilateral Advance Pricing Agreements (APAs) with Indian subsidiaries of foreign companies operating in various segments of the economy. With this, CBDT so far has entered into 31 APAs (30 unilateral and one bilateral) and is now aiming to finalise another 30 to 40 APAs in order to provide stability and confidence among the foreign enterprises operating in India. <b>What is Advance Pricing Agreements (APAs)?</b> APA usually is signed between a taxpayer and the central tax authority (in case of India it is CBDT) for multiple years on an appropriating transfer pricing methodology.
18.	<b>National Highways Authorities of India (NHAI)</b> has approved a pilot project for undertaking scientific studies on designing greenbelts along national highways. <b>Key facts:</b> a) The pilot project will be implemented on a 5 km stretch on NH-7 (Varanasi to Kanyakumari) between Jam and Hinganghat in Nagpur region. b) Around 20,000 scientifically chosen species of trees are proposed to be planted on both sides of this stretch in multiple rows at an estimated cost of 11 crore 80 lakh rupees. The project will run for five years' time span. During this period various experiments will be conducted in NEERI laboratory to record the impact of greenbelt development.
19.	The Ministry of Civil Aviation released Revised Draft National Civil Aviation Policy (NCAP 2015). The policy aims at providing a favourable environment and a level playing field to various aviation sub-sectors, such as Airlines, Airports, Cargo, Maintenance Repairs and Overhaul (MRO) services and so on. Besides, the scheme also intends to create an eco-system to enable 30 crore domestic ticketing by 2022 and 50 crore by 2027.
20.	Railway is launching a new scheme under which waitlisted passengers can get confirmed accommodation in next alternative train if they opt for the option while booking their tickets online named as Viklap.
21.	The Asia Pacific region is the most disaster prone part of the world as it had suffered around 1,625 disasters in the decade through 2014. It was revealed in recently released 2015 United Nations Asia-Pacific Disaster Report.
22.	Tata Trusts and Harvard University South Asia Institute (SAI) announced collaboration on knowledge creation and capacity building for social and economic empowerment in India.
23.	First-ever Hindi Atlas Book on "Mars Orbiter Mission (MOM)" in New Delhi. The book on the occasion of the first meeting of reconstituted 'Joint Hindi Salahkar Samiti' of the Department of Space and Department of Atomic Energy.
23.	The Department of Heavy Industries (DHI) came out with draft national policy on capital goods. The Policy on Capital Goods is focused on the most critical sector for achieving the vision of Make in India and also envisages unlocking the potential for this promising sector and establish India as a global manufacturing hub.
	Union Ministry of Health and Family Welfare enhanced delegated financial powers of designated Central Government Hospitals and institutes under the Rashtriya Arogya Nidhi (RAN) scheme. After the enhancement, only cases for financial assistance beyond 5 lakh rupees would now be required to be referred to the Ministry from the earlier upper limit of 2 lakh rupees per patient.
25.	Public broadcaster Doordarshan claimed that it has emerged as the most watched Hindi channel in terms of time spent per viewer ahead of top General Entertainment Channels.
26.	Railway Minister Suresh Prabhu announced that the Railways would soon start country's first-ever double decker Shatabdi Express that would ply between Mumbai and Goa.
27.	National Disaster Response Force (NDRF) has partnered with about 30 Public Sector Undertakings (PSUs) to jointly tackle and mitigate man-made or natural disasters or emergencies.
28.	Railways Minister Suresh Prabhu on 25 October 2015 flagged off Vigithon marathon in Mumbai to sensitise people for a fight against corruption at the grass-root level. Vigithon was a run for corruption free India and was organised by public sector lender Union Bank of India.



29.	Chennai's K Prithika Yashini is all set to become India's first transgender Sub Inspector of Police
30.	Noted Indian social reformer and founder of NGO sulabh International Bindeshwar Pathak, was included in "The Global Diversity List" of 50 top world personalities by The Economist.
31.	State run insurer, Life Insurance Corporation of India (LIC) has launched its maiden unit linked insurance plan (ULIP) product across the country. The ULIP which is also called as 'New Endowment Plus' offers investment-cum-insurance provision during the term policy providing dual benefit for the policy holder.
32.	Taj Mahal becomes first monument in world to have Twitter account.
33.	ICICI Lombard General Insurance has tied up with Catholic Syrian Bank (CSB) for sale of its products through 431 branches of the bank.
34.	The Registrar General & Census Commissioner of India (RGI) released data of Census 2011 on Highest Educational Level obtained among population attending educational institution by age and sex. Literate population who are presently attending any educational institution on the country, below Primary (major share of 32.6%). Primary (25.2%), Middle (15.7%), Matric (11.1%), Higher Secondary (8.6%) and Graduate above (4.5%)

**SCHEMES BY UNION GOVERNMENT**

S.no	Scheme & Launched by	Features of the Schemes
1.	<b>E-Pathshala, Saaransh and National Programme on School Standards and Evaluation Framework (Shala Siddhi) web portals/ mobile apps</b> were launched by HRD Minister.	These portals were launched during the <b>edNEXT</b> , the National Conference on <b>ICT in School Education</b> that was held at <b>New Delhi</b> .
2.	<b>One Rank One Pension (OROP)</b>	a) Pension will be <b>re-fixed for all pensioners retiring in the same rank and with the same length of service</b> as the average of minimum and maximum pension in <b>2013</b> . b) The benefit will be given with effect <b>from 1 July 2014 to the ex-service men of all the three forces</b> . c) Those drawing pensions above the average will be protected. d) In future, the pension would be <b>re-fixed every 5 years</b> . e) Arrears will be paid in <b>four half-yearly installments</b> . f) All <b>widows, including war widows, will be paid arrears in one installment</b> . g) Personnel who voluntarily retire will not be covered under the scheme.
3.	<b>Imprint India</b> , a Pan-IIT and IISc joint initiative	It encourages the <b>Indian technical institutions to develop a blueprint for research to crack major engineering and technology challenges</b> relevant to the nation. It is a <b>1000 crore rupees</b> project.
4.	<b>Technology Acquisition and Development Fund (TADF)</b> under the National Manufacturing Policy, 2011	The fund will facilitate <b>acquisition of clean, green and energy efficient technologies</b> . It will also <b>catalyse the manufacturing growth in Micro, Small &amp; Medium Enterprises (MSME)</b> sector with an aim to contribute to 'Make in India' initiative.
5.	The <b>Affordable Medicines and Reliable Implants for Treatment (AMRIT) pharmacy</b> outlet at the All India Institute of Medical Sciences (AIIMS) in New Delhi was launched by Union Ministry of Health and Family Welfare	The <b>purpose</b> of the first of its kind outlet is <b>to reduce the expenditure incurred by patients on treatment of cancer and heart diseases by 50 to 60%</b> .
6.	<b>Mission Indradhanush</b> to achieve <b>full immunisation of children below two years</b> was launched by Union Ministry of Health and Family Welfare	In the <b>second phase</b> , the week-long programme will be implemented in <b>352 districts of the country</b> . Mission Indradhanush depicts 7 colours of the rainbow which aims to cover <b>all those children by 2020 who are either unvaccinated or are partially vaccinated against 7 vaccine preventable diseases</b> .
7.	<b>KISAN (Crop Insurance using Space Technology and Geoinformatics) Project</b> to benefit farmers was launched by Union Government	This project will <b>favour use of satellites, drones (unmanned aerial vehicles) and other geospatial technology</b> to collect <b>crop yield data and to assess damage from natural calamities</b> . Drones will help to <b>take high resolution imagery</b> of crop assessment.
8.	<b>Hailstorm App, an Android mobile phone application</b>	a) To assess large-scale damage to crops from hail. b) Farmers by using this application on their smart phones can immediately send photos



		of their crop damage due to hailstorm to officials concerned for immediate relief.	
11.	<b>Central Victim Compensation Fund (CVCF)</b>	The scheme <b>aims</b> at enabling <b>support to victims of various attacks, such as rape, acid attacks, human trafficking and women killed</b> or injured in the cross border firing.	Initial amount of 200 crore rupees.
12.	The Union Ministry of Urban Development approved the first batch of state level Action Plans under <b>Atal Mission for Rejuvenation and Urban Transformation (AMRUT)</b> .	The approved Action Plans have a <b>total of 143 projects in 89 AMRUT cities in Andhra Pradesh, Gujarat and Rajasthan.</b>	The State Annual Action Plans (SAAP) worth <b>2786.28 crore rupees were cleared by inter-ministerial Apex Committee of AMRUT for 89 cities</b> in the three states.
13.	Union Government modified <b>National Blood Policy, 2002</b> towards better blood utilization.	a) The first modification is permitting the <b>transfer of blood from one blood bank to another in case of shortage.</b>	b) The second modification is <b>fixing an exchange value of 1600 rupees per litre for surplus plasma.</b>
14.	Urban Development Minister Venkaiah Naidu inaugurated ' <b>e-lala</b> ', an <b>e-commerce portal of Confederation of All India Traders (CAIT) in New Delhi</b>	The <b>e-lala initiative</b> is aimed at <b>promoting the interests of 5.77 crore small businesses</b> in the context of rapid expansion of <b>e-commerce</b> in the country.	-
15.	<b>e-Sahyog pilot</b> project of the Income-Tax Department was launched by FM	To facilitate <b>taxpayers by reducing their need to physically appear</b> before tax authorities.	The e-Sahyog project is aimed at <b>reducing compliance cost, especially for small taxpayers.</b>
16.	' <b>Ek Bharat, Shresth Bharat</b> ' scheme announced	Under this scheme, <b>two states would undertake a unique partnership for a period of one year.</b>	The year would be marked by cultural and student exchanges, which would give an opportunity to the people of these two states to understand and come closer to each other.
17.	<b>PRASAD (National Mission on Pilgrimage Rejuvenation and Spiritual Augmentation Drive)</b> <b>SWADSH DARSHAN</b> schemes launched by the Union Ministry of Tourism.	a) To <b>achieve 1% share of international tourist arrivals</b> by 2016-17 from the present 0.68%. b) PRASAD's objective is to <b>augment religious and spiritual tourism in the country as India is a land of many religions like Hinduism, Buddhism, Sikhism, Jainism and Sufism.</b>	c) As part of <b>SWADSH DARSHAN</b> scheme, theme based tourism circuits are <b>identified for infrastructure development across the country.</b> Theme Based Tourist Circuit (TBTC) is defined as a tourist circuit around specific themes such as religion, culture, ethnicity, niche, etc.
18.	<b>UDAY Scheme</b>	a) Ujwal DISCOM Assurance Yojna (UDAY) for <b>financial restructuring of debt of power distribution companies.</b> b) The Scheme <b>aims for financial turnaround and revival of Power Distribution companies (DISCOMs)</b> and also ensures a sustainable permanent solution to the problem.	c) Selected states would be able to sell the balance <b>25% as state-backed power bonds or loans which will carry interest rates of g-sec plus 50 basis points.</b>
19.	<b>National Offshore Wind Energy Policy</b>	To generate <b>electricity from offshore windmills located in areas within Exclusive Economic Zone (EEZ)</b> of the country.	National Institute of Wind Energy (NIWE) will be nodal agency for allocation of offshore Wind Energy blocks.
20.	<b>National web portal for apprenticeship training</b>	The scheme provides opportunities for <b>practical training, is for graduates, diploma holders and 10+2 pass vocational certificate holders.</b>	A logo and a slogan " <b>Sashakt Yuva, Samarth Bharat</b> " was also released for the portal.
21.	<b>MGNREGA</b>	The Union Cabinet chaired by the Prime Minister Narendra Modi, has given its ex-post facto approval to provide <b>an additional 50 days of unskilled manual work in the financial year over and above the 100 days assured to job card holders, in such rural areas where drought or natural calamities have been notified.</b>	
22.	<b>Shyama Prasad Mukherjee Rurban mission</b>	In this regard, Union Government has earmarked <b>over 5,000 crore rupees for the mission to develop 300 clusters over next three years across the country.</b>	
23.	<b>Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)</b>	For the <b>welfare of people affected by mining related operations.</b>	The new scheme is meant to <b>provide for the welfare of people and areas affected by mining related operations by using the funds collected by District Mineral</b>



			Foundations (DMFs).
24.	Headend In The Sky (HITS) digital platform initiative, under the brand name NXT DIGITAL	The platform will provide viewers access to over 500 television channels of their choice be it international, national, regional and local; besides a host of other services like e-applications and TV everywhere.	
25.	Integrated Power Development Scheme (IPDS)	a) To ensure 24x7 power supply to every house. b) Launched in Varanasi, Uttar Pradesh	c) IDPS is to strengthen the transmission and distribution (T&D) networks, 100% metering urban areas and smarten it with information technology.
26.	NOC Online Application Portal and Processing System for the National Monument Authority launched	It will make the approval procedure more efficient for construction related activities in regulated/restricted areas in the vicinity of Archaeological Survey of India (ASI) protected monuments in different cities of India.	NOAPS is designed by National Informatics Centre (NIC).
27.	Union Government has launched Green Highways (Plantation, Transplantation, Beautification & Maintenance) Policy-2015	To promote greening of National Highway corridors across the country. The objective of the policy is to reduce the impact of air pollution and dust by planting trees and shrubs along the National Highways.	It will also help in providing employment to 5 lakh people of the rural areas.
28.	Minister of Railways Suresh Prabhakar Prabhu launched Indian Railway Knowledge Portal	For dissemination of detailed information on Indian Railways.	- It is an initiative of the National Academy of Indian Railways (NAIR) which allows the user to access most of the available knowledge about Indian Railways at one location due to linkage of websites, documents and much more.

**SCHEMES BY STATE GOVERNMENT**

S.no	State/UT Government	Scheme/Initiative Launched	Features
1.	Rajasthan Chief Minister Vasundhara Raje announced	a) Rajasthan Agro-Processing and Agri-Marketing Promotion Policy 2015 b) The policy seeks to promote agro-processing and to reduce post-harvest losses at the farm gate.	The policy aims to promote agro-processing and to reduce post-harvest losses at the farm gate thus ensuring maximum prices of farmer's agri produce.
2.	Haryana Government	New Integrated Licensing Policy 2015	It enables small landowners to voluntarily monetise their land by participating in the process of licensing, real estate development, marketing & sale of their transferable development rights.
3.	The Odisha Government	Mission Abaas, state's urban housing mission	To provide affordable houses to Economically Weaker Sections (EWS), Low Income Groups (LIG) and slum dwellers.
4.	The Delhi Government	Bill Banvao, Inaam Pao scheme	Launched to encourage people to receive or demand proper bills for purchases. Citizens will be eligible for the scheme only on a bill or cash memo/retail invoice of not less than 100 rupees for purchases made from a registered dealer in Delhi. The maximum prize to be given under the scheme is 50000 rupees.
5.	Uttar Pradesh government.	Mobile app m-Sehat for health workers	To record maternal and infant data in real-time.
6.	Union Environment Ministry approved annual plans of National Mission for Green India (GIM) of four states viz. Kerala, Mizoram, Manipur and Jharkhand.	Annual plans of National Mission for Green India (GIM)	The approval has been granted for alternative energy devices such as biogas, LPG, solar devices, biomass-based systems and improved stoves. These devices in turn will help to reduce pressure on forests and provide carbon emission benefits, along with health and other associated benefits.
7.	The Maharashtra state Government	Launched APJ Abdul Kalam Amrut Yojna, for pregnant and lactating women in the tribal areas of the state.	The scheme aims at providing at least one full hot cooked nutritious food to every pregnant lady and lactating mother.



8.	The State government of Odisha	Launched a healthcare programme named 'Amo doli programme'. The programme was launched in naxal-affected Rayagada district of the state and will benefit people of 183 remote villages to reach the hospital.	Under the Amo Doli programme, a <b>stretcher has been designed as a sling to carry patients smoothly and with less effort.</b>
9.	Haryana Government	a) <b>Swadhar Greh scheme</b> which will assure economic and social security to <b>women in distress.</b> b) Under the scheme, <b>Swadhar Greh will be set up in every district with capacity to accommodate 30 women.</b>	c) The scheme will work upon providing basic amenities, such as <b>shelter, food, clothing and health along with economic and social security</b> to women in distress.
0.	Rajasthan	IFC's 'Suryoday'	<b>IFC's Lighting India program that aims to provide safe, affordable, and quality solar lights to people with limited or no access to electricity,</b> is increasing the availability of solar lighting products in rural parts of <b>Rajasthan through a consumer awareness campaign, Suryoday.</b>
1.	Kerala	Kissan Kendra, agri super markets in Kerala	The <b>Kochi based South Indian Fertilisers, an organic fertiliser manufacturing company,</b> has plans to set up Kissan Kendra's and agri super markets across Kerala.
2.	Madhya Pradesh Government	Launched <b>M-Shiksha-Mitra mobile app for teachers</b>	

**SCHEMES BY STATE GOVERNMENT**

S.no	State/UT Government	Scheme/Initiative Launched	Other Points
13.	Rajasthan Chief Minister Vasundhara Raje	Rajasthan Agro-Processing and Agri-Marketing Promotion Policy 2015	The policy seeks to promote agro-processing and to reduce post-harvest losses at the farm gate. The policy aims to promote agro-processing and to reduce post-harvest losses at the farm gate thus ensuring maximum prices of farmer's agri produce.
14.	Haryana Government announced.	New Integrated Licensing Policy 2015	NILP 2015 enables small landowners to voluntarily monetise their land by participating in the process of licensing, real estate development, marketing & sale of their transferable development rights.
15.	The Odisha Government	<b>Mission Abaas</b> , state's urban housing mission	To provide affordable houses to Economically Weaker Sections (EWS), Low Income Groups (LIG) and slum dwellers.
16.	The Delhi Government	<b>Bill Banvao, Inaam Pao scheme</b>	Launched to encourage people to receive or demand proper bills for purchases. Citizens will be eligible for the scheme only on a bill or cash memo/retail invoice of not less than 100 rupees for purchases made from a registered dealer in Delhi. The maximum prize to be given under the scheme is 50000 rupees.
17.	Uttar Pradesh government.	<b>mobile app m-Sehat for health workers</b>	to record maternal and infant data in real-time
18.	Union Environment Ministry approved annual plans of <b>National Mission for Green India (GIM) of four states</b> viz. Kerala, Mizoram, Manipur and Jharkhand.	Annual plans of <b>National Mission for Green India (GIM)</b>	The approval has been granted for alternative energy devices such as biogas, LPG, solar devices, biomass-based systems and improved stoves. These devices in turn will help to reduce pressure on forests and provide carbon emission benefits, along with health and other associated benefits.
19.	The Maharashtra state Government	Launched APJ Abdul Kalam Amrut Yojna, for pregnant and lactating women in the tribal areas of the state.	The scheme aims at providing at least one full hot cooked nutritious food to every pregnant lady and lactating mother.
20.	The State government of Odisha	Launched a healthcare programme named 'Amo doli programme'. The	Under the Amo Doli programme, a stretcher has been designed as a sling to carry patients



		programme was launched in naxal-affected Rayagada district of the state and will benefit people of 183 remote villages to reach the hospital.	smoothly and with less effort.
21.	<b>Haryana Government</b>	<ul style="list-style-type: none"> <li>❖ Swadhar Greh scheme will assure economic and social security to women in distress.</li> <li>❖ Under the scheme, Swadhar Greh will be set up in every district with capacity to accommodate 30 women.</li> </ul>	The scheme will work upon providing basic amenities, such as shelter, food, clothing and health along with economic and social security to women in distress.
22.	<b>IFC's 'Suryoday'</b>	IFC's Lighting India program that aims to provide safe, affordable, and quality solar lights to people with limited or no access to electricity, is increasing the availability of solar lighting products in rural parts of Rajasthan through a consumer awareness campaign, Suryoday.	
23.	<b>Kissan Kendra, agri super markets in Kerala</b>	The Kochi based South Indian Fertilisers, an organic fertiliser manufacturing company, has plans to set up Kissan Kendra's and agri super markets across Kerala.	
24.	<b>Madhya Pradesh Government</b>	Launched M-Shiksha-Mitra mobile app for teachers	

**NEW/REVISED SCHEMES FOR THE DISABLED PERSONS**

Union Minister for Social Justice and Empowerment Thaawar Chand Gehlot announced the launching of 10 new/ revised schemes for the disabled persons in New Delhi. These schemes were launched under the National Trust for the welfare of persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities.

The list of the schemes are

1. **DISHA:** Early Intervention and School Readiness Scheme
2. **VIKAAS:** Day Care Scheme
3. **SAMARTH:** Respite Care Scheme

4. **GHARAUNDA:** Group Home for Adults Scheme
5. **NIRAMAYA:** Health Insurance Scheme
6. **SAHYOGI:** Caregiver training scheme
7. **GYAN PRABHA:** Educational support Scheme
8. **PRERNA:** Marketing Assistance Scheme
9. **SAMBHAV:** Aids and Assisted Devices Scheme
10. **BADHTE KADAM:** Awareness and Community Interaction Scheme

**Note:** He also announced to increase the number of categories of disability from 7 to 19, so that more number of disabled could be brought into the ambit of Government's new initiatives.

**INTERNATIONAL ORGANIZATIONS IN NEWS**

S.no	Organization	News	Other Points
1.	<b>ASEAN</b>	a) Signed a declaration for launching <b>ASEAN Economic Community (AEC)</b> . b) In this regard, <b>Kuala Lumpur declaration</b> on the establishment of the AEC was signed by the leaders of 10-nation grouping chaired by Malaysian Prime Minister Najib Razak at its 27th Summit held in Kuala Lumpur, Malaysia.	c) Apart from this AEC, ASEAN leaders also adopted the declaration on "ASEAN 2025, forging ahead together".
2.	<b>G-20</b>	<b>India to Chair G20 in 2018.</b>	<b>Note:</b> Turkey will hand over the Chair for the next year i.e. 2016 to China and in 2017 Germany is going to chair it
3.	<b>BRICS</b>	The BRICS nations- Brazil, Russia, India, China and South Africa - agreed for co-investment of resources for supporting multilateral Research and Development (R&D) Projects in mutually agreed areas.	The countries signed a joint declaration called 'Moscow Declaration' at the third meeting of the BRICS Ministers for Science, Technology and Innovation held in Moscow.
4.	<b>UN</b>	A UN committee adopted a draft resolution calling for the abolition of nuclear arms and asking world leaders to visit the two cities that have suffered nuclear attacks.	China and Russia opposed the resolution.
5.	<b>UN</b>	The UN launched the International Year of Pulses 2016, aiming to raise awareness of the many	

		benefits of pulses, boost their production and trade.	
6.	UNSC	Luxembourg ambassador to the United Nations (UN), Sylvie Lucas appointed as the Chair of the Inter-Governmental Negotiations (IGN) on UN Security Council (UNSC) reforms.	
7.	United Nations General Assembly (UNGA)	Approved the Resolution condemning an economic embargo imposed by the US on Cuba.	
8.	United Nations Security Council (UNSC)	Adopted a French-sponsored resolution 2249 (2015) calling all nations to take all necessary measures to prevent and suppress the terrorist acts of Islamic State of Iraq and Syria (ISIS) and other extremist groups.	
9.	The United Nations General Assembly	United Nations General Assembly's (UNGA) Disarmament Committee has adopted a draft resolution submitted by Japan calling for the abolition of nuclear arms.	The resolution Stresses the inhumanity of nuclear weapons and urges nuclear powers to be more transparent in their disarmament efforts.

### CALAMITY

S.no	Name	Place
1.	Cyclone Chapala	Yemen
2.	Cyclone Megh struck	Yemeni Island of Socotra
3.	Powerful Typhoon Koppu (also known as Lando)	Northern Philippines
4.	Hurricane Patricia	Mexico's Pacific coast

### NOBLE PRIZE WINNERS 2015

S.no	Noble Prize in	Won By	For?
1.	Literature	Svetlana Alexievich, a Belarussian journalist and prose writer	For her polyphonic writings, a monument to suffering and courage in our time.
2.	Chemistry	Tomas Lindahl(UK), Paul Modrich (USA) and Aziz Sancar(USA)	For having mapped how cells repair damaged DNA and safeguard the genetic information at a molecular level.
3.	Physics	Japan's Takaaki Kajita and Canada's Arthur B. McDonald	For their discovery that neutrinos have mass.
4.	Medicine/Biology	a) Ireland's William Campbell and Japan's Satoshi Omura	Who discovered a new drug to treat infections caused by roundworm parasites.
		b) China's Youyou Tu	Who used traditional herbal medicine to find a new kind of antimalarial agent.
5.	Peace	National Dialogue Quartet (Tunisia)	For its decisive contribution to the building of a pluralistic democracy in Tunisia in the wake of the Jasmine Revolution of 2011.
6.	Economic Science	Britain's Angus Deaton	For his analysis of consumption, poverty, and welfare.

### 7TH CENTRAL PAY COMMISSION

- The 7th Central Pay Commission (CPC) headed by Justice AK Mathur submitted its report to the Union Finance Minister Arun Jaitley. The commission recommended 23.55% hike in pay and allowances of government employees.
- The recommended pay revision will come into effect from 1 January 2016. The minimum pay for government employees is recommended to be set at 18000 rupees per month. The maximum pay is recommended to be 225000 rupees per month for Apex Scale and 250000 per month for Cabinet Secretary and others presently at the same pay level.
- The increase in pay will be 16%, increase in allowances will be 63% and increase in pension will be 24%.
- One Rank One Pension proposed for civilian government employees on line of OROP for armed forces. Increase in Military Service Pay and revised pension formula for civil employees

including Central Armed Police Forces (CAPF) and Defence Personnel retiring before 1 January 2016.

### Delhi's Lokpal Bill

- The Delhi Cabinet headed by Chief Minister Arvind Kejriwal approved the Delhi Jan Lokpal Bill, 2015. The Bill envisages the establishment of an independent authority to investigate offences under the Prevention of Corruption Act, 1988. It also covers the Chief Minister's Office.
- The bill prescribes time-bound investigation of offences within six months and states that as far as possible the trial in such cases should be completed in six months. It also allows authorities to provisionally attach assets acquired by corrupt means.
- It provides that punishment for any act of corruption cannot be less than six months and a maximum of 10 years. In rarest or rare cases, the corrupt public servant can be sentenced to life

imprisonment. It seeks to bring **Delhi Police, Delhi Development Authority and municipal bodies under its ambit.**

### Intended Nationally Determined Contributions (INDCs)

India submitted its **Intended Nationally Determined Contributions (INDCs) to the United Nations Framework Convention on Climate Change.** These INDCs are for the period **between 2015 and 2030.**

With the presentation of its **INDCs, India set its tone for the Conference of Parties-21 (COP-21) in Paris** that is scheduled to meet in December 2015 to adopt an environmental new protocol for post-2020 (post Kyoto Protocol) scenario.

So far, 119 parties to the UNFCCC, out of 192 member countries, have formally submitted their INDCs.

#### Some of the important points of the INDCs are

- To reduce the emissions intensity of its **GDP by 33 to 35% by 2030 from 2005 level.**
- To achieve **about 40% cumulative electric power installed capacity** from non-fossil fuel based energy resources by 2030, with the help of transfer of technology and low cost international finance, including from Green Climate Fund.
- To create an additional **carbon sink of 2.5 to 3 billion tons of CO2** equivalent through additional forest and tree cover by 2030 that will translate into increase of about 680 - 817 million tons of carbon stock .

### PRIME MINISTER NARENDRA MODI VISITS 2015

S.no	Name of Country visited by PM Modi	Capital	Currency	Agreements Signed
1.	<b>France</b> PM: Manuel Valls President: François Hollande	Paris	Euro , CFP franc	To attend the 2015 United Nations Climate Change Conference COP21
2.	<b>UK</b> Pm: David Cameron	London	Pound sterling	India and the UK announced commercial deals worth 9 billion pounds in London. The deals took place between the companies operating from both the countries and were agreed upon during the Prime Minister Narendra Modi's visit to the UK.
3.	<b>Turkey</b> Pm: Ahmet Davutoğlu President: Recep Tayyip Erdoğan	Ankara	Turkish lira (TRY)	To attend the G20 Summit, chaired by Turkish President Recep Tayyip Erdogan.
4.	<b>Malaysia</b> Pm: Najib Razak	Kuala Lumpur	Ringgit	Three MoUs -- Cultural Exchange Programme agreement for 2015-2020, Cooperation in Project Delivery and Monitoring, and Cooperation on Cyber Security.
5.	<b>Singapore</b> PM: Lee Hsien Loong President: Tony Tan	Singapore	Singapore dollar	Signed 10 bilateral agreements for more cooperation in areas like cyber security, shipping and civil aviation.
6.	<b>Uzbekistan</b> PM: Shavkat Mirziyoyev President: Islam Karimov	Tashkent	Uzbekistani Som	Signed 3 Agreements Mainly To Boost Cooperation Between Their Foreign Offices And In The Field Of Culture And Tourism.
7.	<b>Kazakhstan</b> Pm: Karim Massimov President: Nursultan Nazarbayev	Astana	Kazakhstani Tenge	Both The Countries Signed 5 Agreements Which Include Defence, Railways And Uranium Supply, Cooperation In The Framework Of The International North South Transport Corridor And To Improve Surface Connectivity.
8.	<b>Russia</b> Pm: Dmitry Medvedev President: Vladimir Putin	Moscow	Russian Ruble	He Went To Attend 7th BRICS Summit And Shanghai Cooperation Organisation (SCO) Summit.
9.	<b>Turkmenistan</b> President: Gurbanguly Berdimuhamedov	Ashgabat	Turkmen New Manat	Both The Countries Signed 7 Agreements In The Fields Of Defence, Supply Of Chemical Products, Foreign Affairs, Sports, Science And Technology, Medicine And Tourism.
10.	<b>Kyrgyzstan</b> Pm: Temir Sariyev President:	Bishkek	Kyrgyzstani Som	The Countries Signed 4 Agreements On Cooperation In Defence, Culture, Election Commissions And In The Sphere Of Standards.

	Almazbek Atambayev			
11.	<b>Tajikistan</b> Pm: Kokhir Rasulzoda President: Emomali Rahmon	Dushanbe	Tajikistani Somoni	The Countries Signed 2 Agreements In The Field Of Culture And Human Resource Development. India Is To Set Up Computer Labs In 37 Schools In Tajikistan.
12.	<b>United Arab Emirates</b> Pm: Mohammed Bin Rashid Al Maktoum President: Khalifa Bin Zaye Al Nahyan	Abu Dhabi	United Arab Emirates Dirham	Both The Countries Decided To Set Up A Multi-Billion Dollar Fund To Raise \$75 Billion To Support Investment In India's Investment Sector. PM Narendra Modi Offered \$1 Trillion Investment Opportunity To UAE.
13.	<b>China</b> Pm: Li Keqiang President: Xi Jinping	Beijing	Yuan	India And China Signed 24 Agreements Worth Over 10 Billion Dollars. Some Of The Agreements Between Include Development Of Railway Between The Two Countries, Education Exchange Agreement, Agreement In Mining Sector And Agreement In Broadcasting Sector Between Doordarshan And CCTV, Etc.
14.	<b>Mongolia</b> Pm: Chimed Saikhanbileg	Ulan Bator	Yuan	Both The Countries Signed 14 Agreements On Air Services Agreement, Cyber Security, Cooperation In The Field Of Animal Health And Dairy And Traditional Systems Or Medicine And Homeopathy, Etc.
15.	<b>South Korea</b> Pm: Lee Wan-Koo President: Park Geun-Hye	Seoul	South Korean Won	Both The Countries Inked 7 Agreements On Avoidance Of Double Taxation And Formalising Consultations Between National Security Councils Of The Two Nations, And Cooperation In Audio-Visual Co-Production, Etc.

### Modi's Two Nation Tour

a) Prime Minister **Narendra Modi** on 16 November 2015 returned to **India** after his **two-nation tour of the United Kingdom and Turkey**.

During his five-day visit which took place from 12 November to 16 November 2015, Modi participated in **G-20 summit at Antalya in Turkey** and met with **Queen Elizabeth II, British Prime Minister David Cameron, Turkey President Recep Tayyip Erdogan** and others.

b) During this tour, he stayed in UK (12 to 14 November 2015) and Turkey (14 to 16 November 2015).

c) Modi inaugurated **Dr. Bhimrao Ramji Ambedkar Memorial in London**. He unveiled **Basaveshwara Statue in London** and addressed the Indian Community at **Wembley Stadium, London**. Modi paid homage at Gandhi Statue in London and met with **Queen Elizabeth II at Buckingham Palace**. With this, he became the **first Indian head to address the British parliament**.

d) Modi held delegation level talks with Prime Minister David Cameron of United Kingdom and also met Leader of the Labour Party and the Leader of the Opposition. Modi attended **the UK-India CEO Forum**. He also visited Jaguar Land Rover (JLR) plant, a subsidiary of India's Tata Motors, in Solihull

### MOU's Signed between India and UK

**India and the UK** announced commercial deals worth **9 billion pounds in London**. The deals took place between the companies operating from both the countries and were agreed upon during the Prime Minister Narendra Modi's visit to the UK.

- The deal included **HDFC, India's largest housing finance company**, which has **announced** the proposal to **issue rupee denominated bonds overseas of up to 490 million pounds**.
- **Bharti Airtel Ltd** announced that it intends to issue its **maiden sterling bond of up to 500 million pounds** to be listed on the London Stock Exchange.

- Major UK-based insurance companies like **Standard Life, Bupa and Aviva** have committed to invest a combined total of approximately **238 million pounds worth of FDI in their Indian joint ventures**.
- **London Stock Exchange Group and Yes Bank** will sign a MoU to foster the **development around bond and equity issuance**, with a strong focus on green infrastructure finance. As part of this MoU, the bank is expected to list a **green bond of up to 330 million pounds** through Medium Term Notes by December 2016.
- **State Bank of India (SBI) and London Stock Exchange Group** have announced a collaboration to create **the FTSE-SBI India Bonds Indices** to be used initially by a new investment fund run by SBI. These indices, to be launched in the first half of 2016, will facilitate investment into India's bond markets and support market liquidity and pricing.

### Highlights of the President's 3 Nations Visit

The visits to Jordan, Palestine and Israel were first ever visits by an Indian President.

#### Jordan

- **Jordan and India** signed **six agreements and memoranda of understanding (MoU)** in various fields of cooperation. The agreements were signed in the presence of **Prime Minister Abdullah Ensour** and **Indian President Pranab Mukherjee**, covering cooperation in the **maritime transportation sector** and a memorandum between the Jordan Institute of Diplomacy and the Indian Foreign Service Institute.
- Another deal was signed **between the Jordan News Agency, Petra, and the Press Trust of India**, in addition to signing the executive programme for cultural exchange between the Jordanian and Indian governments.
- Also, an MoU was signed **between the ICT Ministry and its Indian counterpart to cooperate in ICT and electronics fields**, and another between the Jordan Standards and

Metrology Organisation and its Indian peer to cooperate in assessment techniques.

- In a related development, India's Ambassador to Jordan Anil Trigunayat told The Jordan Times that **India has extended a line of credit of \$100 million to the Kingdom for promoting TRADE and economic cooperation.**
- The ambassador made the remarks on the sidelines of a ceremony held at the **University of Jordan** to award the **Indian president an honorary doctorate.**
- During the meeting, Mukherjee and Judeh discussed the importance of seizing the available opportunities to boost economic cooperation, increasing **TRADE exchange**, which currently stands at \$1.89 billion and is **planned to be upped to \$5 billion in five years, in addition to establishing joint projects in various fields.**

### Palestine

- The President Pranab Mukherjee became the **first Indian head of state to visit Palestine.** The **Sharia-e-Al-hind (India road) and Midan-e-Al-hind (India roundabout)** in Ramallah were named at a ceremony attended by Mukherjee and Palestinian President Mahmoud Abbas and hundreds of Palestinians. The new road, which is close to the Mahatma Gandhi Road that houses the Indian mission were unnamed so far.

### Israel

- During Mukherjee's visit, India and Israel **signed a double taxation avoidance pact as well as a number of accords promoting cultural and technological exchange** between the two nations.

## CURRENT AFFAIRS INJECTIONS of DECEMBER 2015

### Nation in News

- **India and France** launched the **International Solar Alliance in Paris.** The alliance was launched jointly by PM Narendra Modi and French President Francois Hollande during the United Nations climate change conference (COP21). It aims to bring 121 tropical countries together to tap solar energy.
- The Union Cabinet approved the signing of the **agreement between India and Iran on visa facilitation for Diplomatic, Official/Service and Ordinary passport holders.** As per the agreement, upon presentation of an official note by the local Ministry of Foreign Affairs along with the visa application, the resident Diplomatic Missions **in the host country would, within 20 working days, issue a gratis visa valid for 90 days for the holders of valid Diplomatic/Official/Service passports**, assigned on long-term missions to the Diplomatic Missions or the Consulates General.
- The Union Cabinet chaired by **Prime Minister Narendra Modi** approved **signing and ratification of Protocol between India and Japan** for amending the **Double Taxation Avoidance Convention (DTAC)** in order to facilitate tax-related exchange of information.
- India launched the **Indian Long Term Ecological Observatories (I-LTEO)** programme to scientifically monitor eight different biomes (natural landscapes) across the country. The initiative was launched on the sidelines of the **Conference of Parties-21 (COP-21) of UNFCCC in Paris.** The programme aims to identify and monitor targeted socio-ecological challenges and help build capacity within India. The studies under the programme will indicate the need for imminent adaptation measures.
- The Governments of India and Singapore signing an agreement for Singapore airport developer Changi being nominated for taking up the operations and management of the two Indian airports i.e. **Ahmedabad and Jaipur airports.**
- **Union Water Resources Minister Uma Bharati** called for sustained **co-operation from the HRD Ministry** for ensuring successful implementation of the **'Namami Gange' programme, by intervening in areas** like rural sanitation and adult education on environment.
- **India and United Kingdom** launched a joint initiative **2016: UK-INDIA Year of Education and Research in New Delhi.**
- **India and South Korea** have inked a new **memorandum of understanding (MoU) on suspension of collection of taxes** during pendency of mutual agreement procedure.
- **India and Japan** inked a **number of pacts in key areas of defence and nuclear energy as well as building of first**

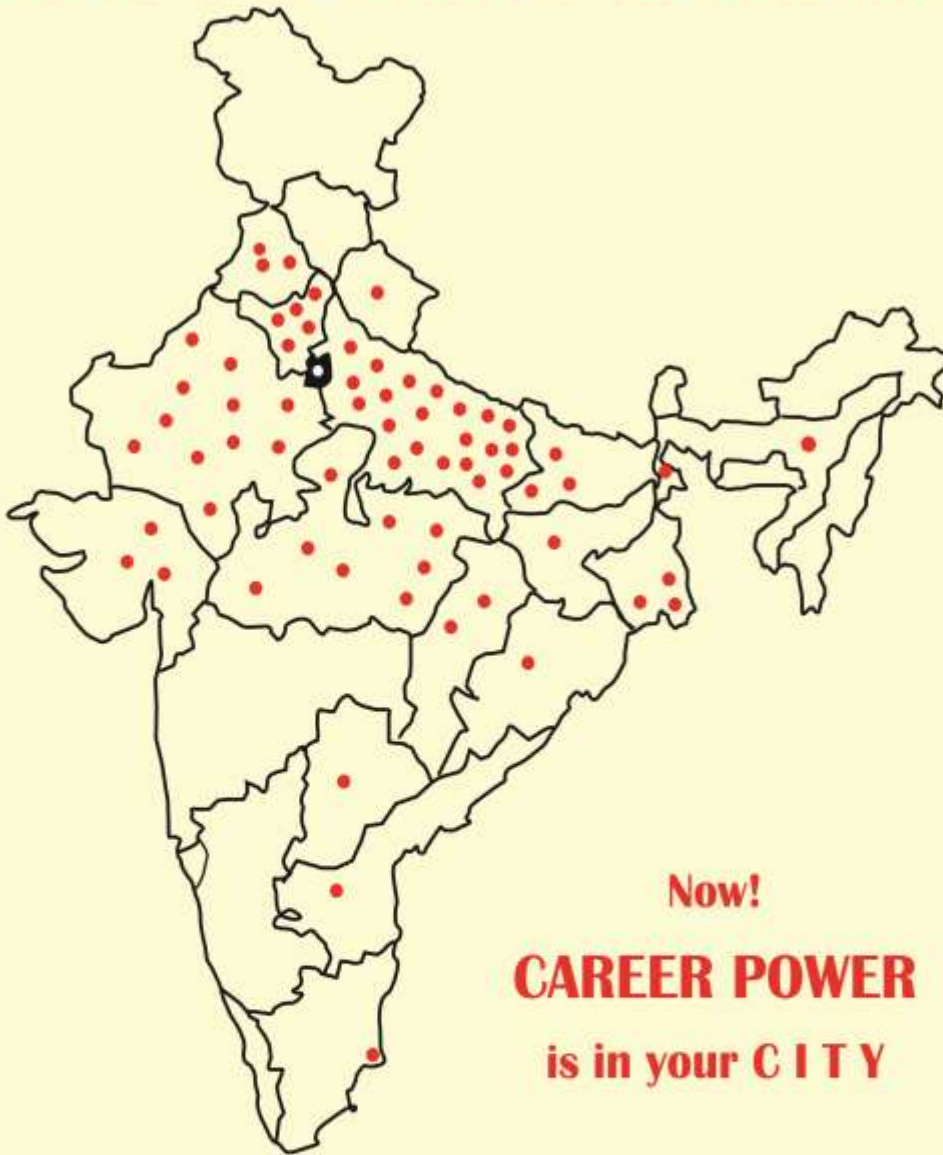
**bullet train network** between Mumbai-Ahmedabad at a **cost of about Rs 98,000 crore.**

- **The Government of India and the Government of Japan** inked a protocol for **amending the existing convention for the avoidance of double taxation** and for the **prevention of fiscal evasion** with respect to taxes on income. The protocol was **signed by Dr Hasmukh Adhia**, Revenue Secretary on behalf of India. **Kenji Hiramatsu, Ambassador of Japan** signed the protocol on behalf of the Government of Japan.
- **India values its relations with Laos** as the two countries share a long **history of cultural relations over centuries, Union Tourism and Culture Minister Mahesh Sharma.**

### Awards

- **Hinduja Brothers** were honoured with the prestigious **Lifetime Achievement Award at the annual Asian Business Leadership Forum (ABLF) Series in Dubai.** The prestigious award recognizes the most powerful and influential business leaders.
- President Pranab Mukharjee presented **Dr APJ Abdul Kalam IGNITE awards 2015** to a total of **40 school students of 27 districts from 18 states.**
- **The Delhi Development Authority (DDA)** awarded with the **E-India Award for adopting technology** to serve the public better and using resources efficiently through mobile applications.
- Renowned violinist **Lakshminarayana Subramaniam** will be honoured with the **Sangeet Samman at the ITC Sangeet Sammelan 2015** beginning on 4 December 2015 at the Victoria Memorial Hall, Kolkata.
- **Pulin Kumar, Group Senior Legal and Compliance Director of Adidas India**, was conferred with the **Indian National Bar Association's (INBA) General Counsel of the year 2015 - Retail Award** in New Delhi.
- **Tech Mahindra**, a specialist in digital transformation, consulting and business re-engineering, has been **awarded the prestigious 'Forbes Top 100 Middle East - Global Meets Local 2015' Award.**
- Frank Islam, an Indian-American entrepreneur and philanthropist conferred with Uttar Pradesh Ratna Award on 4 January 2016 at the inaugural UP Pravasi Diwas in Agra.
- **Two Indians, Kartik Sawhney and Neha Swain**, have won the **2016 Queen's Young Leaders award** in the United Kingdom which will be presented by the British monarch in Buckingham Palace in June 2016.

# Our Presence in India



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- ▶ Mukherjee Nagar 08750505057
- ▶ Rohini 08750505047
- ▶ Munirka 08750505023
- ▶ Uttam Nagar 08750505076
- ▶ Old Rajendra Nagar 08750505097

**Uttar Pradesh** CAREER POWER

- ▶ Noida Sector-12 08750505074
- ▶ Noida Sector-18 08750505022
- ▶ Ghaziabad 08750505001
- ▶ Lucknow Mahanagar 07505050503
- ▶ Lucknow Alambagh 07505050507
- ▶ Aligarh 07409093080
- ▶ Mathura 0905888322
- ▶ Sitapur 03888947474
- ▶ Bareilly 09012333385
- ▶ Kanpur 07505050506
- ▶ Meerut (Sector Park) 07005540662
- ▶ Meerut (Old Delhi Chngl) 07050544779
- ▶ Agra 070505891953
- ▶ Chandauli 08535013109
- ▶ Jaunpur 08400446154
- ▶ Varanasi-Durgakund 07279075993
- ▶ Varanasi-Sigra 07279075994
- ▶ Jhansi 09415828545
- ▶ Moradabad 09837621116
- ▶ Faizabad 09960360129
- ▶ Gorakhpur 09936112209

**Madhya Pradesh** CAREER POWER

- ▶ Gwalior 09644340011
- ▶ Bhopal 09685885799
- ▶ Satna 09752216828
- ▶ Guna 07542255877
- ▶ Indore 08982737301
- ▶ Rewa 09752216828
- ▶ Chhatrapur 09479652676

Coming Soon...  
▶ Hoshangabad

**Rajasthan** CAREER POWER

- ▶ Jodhpur 08560907792
- ▶ Bikaner 09094482345
- ▶ Ajmer 09772228999
- ▶ Udaipur 09587387555
- ▶ Pali 08560807794
- ▶ Sikar 98233200291
- ▶ Jaipur 07742636868
- ▶ Hanumangarh 08388875151
- ▶ Jhunjhuni 08875005981
- ▶ Sri Ganganagar 98385870101

Coming Soon... ▶ Kota

**Jharkhand** CAREER POWER

- ▶ Ranchi 09334852565
- ▶ Dhanbad
- ▶ Jamsshedpur

Coming Soon...

**Gujarat** CAREER POWER

- ▶ Ahmedabad 09726119183
- ▶ Gandhi Nagar 09104813773
- ▶ Vadodara 09104813773

**Punjab** CAREER POWER

- ▶ Bhatinda 09888377003
- ▶ Ludhiana 08872003570
- ▶ Amritsar
- ▶ Patiala

Coming Soon...

**West Bengal** CAREER POWER

- ▶ Kolkata 09339820009
- ▶ Rishra-Hooghly 09331918965
- ▶ Durgapur 09798973169
- ▶ Siliguri

Coming Soon...

**Chhattisgarh** CAREER POWER

- ▶ Bilal 09981983333
- ▶ Raipur

Coming Soon...

**Odisha** CAREER POWER

- ▶ Brahmapur 08778432533
- ▶ Cuttack
- ▶ Puri
- ▶ Bhubaneswar

Coming Soon...

**Haryana** CAREER POWER

- ▶ Rohtak 08950455444
- ▶ Ambala 09355155557
- ▶ Bhiwani 07027575333

**Bihar** CAREER POWER

- ▶ Patna 07050816141
- ▶ Muzaffarpur 07061274036
- ▶ Ara 09931666733

**Assam** CAREER POWER

- ▶ Guwahati 08752933801

**Uttarakhand** CAREER POWER

- ▶ Roorkee 07060189489
- ▶ Dehradun

Coming Soon...

**Telangana** CAREER POWER

- ▶ Hyderabad 09319312467

Coming Soon .... Pondicherry (Tamil Nadu) | Anantapur (AP)

- **German Chancellor Angela Merkel** was named as **2015 Person of the Year** by Time Magazine. The magazine cited her role in Europe's crisis over migration and Greek debt.
- **Veteran Bollywood actor Naseeruddin Shah** was honoured with the **lifetime achievement award at the Dubai International Film Festival (DIFF)**.
- **Two Indian cities, Varanasi and Jaipur** have made it to the **Creative City Network of the United Nations Educational, Scientific and Cultural Organization (UNESCO)** for the first time ever.
- **Global software giant Wipro** announced that it won the **2015 Aegis Graham Bell Award** for developing a **solution for the Internet of Things (IoT)**. Wipro's IoT solution, Universal Data Parser (UDP), fetched the prestigious award.

### International News

- The **United Nations (UN) Chief Ban Ki-moon** along with the agencies of the UN system launched initiative titled **Anticipate, Absorb, Reshape to build climate resilience in the world's most vulnerable countries**. The initiative was launched during the **United Nations climate change conference (COP21) in Paris**.
- **International Monetary Fund (IMF)** included **China's Yuan** into its elite reserve currency basket. Yuan's entry into the basket takes effect from 1 October 2016. **It is also known as the Chinese Renminbi (RMB)**. Yuan will be a freely usable currency and will be included in the **SDR basket as a fifth currency**, along with the US Dollar, Euro, Japanese Yen and British Pound.
- World leaders launched **Mission Innovation for accelerating clean energy revolution** across the world. The mission was launched by **20 participating countries, including India**, at the United Nations Climate Change Conference 2015 (COP21) in Paris-Le Bourget, France.
- **Brazil's economy contracted** by 1.7% during July-September 2015 compared to April-June period in 2015. An announcement in this regard was made by the government on 1 December 2015. It was Brazil's third consecutive quarter of contraction starting from January 2015 and thus, making it the **country's longest recession since the 1930s**.
- A broad **coalition of nations, river basin organizations, business and civil society** announced the creation of the international Paris Pact on Water and Climate Change Adaptation. The announcement was made at the **Water Resilience Focus** event held under the **Lima to Paris Action Agenda on climate change**. Its **objective is to make water systems** – the very foundation of sustainable human development - more resilient to climate impacts.
- **China** has **granted a license for production of first manned two seater electric aircraft RX1E known as RX1E by the Civil Aviation Administration of China**. The aircraft has been designed by Shenyang Aerospace University and Liaoning General Aviation Academy in northeastern Liaoning province.
- **Australia's Federal Parliament** has passed **Australian Citizenship Amendment** (Allegiance to Australia) Bill, 2015 to **strip citizenship of convicted persons on terrorism charges**. The new legislation allows government to strip dual nationals of their citizenship if they are convicted of terrorism offences.
- Authorities in **Chinese capital Beijing** issued its **first-ever red alert on air pollution ordering schools to close due to hazardous air quality**.

- **New Zealand** has formally **become a member of the Asian Infrastructure Investment Bank (AIIB)**. New Zealand's ratification would contribute to the AIIB reaching the 50-percent threshold of the needed for the AIIB to establish operations. **New Zealand was the ninth country** to formally become a founding member.
- **Luxembourg** became the **10th country to ratify the Articles of Agreement (AoA)** that will lay the legal framework for the **China-initiated Asian Infrastructure Investment Bank (AIIB)**.
- **The Mexican authorities** approved the use of the **first-ever vaccine against dengue fever**, which will be publicly available for the first time. French manufacturer **Sanofi Pasteur** declared that the Mexican authorities have granted marketing authorization to Dengvaxia, the vaccine against dengue fever.
- **Myanmar** inaugurated a new stock exchange, named **Yangon Stock Exchange (YSX)**, with plans for six companies to start trading in March 2016.
- **Myanmar** launched its **first UNSECO Biosphere Reserve Inle Lake in Shan state**. The Inle Lake was designated as UNESCO Biosphere reserve in Paris in June 2015.

### State in News

- President Pranab Mukherjee gave assent to **Factories (Amendment) Bill, 2015 of Maharashtra**. Among other things, the bill **amends Section 66(1)(c) of the Factories Act, 1948** that restricts women from working at a factory between 7 PM and 6 AM.
- **Himachal Pradesh** became the **first state of India to launch Rotavirus vaccination project**. The vaccine will help in controlling the child mortality rate (under five years of age) due to diarrhoea. The project was launched by the state Chief Minister Virbhadra Singh at Dharamsala in Kangra district. Singh administered the Rotavirus drops to children aged under five years.
- **Uttar Pradesh Government** launched **International festival on Birds** in a bid to promote state as an international bird-watching destination. The first-of-its-kind festival was inaugurated by Chief Minister Akhilesh Yadav at the National Chambal Sanctuary (NCS), Agra.
- **The Delhi Assembly** has unanimously passed the **Delhi Jan Lokpal Bill, 2015** for establishment of **statutory anti-corruption ombudsman**. The Bill provides powers to **Lokpal to act against any government functionary including those of the Centre and in the national capital territory (NCT) of Delhi** through its own investigation wing.

#### Key provisions of Jan Lokpal Bill, 2015 Composition:

Janlokpal will be a **three member body with Chairperson and two members**.

**Jurisdiction:** On receiving corruption complaints from the government or from members of public Janlokpal is empowered to investigate an allegation of corruption in the NCT including the Chief Minister's office.

- **The Andhra Pradesh government** has conveyed its in-principle decision to the Ministry of Power of **joining UDAY (Ujwal Discom Assurance Yojana) scheme**. It seeks to reduce interest burden, cost of power and transmission and commercial losses. Consequently, Discom would become sustainable to supply adequate and reliable power enabling 24x7 power supply. The scheme provides that States would take over 75% debt of Discoms, as on September 30, 2015 in two years.

- **The Maharashtra legislature** has become the **first in the country to launch an online mechanism for its members to send questions and move different motions in the House.** This system has been **launched in an effort of state government to move towards complete digitization of the legislative process** that aims at bringing the paper work to minimum.
- The much-delayed first phase of **SmartCity Kochi**, a joint venture of **SmartCity Dubai and the Kerala Government**, is ready for opening and will most likely take place in January.
- **Karnataka delegation**, which is touring France to promote **'Invest Karnataka 2016' (global investment meet)**, has signed an **Expression of Interest (EoI) agreement** with Reitzel Group. As per the EoI, the company is expected to invest 3 million Euros (about Rs. 20 crore) and create about 50 new jobs to the already 200 existing jobs.



### New Appointments

- **Sir Venkatraman Ramakrishnan** assumed **Presidency of the Royal Society in London.** He was elected to the office in March 2015 by the society's council and will serve for up to five years.
- **Justice Tirath Singh (TS) Thakur** sworn in as **43rd Chief Justice of India (CJI)** by President Pranab Mukherjee at Rashtrapati Bhavan, New Delhi. Thakur succeeded incumbent Justice H L Dattu who retired on 2 December 2015.
- **Indian-American Dr Vijay M Rao** was named as the **chairperson of the prestigious Radiological Society of North America (RSNA) Board of Directors.**
- **Senior Janata Dal (United) leader Vijay Kumar Chaudhary** was unanimously elected **new Speaker of the Bihar Legislative Assembly.**
- **General Motors** has appointed **Kaher Kazem** as **President and Managing Director** of its India operations, effective January 1.
- **Kapil Chopra, President, The Oberoi Group**, has been appointed as the **Chairman of World Travel & Tourism Council, India Initiative (WTTICII) for 2016.**
- **The Metropolitan Stock Exchange** (formerly MCX Stock Exchange) is set to appoint **its interim Managing Director and CEO Udai Kumar** as MD & CEO.
- **ABB India Ltd** has appointed **Sanjeev Sharma** as **Managing Director** with effect from January 1, 2016, to continue the path of next level of growth across utilities, industries and infrastructure in the country.
- State-run Steel Authority of India (SAIL) got a new chairman in 57-year-old Prakash Kumar Singh.
- **India-born author Salman Rushdie** was awarded the **prestigious Mailer Prize for lifetime achievement.**

### Books & Authors

- Sharad Pawar's **On My Terms: From the Grassroots to the Corridors of Power**, an autobiography of Sharad Pawar was released by **Prime Minister Narendra Modi.**

### Important Days

- **The International Day for the Abolition of Slavery** was observed globally on **2 December 2015.** The day is observed to focus on the elimination of human trafficking, child labour and other forms of modern-day slavery.

- **44th Navy Day** was observed on **4 December 2015.** The occasion saw screening of Navy Telefilm 2015 titled **Empowering India Through Maritime Security and Indigenisation** on DD National.
- **The International Volunteer Day (IVD)** was on **5 December 2015 observed across the world** with the theme **The world is changing. Are you? Volunteer!.**
- **Human Rights Day** was on **10 December 2015 observed across the world.**

### Sports News

- **Polish professional footballer Robert Lewandowski's** nine-minute, five-goal haul for German Football Club Bayern Munich against Wolfsburg was officially recognised by Guinness World Record.
- **India's Thakur Anoop Singh** won **gold medal** in the **7th WBPF World Bodybuilding and Physique Championships.** Overall, India won 11 medals in the championships that saw participation from 47 nations. The championships were held in Bangkok, Thailand.
- **Australia defeated Belgium** by 2-1 to win **2014-2015 Men's Hockey World League Final**, which was held at **Sardar Vallabh Bhai Patel Stadium, Raipur. India defeated world number two and defending champions Netherlands** by 3-2 in the penalty shoot-out, and clinched **the bronze medal in the tournament.** A total of 8 teams competed for Hockey World League Final. The teams were India, Germany, Argentina, Netherlands, Canada, Australia, Belgium and Great Britain.
- **China's Chen Long** and **all England and World champion Carolina Marin** bagged the **Badminton World Federation (BWF) Male and Female Player of the Year Awards respectively** in Dubai. China's rising star **Zheng Si Wei** grabbed the Eddy Choong Award for **Most Promising Player of the Year.**
- **Pune and Rajkot** became the interim franchises in the **Indian Premier League (IPL) till 2017.** They will take place of the suspended teams of Chennai Super Kings (CSK) and Rajasthan Royals (RR). The **Pune franchise** was bought by **Kolkata-based business tycoon Sanjiv Goenka's company New Rising**, while the **Rajkot bid** was won by **Intex Mobiles** through reverse bidding.
- **Former Sri Lanka captain Mahela Jayawardene** was awarded **with an honorary life membership of the Marylebone Cricket Club (MCC).** He became the 14th Sri Lankan to be awarded with MCC Honorary Life Membership.
- **Kerala's Elizabeth Susan Koshy** won the **Women's 50m Rifle 3 Positions Gold** at the 59th National Shooting Championships held at the Dr Karni Singh Shooting range in New Delhi.
- **Indian cyclist Deborah Herold** became the **first Indian female cyclist to be ranked fourth in the World Elite Women Ranking for the 500m time trial event.** The ranking was issued by cycling world body International Cycling Union (UCI).

### RBI & Banks in News

- Country's third largest **private sector lender Axis Bank** has launched a **'display variant' debit card** which does away **with the hassles of generating one time password (OTP) over SMS while transacting.** The card comes with **free ATM access across the world**, offers on lounge access, loyalty points on transactions and **an air accident insurance of Rs 25 lakh** and a **personal accident insurance of Rs 5 lakh.**

- **Tata Sons Ltd and Industrial and Commercial Bank of China Ltd (ICBC)** have formed a long-term partnership, under which ICBC will become a **strategic banking partner** to the Tata group.
- **The Reserve Bank of India** has **cancelled the certificate of registration of 56 non-banking finance companies (NBFCs)**, including ABNL, Future Ventures India and Bajaj Finserv.
- **The Reserve Bank of India (RBI)** announced revised **Priority Sector Lending (PSL) norms for Regional Rural Banks (RRBs)**. Among other things, **the PSL target was increased to 75% of total outstanding from the existing 60%**. The revised target will be effective from 1 January 2016. As on March 2015, there were 56 RRBs operating in the country with a network of 20059 branches. They cover 644 notified districts in 26 states and the Union Territory of Puducherry. **Medium enterprises, social infrastructure and renewable energy** were included under PSL category. **Loans to individual farmers, for the purpose of PSL, was increased to 50 lakh rupees from the present 10 lakh rupees against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months.** **The RBI has lowered the quantum of loans** that will qualify as PSL. Against the earlier limit of **25 lakh rupees, loans to individuals up to 20 lakh rupees only are considered as PSL** as per revised guidelines. Housing loans to banks' own employees will be excluded from this limit.

### Economy News

- **Chief Economic Advisor Dr Arvind Subramanian** led Committee has recommended **standard rate for Goods and Services Tax (GST) at 17 to 18%**.
- Recommendations of Dr Arvind Subramanian Committee**
- **Revenue-neutral rate of 15 to 15.5%**. It is a single rate at which there will be no revenue loss to the centre and states in the GST regime.
  - **Two options for states: Single rate of 1% or a range of 17-18%**. Allocation to states will depend on revenues raised by Centre and states. Three-tier GST rate structure: Essential goods will be taxed at a lower rate of 12%.
- **Singapore replaced Mauritius as top source of Foreign Direct Investment (FDI) into India during April-September of 2015-16 financial year.**
  - **Prime Minister Narendra Modi** released **two commemorative coins of 125 rupees and 10 rupees**, as part of the 125th birth anniversary year celebrations of Dr. Babasaheb Bhim Rao Ambedkar. The coins were issued on his death anniversary, which is observed as Mahaparinirvan Divas of Babasaheb Ambedkar. He breathed his last on 6 December 1956.
  - **Loan applications worth Rs. 50 crore** were received from **micro, small and medium enterprises (MSMEs)**, both existing and prospective, from the eastern region, particularly **West Bengal**, at the end of the **four-day 'Biz Bridge 2015'** organised in the city.

### Schemes by Central & State Government

- The Union Government launched the **injectable Inactivated Polio Vaccine (IPV)** as part of its commitment to the **Global Polio Endgame Strategy**. The **IPV injection** was launched in **New Delhi** by Union Minister for Health and Family Welfare JP Nadda.
- **Union Ministry of Human Resource Development (HRD)** has launched **Global Initiative of Academic Networks (GIAN) Scheme** to boost the **quality of higher education in**

**India.** The Scheme aims at improving the **quality of higher education in the country through international collaboration**. Initially 500 international faculties will be engaged in conducting courses and later in subsequent years 1000 faculties would be engaged under GIAN throughout India. Under this scheme, academicians will cover 13 disciplines and 352 courses to be taught in 68 national institutions.

- **A mechanism known as SETU** to support all aspects of **start-up businesses and other self-employment activities** has been set up by the government.

### Business News

- **National Textile Corporation (NTC) Limited** signed a Memorandum of Understanding (MoU) with **Transparency International India (TII) for adopting Integrity Pact (IP)**. With this signing, NTC became the 51st Public Sector Undertaking (PSU) and 49th Central PSU to sign a MoU with TII.
- **Stepping up its India focus**, YouTube along with Subhash Ghai-owned film school Whistling Woods International, has opened its first video production studio in the country. Called YouTube Spaces, it has similar collaborations in Los Angeles & other countries.
- **GAIL (India) Limited** in collaboration with **National Remote Sensing Centre**, a unit of Indian Space Research Organization (ISRO), has launched a surveillance **geo-portal - 'Bhuvan-GAIL Portal'** - that utilises space technology for its pipeline safety application.
- **Tata Trusts and Khan Academy** announced a **five-year, not-for-profit partnership** to enable **free online education for the Indian market**. The partnership will adapt and build on Khan Academy's existing resources and tools to serve the specific needs of the Indian learner.
- A **Memorandum of Understanding (MoU)** for skill development in the manufacturing sector **was signed between Ministry of Skill Development and Entrepreneurship (MSDE) and the Department of Heavy Industry (DHI)**. The MoU focused on capital goods and automotive sector.
- Hyderabad-based **Hetero Drugs** announced that **it received the approval of Drug Controller General of India (DCGI)** to launch fixed-dose combination therapy Ledipasvir-Sofosbuvir. The product will be available under the brand name Ledisof in India. With this approval, Hetero became the first company in the country to get approval from DCGI to launch hepatitis C medicines.
- The prestigious **Indian Institute of Science (IISc) Bangalore** bagged a **US military contract for research and development on solar powered micro-grid**. The federal contract **worth 52900 US dollars** was awarded by the US Pacific Air Forces, Yokota Air Base in Japan.

### Defence News

- A fully **indigenous decoy system**, that can divert underwater torpedo attacks on ships and submarines, has been developed by **Visakhapatnam-based Naval Science and Technological Laboratory (NSTL)**. The torpedo defence system, **Maareech**, was recently inducted into the Indian Navy. Maareech is a joint project of the Naval Physical and Oceanographic Laboratory, Kochi, and NSTL.
- The public sector **Cochin Shipyard Ltd** has launched the **nineteenth of the 20 Fast Patrol Vessels** being built for **Indian Coast Guard**. The vessel was named **"ICGS Atulya"**

and launched by Hema Subramaniam, wife of Commodore K. Subramaniam, Chairman & Managing Director, CSL.

- **Indo-Russia bilateral maritime exercise Indra Navy 2015** commenced on 7 December 2015 in Vishakhapatnam. The exercise epitomises the strategic relationship between the two nations. The 8th edition of Indra Navy will be conducted in the Bay of Bengal till 12 December 2015.
- The **fifth ship of Indian Navy's LCU MK IV project**, was launched at **Garden Reach Shipbuilders and Engineers Ltd (GRSE) in Kolkata**. LCU L-55 is the fifth vessel in the series of eight Landing Craft Utility Ships being designed and built by GRSE for the Indian Navy.
- A **United Launch Alliance Atlas V (401 configuration) rocket** carrying the **OA-4 Cygnus cargo spacecraft** with much needed supplies blasted off towards the International Space Station (ISS) on 6 December 2015. The rocket lifted off from Space Launch Complex 41, Cape Canaveral Air Force Station after three days of delay due to poor weather.

### Summits/Meetings

- **New Mangalore Port Trust (NMPT)**, in association with **Mysore Chamber of Commerce and Industry and Nanjangud Industries Association**, organized a trade meet in Mysore recently.
- The **first India International Science Festival (IISF)** began on 4 December 2015 at **IIT-Delhi**.

### Obituaries

- **Eldar Ryazanov**, one of the most popular **Russian film directors of the Soviet era**, died following the prolonged illness. He was 88.
- Renowned **sarangi player Ustad Sabri Khan** died in New Delhi due to breathing problems. He was 88.
- **Industrialist, founder of Chettinad Group**, former parliamentarian **MAM Ramaswamy passed away** on 2 December 2015 in Chennai due to prolonged illness. He was 84.
- According to the recently released **India State of Forest Report (ISFR) 2015**, India's forest and tree cover has been **increased by 5081 Square kilometre**. The report was released by the Union Environment Minister Prakash Javadekar in New Delhi.
- The South Western Railways (SWR) Zone with headquarters in Hubli, Karnataka has introduced biodiesel for trains, operating under its zone. In this regard, SWR's first train Hubballi-Bengaluru Janshatabdi Express powered by five% biodiesel blended with High Speed Diesel was flagged off from Hubli.
- **Railways Minister Suresh Prabhu** flagged off the **first Goa to Mumbai double-decker Shatabdi train** through video conference from Panaji, Goa. The fully air-conditioned double-decker train is the first-of-its-kind in India.
- **The National Research Development Corporation (NRDC)** has entered into a **memorandum of agreement with CSIR-Indian Institute of Chemical Technology, Hyderabad** for marketing the latter's inventions/ innovations, patents, formulations, know-how/processes and also collection of premia and royalties.
- **The Supreme Court** on 7 December 2015 **directed State and Union Territory (UT) Governments to consider acid-attack victims under the disabled quota**. A bench of Justice MY Eqbal and Justice C Nagappan gave the order.
- **Union Government** introduced **Atomic Energy (Amendment) Bill, 2015 in the Lok Sabha** to facilitate and fast track setting up of new nuclear projects in the country. The

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### Miscellaneous

- The Union Cabinet approved **setting up of six new Indian Institutes of Technology (IITs)** in Andhra Pradesh, Chhatisgarh, Goa, Jammu, Kerala and Karnataka.
  - **The Lok Sabha** passed the **Bureau of Indian Standards Bill, 2015** to establish the **Bureau of Indian Standards (BIS) as a National Standards Body**. The bill seeks to establish harmonious development of standardization and assessment and quality assurance of goods, processes and services.
- Bill seeks to amend the **Atomic Energy Act, 1962**. The Atomic Energy Act, 1962 empowers the Union government to produce, develop, control, and use atomic energy.
- **National Commission for Safai Karamcharis presented its Annual Report 2014-15** to the Union Minister for Social Justice and Empowerment Thawar Chand Gehlot on 11 December 2015. It recommended make the Commission a permanent and statutory body with powers of Civil Court to lend it more credibility. **Death victims among Safai Karamcharis** should be compensated with a **minimum 10 lakh rupees** as has already been ordered by the Supreme Court

### IMPORTANT DESIGNATIONS IN INDIA

#### Judicial Heads

Designation	Person
Chief Justice, Supreme Court	T.S. Thakur
Attorney General	Mukul Rohtagi
Solicitor General	Ranjit Kumar
Chairperson, National Green Tribunal	Justice Swatantra Kumar
Chairperson, Intellectual Property Appellate Tribunal	KN Basha
Chairperson, Armed Forces Tribunal	Prakash Tatia

Heads of Armed Forces	
Designation	Person
Air Force Chief	Air Chief Marshal Arup Raha
Navy Chief	Admiral RK Dhowan
Army Chief	Lt. Gen. Dalbir Singh Suhag
Heads of Intelligence Organisations	
Designation	Person
Director, Intelligence Bureau (IB)	Dineshwar Sharma
Director, Research & Analysis Wing (RAW)	Rajinder Khanna
Director, National Technical Research Organisation (NTRO)	Alok Joshi
Chairperson, National Investigation Agency	Sharad Kumar
Heads of Various Boards	
Designation	Person
Chairperson, Railway Board	AK Mittal
Chairperson, Atomic Energy Regulatory Board	SS Bajaj
Chairperson, CBDT	Anita Kapur
Chairperson, Company Law Board	DR Deshmukh
Chairperson, SEBI	UK Sinha
Chairperson, Central Board of Film Certification	Pahlaj Nihalani
Chairperson, Central Social Welfare Board	Durgabai Deshmukh
Chairperson, Petroleum & Natural Gas Regulatory Board	S. Krishnan
Chairperson, Central Board of Secondary Education	Satbir Bedi
Constitutional Heads	
Designation	Person
Speaker, Lok Sabha	Sumitra Mahajan
Deputy Speaker, Lok Sabha	M. Thambidurai
Comptroller and Auditor General	Shashikant Sharma
Chairperson, 14 <sup>th</sup> Finance Commission	YV Reddy
Chairperson, National Commission for Woman	Lalitha Kumarmanglam

Chairperson, National Commission for Scheduled Castes	PL Poonia
Chairperson, National Commission for Scheduled Tribes	Rameshwar Oraon
Chairperson, National Commission for Backward Classes	Wangla Ishwaraiah
Chairperson, National Human Rights Commission	Cyriac Joseph
Chairperson, Union Public Service Commission	Deepak Gupta
Heads of Financial Institutes/Organisations	
Designation	Person
Raghuram G. Rajan	Governor, Reserve Bank of India
Jyotsana Suri	Chairperson, FICCI
SB Mathur	Chairperson, Unit Trust of India
SK Roy	Chairperson, Life Insurance Corporation of India
Harsha Kumar Bhanwala	Chairperson, NABARD
NK Maini	CMD, SIDBI
Sriram Kalyanaraman	Chairperson, National Housing Bank
Sunil Kanoria	Chairperson, ASSOCHAM
Rajan Bharati Mittal	Chairperson, International Chamber of Commerce
Satyanand Mishra	Chairperson, Multi Commodities Exchange
TM Bhasin	Chairperson, Indian Banks Association
M. Ramadoss	CMD, Oriental Insurance Company
Deepak Kumar	Director Genral, Employee's State Insurance Corporation
R. Sridharan	Chairperson Institute of Company Secretary of India

### RBI MONETARY REVIEW on 1st DECEMBER

On the basis of an assessment of the current and evolving macroeconomic situation, it has been decided to:

- Keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 6.75%
- Keep the cash reserve ratio (CRR) of scheduled banks unchanged at 4.0% of net demand and time liability (NDTL)
- Continue to provide liquidity under overnight repos at 0.25% of bank-wise NDTL at the LAF repo rate and liquidity under 14-day term repos as well as longer term repos of up to 0.75% of NDTL of the banking system through auctions.
- The reverse repo rate under the LAF will remain unchanged at 5.75%, and the marginal standing facility (MSF) rate and the Bank Rate at 7.75%.

### INDIA'S GDP PREDICTION

S.No	INDIA'S GDP PREDICTIONS BY WHICH ORGANIZATIONS	2015-16 (2015)	2016-17 (2016)
1.	UNCTAD	7.5%	-
2.	The World Bank	7.5%	7.9%
3.	Asian Development Bank	7.4 %	7.8 %
4.	United Nations World Economic Situation and Prospects (WESP)	7.6%	7.7%
5.	International Monetary Fund (IMF)	7.3%	7.5%
6.	RBI	7.4%	7.8%
7.	Moody's	7%	7.5%

### TADF

- Minister of State for Commerce & Industry (I/C), **Mrs. Nirmala Sitharaman**, launched the **Technology Acquisition and Development Fund (TADF)** under National Manufacturing Policy.
- TADF is a new scheme to facilitate acquisition of **Clean, Green & Energy Efficient Technologies**, in form of Technology / Customised Products / Specialised Services / Patents / Industrial Design available in the market available in India or globally, by **Micro, Small & Medium Enterprises (MSMEs)**.
- The Scheme is **conceptualized** to catalyse the **manufacturing growth in MSME sector** to contribute to the national focus of "Make in India".

The scheme will be **implemented** through **Global Innovation and Technology Alliance (GITA)**, a joint venture company, support to MSME units is envisaged by the following:

- I. Direct Support for Technology Acquisition
- II. In-direct Support for Technology Acquisition through Patent Pool
- III. Technology / Equipment Manufacturing Subsidies
- IV. Green Manufacturing – Incentive Scheme

### FIF: Financial Inclusion Fund (FIF)

The **GOI** has merged the **Financial Inclusion Fund (FIF)** and **Financial Inclusion Technology Fund (FITF)** to form a single **Financial Inclusion Fund**. The new FIF will be administered by the **reconstituted Advisory Board constituted by GOI** and will be maintained by **NABARD**.

#### Important Points related to FIF

- 1) The overall corpus of the new FIF will be **Rs. 2000 crore**.
- 2) Contribution to FIF would be from the **"interest differential" in excess of 0.5% on RIDF and STCRC deposits on account of shortfall in priority sector lending** (as notified by RBI from time to time) kept with NABARD by banks.
- 3) The Fund shall be in operation for **another three years** or till such period as may be decided by RBI and Government of India in consultation with other stake holders.
- 4) The objectives of the FIF shall be to support **"developmental and promotional activities"** including creating of FI infrastructure across the country, capacity building of stakeholders, creation of awareness to address demand side issues, enhanced investment in Green Information and Communication Technology (ICT) solution, research and transfer of technology, increased technological absorption capacity of financial service providers/users with a view to securing greater financial inclusion.

**Note:** The fund shall not be utilized for normal business/banking activities.

### NIIF

- a) **India will launch National Investment and Infrastructure Fund** that would focus **only on core sector projects**.
- b) The NIIF will have a corpus of **Rs 20,000 crore**.
- c) National Investment and Infrastructure Fund (NIIF) is a **fund created by the Government of India** for enhancing **infrastructure financing** in the country.

d) The **objective** of NIIF would be to **maximize economic impact** mainly through **infrastructure development in commercially viable projects, both greenfield and brownfield**, including stalled projects. It could also consider other nationally important projects, for example, in manufacturing, if commercially viable.

#### Note:

a) **Government's contribution/share in the corpus will be 49%** in each entity set up as an alternate Investment Fund (AIF). **The whole of 49%** would be contributed by Government directly.

b) **Cash-rich Central Public Sector Enterprises (PSUs)** could contribute to the Fund, which would be over and above the Government's 49%. Similarly, domestic pension and provident funds and National Small Savings Fund may also provide funds to the NIIF.

c) **Government** has set up a **search committee under Economic Affairs Secretary Shaktikanta Das** for selection of a **CEO for the National Investment and Infrastructure Fund (NIIF)**.

### Asian Infrastructure Investment Bank (AIIB)

The Asian Infrastructure Investment Bank (AIIB) is a multilateral development bank (MDB) conceived for the 21st century. The Bank's foundation is built on the lessons of experience of existing MDBs and the private sector. Its modus operandi will be lean, clean and green:

- lean, with a small efficient management team and highly skilled staff

- clean, an ethical organization with zero tolerance for corruption

- green, an institution built on respect for the environment.

**Mr. Jin Liqun** has served as AIIB's President-designate since **September 1, 2015**. He was appointed Secretary-General of the Multilateral Interim Secretariat by the AIIB Special Ministerial Meeting on October 24, 2014

**Shareholder in AIIB:** BRICS members China, India and Russia are the three largest shareholders, with a voting share of 26.06 per cent, 7.5 per cent and 5.92 per cent, respectively.





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### GOLD SCHEMES LAUNCHED BY GOI

- a) Prime Minister Narendra Modi launched three ambitious schemes to reduce the physical demand for gold and fish out 20,000 tonnes of the precious metal worth \$800 billion lying idle with households.
- b) Prime Minister Narendra Modi launched three gold related schemes- Gold Monetisation Scheme (GMS), Gold Sovereign Bond Scheme and the Gold Coin and Bullion Scheme.
- c) He also unveiled the first ever Indian gold coin & bullion, bearing national emblem Ashok Chakra on one side and Mahatma Gandhi's image engraved on the other side. Initially the coins will be available in denominations of 5 and 10 grams. The 20 grams bullion will also be available through 125 MMTC outlets.
- d) The Gold Monetisation Scheme (GMS), 2015 will offer option to resident Indians to deposit their precious metal and earn an interest of up to 2.5%; while under the Sovereign Gold Bonds Scheme, investors can earn an interest rate of 2.75% per annum by buying paper bonds.

### Must know Points on Sovereign Gold Bond Scheme 2015

- SGBs are government securities denominated in grams of gold & will be issued by Reserve Bank on behalf of Government of India.
- Persons resident in India as defined under Foreign Exchange Management Act, 1999 are eligible to invest in SGB. Eligible investors include individuals, HUFs, trusts, universities, charitable institutions, etc.
- The Bonds are issued in denominations of one gram of gold and in multiples thereof. Minimum investment in the Bond shall be two grams with a maximum buying limit of 500 grams per person per fiscal year.
- The Bonds bear interest at the rate of 2.75% (fixed rate) per annum on the amount of initial investment.
- Bonds are sold through scheduled commercial banks and designated Post Offices either directly or through their agents like NBFCs, NSC agents, etc.
- Price of bond will be fixed in Indian Rupees on the basis of the previous week's (Monday – Friday) simple average price for gold of 999 purity published by the India Bullion and Jewellers Association Ltd. (IBJA). The issue price will be distributed by the Reserve Bank of India
- Though the tenor of the bond is 8 years, early encashment/redemption of the bond is allowed after fifth year from the date of issue on coupon payment dates.
- TDS is not applicable on the bond. However, it is the responsibility of the bond holder to comply with the tax laws.

### Gold Monetisation Scheme, 2015

- The scheme is aimed at converting an estimated 20,000 tonnes of idle gold worth Rs 540,000 crore in family lockers and temples into the banking system.
- The GMS will replace the existing Gold Deposit Scheme, 1999.
- Resident Indians (Individuals, HUF, Trusts including Mutual Funds/Exchange Traded Funds registered under SEBI (Mutual Fund) Regulations and Companies) can make deposits under the scheme.
- The minimum deposit at any one time shall be raw gold (bars, coins, jewellery excluding stones and other metals) equivalent to 30 grams of gold of 995 fineness. There is no maximum limit for deposit under the scheme. The gold will be accepted at the Collection and Purity Testing Centres (CPTC) certified by Bureau of Indian Standards (BIS) and notified by the Central Government under the Scheme. The deposit certificates will be issued by banks in equivalence of 995 fineness of gold.
- The principal and interest of the deposit under the scheme will be denominated in gold.
- The designated banks will accept gold deposits under the Short Term (1-3 years) Bank Deposit (STBD) as well as Medium (5-7 years) and Long (12-15 years) Term Government Deposit Schemes. While the former will be accepted by banks on their own account, the latter will be on behalf of Government of India.
- Interest on deposits under the scheme will start accruing from the date of conversion of gold deposited into tradable gold bars after refinement or 30 days after the receipt of gold at the CPTC or the bank's designated branch, as the case may be and whichever is earlier.

### Facts related to Gold Coin/Bullion Scheme

- a) It is the first ever national gold coin minted in India.
- b) It is having National Emblem of Ashok Chakra engraved on one side and Mahatma Gandhi on the other side.
- c) The Coin weighs 5 and 10 grams.
- d) The gold coin and bullion will carry advanced anti-counterfeit features and tamper proof packaging and hallmarked by Bureau of Indian Standards.
- e) The gold coin and bullion will be of 24 carat purity and 999 fineness.
- f) Aim: The government's move comes on the hope that Indians who is said to have an obsession for gold will prefer the national coin over imported ones.
- g) All coins will be hallmarked as per the BIS standards.
- h) This coin will be distributed through the outlets of state-owned Metals and Minerals Trading Corporation of India.

### Some Abbreviations related to Gold Schemes

CPTC- Collection and Purity Testing Centre

**MLTGD - Medium and Long Term Gold Deposit**

**STBD- Short Term Bank Deposit**

**IBJA- India Bullion and Jewellers Association Ltd.**

**MMTC- Metals and Minerals Trading Corporation of India**

### A Brief of 2011 religion-based census data released

The government revealed the results of a 2011 religion-based census, a year it was ready for release. The census has distributed the total population amongst six religions namely Hindu, Muslim, Christians, Sikh, Buddhist and Jains besides 'Other Religions and Persuasions' and 'Religion not stated'.

According to the census data, the share of **Hindus in the population has slipped below 80%** for the first time. The population in **2011 was at 121 crores** – **Hindus** make up **79.8%** of the population at 96.63 crores. **Muslims**, with 17.22 crore people, are **14.2% of the population**.

**Christians** are the **third largest** community with 2.78 crore people, that **2.3%** of the population. They are followed by **Sikhs (2.08 crores, 1.7%)**, **Buddhists (84 lakhs, 0.7%)** and **Jains (45 lakhs, 0.4%)**. Other religions and persuasions (ORP) are 0.79 crore (0.7%) and people whose religion not stated are 0.29 crore (0.2%).

### SPORTS FACTS & NEWS

#### ATP awards 2015

a) Novak Djokovic, Roger Federer and The Bryan brothers were on November 10, 2015 announced the winners of the ATP's top awards for 2015.

b) Djokovic, who won three Grand Slam titles this year, will receive the ATP World Tour No. 1 award for the second straight year and fourth time overall.

c) Federer was selected as winner of the Stefan Edberg Sportsmanship Award for the 11<sup>th</sup> time. He also got the fans' favourite award for a 13<sup>th</sup> straight year.

d) Mike and Bob Bryan received the Arthur Ashe Humanitarian Award for their off-court work with their charitable foundation.

#### Cricket All-Stars Tournament 2015

Cricket All-Stars (also known as Cricket All-Stars Series) is an exhibition Twenty20 cricket series started in 2015 with the first series taking place in the United States. Two teams compete in this competition Sachin's Blasters led by Sachin Tendulkar and other being Warne's Warriors led by Shane Warne.

#### Highlights of the Tournament

**1st Match Result:** Warne's Warriors won by 6 wickets

**2nd Match Result:** Warne's Warriors won by 57 runs

**3rd Match Result:** Warne's Warriors won by 4 wickets

Clearly, Warne's team won the series with 3-0.

The most runs in the series were scored by Kumar Sangakkara (153) while the most wickets were taken by Andrew Symonds (8). They both belonged to Warne's team i.e. Warne's Warriors.

The man of the series of the Cricket All-Stars Series tournament was given to Kumar Sangakkara.

### Grand Prixes & Their Winner 2015

#### Recent GP Held

- 1) **Russian Grand Prix** - Lewis Hamilton
- 2) **United States Grand Prix**-Lewis Hamilton
- 3) **Mexican Grand Prix**-Nico Rosberg
- 4) **Brazilian Grand Prix**-Nico Rosberg
- 5) **Abu Dhabi Grand Prix**-Nico Rosberg

#### Other GP Held

- 6) **Australian Grand Prix**-Lewis Hamilton
- 7) **Malaysian Grand Prix**-Sebastian Vettel
- 8) **Chinese Grand Prix**-Lewis Hamilton
- 9) **Bahrain Grand Prix**-Lewis Hamilton
- 10) **Spanish Grand Prix**-Nico Rosberg
- 11) **Monaco Grand Prix**-Nico Rosberg
- 12) **Canadian Grand Prix**-Lewis Hamilton
- 13) **Austrian Grand Prix**-Nico Rosberg
- 14) **British Grand Prix**-Lewis Hamilton
- 15) **Hungarian Grand Prix**-Sebastian Vettel
- 16) **Belgian Grand Prix**-Lewis Hamilton
- 17) **Italian Grand Prix** -Lewis Hamilton
- 18) **Singapore Grand Prix** -Sebastian Vettel
- 19) **Japanese Grand Prix** -Lewis Hamilton

#### US Open 2015

- Men's Singles- Novak Djokovic(Serbia)
- Women's Singles- Flavia Pennetta(Italy)
- Men's Doubles- P. Herbert and N. Mahut(France)
- Women's Doubles - Martina Hingis(Switzerland) / Sania Mirza(India)
- Mixed Doubles- Leander Paes(India) / Martina Hingis (Switzerland)

#### Wimbeldon 2015

- Men's Singles- Novak Djokovic (Serbia)
- Women's Singles-Serena Williams (United States)
- Men's Doubles- Jean-Julien Rojer / Horia Tecău
- Women's Doubles - Martina Hingis(Switzerland) / Sania Mirza(India)
- Mixed Doubles- Leander Paes(India) / Martina Hingis (Switzerland)

#### French Open 2015

- Men's Singles : Stanislas Wawrinka
- Women's Singles : Serena Williams
- Women's Doubles : Bethanie MattekSands (US) and Lucie Safarova (Czech Republic)
- Men's Doubles : Ivan Dodig (Croatia) and Marcelo Melo (Brazil)
- Mixed Doubles : Bethanie MattekSands (US) and Mike Bryan (US)

#### 5<sup>th</sup> Common Wealth Youth Games

- 1) With the two gold on last day, India ended at the fifth spot in the overall tally with 20 medals (9 gold, 5 silver, 6 bronze) behind Australia (24, 19, 19), South Africa (13, 7, 15), England (12, 16, 16) and Malaysia (11, 3, 3).
- 2) Twenty-five Indians had taken part in the five-day multi-sporting event hosted by this Pacific island nation of Samoa, competed by athletes aged 14-18 from 40 countries in 107 events across nine disciplines. All events took place in the capital city, Apia.

#### 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 Asain Games held in Guangzhou, China).  
2. 2019: Hanoi (Vietnam)

## BANKING / FINANCIAL REALTED SCHEMES

### "Start-up India; Stand up India"

PM Narendra Modi announced a new campaign "Start-up India; Stand up India", an initiative to promote bank finance for Start-ups (an entrepreneurial venture). The campaign was announced with an aim to boost entrepreneurship among the youth and to create employment in India. As per the initiative PM urged 1.25 lakh bank branches to provide finance to at least one Dalit or Adivasi and at least one woman entrepreneur.

#### Other announcements:

- Government will rename the present Agriculture Ministry as 'Agriculture and Farmers' Welfare Ministry'.
- To provide houses and access to basic services to all and to make India a developed nation by 2022.
- Set deadline of 1000 days to connect 18,500 villages with electricity.

### Indradhanush Mission

Union Government has launched a seven pronged plan called Indradhanush Mission to revamp functioning of public sector banks (PSBs). It was launched by Union Finance Minister Arun Jaitley in New Delhi.

#### Facts about Indradhanush Mission

- The seven shades of Indradhanush mission include appointments, de-stressing PSBs, capitalisation, empowerment, framework of accountability and governance reforms.
- It seeks to achieve the objective of economic growth revival through improving credit and minimising the political interference in the functioning of PSBs.
- **Bank Board Bureau (BBB):** It will be a body of 'eminent' professionals to be selected within 6 months i.e. February 2016. It will become functional from Financial year 2016-17 i.e. form 1st April 2016.
- **Capitalisation:** Infuse 25,000 crore rupees of capital into debt-laden banks in this fiscal in phased manner. Out of this 20,000 crore rupees would be injected in August 2015. Rest 5,000 crore rupees will be performance based allocation to be allocated in the last quarter of 2016.
- **De-stressing PSBs:** To develop vibrant debt market for PSBs in order to reduce lending pressure on banks. Strengthen asset reconstruction of companies.

- **Empowerment:** Provide greater flexibility in hiring of manpower in PSBs.
- **Framework of accountability:** It will seek to streamline vigilance process for quick action in case major frauds and also include connivance of staff.
- **Governance reforms in PSBs:** Next Gyan Sangam (also known as the Banker's Retreat) will be held from 14 to 16 January 2016. Employee Stock Option Plan (ESOP) will be initiated for top management.

### Bank Board Bureau

- Bank Board Bureau (BBB) will start the functioning from next financial year i.e. from 1st April 2016 and the selection of its member will start in the next six months.
- It will replace existing system Appointments Board in which appointments for top level jobs at PSBs are made by an appointments committee led by the Reserve Bank of India (RBI) Governor.
- Composition: The BBB will be a body of 'eminent' professionals and shall consist of only one government official. It will be six members body with at least 3 former bankers, 2 professionals and secretary, department of financial services representing government.
- Functions: Give recommendations for appointment of full-time Directors as well as non-Executive Chairman of PSBs.
- Give advice to PSBs in developing differentiated strategies for raising funds through innovative financial methods and instruments and to deal with issues of stressed assets.
- Guide banks on mergers and consolidations

### Pradhan Mantri Jeevan Jyoti Bima Yojana

Highlights of the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY – Scheme 2 – for Life Insurance) are:

- **Eligibility:** Savings Bank (SB) Account holders between 18 years (completed) and 50 years.
- **Premium:** Rs. 330 (per annum).
- **Risk Coverage:** Sum Assured of Rs. 2 Lakh on death of the Insured member for any reason is payable to the Nominee.
- **Termination of assurance:**
  - Account holder attains age of 55 years
  - Closure of account with the Bank or insufficiency of balance for debiting premium.

- In case of multiple coverage under the scheme, the cover will be restricted to Rs.2 lakhs and other insurance covers are terminated and premium shall be forfeited.


### Pradhan Mantri Suraksha Bima Yojana

Highlights of the Pradhan Mantri Suraksha Bima Yojana (PMSBY - Scheme 1 - for Accidental Death Insurance) are:


- **Eligibility:** The savings bank account holders of the participating Bank between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the modality, will be enrolled into the scheme.
- **Premium:** Rs. 12/- + service tax (per annum).
- **Risk Coverage:** Total coverage (sum-insured) under the scheme is Rs. 2 Lakh.

### ATAL PENSION YOJANA

- The APY is focussed on all citizens in the unorganized sector.
- The scheme is administered by the Pension Fund Regulatory and Development Authority (PFRDA) through NPS architecture.
- Under the APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs. 1000 and Rs. 5000 per month.
- GoI will also co-contribute 50% of the subscriber's contribution or Rs. 1000 per annum, whichever is lower. Government co-contribution is available for those who are not covered by any Statutory Social Security Schemes and is not income tax payer.
- GoI will co-contribute to each eligible subscriber, for a period of 5 years who joins the scheme between the period 1st June, 2015 to 31st December, 2015. The benefit of five years of government Co-contribution under APY would not exceed 5 years for all subscribers including migrated Swavalamban beneficiaries.
- All bank account holders may join APY.



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### Sukanya Samridhi Accounts

- Rate of interest 9.2% Per Annum(2015-16b),calculated on yearly basis ,Yearly compounded.
- Minimum INR. 1000/-and Maximum INR. 1,50,000/- in a financial year. Subsequent deposit in multiple of INR 100/- Deposits can be made in lump-sum No limit on number of deposits either in a month or in a Financial year.

- Account can be opened up to age of 10 years only from the date of birth.
- If minimum Rs 1000/- is not deposited in a financial year, account will become discontinued and can be revived with a penalty of Rs 50/- per year with minimum amount required for deposit for that year.
- Partial withdrawal, maximum up to 50% of balance standing at the end of the preceding financial year can be taken after Account holder's attaining age of 18 years.
- Account can be closed after completion of 21 years.

### Questionnaire on Union Budget

1. In the Union Budget, rate of Service Tax was hiked from 12% to \_\_\_ - **14%**
2. In the Union Budget 2015-16, Fiscal deficit seen at how much% of GDP in 2015/16? - **3.9 %**
3. How much amount has been allocated to the Rural Infrastructure Development Bank in the Union Budget 2015-16? - **Rs. 25,000 crore**
4. According to the Union Budget, two new IIM will be opened in which of the following states? - **Jammu & Kashmir and Andhra Pradesh**
5. According to the Union Budget 2015-16, Non-Banking Financial Companies (NBFCs) registered with Reserve Bank of India (RBI) above \_\_\_\_\_ will be now considered as financial institutions? - **Rs. 5,000 crore**
6. How much amount has been allocated for Rural Employment Guarantee Scheme in the Union Budget 2015-16? - **346.99 billion rupees**
7. How much amount has been allocated to Defence sector in the Union Budget 2015-16? - **Rs. 2,46,726 crore**
8. According to the Union Budget, how much% of Revenue Deficit to be seen in 2015-16? - **2.8%**
9. According to the Union Budget 2015-16, how much%, rate of corporate tax will be reduced over next four years? - **25%**
10. According to the Union Budget 2015-16, now details of PAN has to mentioned compulsory for transactions for more than \_\_\_\_ - **Rs. 1 lakh**
11. In the Union Budget 2015-16, increase in the limit of health insurance premium from current Rs 15,000 to \_\_\_\_ **Rs. 25,000**
12. How much amount has been allocated for micro-irrigation watershed projects in the Union Budget 2015-16? - **Rs. 5,300 Crore**
13. How much amount has been allocated to Infrastructure sector in the Union Budget 2015-16? **Rs. 70,000 crore**
14. According to the Union Budget 2015-16, Visa on arrival for how many countries? - **150**
15. According to the Union Budget, Centre of film production, animation and gaming to come up in \_\_\_\_ **AP**
16. On which date Union Budget 2015-16 was presented in Parliament? - **28 February 2015**
17. Name the Union Finance Minister who presented the Union Budget 2015-16 in Parliament? - **Arun Jaitley**
18. Personal Income Tax limit was not changed in Union Budget 2015-16. What is the present Personal I-T exemption limit? - **Rs 2.5 lakh**
19. Health Insurance Premium deduction hiked from Rs. 15,000 to? - **Rs. 25,000 (for senior citizens to Rs. 30,000)**
20. Transport allowance exemption hiked to Rs. 1,600, from \_\_\_\_ per month? - **Rs.800**
21. PAN card is must for all purchase above \_\_\_\_ rupees as proposed in Budget 2015-16? - **Rs. 1 lakh**
22. An additional \_\_\_\_% surcharge on people earning over Rs. 1 cr was put forth in the budget 2015-16? - **2%**

23. What change was made in the Wealth tax? - **Wealth tax abolished**
24. DTC was dropped in the Budget 2015-16. Expand DTC? - **Direct Taxes Code**
25. Corporate tax to be reduced from 30% to \_\_\_ over next four years? - **25%**
26. Mudra banks to be established with capital of Rs. \_\_\_ crore? - **20000**
27. Rs. \_\_\_ deduction for contribution to New Pension Scheme? - **Rs. 50,000**
28. GAAR implementation deferred by 2 years to? - **April 2017**
29. Service Tax rate hiked to \_\_\_% from 12.36%? - **14%**
30. Tax free bonds were proposed in budget for? - **Roads, railways, irrigation project**

### United Nations Headquarters

International Organizations	Headquarters
<b>UNO (United Nations Org)</b>	New York
<b>UNICEF</b>	New York
<b>UNCTAD (United Nations Conference on Trade &amp; Development)</b>	Geneva
<b>WHO (World Health Org)</b>	Geneva
<b>ILO (International Labour Org)</b>	Geneva
<b>WMO (World Meteorological Org)</b>	Geneva
<b>World Intellectual Property Org</b>	Geneva
<b>International Standards Org.</b>	Geneva
<b>IMF (International Monetary Fund)</b>	Washington DC
<b>World Bank</b>	Washington DC
<b>UNESCO (United Nations Educational Scientific and Cultural Org)</b>	Paris
<b>OECD (Org. for Economic Cooperation and Dev.)</b>	Paris
<b>UNIDO (United Nations Industrial Dev. Org)</b>	Vienna
<b>IAEA (International Atomic Energy Agency)</b>	Vienna
<b>OPEC (Organization of Petroleum Exporting Countries)</b>	Vienna
<b>Amnesty International</b>	London
<b>Commonwealth of Nations</b>	London
<b>IM (International Maritime Organization)</b>	London
<b>ICJ (International Court of Justice)</b>	The Hague
<b>FAO (Food and Agricultural Organization)</b>	Rome
<b>NATO (North Atlantic Treaty Organization)</b>	Brussels
<b>Transparency International</b>	Berlin
<b>SAARC (South Asian Association for Regional Coop.)</b>	Kathmandu
<b>ASEAN (Association of South East Asian Nations)</b>	Jakarta
<b>APEC (Asia Pacific Economic Forum)</b>	Singapore
<b>Organization of Islamic Cooperation</b>	Jeddah

### FDI Limits in different sectors:

Defence	49
Pension	49
Insurance	49
Print Media	26
Civil Aviation	49
Public Sec. Banks	20
Private Sec. Banks	74
Multi Brand	51
Single Brand	100
Tourism	100
Medical devices	100
White Labelled ATM	100
Telecom	100
Construction, operation and maintenance of specified activities of Railway sector	100

### Credit Rating Agencies in India and World:

**Indian credit rating industry mainly comprises of CRISIL, ICRA, CARE, ONICRA, FITCH (India Ratings & Research) & SMERA.**

- **CRISIL** - Credit Rating Information Services of India Limited, Headquarter – Mumbai
- **ICRA** - Investment information and credit rating agency Headquarter - Gurgaon, India
- **CARE** - Credit Analysis and Research Headquarters – Mumbai
- **ONICRA** - Headquarter - Gurgaon, India
- **SMERA** - Headquarters – Mumbai
- **Fitch (India Ratings & Research)** - Headquarters – Mumbai
- **Note: CRISIL is the largest credit rating agency in India, with a market share of greater than 60%**
- **Standard & Poor's (S&P)** – Headquarter – New York, US
- **Moody's** – Headquarter - New York, US
- **Fitch** - Headquarter - New York, US

### ABBREVIATIONS

- **RIDF**- Rural Infrastructure Development Fund
- **GPEI**- Global Polio Eradication Initiative
- **GMS**- Gold Monetisation Scheme
- **SGBS**- Sovereign Gold Bond Scheme
- **ATAS**- Alternative Train Adjustment Scheme
- **IVRS**- Interactive Voice Response System
- **UDAY**- Ujjwal Discom Assurance Yojana
- **IRRC**- India Rapid Reaction Cell
- **PMMY**- Pradhan Mantri MUDRA Yojana
- **MUDRA**- Micro Units Development and Refinance Agency
- **ISLRTC**- Indian Sign Language Research and Training Centre
- **SPMRM**-Shyama Prasad Mukherji Rurban Mission

## STATIC GK CAPSULE

### Some Important CUPS AND TROPHIES

Cup/Trophy	Game with which associate
Aga Khan Cup	Hockey
Ashes	Cricket.
B.C.Roy Trophy	National Junior Football (India)
Beighton Cup	Hockey
C.K. Naidu Trophy	Junior National Cricket. (India)
Davis Cup	International Tennis Championship
DCM Cup	Football
Derby	Horse Racing (United Kingdom)
Dhyan Chand Trophy	Hockey (India)
Duleep Trophy	Cricket (India)
Durand Cup	Football (India).
Guru Gobind Singh Gold Cup	Hockey (India)
Indira Trophy	National Table Tennis Championship (Boys)
Irani Trophy	Cricket..
Merdeka Tournament	Football (Played at Kuala Lumpur)
Modi Gold Cup	Hockey (India)
Moin-ud-Dowla Gold Cup	Cricket (India)
Murugappa Gold Cup	Hockey (India)
Nehru Trophy	Hockey (India)
Nizam Gold Cup	Football (India)
Rangaswamy Cup	National Hockey Championship (India)
Ranji Trophy	Cricket National Championships (India)
Rovers Cup	Football (India)
Ryder Cup	Golf (United Kingdom)
Scindia Gold Cup	Hockey (India )
Todd Memorial Trophy	National Basketball Championships
Thomas Cup	Badminton (World Championship)
Wellington Trophy	Rowing (India)

### Agricultural Seasons in India:

#### 1. The Kharif Season:

- Crops are sown at the beginning of south-west monsoon and 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 and 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 and 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." The main produce are seasonal fruits and vegetables.
- Crops: Cucumber, Musk melon, Watermelon, Bitter gourd etc.

### Major Producers of the Crops in India

- Wheat- Uttar Pradesh
- Rice - Weat Bengal
- Sugarcane - U.P
- Maize- Andhra Pradesh
- Bajra – Rajasthan
- Cotton - Gujrat
- Bajra - Rajasthan
- Mustard - Rajasthan
- Coffee Karnataka
- Onion - Maharastha
- Potato - Uttar Pradesh

### 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.

### International Terrorism Group:

#### 1. BOKO HARAM

A militant Islamist group in Nigeria, this group is known to receive funding from Al-Qaeda. Boko Haram had recently been in the news for the abduction of around 200 Nigerian girls.

#### 1. ISIS

The Islamic State of Iraq and Syria is a Sunni jihadist group based in the Middle-East. With an aspiration to mobilize the majority of the Muslim population under its control, the ISIS has their stronghold in Iraq, Syria, Palestine, etc.

#### 2. TEHRİK-I-TALIBAN:

The-Tehrik-e-Taliban-Pakistan Also known as the Tehrik I Taliban Pakistan, it forms a part of the various Islamist groups that are active in the Afghan border in Pakistan. Led by Maulana Fazlullah, the TTP is not directly affiliated with the Taliban (in Afghanistan).

**4. HEZBOLLAH:**

Hezbollah A Shia'ist militant group based in Lebanon, they are considered to be more powerful than the Lebanese army.

**5. Muslim Brotherhood:** in Egypt.

**6. Al-Shaba:** is a jihadist terrorist group based in Somalia.

**WILDLIFE SANTUARIES/NATIONAL PARKS / POWER PLANTS IN INDIA**

S.no	States	National Parks(NP)	Wild Life Sanctuaries(WLS)	Power Plants
1.	<b>J&amp;K</b> CM: Mufti Mohammad Sayeed Governor: Narendra Vohra Capital: Jammu(Summer) Srinagar(Winter)	<ul style="list-style-type: none"> <li>➤ Dachigam National Park</li> <li>➤ Hemis National Park</li> <li>➤ Kishtwar National Park</li> <li>➤ Salim Ali National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Gulmarg WLS</li> <li>➤ Limber WLS</li> <li>➤ Nandini WLS</li> </ul>	-
2.	<b>Himachal Pradesh</b> CM: Virbhadra Singh Governor: Acharya Dev Vrat Capital: Shimla	<ul style="list-style-type: none"> <li>➤ Pin Valley National Park</li> <li>➤ Great Himalayan National Park</li> <li>➤ Inderkilla National Park</li> <li>➤ Khirganga National Park</li> <li>➤ Simbalbara National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bandli WLS</li> <li>➤ Daranghati WLS</li> <li>➤ Dhauladhar WLS</li> <li>➤ Nargu WLS</li> <li>➤ Pong Dam Lake WLS</li> <li>➤ Shilli WLS</li> <li>➤ Talra WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Girinagar Hydel Project</li> <li>➤ Binwa Hydel Project</li> <li>➤ Rangtong Hydel Project</li> <li>➤ Baner &amp; Neugal Project</li> </ul>
3.	<b>Punjab</b> CM: Parkash Singh Badal Governor: Kaptain Solanki Capital: Chandigarh	-	<ul style="list-style-type: none"> <li>➤ Abohar WLS</li> <li>➤ Harike Lake WLS</li> <li>➤ Jhajjar Bacholi WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Guru Gobind Singh Super Thermal Power Plant</li> </ul>
4.	<b>Haryana</b> CM: Manohar Lal Khattar Governor: Kaptain Solanki Capital: Chandigarh	<ul style="list-style-type: none"> <li>➤ Kalesar National Park</li> <li>➤ Sultanpur National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bhindawas WLS</li> <li>➤ Kalesar WLS</li> <li>➤ Khaparwas WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Gorakhpur Atomic Power Station</li> <li>➤ Deenbandhu Chhotu Ram Thermal Power Station</li> <li>➤ Rajiv Gandhi Thermal Power Station</li> </ul>
5.	<b>UP</b> CM: Akhilesh Yadav Governor: Ram Naik Capital: Lucknow	<ul style="list-style-type: none"> <li>➤ Dudhwa National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Hastinapur WLS</li> <li>➤ Ranipur WLS</li> <li>➤ Sohagibarwa WLS</li> <li>➤ Sur Sarovar WLS</li> <li>➤ Chandraprabha WLS</li> <li>➤ National Chambal WLS</li> <li>➤ Bankatna WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Narora Atomic Power Station</li> <li>➤ Rihand Thermal Power Station</li> <li>➤ Anpara Thermal Power Station</li> </ul>
6.	<b>Bihar</b> CM: Nitish Kumar Governor: Ram Nath Kovind Capital: Patna	<ul style="list-style-type: none"> <li>➤ Valmiki National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Gautam Budha WLS</li> <li>➤ Kaimur WLS</li> <li>➤ Pant (Rajgir) WLS</li> <li>➤ Valmiki WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Kahalgaon Super Thermal Power Station</li> <li>➤ Barauni Thermal Power Station</li> </ul>
7.	<b>Chattisgarh</b> CM: Raman Singh Governor: Balram Tandon Capital: Raipur	<ul style="list-style-type: none"> <li>➤ Indravati National Park</li> <li>➤ Kanger Valley National Park</li> <li>➤ Guru Ghasi Das (Sanjay)</li> </ul>	<ul style="list-style-type: none"> <li>➤ Badalkhol WLS</li> <li>➤ Bhairamgarh WLS</li> <li>➤ Bhoramdev WLS</li> <li>➤ Udanti Wild Buffalo WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Sipat Thermal Power Plant</li> <li>➤ Hasdeo Thermal Power Station</li> <li>➤ Bhilai Expansion Power Plant</li> </ul>
8.	<b>Jharkhand</b> CM: Raghuvar Das Governor: Draupadi Murmu Capital: Ranchi	<ul style="list-style-type: none"> <li>➤ Betla National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Betla National Park</li> <li>➤ Lawalong WLS</li> <li>➤ Palkot WLS</li> <li>➤ Parasnath WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Chandrapura Thermal Power Station</li> <li>➤ Koderma Thermal Power Station</li> <li>➤ Bokaro Thermal Power Station</li> </ul>

9.	<b>Andhra Pradesh</b> <b>CM:</b> N. Chandrababu Naidu <b>Governor:</b> E.S.L Narasimhan <b>Capital:</b> Hyderabad	<ul style="list-style-type: none"> <li>➤ Sri Venkateswara National Park</li> <li>➤ Mahavir Harina Vanasthali National Park</li> <li>➤ Mrugavani National Park</li> <li>➤ Rajiv Gandhi National Park</li> <li>➤ Namdapha National Park</li> <li>➤ Mouling National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Coringa WLS</li> <li>➤ Kawal WLS</li> <li>➤ Kolleru WLS</li> <li>➤ Nellapattu WLS</li> <li>➤ Pulicat Lake WLS</li> <li>➤ Rajiv Gandhi (Nagarjuna Sagar-Srisailem) WLS</li> <li>➤ Rollapadu WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Simhadri Super Thermal Power Plant</li> <li>➤ Sri Damodaram Sanjeevaiah Thermal Power Station</li> </ul>
10.	<b>Assam</b> <b>CM:</b> Tarun Gogoi <b>Governor:</b> P.V. Acharya <b>Capital:</b> Dispur	<ul style="list-style-type: none"> <li>➤ Dibru-Saikhowa National Park</li> <li>➤ Kaziranga National Park</li> <li>➤ Manas National Park</li> <li>➤ Nameri National Park</li> <li>➤ Rajiv Gandhi Orang National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Amchang WLS</li> <li>➤ Chakrashila WLS</li> <li>➤ Dihing Patkai WLS</li> <li>➤ East Karbi Anglong WLS</li> <li>➤ North Karbi Anglong WLS</li> <li>➤ Nambor WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bongaigaon Thermal Power Plant</li> </ul>
11.	<b>Goa</b> <b>CM:</b> Laxmikant Parsekar <b>Governor:</b> Mridula Sinha <b>Capital:</b> Panaji	<ul style="list-style-type: none"> <li>➤ Bhagwan Mahavir (Mollem) National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bondla WLS</li> <li>➤ Madei WLS</li> <li>➤ Bhagwan Mahavir (Mollem) WLS</li> <li>➤ Netravali WLS</li> </ul>	-
12.	<b>Gujarat</b> <b>CM:</b> Anandiben Patel <b>Governor:</b> O.P.Kohli <b>Capital:</b> Gandhinagar	<ul style="list-style-type: none"> <li>➤ Blackbuck National Park, Velavadar</li> <li>➤ Gir Forest National Park</li> <li>➤ Marine National Park, Gulf of Kutch</li> <li>➤ Bansda National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Jambugodha WLS</li> <li>➤ Jessore WLS</li> <li>➤ Kachchh Desert WLS</li> <li>➤ Mitiyala WLS</li> <li>➤ Porbandar Lake WLS</li> <li>➤ Rampara Vidi WLS</li> <li>➤ Ratanmahal WLS</li> <li>➤ Shoolpaneswar (Dhumkhal) WLS</li> <li>➤ Thol Lake WLS</li> <li>➤ Wild Ass WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Mundra Thermal Power Station</li> <li>➤ Ukai Thermal Power Station</li> <li>➤ Akrimota Thermal Power Station</li> </ul>
13.	<b>Karnataka</b> <b>CM:</b> Siddaramaiah <b>Governor:</b> Vajubhai R. Vala <b>Capital:</b> Bangalore	<ul style="list-style-type: none"> <li>➤ Bandipur National Park</li> <li>➤ Bannerghatta National Park</li> <li>➤ Kudremukh National Park</li> <li>➤ Nagarhole National Park</li> <li>➤ Anshi national park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Arabithittu WLS</li> <li>➤ Attiveri WLS</li> <li>➤ Bhadra WLS</li> <li>➤ Bhingad WLS</li> <li>➤ Brahmagiri WLS</li> <li>➤ Cauvery WLS</li> <li>➤ Nugu WLS</li> <li>➤ Pushpagiri WLS</li> <li>➤ Ranganathittu Bird WLS</li> <li>➤ Sharavathi Valley WLS</li> <li>➤ Someshwara WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Kakrapar Nuclear Power Plant</li> <li>➤ Raichur Thermal Power Station</li> <li>➤ Udupi Thermal Power Plant</li> <li>➤ Bellary Thermal Power Station</li> </ul>
14.	<b>Kerala</b> <b>CM:</b> Oommen Chandy <b>Governor:</b> P. Sathashivam <b>Capital:</b> Trivandampuram	<ul style="list-style-type: none"> <li>➤ Eravikulam National Park</li> <li>➤ Mathikettan Shola National Park</li> <li>➤ Periyar National Park</li> <li>➤ Silent Valley National Park</li> <li>➤ Anamudi Shola National Park</li> <li>➤ Pampadum Shola National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Aralam WLS</li> <li>➤ Chimmony WLS</li> <li>➤ Idukki WLS</li> <li>➤ Malabar WLS</li> <li>➤ Mangalavanam Bird WLS</li> <li>➤ Neyyar WLS</li> <li>➤ Periyar WLS</li> <li>➤ Thattekad Bird WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Brahmapuram Power Station</li> <li>➤ Kayamkulam Power Station</li> </ul>
15.	<b>MP</b> <b>CM:</b> Shivraj Singh Chouhan <b>Governor:</b> Ram Naresh Yadav <b>Capital:</b> Bhopal	<ul style="list-style-type: none"> <li>➤ Kanha National Park</li> <li>➤ Madhav National Park</li> <li>➤ Mandla Plant Fossils National Park</li> <li>➤ Panna National Park</li> <li>➤ Pench National Park</li> <li>➤ Satpura National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bori WLS</li> <li>➤ Gandhi Sagar WLS</li> <li>➤ Ghatigaon WLS</li> <li>➤ Ken Gharial WLS</li> <li>➤ Narsighgarh WLS</li> <li>➤ National Chambal WLS</li> <li>➤ Orcha WLS</li> <li>➤ Kuno WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Vindhyachal Super Thermal Power Station</li> <li>➤ Sant Singaji Thermal Power Plant</li> <li>➤ Satpura Thermal Power Station</li> <li>➤ Amarkantak Thermal Power Station</li> <li>➤ Sasan Ultra Mega Power Project</li> </ul>

		<ul style="list-style-type: none"> <li>➤ Van Vihar national park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Sardarpur WLS</li> <li>➤ Son Gharial WLS</li> </ul>	
16.	<b>Maharashtra</b> <b>CM:</b> Devendra Fadnavis <b>Governor:</b> C. Vidyasagar Rao <b>Capital:</b> Mumbai	<ul style="list-style-type: none"> <li>➤ Chandoli National Park</li> <li>➤ Navegaon National Park</li> <li>➤ Tadoba National Park</li> <li>➤ Pench National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Aner Dam WLS</li> <li>➤ Bhamragarh WLS</li> <li>➤ Bhimashankar WLS</li> <li>➤ Great Indian Bustard WLS</li> <li>➤ Jaikwadi WLS</li> <li>➤ Koyana WLS</li> <li>➤ Nagzira WLS</li> <li>➤ Painganga WLS</li> <li>➤ Radhanagari WLS</li> <li>➤ Sagarshwar WLS</li> <li>➤ Tipeswar WLS</li> <li>➤ Tungarshwar WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Tarapur Atomic Power Station</li> <li>➤ Tirora Thermal Power Station</li> <li>➤ Amravati Thermal Power Plant</li> </ul>
17.	<b>Manipur</b> <b>CM:</b> Okram Ibobi Singh <b>Governor:</b> V. Shanmuganathan <b>Capital:</b> Imphal	<ul style="list-style-type: none"> <li>➤ Keibul Lamjao National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Yangoupokpi-Lokchao WLS</li> </ul>	-
18.	<b>Meghalaya</b> <b>CM:</b> Mukul Sangma <b>Governor:</b> V. Shanmuganathan <b>Capital:</b> Shillong	<ul style="list-style-type: none"> <li>➤ Balphakram National Park</li> <li>➤ Nokrek National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bagmara Pitcher Plant WLS</li> <li>➤ Nongkhylllem WLS</li> <li>➤ Siju WLS</li> </ul>	-
19.	<b>Mizoram</b> <b>CM:</b> Lal Thanhawla <b>Governor:</b> Nirbhaya Sharma <b>Capital:</b> Aizawl	<ul style="list-style-type: none"> <li>➤ Murlen National Park</li> <li>➤ Phawngpui Blue National Park</li> <li>➤ Mountain National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Dampa WLS (TR)</li> <li>➤ Ngengpui WLS</li> <li>➤ Pualreng WLS</li> <li>➤ Tokalo WLS</li> </ul>	-
20.	<b>Nagaland</b> <b>CM:</b> T. R. Zeliang <b>Governor:</b> P.B.Acharya <b>Capital:</b> Kohima	<ul style="list-style-type: none"> <li>➤ Intanki National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Fakim WLS</li> <li>➤ Puliebadze WLS</li> <li>➤ Rangapahar WLS</li> </ul>	Dikhu Hydro Electric Power Plant
21.	<b>Odisha</b> <b>CM:</b> Naveen Patnaik <b>Governor:</b> S.C. Jamir <b>Capital:</b> Bhubaneshwar	<ul style="list-style-type: none"> <li>➤ Bhitarkanika National Park</li> <li>➤ Simlipal National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Badrama WLS</li> <li>➤ Baisipalli WLS</li> <li>➤ Chilika (Nalaban) WLS</li> <li>➤ Hadgarh WLS</li> <li>➤ Khalasuni WLS</li> <li>➤ WLS</li> <li>➤ Satkosia Gorge WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Talcher Super Thermal Power Station</li> </ul>
22.	<b>Rajasthan</b> <b>CM:</b> Vasundhara Raje <b>Governor:</b> Kalyan Singh <b>Capital:</b> Jaipur	<ul style="list-style-type: none"> <li>➤ Sariska National Park</li> <li>➤ Ranthambore National Park</li> <li>➤ Darrah National Park</li> <li>➤ Desert National Park</li> <li>➤ Keoladeo National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bandh Baratha WLS</li> <li>➤ Darrah WLS</li> <li>➤ Jawahar Sagar WLS</li> <li>➤ Kailadevi WLS</li> <li>➤ Mount Abu WLS</li> <li>➤ Ramsagar WLS</li> <li>➤ Sariska WLS</li> <li>➤ Sawai Man Singh WLS</li> <li>➤ Shergarh WLS</li> <li>➤ Sitamata WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Chhabra Thermal Power Station</li> <li>➤ Suratgarh Power Station</li> </ul>
23.	<b>Sikkim</b> <b>CM:</b> Pawan Kumar Chamling <b>Governor:</b> Srinivas Patel	<ul style="list-style-type: none"> <li>➤ Khangchendzonga National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Fambong Lho WLS</li> <li>➤ Kitam WLS (Bird)</li> <li>➤ Maenam WLS</li> <li>➤ Pangolakha WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Rangit Hydro Electric Power Prject</li> </ul>

	<b>Capital: Gangtok</b>			
24.	<b>Tamil Nadu</b> CM: Jayalithaa Governor: K. Rosaiah Capital: Chennai	<ul style="list-style-type: none"> <li>➤ Mudumalai National Park</li> <li>➤ Mukurthi National Park</li> <li>➤ Indira Gandhi (Annamalai) National Park</li> <li>➤ Guindy National Park</li> <li>➤ Gulf of Mannar Marine National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Indira Gandhi (Annamalai) WLS</li> <li>➤ Kalakad WLS</li> <li>➤ Karaivetti WLS</li> <li>➤ Karikili WLS</li> <li>➤ Mudumalai WLS</li> <li>➤ Pulicat Lake WLS</li> <li>➤ Vaduvor WLS</li> <li>➤ Vedanthangal WLS</li> <li>➤ Vettangudi WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Kudankulam Nuclear Power Plant</li> <li>➤ Neyveli Thermal</li> <li>➤ Tuticorin Thermal Power Station</li> </ul>
25.	<b>Tripura</b> CM: Manik Sarkar Governor: Tathagata Roy Capital: Agartala	<ul style="list-style-type: none"> <li>➤ Bison( Rajbari ) National Park</li> <li>➤ Clouded Leopard National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Gumti WLS</li> <li>➤ Rowa WLS</li> <li>➤ Sepahijala WLS</li> <li>➤ Trishna WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Palatana Thermal Power Plant</li> </ul>
26.	<b>UK</b> CM: Harish Rawat Governor: K.K. Paul Capital: Dehradun	<ul style="list-style-type: none"> <li>➤ Gangotri National Park</li> <li>➤ Jim Corbett National Park</li> <li>➤ Valley of Flowers National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Askot Musk Deer WLS</li> <li>➤ Binsar WLS</li> <li>➤ Govind Pashu Vihar WLS</li> <li>➤ Kedarnath WLS</li> <li>➤ Sonanadi WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Chibro Power Plant</li> <li>➤ Khodri Power Plant</li> <li>➤ Chilla Power Plant</li> </ul>
27.	<b>WB</b> CM: Mamata Banerjee Governor: Keshari Nath Tripathi Capital: Kolkata	<ul style="list-style-type: none"> <li>➤ Buxa National Park</li> <li>➤ Neora Valley National Park</li> <li>➤ Singalila National Park</li> <li>➤ Sundarbans National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Ballavpur WLS</li> <li>➤ Chintamani Kar Bird Sanctuary</li> <li>➤ Haliday Island WLS</li> <li>➤ Lothian Island WLS</li> <li>➤ Mahananda WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Mejia Thermal Power Station</li> <li>➤ Farakka Super Thermal Power Station</li> <li>➤ Kolaghat Thermal Power Station</li> <li>➤ Bakreshwar Thermal Power Station</li> <li>➤ Durgapur Steel Thermal Power Station</li> </ul>

**Dams in India:**

- Tehri Dam: on Bhagirathi River, Uttarakhand
- Lakhwar Dam on Yamuna river, Uttarakhand
- Iduki Arch Dam – on Periyar river, Kerala
- Koyna Dam – on Koyana river, Maharashtra
- Bhakra nangal Dam: on Sutlej River, Punjab and Himachal Pradesh.
- Sardar Sarovar Dam: on Narmada River, Gujarat
- Srisailem dam: on Narmada River, Andhra Pradesh
- Ranjit Sagar Dam: on Rav river, Punjab
- Baglihar Dam: on Chenab river , J& K
- Cheruthoni (Eb) Dam: on Cheruthoni, Kerala
- Hirakud Dam: on Mahanadi River, Orissa
- Nagarjuna sagar Dam: on Krishna River, Andhra Pradesh
- Indira SagarDam: on Narmada River, Madhya Pradesh
- Ukai Dam: on Tapi river, Gujarat
- Maithon Dam: on Barakar river, Jharkhand
- Krishnarajsagar Dam: on kaveri river, Karnataka
- Mettur Dam: on Kaveri River, Salem district in Tamil Nadu
- Tungabhadra Dam – on Tungabhadra river, Karnataka

**Folk dances in India**

- Changu: Odissa and Andhra Pradesh
- Gair: Rajasthan.
- Garba, Dandiya Rass: Gujarat
- Ghoomar: Rajasthan.
- Karagam: Tamil Nadu.
- Dumhal: Kashmir.
- Lavani: Maharashtra

- Odissi: Orissa
- Rauf – Jammu & Kashmir
- Nautanki, Thora, Chappeli, Raslila, Kajri - UP

**Classical dances in India**

- Kathak: Uttar Pradesh.
- Bihu: Assam
- Bharat Natyam: Tamil Nadu
- Kuchipudi: Andhra Pradesh.
- Kathakali: Kerala.
- Chhau: Orissa, Bihar and West Bengal
- Bhangra: Punjab.
- Khantumm – Mizoram



**Lines b/w Different Countries in the World**

1. Durand Line: Pakistan and Afghanistan
2. Mc. Mohan Line: India(Arunachal Pradesh Region) and China
3. Radcliff Line: India and Pakistan

4. Line of Control :It divides Kashmir between India and Pakistan.
5. Hidden berg Line: Germany and Poland
6. Maginot Line: France and Germany
7. Older Neisse Line: Germany and Poland
8. Mannerheim Line :Russia and Finland border.
9. Siegfried Line : Germany and France.
10. 17th Parallel: North Vietnam and South Vietnam
11. 24th Parallel : India and Pakistan.
12. 26th Parallel : Australia & South Africa
13. 38th Parallel: North Korea and South Korea
14. 49th Parallel: Canada and USA

### Stock Exchanges and their Index:

1. BSE (Bombay Stock Exchange) - SENSEX ( Sensitive Index)
  - BSE is oldest stock exchange in Asia located at Dalal Street in Mumbai
  - Sensex Consists of 30 companies
2. NSE (National Stock Exchange) - Nifty-50
  - NSE is the largest stock exchange in India
  - Nifty consists of 50 companies
3. NYSE (Newyork Stock Exchange) - DJ ( Dow Jones)
  - NYSE world's first and largest stock market
4. NASDAQ (National association of securities dealers Automated Quotation System)- NASD-100
  - NASDAQ is the first electronic stock market in the world located in New York.
5. Tokyo Stock Exchange (Japan) - Nikkei-225
6. Korea Stock Exchange(Seoul, South korea) – Kосpi
7. Shenghai Stock Exchange(China)- Composite Index
8. Shenzen Stock Exchange(China)- Composite Index
9. German Stock Exchange- DAX(Deutscher Aktein Index)
10. Hong Kong Stock Exchange- Hang Seng
11. SGX (Singapore Exchange)- STI( Straits Times Index)
12. LSE (London Stock exchange) or UK stock exchange- Footsie or FTSE-100 ( Financial Times and London Stock Exchange)
13. France Stock Exchange - CAC-40 (Cotation Assisteeten Continuo)

### 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 and 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 and 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) - Damn & Dayyu (61 : 1000)
- Literacy of Male - 82.14%
- Literacy of Female - 65.46%
- Population Growth Rate - 17.64%
- Highest fertility Rate - Meghalaya
- Most literate union territory - Lakshadweep (92.2%)
- Least literate Union Territory - Dadra Nagar & Haweli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra Naga & Haveli
- Highest Density of Population - Bihar (1102 sq.km)
- Lowest Density of Population - Arunachal Pradesh (17)
- Total number of districts - 640
- Highest Populous District - Thane (Mumbai)
- 100% Literacy District - Palakkad (Kerala)
- 100% Banking State - Kerala
- 100% Banking District - Palakkad (Kerala)
- Density of Population in India - 382 sq. km
- Increase in population (during 2001-2011) - 181 million

### Some Food Festivals Around the World

- **Ivrea Orange Festival** – Ivrea, Italy (held in February)
- **Alba White Truffle Festival** – Alba, Italy
- **Maslenitsa Festival (Pancake Festival)** – Moscow, Russia (held in February or March)
- **Melbourne Food & Wine Festival** – Melbourne, Australia (held in February–March)
- **International Mango Festival** – New Delhi, India (held in July)
- **Maine Lobster Festival** – Harbor Park, Rockland, Maine, USA (held in July–August)
- **San Francisco Street Food Festival** – San Francisco, USA (held in August)
- **Mistura Food Festival** – Lima, Peru (held in September)
- **Oktoberfest** – Munich, Germany (held in October)
- **Baltic Herring Festival** – Helsinki, Finland (held in October)
- **Chinchilla Melon Festival(Watermelon)** – Australia
- **Monkey Buffet Festival** – Lopburi Province, Thailand (held in November)
- **Chocolate Festival** – London, UK (held in December)
- **Onion Eating Festival** – Spain
- **Orange Festival** – Poland
- **Pancake Festival** – Moscow, Russia
- **Potato Festival** – Sweden
- **Tomato Festival** – Spain
- **Vegetarian Festival** – Thailand

### List of Latest schemes and apps launched by banks 2015

- **M visa** Electronic Card-less Transactions For Pockets App-Launched By ICICI Bank
- **LIME**-Axis Bank Launches, India's First Mobile App Integrating Wallet, Shopping, Payments And Banking
- **Indpay** Mobile App -Launched By Indian Bank.
- First Home Grown INDEX “COMPOSITE INDEX” – SBI
- India's First” Transparent Credit Card “In Association With American Express – ICICI
- India's First Credit Card Exclusively For GOLF LOVERS – RBL Bank
- Instant Money Transfer – BOI
- Instant Money Transfer (IMT) – Bank Of India

- Kotak Mahindra Bank Launched Facebook-Based Funds Transfer Platform – “Kaypay”
- Kisan Card – AXIS BANK
- Maha Millionaire”, “Maha Lakhpati” – Bank Of Maharashtra
- M-Pesa – ICICI+Vodafone
- M-Wallet – Canara Bank
- State Bank Freedom App – State Bank Of India
- Student Travel Card – ICICI Bank
- I-Mobile App For Windows Phone – ICICI
- Fedbook Selfie App (India’s First Mobile App For Bank Account Opening) – Federal Bank
- Digital Banking “POCKET” – ICICI Bank
- Eforex – SBI Bank
- E-KYC – SBI Bank
- EMI ON DEBIT CARD – ICICI BANK
- E-Wallet – IRCTC
- Facebook-Based Funds Transfer Platform “Kaypay” – Kotak Mahindra Bank
- TAB BANKING FACILITY – SBI Bank

**List of Important Awards and its Related Fields**

Awards	Related Fields
Grammy	Music
Pulitzer	Journalism and Literature
Arjun	Sports
Bowelay	Agriculture
Kalinga	Science
Dhanwantri	Medical Science
Bhatnagar	Science
Nobel Prize	Peace, Literature, Economics, Physics, Chemistry, Medical Science
Abel	Maths
Merlin	Magic
Bharat Ratna	Art, Science, Public Service, Sports
Vyas Samman	Literature
Saraswati Samman	Literature
Man Booker	Literature
Vachspati Samman	Sanskrit Literature
Param Vir Chakra	Military
Ashok Chakra	Civilians
Juliet Curie Award	Peace
Dronacharya Award	Sports Coaches
Sahitya Akademi Award	Literary

**IMPORTANT INDIAN TOWNS ON RIVERS**

Allahabad	At the confluence of the Ganga and 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	Jammu & Kashmir
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

### Newly Appointed Governor

- Jharkhand:** Former Odisha Minister Droupadi Murmu was appointed as Governor of Jharkhand. She will replace Dr Syed Ahmed.
- Manipur:** V. Shanmuganathan
- Arunachal Pradesh:** J P Rajkhowa was appointed as Governor of Arunachal Pradesh. He will replace Lt. General (Retd.) Nirbhay Sharma.
- Mizoram:** Lt. General (Retd.) Nirbhay Sharma has been transferred and appointed as Governor of Mizoram for the remainder of his term.
- Tripura:** Tathagata Roy will be the Governor of Tripura.
- Meghalaya:** V. Shanmuganathan has been appointed as Meghalaya Governor
- Bihar:** Senior Bhartiya Janata Party (BJP) leader Ram Nath Kovind was on 8 August 2015 appointed as Governor of Bihar.
- Himachal Pradesh:** Apart from the appointment of Kovind, President Pranab Mukherjee also appointed Acharya Dev Vrat as Governor of Himachal Pradesh.

### List of Cabinet Ministers

- Narendra Modi – Personnel, Public Grievances and Pensions, Department of Atomic Energy, Department of Space, All important policy issues and all other portfolios not allocated to any Minister
- Rajnath Singh – Home Affairs
- Sushma Swaraj – External Affairs, Overseas Indian Affairs
- Arun Jaitley – Finance, Corporate (Additional charge – Affairs Information and Broadcasting)
- Manohar Parrikar – Defence
- M Venkaiah Naidu – Urban Development, Housing, Urban Poverty Alleviation, Parliamentary Affairs
- Nitin Gadkari – Road Transport and Highways, Shipping
- Suresh Prabhu – Railways
- Uma Bharati – Water resources, River Development and Ganga Rejuvenation
- Dr Najma Heptulla – Minority Affairs
- Ramvilas Paswan – Consumer Affairs, Food and Public Distribution
- Kalraj Mishra – Micro, Small and Medium Enterprises
- Maneka Gandhi – Women and Child Development
- Ananthkumar – Chemicals and Fertilizers
- Ravi Shankar Prasad – Communications and Information Technology
- Ashok Gajapathi Raju – Civil Aviation
- Anant Geete – Heavy Industries and Public Enterprises
- Harsimrat Kaur Badal – Food Processing Industries
- Narendra Singh Tomar – Mines, Steel, Labour and Employment
- Jual Oram – Tribal Affairs

- Radha Mohan Singh – Agriculture
- Thaawar Chand Gehlot – Social Justice and Empowerment
- Smriti Irani – Human Resource Development
- JP Nadda – Health and Family Welfare
- Birender Singh – Rural Development, Panchayati Raj, Drinking Water and Sanitation
- DV Sadananda Gowda – Law and Justice
- Dr Harsh Vardhan – Science and Technology Earth Sciences

### Important Organizations:

- United Nation (UN)** – is an intergovernmental organization established on 24 October 1945 to promote international co-operation.  
Headquarter – New York , Head – Ban ki-moon Member - South Sudan new member country . Total- 193 members
- WTO (World Trade Org.)** –Kazakhstan new member.  
Headquarter – Geneva, Switzerland, Head - Roberto Azevêdo
- World Bank** - The World Bank is a United Nations international financial institution that provides loans to developing countries for capital programs.  
Headquarter - Washington D.C. (United States) President – Jim Yong Kim  
Member - South Sudan new member country. Total- 188 members
- IMF** – The International Monetary Fund (IMF) is an international organization that was initiated in 1944 at the Bretton Woods Conference and formally created in 1945 by 29 member countries.  
Headquarter – Washington DC . (United States) President – Christine Lagarde  
Member - South Sudan new member country. Total- 188 members
- European Union** – Croatia new member country. Total- 28 member countries.  
Headquarter – Brussels, Belgium  
President of the European Commission: Jean-Claude Juncker
- Eurozone** - The growth of the eurozone is an ongoing process within the European Union (EU). All Member states of the European Union, except for Denmark and the United Kingdom are obliged to adopt the euro as their sole currency once they meet the criteria.  
Member – The eurozone currently comprise 19 EU states.  
Note: i). Latvia becomes the 18th Member State to adopt the euro on 1 January 2014.  
ii. Lithuania has been approved for euro adoption on 1 January 2015.
- ASEAN** - Association of Southeast Asian Nations is a political and economic organisation of ten countries located in Southeast Asia, which was formed on 8 August 1967.  
Headquarter – Jakarta, Indonesia Member - 10 member countries (India is not the member of ASEAN)
- APEC** – Asia – Pacific Economic Cooperation –is a forum for 21 Pacific Rim member economies that seeks to promote free trade and economic cooperation throughout the Asia-Pacific region. It was established in 1989  
Headquarter – Singapore Member – 21
- OPEC (Organization of the Petroleum Exporting Countries)** is an international organization and economic cartel whose mission is to coordinate the policies of the oil-producing countries.  
Headquarter – Vienna, Austria , Member - 12 member countries.  
President - Diezani Alison-Madueke

- 10. NATO (North Atlantic treaty Organization):** NATO's essential purpose is to safeguard the freedom and security of its members through political and military means.  
Headquarter – Brussels, Belgium Member – 28 Member Countries.
- 11. SAARC (South Asian Association of Regional Co-Operation):** is an economic and geopolitical organization of eight countries that are primarily located in South Asia or the Indian subcontinent.  
Headquarter – Kathmandu, Nepal – 8 Member Countries.

- Secretary-General: Arjun Bahadur Thapa.
- 12. ICJ (International Court of Justice):** is the primary judicial branch of the United Nations. It is based in the Peace Palace in The Hague, Netherlands. Its main functions are to settle legal disputes submitted to it by states and to provide advisory opinions on legal questions submitted to it by duly authorized international branches, agencies, and the UN General Assembly.  
Headquarter The Hague, Netherlands.

Regulator	Sectors	Chairman	Headquarter
<b>Reserve Bank of India</b>	Financial system and monetary policy, Money Market	Raghuram Rajan	Mumbai
<b>Securities and Exchange Board of India (SEBI)</b>	Security & Capital Market, stock broking & Merchant Banking, Nidhis, Chit Fund	U.K. Sinha	Mumbai
<b>Insurance Regulatory and Development Authority (IRDA)</b>	Insurance industry	T. S. Vijayan	Hyderabad
<b>Telecom Regulatory Authority of India (TRAI)</b>	Telecommunication Industry	Ram Sewak Sharma	New Delhi
<b>Pension Fund Regulatory Development Authority (PFRDA)</b>	Pension sector	Hemant Contractor	New Delhi

IMPORTANT DAYS		
July	August	September
<ul style="list-style-type: none"> <li>➤ 4 July (first Saturday in July)</li> <li>➤ International Day of Cooperatives</li> <li>➤ 11 July World Population Day</li> <li>➤ 15 July World Youth Skills Day</li> <li>➤ 18 July Nelson Mandela International Day</li> <li>➤ 28 July World Hepatitis Day</li> <li>➤ 30 July World Day against Trafficking in Persons</li> </ul>	<ul style="list-style-type: none"> <li>➤ 12 August International Youth Day</li> <li>➤ 19 August World Humanitarian Day</li> <li>➤ 20 August Rajiv Gandhi's Birth Anniversary (Sadhbhavana Diwas)</li> <li>➤ 29 August International Day against Nuclear Tests</li> <li>➤ 30 August International Day of the Victims of Enforced Disappearances</li> </ul>	<ul style="list-style-type: none"> <li>➤ 8 September International Literacy Day</li> <li>➤ 14 September Hindi Divas</li> <li>➤ 15 September International Day of Democracy</li> <li>➤ 16 September International Day for the Preservation of the Ozone Layer</li> <li>➤ 21 September International Day of Peace</li> <li>➤ 25 September World Maritime Day</li> <li>➤ 27 September World Tourism Day</li> </ul>
October	November	December
<ul style="list-style-type: none"> <li>➤ 1 October National Voluntary Blood Donation Day</li> <li>➤ 2 October International Day of Non-Violence</li> <li>➤ 5 October World Teachers' Day</li> <li>➤ 5 October World Habitat Day</li> <li>➤ 8 October Air Force Day</li> <li>➤ 9 October World Post Day</li> <li>➤ 10 October World Mental Health Day</li> <li>➤ 10 October National Post Day</li> <li>➤ 16 October World Food Day</li> <li>➤ 17 October International Day for the Eradication of Poverty</li> <li>➤ 20 October World Statistics Day</li> <li>➤ 24 October United Nations Day</li> <li>➤ 31 October Anti-Terrorism Day</li> </ul>	<ul style="list-style-type: none"> <li>➤ 14 November World Diabetes Day</li> <li>➤ 16 November International Day for Tolerance</li> <li>➤ 19 November National Integration Day (Indira Gandhi's Birthday)</li> <li>➤ 19 November World Philosophy Day</li> <li>➤ 20 November Universal Children's Day</li> <li>➤ 20 November National Child Rights Day</li> <li>➤ 21 November World Television Day</li> <li>➤ 26 November Constitution Day</li> </ul>	<ul style="list-style-type: none"> <li>➤ 1 December World AIDS Day</li> <li>➤ 2 December National Pollution Control Day</li> <li>➤ 4 December Naval Day</li> <li>➤ 3 December National Conservation Day</li> <li>➤ 5 December World Soil Day</li> <li>➤ 7 December International Civil Aviation Day</li> <li>➤ 9 December International Anti-Corruption Day</li> <li>➤ 10 December Human Rights Day</li> <li>➤ 14 December National Energy Conservation Day</li> <li>➤ 18 December International Migrants Day</li> <li>➤ 20 December International Human Solidarity Day</li> <li>➤ 24 Dec- National Consumers Rights Day</li> </ul>

**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

### Countries & currencies

#### African Countries

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

#### Asian Countries

Name	Capital	Currency
<b>Afghanistan</b>	Kabul	Afghani
<b>Bahrain</b>	Manama	Bahraini dinar
<b>Bangladesh</b>	Dhaka	Taka
<b>Bhutan</b>	Thimphu	Bhutanese ngultrum
<b>Cambodia</b>	Phnom Penh	Riel
<b>China</b>	Beijing	Renminbi (yuan)
<b>Cyprus</b>	Nicosia	Euro

<b>[Europe]</b>		
<b>Georgia</b>	Tbilisi	Lari
<b>[Europe]</b>		
<b>Indonesia</b>	Jakarta	Rupiah
<b>Iran</b>	Tehran	Rial
<b>Iraq</b>	Baghdad	Iraqi dinar
<b>Israel</b>	Jerusalem	New Shekel
<b>Japan</b>	Tokyo	Yen
<b>Kazakhstan</b>	Astana	Tenge
<b>Kyrgyzstan</b>	Bishkek	Som
<b>Laos</b>	Vientiane	Kip
<b>Lebanon</b>	Beirut	Lebanese pound
<b>Malaysia</b>	Kuala Lumpur (official)	Ringgit
<b>Maldives</b>	Malé	Maldivian rufiyaa
<b>Mongolia</b>	Ulaanbaatar	Tögrög
<b>Myanmar (Burma)</b>	Naypyidaw	Kyat
<b>Nepal</b>	Kathmandu	Nepalese rupee
<b>North Korea</b>	Pyongyang	North Korean won
<b>Oman</b>	Muscat	Rial
<b>Pakistan</b>	Islamabad	Pakistani Rupee
<b>Philippines</b>	Manila	Philippine Peso
<b>Qatar</b>	Doha	Riyal
<b>Saudi Arabia</b>	Riyadh	Saudi riyal
<b>South Korea</b>	Seoul	South Korean won
<b>Sri Lanka</b>	Sri Jayawardenepura -Kotte	Sri Lankan rupee
<b>Syria</b>	Damascus	Syrian pound
<b>Taiwan</b>	Taipei	New Taiwan dollar
<b>Tajikistan</b>	Dushanbe	Somoni
<b>Thailand</b>	Bangkok	Baht
<b>Turkey [Europe]</b>	Ankara	Turkish lira
<b>Turkmenistan</b>	Ashgabat	Turkmen new manat
<b>United Arab Emirates</b>	Abu Dhabi	UAE dirham
<b>Uzbekistan</b>	Tashkent	Uzbekistan som

#### European Countries

Name	Capital	Currency
<b>Albania</b>	Tirana	Lek
<b>Austria</b>	Vienna	Euro
<b>Belarus</b>	Minsk	Belarusian ruble
<b>Belgium</b>	Brussels	Euro
<b>Bulgaria</b>	Sofia	Lev
<b>Croatia</b>	Zagreb	Kuna
<b>Czech Republic</b>	Prague	Czech koruna
<b>Denmark</b>	Copenhagen	Danish krone[a]
<b>Finland</b>	Helsinki	Euro
<b>France</b>	Paris	CFP franc
<b>Germany</b>	Berlin	Euro
<b>Greece</b>	Athens	Euro
<b>Hungary</b>	Budapest	Forint
<b>Iceland</b>	Reykjavík	Icelandic króna
<b>Ireland</b>	Dublin	Euro
<b>Italy</b>	Rome	Euro
<b>Latvia</b>	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

Panama	Panama City	Panamanian balboa
Trinidad and Tobago	Port of Spain	Trinidad and 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

#### 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

#### Other Countries

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

### BANKING AWARENESS CAPSULE

#### RBI Current Reserve Ratios and Policy Rates as on 1<sup>ST</sup> December 2015

1	Bank Rate	7.75%
2	Repo Rate	6.75%
3	Reverse Repo Rate	5.75%
4	CRR	4%
5	SLR	21.5%
6	MSF	7.75%

#### BANKS IN INDIA

The structure divides the banks into two categories: scheduled banks and non-scheduled banks. However, the Reserve Bank of India is at the center of the banking structure.

#### Scheduled Banks in India

The eligibility criteria exist for scheduled banks:

- The first of which entails carrying on the business of banking in India.
- All scheduled banks must maintain a reserve capital of 5 lakhs rupees in the Reserve Bank of India.

- These are registered under the second schedule of RBI Act, 1934.

#### RBI & ITS ROLE

- RBI is the central Bank of India and controls the entire money issue, circulation and control by its monetary policies and lending policies.
- It is also known as the lender of last resort.
- It was established on April 1, 1935 in accordance with the provisions of the Reserve Bank of India Act, 1934 & nationalized in 1949.

#### Main Functions

- Monetary Authority:** Formulate, implements and monitors the monetary policy.
- Regulator and supervisor of the financial system:** Prescribes broad parameters of banking operations within which the country's banking and financial system functions.
- Manager of Foreign Exchange:** Manages the Foreign Exchange Management Act, 1999.
- Issuer of Currency:** Issues and exchanges or destroys currency and coins not fit for circulations.

- 5) **Development role:** Performs a wide range of promotional functions to support national objectives.
- 6) **Bankers to the Government:** performs merchant banking function for the central and the state governments; also acts as their banker.
- 7) **Bankers to banks:** maintains banking accounts of all scheduled banks.

#### 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 not decided by RBI.
- Prime lending rate is decided by the individual banks.
- RBI decides the following rates namely; Bank rate, repo rate, reverse repo rate and cash reserve ratio.
- RBI was set up on the recommendations of Hilton Young commission.
- The quantitative instruments of RBI are – bank rate policy, cash reserve ratio and statutory liquidity ratio.
- The objective of monetary policy of RBI is to control inflation; discourage hoarding of commodities and 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

##### 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.

##### CRR Rate

- Cash reserve Ratio (CRR) is the amount of cash funds that the banks have to maintain with RBI in cash as reserves.

##### SLR Rate

- SLR (Statutory Liquidity Ratio) is the amount a commercial bank needs to maintain in the form of cash, or gold or government approved securities (Bonds) before providing credit to its customers.
- It is determined as the %age of total Net Demand and Time Liabilities (NDTL).

##### Bank Rate

- Bank rate is the rate of interest which is levied on Long Term loans and Advances taken by commercial banks from **RBI**.

##### MSF Rate

- MSF (Marginal Standing Facility Rate) is the rate at which banks can borrow overnight from RBI.
- This was introduced in the monetary policy of RBI for the year 2011-2012.
- Banks can borrow funds through MSF when there is a considerable shortfall of liquidity. This measure has been introduced by RBI to regulate short-term asset liability mismatches more effectively.

#### CURRENCY IN INDIA

##### a) 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 and monitor currency chests on behalf of RBI. The cash kept in currency chests is considered to be kept in RBI.

##### b) 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.

##### c) What are soiled, mutilated and imperfect banknotes?

- "**Soiled note**" means a note which, has become dirty due to usage and also includes a two piece note pasted together wherein both the pieces presented belong to the same note, and form the entire note.
- **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.

#### NATIONALISATION OF BANKS

- Nationalisation of Imperial Bank of India and its conversion into State Bank of India in July 1955.

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- 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

Item	As on December 4, 2015	
	₹Bn.	US\$ Mn.
	1	2
<b>1 Total Reserves</b>	23,415.5	352,098.7
<b>1.1 Foreign Currency Assets</b>	21,888.7	329,249.9
<b>1.2 Gold</b>	1,172.2	17,543.8
<b>1.3 SDRs</b>	267.8	4,006.2
<b>1.4 Reserve Position in the IMF</b>	86.8	1,298.8

#### What actually is FOREX?

India's foreign exchange reserves comprise foreign currency assets, gold and 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 and managed by the RBI.

#### ACCOUNTS IN A BANK

##### 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

- 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 ₹ 15 lakh and 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, and 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	<b>5 years, can be extended by 3 years.</b>
Rate of interest	9.3% per annum
Investment to be in multiples of	Rs. 1000/-
Maximum investment limit	Rs. 15 lakh
Minimum eligible age for investment	60 years (55 years for those who 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 and joint holding modes. Joint holding is allowed only with spouse.

#### NBFC

A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans and 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 and make investments and hence their activities are akin to that of banks; however there are a few differences as given below:

- NBFC cannot accept demand deposits;
- NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;
- Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

##### Different types/categories of NBFCs registered with RBI:

- Asset Finance Company (AFC)
- Investment Company (IC)
- Loan Company (LC)
- Infrastructure Finance Company (IFC)
- Infrastructure Debt Fund
- Non-Banking Financial Company - Micro Finance Institution (NBFC-MFI)
- Non-Banking Financial Company - Factors (NBFC-Factors)

##### Register with RBI:

A company incorporated under the Companies Act, 1956 and 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:

- It should be a company registered under Section 3 of the companies Act, 1954
- It should have a minimum net owned fund of Rs 200 lakh.

##### Deposits in NBFC:

- Presently, the maximum rate of interest an NBFC can offer is 12.5%. The interest may be paid or compounded at rests not shorter than monthly rests.

- b) The NBFCs are allowed to accept/renew public deposits for a minimum period of 12 months and 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.

#### Brief about RNBC

- a) Residuary Non-Banking Company is a class of NBFC which is a company and has as its principal business the receiving of deposits, under any scheme or arrangement or in any other manner and not being Investment, Asset Financing, Loan Company.
- b) A RNBC can accept deposits for a minimum period of 12 months and maximum period of 84 months from the date of receipt of such deposit. They cannot accept deposits repayable on demand.

### ATM

#### Q.1 What is White Label ATMs (WLAs)?

Ans. ATMs set up, owned and 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.2 What should a customer take in case of failed ATM transaction at other bank/white label ATMs, when his / her account is debited?

Ans. The customer should file a complaint with the **card issuing bank at the earliest**. This process is applicable even if the transaction was carried out at another bank's/non-bank's ATM. In case of WLAs, the contact number/toll free numbers are also available for lodging complaints regarding failed transactions at their ATMs.

#### Q.3. Is there any time limit for the card issuing banks for recrediting the customers account for a failed ATM/WLA transaction indicated under Q. No. 5?

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.3. 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. The customer can take recourse to the Banking Ombudsman, if the grievance is not redressed by the his/her card issuing bank within 30 days.

### 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.

#### SARFAESI Act and Rules

SARFAESI Act (The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002)

was enacted to regulate securitization and reconstruction of financial assets and enforcement of security interest created in respect of Financial Assets to enable realization of such assets.

The SARFAESI Act provides for the manner for enforcement of security interests by a secured creditor without the intervention of a court or tribunal. If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the secured creditor is conferred with powers under the SARFAESI Act to

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

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

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

- **Standard asset** is one that does not disclose any problems and 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 and loss has been identified by the bank or internal or external auditors or the RBI inspection and the loss has not been written off is regarded as **loss asset**.

### DICGC (Deposit Insurance and 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 and regional rural banks are insured by the DICGC.

#### 2. What does the DICGC insure?

In the event of a bank failure, DICGC protects bank deposits that are payable in India. The DICGC insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.

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

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

Each depositor in a bank is insured upto a maximum of Rs.1,00,000 (Rupees One Lakh) for both principal and interest amount held by him in the same capacity.

#### 4. Does the DICGC insure just the principal on an account or both principal and accrued interest?

The DICGC insures principal and interest upto a maximum amount of Rs. One lakh.

### NEFT AND RTGS

**NEFT:** National Electronic Funds Transfer (NEFT)

Under this Scheme, individuals, firms and corporates can electronically transfer funds from any bank branch to any individual, firm or corporate having an account with any other bank branch in the country participating in the Scheme.

**Limit using NEFT:**

There is no limit – either minimum or maximum – on the amount of funds that could be transferred using NEFT.

However, maximum amount per transaction is limited to Rs.50,000/- for cash-based remittances and remittances to Nepal.

**RTGS:**

Real Time Gross Settlement, which can be defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis (without netting). 'Real Time' means the processing of instructions at the time they are received rather than at some later time; 'Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction by instruction basis).

**Limit using RTGS:**

The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is Rs. 2 lakhs. There is no upper ceiling for RTGS transactions.

**RTGS vs NEFT**

NEFT is an electronic fund transfer system that operates on a Deferred Net Settlement (DNS) basis which settles transactions in batches. Contrary to this, in the RTGS transactions are processed continuously throughout the RTGS business hours.

### Accounts for Foreign (Currency/Person) in India

#### a) NRO A/c (Foreign Tourist)

1) Foreign tourists during their short visit to India can open a Non-Resident (Ordinary) Rupee (NRO) account (Current / Savings) with any Authorised Dealer bank dealing in foreign exchange. Such account can be opened up to a maximum period of 6 months.

2) Tourists can freely make local payments through the NRO account. All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / demand drafts.

#### b) EEFC A/c

1) Exchange Earners' Foreign Currency Account (EEFC) is an account maintained in foreign currency with an Authorised Dealer i.e. a bank dealing in foreign exchange.

2) It is a facility provided to the foreign exchange earners, including exporters, to credit 100% of their foreign exchange earnings to the account, so that the account holders do not have to convert foreign exchange into Rupees and 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 and 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 and Development, Reserve Bank of India.

### NEGOTIABLE INSTRUMENTS & Cheques

According to section 13 of the Negotiable Instruments Act, 1881, a negotiable instrument means “promissory note, bill of exchange, or cheque, payable either to order or to bearer”.

**Cheque**

It is an instrument in writing containing an unconditional order, addressed to a banker, sign by the person who has deposited money with the banker, requiring him to pay on demand a certain sum of money only to or to the order of certain person or to the bearer of instrument."

**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 and 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.



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### Parties of a Cheque:

There are three parties to the cheque

- Drawer or Maker
- The bank - on whom the cheque is drawn (i.e. the bank with whom the account is maintained by the drawer)

- Payee – Payee is the person whose name is mentioned on the cheque to whom or to whose order the money is directed to be paid.

### BANKING OMBUDSMAN SCHEME 2006

- 1) The Banking Ombudsman Scheme enables a bank customer for filing of complaints relating to certain services rendered by banks.
- 2) The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- 3) All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.
- 4) The Banking Ombudsman does not charge any fee for filing and resolving customers' complaints.
- 5) The maximum compensation which a BO can help a complainant to get is Rs. 10 lakhs.
- 6) 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 and the bank, to present their case.
- 7) 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 and 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 and endowed with adequate financial and 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 and 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 and 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 and 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 and customer protection framework, taking into account the recommendations made by various committees set up earlier.

### TYPES OF MONEY

- **Commodity Money** - Commodity money value is derived from the commodity out of which it is made. The commodity itself represents money, and 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 and services.

### Reserve Money (M 0)

Currency in circulation + Bankers' 'deposits with the RBI + 'Other' deposits with the RBI = Net RBI 'credit to the Government + RBI credit to the commercial sector + RBI's claims on banks + RBI's net is foreign assets + 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 and to enable bridging of the gap between supply and demand for bank notes in the country.

### FINANCIAL MARKET

Financial Market is where buyers and sellers participate in the trade of assets such as equities, bonds, currencies and derivatives.

### MONEY MARKET

"Money Market" refers to the market for short-term requirement and deployment of funds. Money market instruments are those instruments, which have a maturity period of less than one year.

The most active part of the money market is the market for overnight call and term money between banks and institutions and repo transactions. Money Market is regulated by RBI.

Money Market can be further divided into 3 parts. These are:

- Call Money Market
- Term Money Market
- Notice Money Market

The market to get funds for 1 day only is called as **Call Money Market**. The market to get funds for 2 days to 14 days is called as **Notice Money Market**. The market to get funds for 15 days to 1 year is called as **Term Money Market**.

Some of the Money Market instruments are:

- 1) Commercial Paper
- 2) Certificate of Deposit
- 3) T-bills
- 4) Cash Management Bills

### Commercial Papers-

- A CP is a short term security (7 days to 365 days) issued by a corporate entity (other than a bank), at a discount to the face value.
- Commercial Paper (CP) is an unsecured money market instrument issued in the form of a promissory note.
- CPs normally give a higher return than fixed deposits & CDs.
- CP can be issued in denominations of Rs. 5 lakh or multiples thereof. Amount invested by a single investor should not be less than Rs. 5 lakh (face value).
- Only corporates who get an investment grade rating can issue CPs, as per RBI rules. It is issued at a discount to face value.
- Bank and FI's are prohibited from issuance and underwriting of CP's.

### Certificates of Deposit

- CDs are negotiable money market instrument issued in demat form or as a Usance Promissory Notes.
- CDs issued by banks should not have the maturity less than seven days and not more than one year.
- Financial Institutions are allowed to issue CDs for a period between 1 year and up to 3 years.
- CDs are like bank term deposits but unlike traditional time deposits these are freely negotiable and are often referred to as Negotiable Certificates of Deposit.
- CDs normally give a higher return than Bank term deposit.
- All scheduled banks (except RRBs and Co-operative banks) are eligible to issue CDs.
- CDs are issued in denominations of Rs. 1 Lac and in the multiples of Rs. 1 Lac thereafter.
- Discount/Coupon rate of CD is determined by the issuing bank/FI.
- Loans cannot be granted against CDs and Banks/FIs cannot buy back their own CDs before maturity

### Treasury bills

- Treasury Bills are short term (up to one year) borrowing instruments of the Government of India which enable investors to park their short term surplus funds while reducing their market risk.
- They are auctioned by Reserve Bank of India at regular intervals and issued at a discount to face value.
- Any person in India including Individuals, Firms, Companies, Corporate bodies, Trusts and Institutions can purchase Treasury Bills.
- Treasury Bills are eligible securities for SLR purposes.
- Treasury Bills are available for a minimum amount of Rs. 25,000 and in multiples of Rs. 25,000 thereafter.
- At present, RBI issues T-Bills for three different maturities: 91 days, 182 days and 364 days.

### Cash Management Bills (CMBs)

- Government of India, in consultation with the Reserve Bank of India, has decided to issue a new short-term instrument, known as Cash Management Bills (CMBs), to meet the temporary mismatches in the cash flow of the Government.
- The CMBs have the generic character of T-bills but are issued for maturities less than 91 days.
- Like T-bills, they are also issued at a discount and redeemed at face value at maturity.
- The tenure, notified amount and date of issue of the CMBs depends upon the temporary cash requirement of the Government.

### Capital Market-

These are the financial market for buying and selling of funds for long terms, these consists of Shares, Debentures, equities etc.

Capital market is regulated by- **SEBI (Securities and Exchange Board of India)**

Capital Market consists of two main blocks, they are-

- Primary Market
- Secondary Market

### Primary Market (New Issue Market)-

It is a market where new securities are issued & traded. Companies, governments and other groups obtain financing through debt or equity based securities.

### Secondary Market-

Secondary market is basically a reselling market, Here the stocks that are already sold in the primary market are resold mostly by the stockholders or companies to gain more returns.

### Shares/Equities-

Companies usually divide their capital into small parts of equal value. This smallest part is known as a share. Companies usually issue shares in the public to raise capital. People who buy or are allotted shares are called shareholders.

### ACRONYMS CORNER-

**SEBI-** Securities and Exchange Board of India

**IPO-** Initial Public Offerings

### 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 and Small Enterprises
- Housing
- Weaker Sections
- Renewable Energy

#### Targets under PSL

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

2015-16	32
2016-17	34
2017-18	36
2018-19	38
2019-20	40

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

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

### Service Sector

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

### Other Targets under PSL

- Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a landholding of more than 1 hectare and 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 and above) and loans up to Rs. 20 lakh in other centres for purchase/construction of a dwelling unit per family.
- Export credit will be allowed up to 32% of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses upto Rs. 10 lakh for studies in India and 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 and 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 and 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.

### Common guidelines for priority sector loans

Banks should comply with the following common guidelines for all categories of advances under the priority sector.

#### 1. Rate of interest

The rates of interest on bank loans will be as per directives issued by our Department of Banking Regulation from time to time.

#### 2. Service charges

No loan related and adhoc service charges/inspection charges should be levied on priority sector loans up to Rs. 25,000.

### 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 and the banker.

- b) NO REPAYMENT is required as long as the borrower lives, Borrower should pay all taxes relating to the house and 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 and
  - 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.

### BASEL-3 NORMS

a) The Basel Committee is the primary global standard-setter for the prudential regulation of banks and provides a forum for cooperation on banking supervisory matters. Its mandate is to strengthen the regulation, supervision and 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 and risk management of the banking sector".

d) Basel 3 measures aim to:

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





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### Three Pillars of Basel 3

- **Pillar 1: Minimum Regulatory Capital Requirements based on Risk Weighted Assets (RWAs):** Maintaining capital calculated through credit, market and operational risk areas (mainly that capital which can absorb risk.)
- **Pillar 2: Supervisory Review Process:**

Regulating tools and 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%

**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 AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST
14. **CAMELS:** CAPITAL ADEQUECY RATIO, ASSET QUALITY, MANAGEMENT OF EFFECTIVENESS, EARNING OF PROFITABILITY, LIQUIDITY, SYSTEM AND CONTROLS
15. **CAR:** CAPITAL ADEQUECY RATIO
16. **FIIs:** FOREIGN INSTITUTIONAL INVESTMENTS
17. **FDI:** FOREIGN DIRECT INVESTMENT
18. **IPO:** INITIAL PUBLIC OFFERING
19. **MICR:** MAGNETIC INK CHARACTER READER
20. **BIRD:** BANKERS INSTITUTE OF RURAL DEVELOPMENT
21. **IBA:** INDIAN BANK ASSOCIATION
22. **BPLR:** BENCHMARK PRIME LENDING RATE
23. **ICICI:** INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA
24. **HDFC:** HOUSING DEVELOPMENT FINANCE CORPORATION
25. **SWOT:** STRENGTH, WEAKNESSES, OPPORTUNITIES AND THREATS
26. **SWIFT:** SOCIETY FOR WORLDWIDE INTERBANK FINANCIAL TELECOMMUNICATION
27. **FERA:** FOREIGN EXCHANGE REGULATORY ACT
28. **FEMA:** FOREIGN EXCHANGE MANAGEMENT ACT
29. **CASA:** CURRENT AND SAVING ACCOUNT
30. **NDTL:** NET DEMAND AND TIME LIABILITIES
31. **NASDAQ:** NATIONAL ASSOCIATION FOR SECURITIES DEALERS AUTOMATED QUOTATIONS
32. **CRISIL:** CREDIT RATING AND INVESTMENT SERVICES INDIA LIMITED
33. **CIBIL:** CREDIT INFORMATION BUREAU OF INDIA LIMITED
34. **NAV:** NET ASSET VALUE
35. **ICRA:** INDIAN CREDIT RATING AGENCY
36. **CARE:** CREDIT ANALYSIS AND RESEARCH LIMITED
37. **WMAs:** WAYS AND MEANS ADVANCES
38. **ALM:** ASSET LIABILITY MANAGEMENT

39. **INFINET** INDIAN FINANCIAL NETWORK
40. **OLTAS** - On-line Tax Accounting System (OLTAS) for Direct Taxes
41. **TIN** - Tax Information Network (TIN)
42. **IMPS** - Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
43. **CDR**- Corporate Debt Restructuring
44. **CAD**- Capital Account Deficit
45. **REITs:** Real Estate Investment Trusts
46. **InvITs:** Infrastructure Investment Trusts
47. **ALM**- Asset Liability Management
48. **ASBA:** Application Supported by Blocked Amount
49. **CBS:** Core Banking Solution
50. **PIN:** Personal Identification Number
51. **CCEA** – Cabinet Committee on Economic Affairs
52. **CECA** - Comprehensive Economic Cooperation Agreement
53. **CEPA** – Comprehensive Economic Partnership Agreement
54. **DTAA** – Double Taxation Avoidance Agreement
55. **ECBs** - External Commercial Borrowings
56. **EFSF** – European Financial Stability Facility
57. **FINO**- Financial Inclusion Network Operation
58. **FIPB** – Foreign Investment Promotion board
59. **FSLRC** – Financial Sector Legislative Reforms Commission
60. **CRAR:** Capital to Risk-weighted Assets Ratio
61. **LCR:** Liquidity Coverage Ratio
62. **TARC** - Tax Administration Reform Commission
63. **GIRO** - Government Internal Revenue Order
64. **FRBMA:** Fiscal Responsibility and Budget Management Act
65. **AMFI**- Association of Mutual Fund in India.
66. **TIEA** – Tax Information exchange Agreement
67. **GAAR** - General anti avoidance rule
68. **GSLV** - Geo-Synchronous Launch Vehicle
69. **PPP** – Public Private Partnership & Purchasing Power parity
70. **PSLV** – Polar Satellite Launch vehicle
71. **TAPI** - Turkmenistan-Afghanistan-Pakistan-India.
72. **QFI** -Qualified Foreign Investors
73. **AD**-Authorized Dealer.
74. **ASSOCHAM**-Associated Chambers of Commerce and Industry of India.
75. **BCSBI**-Banking Codes and Standards Board of India.
76. **BIS**-Bank for International Settlements.
77. **CDS**-Credit Default Swap.
78. **CEPA**-Comprehensive Economic Partnership Management.
79. **FIMMDA**-Fixed Income Money MARKETS and Derivatives Association.
80. **FPI**-Foreign Portfolio Investment.
81. **IBRD**-International Bank For Reconstruction And Development.
82. **UIDAI**-Unique Identification 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 and Exchange Board of India.
- A diagrammatic representation to understand the Cycle”:



- **Prime Lending Rate (PLR):** The rate at which banks lend to their best (prime) customers. It is usually less than normal interest rate.
- **Wholesale Banking:** Wholesale banking is different from Retail Banking as its focus is on providing for financial needs of industry and institutional clients.

### IMPORTANT BANKING CONCEPTS

#### 1) What is Asset Management Companies?

A company that invests its clients' pooled fund into securities that match its declared financial objectives. Asset management companies provide investors with more diversification and investing options than they would have by themselves. Mutual funds, hedge funds and pension plans are all run by asset management companies. These companies earn income by charging service fees to their clients.

#### 2) What is Liquidity Adjustment Facility(LAF)?

A tool used in monetary policy that allows banks to borrow money through repurchase agreements. This arrangement allows banks to respond to liquidity pressures and is used by governments to assure basic stability in the financial markets.

#### 3) What is Bancassurance?


It is the term used to describe the partnership or relationship between a bank and an insurance company whereby the insurance company uses the bank sales channel in order to sell insurance products.

#### 4) 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.

#### 5) 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.



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#### 6) What is NOSTRO Account?

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

### IMPORTANT BANKING TERMS

- **Base Rate:**-The Base Rate is the minimum interest rate of a Bank below which it cannot lend, except for DRI advances, loans to bank's own employees and loan to banks' depositors against their own deposits. (i.e. cases allowed by RBI).
- **Credit Authorization Scheme:**-Credit Authorization Scheme was introduced in November, 1965 when P C Bhattacharya was the chairman of RBI. Under this instrument of credit regulation RBI as per the guideline authorizes the banks to advance loans to desired sectors
- **Open Market Operations:**-An open market operation is an instrument of monetary policy which involves buying or selling of government securities from or to the public and banks.
- **Moral Suasion:**-Moral Suasion is just as a request by the RBI to the commercial banks to take so and so action and measures in so and 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.
- **Special Drawing Rights (SDRs):**-It is a reserve asset (known as 'Paper Gold') created within the framework of the International Monetary Fund in an attempt to increase international liquidity, and now forming a part of countries official forex reserves along with gold, reserve positions in the IMF and convertible foreign currencies.
- **Demat Account:** The term "**demat**", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures.
- **Endorsement:** When a Negotiable Instrument contains, on the back of the instrument an endorsement, signed by the holder or payee of an order instrument, transferring the title to the other person, it is called endorsement.
- **Merchant Banking :** When a bank provides to a customer various types of financial services like accepting bills arising out of trade, arranging and providing underwriting, new issues, providing advice, information or assistance on starting new business, acquisitions, mergers and foreign exchange.
- **Mortgage:** Transfer of an interest in specific immovable property for the purpose of offering a security for taking a loan or advance from another. It may be existing or future debt or performance of an agreement which may create monetary obligation for the transferor (mortgagor).
- **BPLR:** In banking parlance, the BPLR means the Benchmark Prime Lending Rate.

**7) What is VOSTRO Account?**

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

**8) What is IMPS?**

Immediate Payment Service. It is an instant interbank electronic fund transfer service through mobile phones. Both the customers must have MMID (Mobile Money Identifier Number). For this service, we don't need any GPS-enabled cell phones.

**9) What is BCBS?**

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

**10) 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.

**11) What is STRIPS?**

Separate Trading for Registered Interest & Principal Securities.

**12) What is KYC?**

KYC is an acronym for "Know your Customer", a term used for customer identification process. It involves making reasonable efforts to determine true identity and beneficial ownership of accounts, source of funds, the nature of customer's business, reasonableness of operations in the account in relation to the customer's business, etc which in turn helps the banks to manage their risks prudently. The objective of the KYC guidelines is to prevent banks being used, intentionally or unintentionally by criminal elements for money laundering.

KYC has two components - Identity and Address. While identity remains the same, the address may change and hence the banks are required to periodically update their records.

**13) 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 and 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 and savings deposit.

**14) We hear regularly that all bank branches are turning CBS. What is CBS?**

CBS stands for CORE banking solutions under which the branches of the banks are interconnected with each other through intra net with a central database server. The CORE word in CBS stands for Centralized Online Realtime Exchange.

**Q15) What is Inflation?**

Ans. The rise in the prices of goods or service in an economy over a certain period of time is known as inflation.

**Q16) Name the types of "Inflation"?**

- Wage inflation
- Price power inflation
- Cost-push inflation
- Sectorial inflation
- Stagflation
- Mild inflation
- Hyper-inflation

**Q17) What are the effects of "Inflation"?**

Ans. Following are the effect of inflation:-

- It decreases the real value of money
- It discourage investment and savings
- It leads to shortage of goods
- Mitigate economic recessions
- Reduces the level of debt

**Q18) What is "Money Laundering"?**

Ans. The process of converting illegal money into legal money is Money Laundering. According to Section 3 of the Prevention of Money laundering Act 2002 as: "Whosoever directly or indirectly attempts to indulge or knowingly assists or is involved in any process or activity connected with the proceeds of crime and is projecting it as the untainted property shall be guilty of the offence of money laundering".

**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 PNB - 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 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**- New Delhi
- **Punjab National Bank**- New Delhi
- **Punjab & Sind Bank**- New Delhi
- **State Bank of India**- Mumbai
- **Syndicate Bank**- Manipal
- **UCO** -Bank Kolkata
- **Union Bank of India**- Mumbai
- **United Bank of India**- Kolkata
- **Vijaya Bank**- Bangalore
- **Andhra Bank**- Hyderabad
- **Bank of Baroda**- Vadodra

- 42. **Vijaya Bank** :- A Friend You can Bank Upon.
- 43. **J & K Bank** :- Serving to Empower.
- 44. **Karur Vysya Bank** :- Smart way to Bank.
- 45. **Punjab and Sindh Bank** :- Where series is a way of life
- 46. **Scotia Bank** :- You're richer than you think.
- 47. **Syndicate Bank** :- Your Faithful And Friendly Financial Partner
- 48. **Lakshmi Vilas Bank** :- The Changing Face of Prosperity.
- 49. **IndusInd Bank** - We Care... Dil Se; We Make You Feel Richer.
- 50. **State Bank of Mysore** :- Working for a better tomorrow.
- 51. **State Bank of Patiala** :- Blending Modernity with Tradition.
- 52. **State Bank of Travancore** :- A Long Tradition of Trust.
- 53. **State Bank of Hyderabad** :- You can always bank on us.

### Taglines of Banks

1. **State Bank of India (Group)** :- Pure banking nothing else ; With you all the way; The Nation banks on us; A Bank to the common man; A banker to every Indian.
2. **IDBI Bank**:- Banking for All; Aao Sochein Bada.
3. **Bank of Baroda**:- India's international bank.
4. **United Bank of India**:- The Bank that begins with U.
5. **Punjab National Bank** :- A Name you can Bank Upon
6. **Allahabad Bank** :- A tradition of trust.
7. **Yes Bank**:- Experience our expertise.
8. **Axis Bank** :- Badhti ka nam zindagi.
9. **Citi Bank** :- Let's get it done.
10. **Standard Chartered Bank** - Your Right Partner.
11. **Andhra Bank** :- Where India Banks
12. **Bank of India**:- Relationships beyond banking.
13. **Bank of Rajasthan**:- Together we Prosper
14. **Bank of Maharashtra**:- One family one bank.
15. **Canara Bank**:- Together We Can ; It's easy to change for those who you love
16. **Central Bank of India**:- Build A Better Life Around Us; Central to you since 1911.
17. **Corporation Bank**:- Prosperity for All.
18. **Dena Bank** :- Trusted Family Bank.
19. **Andhra Bank**:- Much more to do; With You in focus.
20. **Allahabad Bank** :- A tradition of trust
21. **DBS Bank** :- Living, Breathing Asia
22. **American Express Bank**:- Do more
23. **Indian Bank** :- Your tech friendly bank.
24. **HSBC Bank** - The World's local bank.
25. **HDFC Bank** :- We Understand Your World.
26. **Indian Bank** :- Taking Banking Technology to Common Man; Your Tech-friendly bank.
27. **Royal Bank of Scotland** :- Make it happen.
28. **JPMorgan Chase Bank** :- The right relationship is everything
29. **Indian Overseas Bank** :- Good people to grow with.
30. **ICICI Bank** - Khayaal Apka; Hum hai na.
31. **Federal Bank** :- Your Perfect Banking Partner
32. **Oriental Bank of Commerce (OBC)** :- Where every individual is committed.
33. **Syndicate Bank** :- Your faithful & friendly financial partner
34. **UCO Bank** :- Honours Your Trust.
35. **Bhartiya Mahila Bank** :- Empowering Women.
36. **BNP Paribas** :- The bank for a changing world.
37. **Barclays Bank** :-Fluent in finance.
38. **South Indian Bank** :- Experience Next Generation Banking
39. **Union Bank of India** :- Good People to Bank with.
40. **The Economic Times** :- Knowledge is Power
41. **Deutsche Bank** - A passion to perform

### FINANCIAL REGULATORS

Chit Funds	Respective State Governments
Insurance companies	<b>IRDA</b>
Housing Finance Companies	<b>NHB</b>
Venture Capital Fund /	<b>SEBI</b>
Merchant Banking companies	<b>SEBI</b>
Stock broking companies	<b>SEBI</b>
Nidhi Companies	<b>Ministry of corporate affairs, Government of India</b>

### 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 and 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.

### FINANCIAL INSTITUTIONS

#### National Bank for Agriculture and Rural Development (NABARD) :

- Established on 12th July 1982 on the recommendation of CRAFTICARD committee (also called as Sivaraman Committee)
- For Agricultural finance, NABARD is the apex organization.
- Chairman : Dr. Harsha Kumar Bhanwala
- Head Quarters : Mumbai
- It assists Cooperative Banks, RRBs, Land Development Banks & Scheduled Commercial banks in lending to farmers, rural artisans and other nonfarmers in rural areas and to the State Governments for minor irrigation.
- 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.
- It is the principal financial institution for promotion, financing and development of small, tiny and cottage sector.
- Chairman- Dr. Kshatrapati Shivaji
- Head Quarters : Lucknow

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

- It is the regulator for the securities market in India. SEBI was initially established as a non statutory body in April 1988, to regulate the working of stock exchange. Later it was given a statutory status on April 1992 via SEBI Act, 1992 with the following objectives.
- Chairman- UK Sinha
- 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 and 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 and 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

### ECCG

- 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





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