

MUST DO CURRENT AFFAIRS TOPICS FOR IBPS PO MAINS 2016

NOBEL PRIZE WINNERS 2016

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

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

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

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

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

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

Fourth Bi-monthly Monetary Policy announced

- ✚ Reduce the policy repo rate under the liquidity adjustment facility (LAF) by 25 basis points from 6.5 per cent to 6.25 per cent with immediate effect.
- ✚ Reverse repo rate under the LAF stands adjusted to 5.75 per cent, & the marginal standing facility (MSF) rate & the Bank Rate to 6.75 per cent.
- ✚ Achieving consumer price index (CPI) inflation at 5 per cent by Q4 of 2016-17 & the medium-term target of 4 per cent within a band of +/- 2 per cent, while supporting growth.
- ✚ The projection of growth of real gross value added (GVA) for 2016-17 is retained at 7.6 per cent, with risks evenly balanced around it.

8th Brics Summit 2016 Concluded In Goa

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

The representatives of Member Countries:

- a) Brazilian President: Michel Temer
- b) Russian President: Vladimi Putin
- c) India's PM: Narendra Modi
- d) China's President: Xi Jinping
- e) South Africa's President: Jacob Zuma

Note:

- The meet of agriculture ministers of BRICS nations concluded in New Delhi.

The first trade fair of the BRICS countries, was held at Pragati Maidan exhibition ground, New Delhi

The first BRICS U-17 Football Cup was held at Goa.

Goa Declaration

In this year BRICS summit, a statement was issued for the member states "strongly condemn terrorism in all its forms & manifestations & stressed that there can be no justification whatsoever." The members also agreed to set up a credit rating agency.

Besides this, first-ever BRICS-BIMSTEC Outreach Summit was also held on side-lines of 2016 BRICS Summit. BIMSTEC member countries are Bangladesh, India, Myanmar, Sri Lanka, Thailand, Bhutan & Nepal.

GSAT-18 launched from Kourou in French Guiana

India's latest communication satellite GSAT-18 successfully launched by a heavy duty rocket of Arianespace from the spaceport of Kourou in French Guiana. It is built by the Indian Space Research Organisation aims at providing telecommunications services for the country. It was inducted into the INSAT/GSAT system from Kourou, French Guiana by Ariane-5 VA-231.

ISRO's PSLV C-35 placed the SCATSAT-1 weather satellite in orbit

India's Polar Satellite Launch Vehicle, in its thirty-seventh flight (PSLV-C35), launches the 371 kg SCATSAT-1 for weather related studies & seven co-passenger satellites into polar Sun Synchronous Orbit (SSO). Co-passenger satellites are ALSAT-1B, ALSAT-2B, ALSAT-1N from Algeria, NLS-19 from Canada & Pathfinder-1 from USA as well as two satellites PRATHAM from IIT Bombay & PISAT from PES University, Bengaluru. PSLV-C35 was launched from the First Launch Pad (FLP) of Satish Dhawan Space Centre (SDSC) SHAR, Sriharikota.

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Cabinet approves amendments in the FDI Policy

- FDI in the defence sector is now permitted up to 100% under the automatic route.
- FDI ceiling in sectors like teleports, Direct to Home (DTH), cable networks, mobile TV & Headend-in-the-Sky Broadcasting Service (HITS) has been increased to 100%.
- For the pharmaceutical sector, new liberalised norms allow 74% FDI under the automatic route for brownfield pharmaceuticals, while FDI beyond 74 per cent would be permitted through the government approval route.
- For the private security agencies, FDI up to 49% is now permitted under the automatic route, & beyond that & up to 74% by way of government approval.
- Food: It has now been provided that 100% FDI under automatic route for trading.
- Civil Aviation Sector: FDI policy on Airports permitted 100% FDI under automatic route in Greenfield Projects & 74% FDI in Brownfield Projects under the automatic route. FDI beyond 74% for Brownfield Projects is under government route.

The Visit of Modi Ji Vietnam

Prime Minister Narendra Modi signed 12 agreements with Vietnam after meeting his Vietnamese counterpart Nguyen Xuan Phuc. PM Modi also announced a new line of credit of \$500 million for Vietnam to facilitate deeper defence cooperation. India has also granted \$5 million to set up a software park in the country.

The pacts included agreement on exploration & uses of outerspace for peaceful purposes, agreement on avoidance of double taxation, health cooperation, IT cooperation, cyber security & agreement on contract & design, building of boat in India, equipment supply & technology transfer. Protocol between Vietnam & India on celebrating 2017 as 'The Year Of Friendship' were also signed.

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

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

Weather Satellite, INSAT-3DR launched by ISRO

Indian Space Research Organisation's (Isro) Geosynchronous Satellite Launch Vehicle-F05 (GSLV-F05) lifted off from the Satish Dhawan Space Centre at Sriharikota in Andhra Pradesh, carrying with it the INSAT-3DR weather satellite. GSLV-F05 is the flight in which the indigenously developed Cryogenic Upper Stage (CUS) is being carried on-board for the fourth time during a GSLV flight," Isro said in a statement after the roc -ket launch. The INSAT-3DR joins KALPANA-1 & INSAT-3D meteorological satellites currently orbiting in space.

US OPEN 2016

Men's Singles: Switzerland's Stan Wawrinka defeated Serbia's Novak Djokovic. This was Wawrinka's first appearance in the final of the tournament.

Women's Singles: Germany's Angelique Kerber defeated Czech Republic's Karolína Plíšková.

Men's Doubles: United Kingdom's Jamie Murray & Brazil's Bruno Soares defeated Spain's Pablo Carreño Busta & Guillermo García-López.

Women's Doubles: US's Bethanie Mattek-Sands & Czech Republic's Lucie Šafářová defeated France's Caroline Garcia & France Kristina Mladenovic.

Mixed Doubles: Germany's Laura Siegemund & Croatia's Mate Pavić defeated US's Coco Vandeweghe & Rajeev Ram.

Emmy Awards for the year 2016 announced

The 68th Annual Primetime Emmy Awards was announced in Los Angeles, California, U.S. **The Game of Thrones won best drama series at the 2016** Primetime Emmy Awards, while **Veep** took home the top comedy award.

15TH Paralympics 2016 Concluded in Rio, Brazil

India's flagbearer in Paralympic Opening ceremony - **Devendra Jhajharia**

India's flagbearer in Paralympic closing ceremony - **Mariyappan Thangavelu**

India capped off a successful Paralympic Games campaign in Rio de Janeiro by procuring their best ever haul of four medals, including two golds & a silver & bronze medal apiece. **The Nineteen Indian** competitors (16 Men & 3 Women) participated in Rio 2016 paralympic games for India in Five sports.

Rank	Country	Gold	Silver	Bronze	Total
1	China	107	81	51	239
2	Great Britain	64	39	44	147
3	Ukraine	41	37	39	117
43	India	2	1	1	4

Highlights:

- ✚ Ankur Dharma: is the India's first blind athlete in 30 years to participate at Paralympics.
- ✚ Indian high jumper Mariyappan Thangavelu became only the third Indian ever to clinch a Paralympic gold, while Varun Bhati secured a bronze as the duo scripted history for the country in the men's T42 high jump event of the Rio Games.
- ✚ Le Van Cong made history for Vietnam as he has secured the country's 1st ever paralympic gold medal.
- ✚ A historic silver medal ensured Deepa Malik scripted history; she won second place in the women's shotput F53 event at the Rio Paralympics, with a personal best throw of 4.61m.
- ✚ India's Devendra Jhajharia bettered his own world record to win gold in the men's javelin throw F46 event at the 2016 Rio Paralympics.



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✚ The Iranian flag has been lowered to half-mast in the Paralympic Village & a period of silence will be observed

during closing ceremony.

RIO OLYMPICS 2016 CONCLUDED

Olympics 2020 is to be hosted by Tokyo, Japan. For India, the first female wrestling medalist, Sakshi Malik carried the Flag into the stadium, USA ended on top position and India at 67 positions in the medal tally.

Opening ceremony flag-bearer - Abhinav Bindra.

Closing ceremony flag-bearer - Sakshi malik

Medal Tally of Rio Olympic 2016

Rank	Country	Gold	Silver	Bronze	Total
1.	USA	46	37	38	121
2.	GBR	27	23	17	67
3.	CHN	26	18	26	70
67.	IND	0	1	1	2

Highlights:

1. Gymnast Dipa Karmakar narrowly missed the bronze by finishing fourth in the women's vault.
2. P V Sindhu has won a silver medal in women's singles badminton event at Rio Olympics, 2016.
3. Wrestler Sakshi Malik has won a bronze in 58 kg category.
4. Usain Bolt has won 3 gold medal.
5. Michael Phelps has won 4 golds and 2 silver medals.

Lok Sabha unanimously passes GST Bill

The Lok Sabha has unanimously passed the 122nd Constitutional Amendment Bill as amended by the Rajya Sabha with all 443 members voting in favour and this will now be sent to state assemblies for approval after the President approves it. The Bill was passed by Lok Sabha and transmitted to Rajya Sabha for concurrence. Rajya Sabha

passed the Bill with amendments and returned it to Lok Sabha.

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

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

Apart from the two Indians, four others have been selected for the award—Conchita Carpio-Morales of the Philippines, Dompot Dhuafa of Indonesia, Japan Overseas Cooperation Volunteers and 'Vientiane Rescue' of Laos.

Important National Sports Awards 2016

Rajiv Gandhi Khel Ratna Award:

- ✚ Ms. P.V. Sindhu: Badminton
- ✚ Ms. Dipa Karmakar: Gymnastics
- ✚ Shri Jitu Rai: Shooting
- ✚ Ms. Sakshi Malik: Wrestling

Dronacharya Awards 2016

- ✚ Shri Nagapuri Ramesh: Athletics
- ✚ Shri Sagar Mal Dhayal: Boxing
- ✚ Shri Bishweshwar Nandi: Gymnastics

Arjuna Awards 2016

- ✚ Ms. Lalita Babar: Athletics
- ✚ Shri Sourav Kothari: Billiards & Snooker
- ✚ Shri Shiva Thapa : Boxing
- ✚ Shri Ajinkya Rahane: Cricket
- ✚ Shri Subrata Paul: Football
- ✚ Shri Sandeep Singh Mann: Para-Athletics
- ✚ Shri Virender Singh: Wrestling (Deaf)

BANKING & FINANCIAL AWARENESS CURRENT AFFAIRS

RBI IN NEWS

- ✚ Banknotes of the denomination of Rs.2,000 will be in circulation soon as RBI has completed the preparations for the introduction of these notes.
- ✚ Reserve Bank of India (RBI) has approved the appointment of Parvez Ahmad as Chairman and Chief Executive Officer (CEO) of the Jammu & Kashmir Bank for a period of three years.
- ✚ Reserve Bank of India gave a go ahead to Canada Pension Plan Investment Board (CPPIB) to almost double its holding in Kotak Mahindra Bank.
- ✚ Reserve Bank of India (RBI) governor Urjit Patel reallocated portfolios between the three deputy governors. Patel entrusted the monetary policy department, financial market operations department and department of economic policy and research to R Gandhi.
- ✚ Reserve Bank of India is looking to improve its dealing with customers coming to it with complaints against banks. It has just set up the second Banking Ombudsman

office in New Delhi. This is the 16th Ombudsmen with specific state wise jurisdiction covering all the 29 states and seven union territories.

- ✚ Reserve Bank of India wants banks to act fast on their security features in debit and credit cards & rejected banks' plea for yet another extension of deadline for migrating to EMV Chip and PIN Cards. The deadline kept at December 2018 for migration of existing magnetic stripe only cards to EMV Chip and pin cards.
- ✚ RBI released that India' banking system reported a total deposits of Rs. 100 lakh crore for the first time ever in September 2016.
- ✚ Reserve Bank of India (RBI) issued rules permitting start-ups to raise External Commercial Borrowings (ECBs) per start-up was capped at \$3 million per financial year to support financing for start-ups
- ✚ RBI's 24th Governor Urjit Patel announced 4th Bi-monthly Policy Statement for the year 2016-17 in which he has reduced the policy Repo Rate under the liquidity adjustment facility (LAF) by 25 basis points from 6.5 per



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cent to 6.25 per cent with immediate effect. Consequently, the reverse repo rate under the LAF stands adjusted to 5.75 per cent, & the marginal standing facility (MSF) rate & the Bank Rate to 6.75 per cent.

- ✦ Urjit R Patel assumed charge as the 24th Governor of the Reserve Bank of India (RBI). He succeeded Raghuram Rajan.
- ✦ Reserve Bank of India (RBI) cancelled the certificate of registration of five non-banking financial companies (NBFCs). The companies are: Simco Consultants Private Limited|Lunkad Securities Ltd|Rajvir Marketing and Investment Private Limited |Crystal Investments Limited|Shri Jaya Investments Agency Limited.
- ✦ Reserve Bank of India launched Sachet portal,sachet.rbi.org.in, to check illegal money collection.
- ✦ Union Government appointed Dr. Urjit R Patel as the 24th governor of Reserve Bank of India (RBI). He will be having tenure of three years.
- ✦ Reserve Bank of India asked all commercial and Co-operative banks to provide loans to women self-help groups (SHGs) in rural areas at 7 percent per annum.

SBI IN NEWS

- ✦ SBI became the first domestic bank of India to open 54th foreign branch, in the capital city of Yangon, Myanmar. Ghanshyam Srivastava will be the Chief Executive Officer of the SBI Yangon branch.
- ✦ SBI declared Silchar as its 5th zone in North-East India. This zone will cater to the banking needs of the people of Mizoram, Tripura & Manipur along with the Barak Valley.
- ✦ State Bank of India signed an MoU with IIT Kharagpur to foster innovation in the financial technology space.
- ✦ Arundhati Bhattacharya will remain the chairperson of the State Bank of India (SBI) for another year.
- ✦ SBI & ICICI Bank announced a cut of 0.15% and 0.10% in their respective lending rates under a new system of computation.
- ✦ State Bank of Patiala has been conferred "Special Award for Excellence in MSME lending" for its performance in lending to the MSME sector during the year 2013-14 and 2014-15.
- ✦ State Bank of India (SBI) board approved merger of its five associate banks and Bharatiya Mahila Bank (BMB) with itself.

ICICI BANK IN NEWS

- ✦ Shares of ABG Shipyard rose after the company announced that the private lender, ICICI Bank, acquired 11% stake in the company by converting its debt into equity.
- ✦ India's largest private sector lender, ICICI Bank crossed 1 lakh Virtual Payment Addresses (VPA) on Unified Payments Interface (UPI) within three weeks of its launch.
- ✦ The British subsidiary of ICICI Bank, ICICI Bank UK Plc announced the launch of online money transfer services to facilitate transaction from any bank accounts in

Sweden, Norway and Denmark to any recipient account based in India. The service called 'Money2India Europe'.

- ✦ ICICI Bank had tied up with Emirates NBD — a leading banking group in the Middle East — to execute transactions in international trade finance and remittance using blockchain technology.

YES BANK IN NEWS

- ✦ Former finance secretary and Competition Commission of India chairman Ashok Chawla has taken charge as Non-Executive Chairman of Yes Bank.
- ✦ Yes Bank appointed Amit Sanan as Group President and Country Head of Mid Corporate Banking.
- ✦ Yes Bank has rolled out adoption benefits for its workforce, in an effort to align organisational objectives with the needs of employees. Under the new policy, called "Bringing A Beautiful Yes" and rolled out under the 'Yes We Care' initiative, leave will now be allowed for employees adopting a child.
- ✦ **YES Bank** has tied up with **ToneTag**, a Mobile payment solutions startup to integrate and deploy sound based contactless payments on its mobile wallet YES Pay.

AXIS BANK IN NEWS

- ✦ Asha Kharga has joined Axis Bank as their head of marketing.
- ✦ Private sector lender Axis Bank, announced the launch of its Contactless Secure+ Debit Card for regular savings account customers, to provide access to a larger customer base with contactless technology. The card, launched on the Visa payWave platform.
- ✦ Axis Bank, Kotak Mahindra Bank, Yes Bank, IndusInd Bank & RBL are among the dozens of new shareholders of NPCI, the issuer of Rupay Card. National Payment Corporation of India broaden the shareholders to 56 from 10 earlier.
- ✦ Ashok Chawla -Non-Executive Chairman Of Yes Bank

OTHER PRIVATE SECTOR BANKS IN NEWS

- ✦ IndusInd Bank tied up with IBM to use its Cloud commerce solutions to transform customer engagements and enhance its cross sell platforms.
- ✦ RBL Bank bought 9.99 per cent stake in northern states focused Utkarsh Micro Finance for an undisclosed sum. RBL managing director and chief executive is Vishwavir Ahuja.
- ✦ DCB Bank announced the launch of Unified Payment Interface (UPI) application. DCB UPI app provides a convenient payment method for customers to send and receive funds anytime, anywhere, from their smart phones.
- ✦ Federal Bank announced its partnership with Chillr, a round the clock mobile banking application that connects directly to a person's bank account and enables instant money transfers, bill payments, phone recharge and ecommerce payments in a very secure environment.
- ✦ South Indian Bank (SIB) has launched UPI (Unified Payment Interface) facility an initiative promoted by NPCI towards creating "Cash less Society".

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✦ After the Essar Group signing a mega USD 12.9-billion asset sale in its oil business, three top lenders - ICICI Bank, Axis Bank & StanChart, have got back an estimated USD 2.5 billion as part of the first payment for their debt exposure to the Ruias-led conglomerate. The two Indian lenders which together had an exposure of USD 1.5 billion, will get back nearly half of their money or about USD 770 million in cash while further USD 750 million of debt will get transferred to Rosneft-led consortium & Essar's ports & other businesses, as per the terms agreed upon by them.

✦ Unified Payments Interface (UPI) was introduced by four banks, namely Axis Bank, Union Bank of India, Federal Bank and Bank of Maharashtra. The app will allow customers to make payments via digital means.

✦ United Bank of India has set up its 36th regional office in Hyderabad to boost business in Andhra Pradesh and Telengana.

INTERNATIONAL/FOREIGN BANKS IN NEWS

✦ Commonwealth Bank, Australia's largest lender with \$695 billion in assets has become the latest foreign bank to shut down its Indian business.

✦ Standard Chartered Bank has announced a tie-up with Uber under which its credit cardholders, across six countries, will get a cash-back of up to 25 per cent for hailing cabs from the app.

OTHER PUBLIC SECTOR BANKS IN NEWS

✦ Government has sacked Bank of Maharashtra chairman and managing director Sushil Muhnot, without citing any reason. Ravindra Marathe, has been executive director of Bank of India, has taken charge as CEO and MD.

✦ Andhra Bank has entered into corporate agency agreements with Cigna TTK Company Ltd, and Reliance General Insurance Company Ltd for providing health and general insurance to its customers.

✦ Bank of India (BOI) has sold 18 per cent stake in the insurance joint venture Star Union Daiichi Life Insurance Company Ltd (SUD) to its Japanese partner Daiichi Life Insurance Company Limited (DILIC).

✦ The Centre has appointed R Subramania Kumar as Executive Director (ED) of Indian Overseas Bank (IOB).

✦ Bank of Maharashtra has renewed its corporate agency tie-up with United India Insurance Company.

✦ Virat Kohli the test team captain, appointed as Brand Ambassador of state-owned Punjab National Bank (PNB).

✦ R Subramania Kumar was appointed as the Executive Director (ED) of Indian Overseas Bank.

✦ Union Bank of India (UBI) launched an Unstructured Supplementary Service Data (USSD) based *99# Mobile Application for their customers for basic banking needs.

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RRB'S/COOPERATIVE BANKS/NBFC'S IN NEWS

✦ Jammu & Kashmir Bank appointed Parvez Ahmed as Chairman & CEO of the bank. He replaced Mustaq Ahmad.

MISCELLANEOUS BANKING NEWS

✦ MMTC (Metals & Minerals Trading Corporation of India) has joined hands with HDFC Bank, ICICI Bank & Andhra Bank to retail gold coins with a new buyback option. It has also tied up with Indian Overseas Bank, Vijaya Bank, Federal Bank & YES Bank to sell gold coins in denominations of 5 gm & 10 gm coin & 20 gm bar.

✦ Banks in India will either replace or ask users to change the security codes of as many as 3.2 million debit cards in what's emerging as one of the biggest ever breaches of financial data in India. The worst hit of the card issuing banks are State Bank of India, HDFC Bank, ICICI Bank, YES Bank and Axis Bank.

✦ India is less vulnerable to banking distress among the major economies while neighbouring China faces higher risks, according to the Bank for International Settlements (BIS).

ECONOMY NEWS

✦ Central Vigilance Commission has now made it mandatory for the public sector banks to report frauds of Rs 1 crore and above to CVC.

✦ 2 percent hike in dearness allowance (DA) has been approved by the Cabinet.

✦ Parliament had passed the Benami Transactions (Prohibition) Amendment Act, 2016 to curb black money. The new law to prohibit benami transactions will come into effect from 1st of next month (01st November 2016). The existing Benami Transactions (Prohibition) Act, 1988 will be renamed as the Prohibition of Benami

Property Transactions, PBPT, Act, 1988. The new legislation provides for seven years imprisonment and fine for those indulging in illegal transactions.

✦ Finance Ministry announced sixth tranche of sovereign gold bonds. The duration of the bond will be for a period of eight years with exit option from the fifth year to be exercised on the interest payment dates. Minimum investment of 1 gm will be allowed while the maximum will be 500 gm per person per fiscal year.

✦ Pound saw a sudden collapse in intra-day trade plunging over 6% to \$1.1841 in two minutes, to hit 31-year-low.



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- ✦ Union Ministry of Urban Development has approved projects worth Rs.114 crore under HRIDAY scheme for improving infrastructure facilities around core heritage sites in five cities which are Varanasi (Uttar Pradesh), Amritsar (Punjab), Dwaraka (Gujarat), Puri (Odisha) & Warangal (Telangana).
- ✦ India's foreign exchange reserves scaled a new high of USD 371.99 billion.
- ✦ Government has integrated 250 mandis in 10 states with the electronic national agriculture market (e-NAM) in the first phase. The target was to integrate 200 mandis by September this year & total 585 by March 2018.
- ✦ IMF projects the global growth at 3.1 per cent in 2016, with slight increase to 3.4 percent in 2017. India's gross domestic product is projected to expand 7.6 percent in 2016 & 2017.
- ✦ CCEA approved the acquisition by ONGC Videsh Ltd. of 11% stake in the Russian state-run Vankor oil fields from Rosneft Oil Company for \$930 million, which will take OVL's overall ownership in the project to 26%.
- ✦ Government has decided to raise the Employees Provident Fund (EPF) investment in Exchange Traded Funds (ETF) from present 5% to 10%.
- ✦ Department of Industrial Policy & Promotion (DIPP) notified 100 per cent foreign direct investment in 'other financial services' carried out by Non-Banking Finance companies (NBFCs) to attract foreign capital into India.
- ✦ The cabinet approved the creation of a Project Development Fund (PDF) for catalysing Indian economic presence in the Cambodia, Laos, Myanmar and Vietnam (CLMV). The PDF will be created with a corpus of 500 Crore rupees.
- ✦ Central Board of Direct Taxes (CBDT) launched e-nivaran (electronic resolution) facility for online redressal of taxpayers' grievances. The grievances can be related to refunds, Income Tax Returns (ITRs), Tax Deducted at Source (TDS), and Permanent Account Number (PAN) among others.
- ✦ The cabinet approved the process, formation and functioning of the Goods and Services Tax (GST) Council. It will be headed by the Union Finance Minister.
- ✦ Cabinet approved the merger of Rail budget with Union Budget. The date of presentation of budget also changed from the last day of February to start of February.
- ✦ CCEA approved the process of winding up of Hindustan Diamond Company Private Limited (HDCPL).
- ✦ CCEA approved the partial capital grant of 5176 crore rupees to GAIL (India) Limited for development of 2539 km long Jagdishpur-Haidia and Bokaro-Dhamra Gas Pipeline (JHBDPL) project.
- ✦ Cabinet approved the closure of Hindustan Cables Limited (HCL), Kolkata.
- ✦ The Union Government decided to raise the Employees Provident Fund (EPF) investment in Exchange Traded Fund (ETF) from existing 5 per cent to 10 per cent.
- ✦ Lok Sabha passed the Taxation Laws (Amendment) Bill, 2016. The Bill seeks to amend the Income Tax Act, 1961 and the Customs Tariff Act, 1975.
- ✦ National Institution for Transforming India (NITI) Aayog signed agreement with United States (US) Energy Information Administration (EIA) to set up web portal on energy data, which will host all the data related to energy sector including oil & gas, coal, solar & thermal energy etc.
- ✦ India Post Payments Bank Limited (IPPB) was incorporated.
- ✦ Union Cabinet approved the proposal for dissolution of Central Inland Water Transport Corporation Limited (CIWTC).

BUSINESS NEWS (NATIONAL & INTERNATIONAL)

S.No	Companies	Key Points
DOMESTIC COMPANIES		
1.	India's first startup magazine "Cofounder"	Launched by Adhish Verma & Arunraj Rajendran. This magazine will talk about real stories behind the early stage startups & entrepreneurs.
2.	Tata Sons Board	Appointed Ratan Tata as the interim chairman replacing Cyrus Mistry.
2.	Microsoft	Launched its 1st cybersecurity engagement center in India in the heart of Delhi
3.		TRAI proposed a penalty of about Rs 3,050 crore on three telcos — Bharti Airtel, Vodafone & Idea Cellular for failing to provide sufficient interconnect points to Reliance Jio.
4.		ONGC become the fifth most valuable company in India by market capitalization. TCS is India's most valuable company followed by Reliance Industries Ltd, HDFC Bank Ltd & ITC Ltd.
5.	Valvoline Cummins India	Signed up India Test captain Virat Kohli as its ambassador
6.	HCL Technologies	Entered 15-year partnership deal with IBM for automation, development & operations solutions.
7.	Reliance Communications & Maxis Communications Berhad, promoters of Aircel	To merge their wireless businesses to form the fourth-largest telecom operator in the country.
8.	Hindustan Copper Limited (HCL)	Inaugurated the Nickel, Copper and Acid Recovery Plant at Indian Copper Complex, Ghatsila in Jharkhand.
9.	Unilever	Acquired Swedish firm Blueair which is in mobile air purification technology.



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10.	Intel	Unveiled Project Alloy, an all-in-one virtual reality solution, in San Francisco, the USA.
11.	Reliance Infrastructure Ltd (RInfra)	Completed 100 percent sale of Reliance Cement Company Private Limited (RCCPL) to Birla Corporation Limited.
12.	Azure Power Global Limited	First Indian solar company to be listed on NYSE.
INTERNATIONAL COMPANIES		
13.	American telecom AT&T Inc.	Agreed to buy Time Warner for about \$85.4 billion
14.	British Petroleum 'Petroleum industry company'	Which is HQ in London, England has granted a license to set up 3,500 petrol pumps in India.
15.	Microsoft, Google and Salesforce	Adopted the EU-US Privacy Shield framework which will enable them to receive personal data from the EU in compliance with the new standards.
16.	Google	Launched its mobile chat application, Allo, which is available for Android and the iPhone

AGREEMENTS (INDIA/WORLD)

S. No	What is the MoU/Agreement?	Signed by/Between	Other Point
BETWEEN INDIA & OTHER COUNTRY/ORGANIZATION			
1.	Revised Double Taxation Avoidance Agreement (DTAA) for the avoidance of double taxation & the prevention of fiscal evasion with respect to taxes on income.	India & South Korea	
2.	3 agreements in the areas of double taxation avoidance, food security & sports.	India & New Zealand	New Zealand PM John Key
3.	MoU for setting up a Palestine-India Techno Park in Ramallah.	India and Palestine	
4.	FinTech Cooperation Agreement to promote innovation in financial services	Andhra Pradesh govt. with Monetary Authority of Singapore	
5.	Agreement for five S-400 Triumf air defence systems & four stealth frigates & a joint venture to manufacture Kamov-226T helicopters in India.	India & Russia	
6.	Agreements in the field of water resources, including innovations in irrigation technology & for promotion of co-operation between countries	Indian Council of World Affairs & its Hungarian counterpart	
7.	MoU in the field of water resources	India & EU	
8.	Agreements in the area of skill development & in the field of industrial property cooperation.	India & Singapore	
9.	MoU for capacity building programmes in the field of rural development	India & African Asian Rural Development Organization (AARDO)	
10.	Cooperation in the exploration and uses of outer space for peaceful purposes, Amending the agreement on avoiding double taxation, Cooperation in UN Peacekeeping Matters, Celebrating 2017 as the "Year of Friendship", health cooperation, cooperation in information technology, cooperation in cyber security etc.	India-Vietnam signed 12 agreements PM, Narendra Modi with PM of Vietnam Nguyen Xuan Phuc	
11.	Tripartite MoU to develop 11 small airports and airstrips under the Centre's Regional Connectivity Scheme (RCS).	Gujarat government with the Ministry of Civil Aviation and the Airport Authority of India (AAI)	
12.	Bilateral Air Services Agreement to allow unlimited points of call for domestic airlines in Greece.	India & Greece	
13.	Contract between for exploration of Polymetallic Nodules.	Ministry of Earth Sciences and the International Seabed Authority (ISA)	
14.	Extradition Treaty to facilitate exchange of wanted terrorists and criminals.	India & Afghanistan	
15.	MoU to support livelihood of the fishing & farming communities in Hambantota district of Sri Lanka	India and Sri Lanka	
16.	MoU for project management consultancy services for	India & Nepal	



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	upgradation/improvement of road infrastructure in Terai area of Nepal, Amendatory agreement to 1 billion US dollar Line of Credit agreement & Dollar Credit line agreement between Nepal and EXIM Bank		
17.	MoU in the field of Industrial Property Cooperation.	India & Singapore & India	
18.	Agreement on Maritime Transport	India & Egypt & India	
19.	Approval to chge the agreement for the exchange of information with respect to Taxes.	India, Samoa	
20.	Memorandum of Understanding to develop a food value chain in AP.	Andhra Pradesh government with Japan	
21.	Agreement to foster conditions that will help create and improve workplace-based vocational training in India's industrial clusters.	India & Germany	
22.	MoU to start work on three barrages- Tummid Hatti on Pranhita River, Medigadda on Godavari River and Chanaka-Korata on Painganga River.	Telangana & Maharashtra Govt.	
23.	MoU for successful launch of the Regional Connectivity Scheme (RCS).	Union Ministry of Civil Aviation, Maharashtra Government and Airports Authority of India (AAI)	
24.	MoU for co-operation in traditional medicine	Pharmacopoeia Commission for Indian Medicine & Homoeopathy(PCIM&H)&US Pharmacopeial Convention	
25.	Four MoU to enhance cooperation and bilateral relations between the two countries.	India and Myanmar	

BETWEEN ORGANIZATIONS/COMPANIES

	MOU	Between Whom?
1.	MoU under which railway stations & adjoining areas will be redeveloped on smart city lines for enhancing passenger amenities, easy access to stations, enabling optimal utilisation of land at railway stations. for the redevelopment.	Ministry of Urban Development & the Ministry of Railways (10 cities have been identified)
2.	Agreement for transmission of four Gyan Darshan educational channels.	Doordarshan & Indira Gandhi National Open University (IGNOU)
3.	Facebook is collaborating with the Election Commission of India	To run a voter registration drive aimed at encouraging youth to participate in the democratic exercise.
4.	MoU to monitor Environment related issues in Coal Mining Projects	Coal India Limited (CIL) and Indian Council of Forestry Research and Education (ICFRE)
5.	MoU on Smart Home Services	LG Electronics Inc with Amazon.com Inc
6.	MoU for taking equity in 5 MMTPA capacity LNG Receiving, Storage and Regasification Terminal	Indian Oil Corporation Limited (IOCL) and GAIL (India) with Dhamra LNG Terminal Private Limited (DLTPL)
7.	MoU to provide digital classes across the state through channel Mana TV	ISRO with Telangana
8.	MoU to publish and distribute a special edition of a comic book	Ministry of Urban Development (MoUD) with Amar Chitra Katha

NEW APPOINTMENTS (INDIA)

S. no	Newly Appointed	Designation(Post)/Department(Company)
Constitutional & Other Posts		
1.	Senior IPS officer Karnal Singh	Chief of Enforcement Directorate(ED)
2.	Bilal Nazki	Chairperson of the State Human Rights Commission
3.	Sanjay Singh	Member Secretary, Law Commission of India.
4.	Ajay Kumar Bhalla	Director General of Foreign Trade (Succeeds Anup Wadhawan)
5.	Sushil Chandra	Chairman, Central Board of Direct Taxes (Succeeds Rani Singh Nair)



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6.	Vice Admiral S V Bhokare	Commandant of the Indian Naval Academy at Ezhimala in Kerala
7.	Somesh Sharma	President, The Indian Newspaper Society (Succeeds PV Chandran)
8.	Ashok Chawla	Chancellor of TERI University
9.	Chennamaneni Vidyasagar Rao	Acting Governor of Tamil Nadu
10.	Alka Sirohi	UPSC chairman (Succeed Deepak Gupta)
11.	Justice Girish Chandra Gupta	Chief Justice of Calcutta High Court
12.	Justice Dilip Babasaheb Bhosale	Chief Justice of the Allahabad High Court
13.	Vijay Rupani	16th Chief Minister of Gujarat, succeeds Anandiben Patel
14.	Manjula Chellur	Chief Justice of the Bombay High Court
15.	Najma Heptullah	Governor of Manipur
16.	V P Singh Badnore	Governor of Punjab
17.	Banwarilal Purohit	Governor of Assam.
CEO'S/Chairman of Companies/Organizations/Banks		
18.	Bharti Enterprises Founder & Chairman Sunil Mittal	GSMA (Global System Mobile Association) Chairman
19.	Rishi Jaitly	Twitter's India head quit the company
20.	P V Sindhu & K Srikanth	Principal sponsorship contract with Bank of Baroda
21.	G Mahalingam	Whole-Time Member of markets regulator SEBI.
22.	Jawhar Sircar	CEO, Prasar Bharati Corporation.
23.	Ashish Vohra	CEO, Reliance Nippon Life Insurance
24.	M.S. Sahoo	IBBI (Insolvency & Bankruptcy Board) Chairperson
25.	Rajeev Sharma	CMD, Power Finance Corporation (PFC) (Succeeds M K Goel)
26.	Vinod Sawhny	Reliance Communications' Chief Executive Officer stepped down
27.	Mr. William (Bill) Barney & Mr. Gurdeep Singh	Acting Co-CEOs of Reliance Communications
28.	Mohit Kampani	CEO, Aditya Birla Retail
29.	Ajei Gopal	CEO of ANSYS
30.	Mukund Choudhari	Chairman and Managing Director (CMD) of MOIL Ltd
31.	Cardiologist K K Aggarwal	National President of the Indian Medical Association (IMA)
32.	CK Asnani	CMD, Uranium Corporation of India Limited (UCIL)
33.	BHVS Narayana Murthy	Director, Research Centre Imarat (RCI)
34.	Anandi Ramalingam	Director (1 st Woman), Bharat Electronics Limited
35.	Junaid Ahmad	World Bank Country Director, India {Succeed Onno Ruhl}
36.	Dipanjana Basu	Myntra, Chief Financial Officer
37.	Deepak Iyer	Managing Director, Mondelez International's India Business.
38.	Anant Maheshwari	President, Microsoft India [Succeed Bhaskar Pramanik]
39.	Nimesh Kampani	Resigned as the Managing Director of JM Financial Ltd
40.	Vinod Rai	Stepped down from private sector lender IDFC Bank's board.
41.	D K Gayen	General Manager, East Central Railway with HQ at Hajipur in Bihar.
42.	Anand Sinha	Board of IDFC Bank
43.	Dinesh Kumar Khara	Managing Director (MD), State Bank of India (SBI).
44.	Pawan Munjal	Chairman, CMD and CEO, Hero MotoCorp
45.	Rajeev Krishnan	Managing Director of Max Hypermarkets in India
46.	Sriram Rajamani	Managing Director (MD), Microsoft India Research Lab
47.	Mukesh Mehta	President of India Bullion and Jewellers Association (IBJA)
Other Important Appointments		
48.	Dr. Ajay M. Gondane	High Commissioner of India to Australia
49.	Navdeep Singh Suri	Ambassador of India to United Arab Emirates.
50.	Ms. Renu Pall	Ambassador of India to Austria.
51.	Shri R Ravindra	Ambassador of India to the Republic of Guinea.
52.	Geeta Phogat	Deputy Superintendent of Police in Haryana Police
53.	Amandeep Singh	Ambassador of India to the UN Conference on Disarmament, Geneva.
54.	Saina Nehwal	Appointed as a member of IOC's Athletes' Commission
55.	P Yadav	President of the North Zone of Urology Society of India
56.	Lalbiakthanga Pachuau	"Oldest working journalist in the country" {Mizoram}
57.	Monika Kapil Mohta	India's Ambassador to Sweden



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58.	Navtej Sarna	Indian Ambassador to the US [Succeeded Arun Singh]
59.	Shakti Sinha	Director, Nehru Memorial Museum and Library
60.	Sudhanshu Mani	General Manager of Integral Coach Factory (ICF)
61.	Nita Ambani	An individual member of International Olympic Committee
62.	Sandeep Kumar	Transport Commissioner of Delhi
63.	K M Hanumantharayappa	Chairman of Central Silk Board

NEW APPOINTMENTS (WORLD)

S. No	Newly Appointed	Designation(Post)/Department(Company)
President of different countries		
1.	Kersti Kaljulaid	President of Estonia
2.	Michel Temer	President, Brazil
3.	Michel Aoun	Lebanon's president
PM of different countries		
4.	Abdelilah Benkirane	Morocco's PM
5.	Mariano Rajoy	Spain's PM
6.	Pushpa Kamal Dahal 'Prachanda'	39th Prime Minister of Nepal.
7.	Youssef Chahed	Prime Minister, Tunisia
Mayors/Member of Parliament/Envoy/Judges		
8.	Luo Zhaohui	China's Ambassador to India {Replaced Le Yucheng}
9.	Nicholas Hopton	UK ambassador to Iran
	Hamid Baeidinejad	Iranian ambassador to the UK
10.	Jeffrey DeLaurentis	US ambassador to Cuba
11.	Deep Kumar Upadhyayas	Nepal's envoy to India
12.	Yuriko Koike	First woman Governor of Tokyo
Other Appointments		
13.	Borje Ekholm	President & CEO, Ericsson
14.	Morinari Watanabe of Japan	President of the International Gymnastics Federation (FIG)
15.	Antonio Guterres(Portugal)	9th U.N. Secretary-General
16.	B V R Mohan Reddy	Honourary Consul of Germany in Hyderabad
17.	Kristalina Georgieva	Chief Executive of the World Bank
18.	Jim Yong Kim	President, World Bank (Second Term)
19.	Angela Ruggiero	New chair of International Olympic Committee's Athletes' Commission.
20.	Manish Tandon	CEO, CSS Corp, a global Technology Support company

AWARDS

S.No	Awards	Winner
Awards for Literature		
1.	Man Booker prize 2016	Paul Beatty(US) for his book, 'The Sellout'
2.	Mathrubhumi Literary Award	Eminent writer C Radhakrishnan
3.	Ramesh Pokhriyal Nishank	Prestigious award by the Ugandan government for promoting human values through his literature.
4.	2016 John F. Richards Prize	Nayanjot Lahiri (for her book Ashoka in Ancient India)
5.	2016 UNESCO Confucius Prize for Literacy	Jan Shikshan Sansthan (JSS) of Malappuram, Kerala
6.	N Mohanan Suvarna Mudra Award 2016	Malayalam critic and academician M Leelavathy
7.	29th Moortidevi Award 2015	Noted Telugu writer Prof. Kalakaluri Enoch for his novel Ananta Jeevanam
8.	25th Vyas Samman 2015	Hindi scholar and writer Sunita Jain for her poetry collection Kshama
9.	Saraswati Samman 2015	Padma Sachdev for her autobiography 'Chitt-Chete' (in Dogri)
Country's Highest Honour Given		
10.	Europe's human rights award, Sakharov Prize	Two Yazidi women, Nadia Murad Basee & Lamiya Aji Bashar
11.	Film-maker Prajna Chowta	Chevalier de l'Ordre National du Mérite (Knight in the National



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		Order of Merit)
12.	Chevalier de l'Ordre National de la Légion d'Honneur (Knight of the National Order of the French Legion of Honour)	Kiran Mazumdar Shaw
13.	'Tamil Ratna' by America Tamil Sangam	Subramanian Swamy
14.	Honoured at the United Nations by a performance by A.R. Rahman at the UNGA	M. S. Subbulakshmi
15.	Chevalier de l'Ordre des Arts et Lettres (Knight in the National Order Arts and Letters)	Kamal Haasan
Film/Music Awards		
16.	Robert De Niro	44th annual Chaplin Award
17.	Bollywood Actress Sonam Kapoor	2016 ET Panache Trendsetter Award
18.	Veteran actor Ian McKellen	UK Theatre Award
19.	Katyayan Shivpuri (for his work Murga)	1 st Prize, Swachh Bharat Short Film Festival
20.	Tamil Ratna Award	A.R. Rahman
21.	Sangeet Martand Ustad Chand Khan Lifetime Achievement Award	Santoor maestro Pandit Shiv Kumar Sharma
Sports Awards		
22.	Sprinter Srabani Nanda	24th Ekalabya Award for 2016
23.	Mohun Bagan Ratna	Syed Nayeemuddin, India's football coach
24.	Olympic Order for his outstanding services to the Olympic movement.	N. Ramachandran, President of Indian Olympic Association (IOA)
25.	Dhyan Chand Award.	Athlete Satti Geetha, Sylvanus Dung Dung and Rower Rajendra Pralhad Shelke
26.	European Golden Boy award	Renato Sanches from Portugal
27.	28th Jimmy George foundation award	PR. Sreejesh
Awards to Scientists/Doctors		
28.	Randeep Guleria	Dr Bidhan Chandra Roy Award for medicine
29.	Kirtiraj Kundlik Gaikwad	IAFP Young scientist scholarship award
30.	Satish Pathak, a Pune-based innovator	'Excellence in Technical Innovation' by the International Society of Automation
31.	16-year-old Indian-origin South African teen Kiara Nirghin	\$50,000 scholarship at the annual Google Science Fair
32.	APJ Abdul Kalam Award	Scientist P Shanmugam
Other Awards Conferred		
33.	Almatti dam, one of the largest reservoirs in Karnataka	World Bank's Award of Excellence for best utilisation of funds for renovation to enhance the strength of the dam
34.	Noted British statistician Sir David Cox	International Prize in Statistics
35.	IRCTCs Maharajas Express	Seven Star Luxury Hospitality & Lifestyle Award
36.	G. Balakrishna	Mr. Asia 2016
37.	Ramon Magsaysay Award 2016	Carnatic singer Thodur Madabusi Krishna and Bezwada Wilson, campaigner for eradication of manual scavenging
38.	2016 Lemelson-MIT Prize	Indian American scientist Ramesh Raskar
39.	2015 National Humanities Medal.	Abraham Verghese, Indian-American physician-author
40.	Marconi Society Paul Baran Young Scholar Award 2016	Indian-American Dinesh Bharadia
41.	2016 Humanitarian of the Year by Harvard Foundation	Aung San Suu Kyi
42.	2016 Clark R. Bavin Wildlife Law Enforcement Awards. Clark R. Bavin Wildlife Law Enforcement	Sanjay Dutta & Ritesh Sarothiya
43.	2016 Lata Mangeskar Award for Lifetime Achievement	Uttam Singh
44.	Best Tourist Friendly Airport	Tirupati Airport
45.	2016 PEN/Heim Translation Fund Grants	Translator and artist Anita Gopalan
46.	23rd Rajiv Gandhi National Sadbhavana	Shubha Mudgal



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Award	
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CURRENT SUMMITS/EVENTS HELD (NATIONAL/INTERNATIONAL)

S.No	Name of the Summit	Location/Held in	Other Points
SUMMITS HELD NATIONALLY			
1.	1 st meeting of the Reconstituted Central Advisory Board on Culture (CABC)		Chaired by Culture & Tourism Minister Mahesh Sharma
2.	'Rashtriya Sanskriti Mahotsav (RSM) -2016'	Janpath, New Delhi	Inaugurated by Shri Rajnath Singh
3.	Global Conference to Make India the Centre for Arbitration	New Delhi	
4.	Asian Ministerial Conference for Disaster Risk Reduction (AMCDRR).	India will host	
5.	National Summit on Fortification of Food was held in New Delhi.		
6.	First World Sustainable Development Summit (WSDS)	New Delhi	Theme: Beyond 2015: People, Planet & Progress
7.	2016 World Economic Forum (WEF) India Economic Summit	-	New Delhi
8.	2016 India Sanitation Conference (INDOSAN)	New Delhi	Inaugurated by PM Modi
9.	47th International Film Festival of India	Goa	
10.	First BRICS Film Festival	New Delhi	Opening film: Veeram Closing film: Skiptrace
11.	Nuakhai Festival 2016	Western Odisha	
12.	First IoT India Congress	Bengaluru	
13.	19th 'World Peace Conference'	Nashik in Maharashtra	
14.	First BRICS Wellness Workshop	Bengaluru	
15.	Naropa Festival (Kumbh Mela of Himalayas)	Ladakh	
16.	BRICS Women parliamentarians' forum Meet	Jaipur, Rajasthan	Passed Jaipur Declaration
17.	BRICS Disaster Risk Reduction meet	Udaipur, Rajasthan	Adopted the Udaipur Declaration
SUMMITS HELD INTERNATIONALLY			
18.	Pakistan postponed the 8-nation SAARC summit 2016, after 5 countries- India, Afghanistan, Bangladesh, Bhutan & Sri Lanka dropped out of it.		
19.	Financial Action Task Force (FATF) and the G20 Anti-Corruption Working Group (ACWG) Meeting on Corruption held in Paris, France.		
20.	23 rd Rehabilitation International World Congress at Edinburgh, Scotland. Theme of the Congress is, "Create a More Inclusive World".		
21.	2016 G20 Summit concludes	Hangzhou, China	Theme was Toward an Innovative Invigorated, Interconnected & Inclusive World Economy
22.	ASEAN Summit 2016	Vientiane, Laos	Theme: Turning Vision into Reality for a Dynamic ASEAN Community
23.	69 th WHO Regional Committee Meeting	Colombo, Sri Lanka	
24.	7 th SAARC Immigration Authorities	Islamabad, Pakistan	
25.	India & China 1st high-level dialogue to combat terror	Beijing, China	

COMMITTEES IN NEWS

S.No	Committee	Headed by
1.	Judicial committee on One Rank One Pension	Justice L Narasimha Reddy
2.	Member of the ICC's powerful Finance & Commercial Affairs committee	BCCI president Anurag Thakur
3.	Committee on Palaeo Channel of North West India	Prof KS Valdiya
4.	Committee formed by SEBI on Disclosures and Accounting Standards	Ishaat Hussain
5.	Four-member Insolvency and Bankruptcy Board of India (IBBI)	Madhusudan Sahoo
6.	Technical team to visit the Cauvery basin area and assess the ground.	GS Jha



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7.	National Security Advisory Board (NSAB) has been reconstituted	P S Raghavan
8.	Commission formed to enquire the circumstances of grant or rejection of licences for development of colonies, group housing societies in Gurgaon	Justice SN Dhingra
9.	Committee formed to study slit in river Ganga in Bihar	AK Sinha
10.	Task force formed to prepare a road map for elimination of poverty	NITI Aayog VC Arvind Panagariya
11.	Committee formed to look into the Advertisements done by Delhi Govt.	BB Tandon
12.	Committees formed for the commemoration of the birth centenary of Pandit Deendayal Upadhyay. PM will lead the 149 member National Committee while Home Minister Rajnath Singh will chair the 23 member Executive Committee.	
13.	Govt. approved the Constitution of the Monetary Policy Committee (MPC). As per the act, out of the six Members of MPC, 3 Members to be from RBI & other three Members of MPC will be appointed by the Central Government. The committee to be chaired by Governor. The 3 members appointed by the govt. are: Chetan Ghate Pami Dua Ravindra H. Dholakia. Note: Members of MPC appointed by the Union Government will hold office for a period of four years.	
14.	Parliamentary panel to examine merger of budgets	Veerappa Moily
15.	Reserve Bank of India (RBI) constituted a committee to look at various facets of household finance in India.	Tarun Ramadorai
16.	Panel appointed by BCCI to advice on SC verdict on implementation of Justice Lodha committee recommendations	Justice (Retired) Markandey Katju
17.	Committee on World Culture Festival of Art of Living (AOL)	Shashi Shekhar
18.	National Rifle Association of India (NRAI) committee to probe the shooters' Rio Games debacle.	Abhinav Bindra
19.	High-level committee to suggest steps to promote card payments through incentives like tax rebates and cash back schemes	Ratan P Watal
20.	Committee on border protection	Madhukar Gupta
21.	Committee to review e-commerce rules on foreign direct investment norms	Amitabh Kant
22.	Indian Navy set-up a committee to find out the extent of Scorpene submarine data leak	Deputy Chief of Naval Staff Admiral Ashok Kumar
23.	Committee for exploring the other possible alternatives to Pellet Guns as Non-lethal Weapons	Shri T V S N Prasad

NATIONAL NEWS

- ✚ PM Modi paid rich tribute to Sardar Vallabhbhai Patel on his 141st birth anniversary. The day is being celebrated as 'Rashtriya Ekta Diwas' (National Unity Day 31st October).
- ✚ PM Modi launched #Sandesh2Soldiers campaign through which people can send their Diwali greetings & messages to the soldiers to boost their morale.
- ✚ PM Modi inaugurated the integrated terminal building of Vadodara's Harni Airport.
- ✚ PM Modi launched national Schedule Castes/Schedule Tribes hub in Ludhiana. With an initial outlay of Rs 490 crore, the hub will work towards strengthening market access/linkage, monitoring, capacity building, leveraging financial support schemes & sharing industry-best practices.
- ✚ India donated Rs. 9.3 million to the Nelson Mandela Foundation to help it in its welfare work for the people of South Africa.
- ✚ Maharashtra CM Devendra Fadnavis inaugurated India's first centre for international arbitration in Mumbai.
- ✚ The Cabinet has approved "mini Ratna" public sector undertaking HLL Lifecare to sub-lease its land for setting up the country's first medical devices manufacturing park.
- ✚ India formally joined the Paris Climate Change Agreement by submitting its instrument of ratification in New York (UN Headquarter). India became the 62nd country to ratify the agreement. COP22 will take place at Marrakech in Morocco.
- ✚ Indian govt. has invited the Crown Prince of Abu Dhabi Sheikh Mohamed bin Zayed Al Nahyan to be the next Chief Guest at India's Republic Day parade of 2017.
- ✚ India received the certificate from World Health Organisation (WHO) recognising the elimination of Yaws and Maternal and Neonatal Tetanus (MNT) from the country. With this, India became the first country to free from this.
- ✚ President Pranab Mukherjee gave his assent to the 122nd Constitution Amendment (GST) Bill, 2014. Now, GST bill became a law.
- ✚ India along with 10 other member countries of WHO's South-East Asian Regional Committee decided to set up a dedicated fund aimed at building preparedness for health emergencies. It will be done under South-East Asia Regional Health Emergency Fund (SEARHEF).

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- ✦ Asian Development Bank (ADB) approved 631 million US dollars loan for construction of industrial corridor between Visakhapatnam and Chennai, part of India's first coastal industrial corridor running from West Bengal to Tuticorin in Tamil Nadu.
- ✦ Cabinet approved the ratification of the Paris Agreement on Climate Change.
- ✦ Rajya Sabha passed The Constitution (122nd Amendment) (GST) Bill, 2014 to introduce the goods and services tax (GST).
- ✦ Union Health Minister J P Nadda launched a nation-wide programme MAA- Mothers' Absolute Affection for promoting breastfeeding.
- ✦ Cabinet approved the signing of an agreement and the protocol between the India and Cyprus for the Avoidance of Double Taxation and the Prevention of Fiscal Evasion with respect to Taxes on Income.
- ✦ Women and Child Development Minister Maneka Sanjay Gandhi launched Protection of Children from Sexual Offenses, POCSO e-box, in New Delhi.
- ✦ PM Modi launched the first phase of SAUNI (Saurashtra Narmada Avataran Irrigation) project at Sanodara of Jamnagar district of Gujarat. It is launched to divert one

MAft excess over flowing flood water of Narmada allocated to Saurashtra Region.

- ✦ Cabinet approved the scheme for grant of Permanent Residency Status (PRS) to foreign investors subject to the relevant conditions.
- ✦ India Nuclear Insurance Pool (INIP) unveiled India's first Nuclear Suppliers' Insurance Policy. New India Assurance Company Limited and INIP will issue the policy and administer the claims on behalf of the pool.



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INTERNATIONAL NEWS

- ✦ Bangladesh arrested more than 900 fishermen and deployed the army to patrol its waterways after introducing a temporary ban on catching hilsa in an effort to save the hugely popular fish.
- ✦ Canadian PM Justin Trudeau and top EU officials signed the comprehensive economic and trade agreement, known as Ceta, paving the way for most import duties to be removed early next year.
- ✦ Gambia announced its withdrawal from the International Criminal Court and is the third African Country after SA & Burundi.
- ✦ World Bank has pledged 2 billion US dollars aid to Bangladesh to tackle climate change.
- ✦ The first elephant sanctuary in Latin America has opened in Brazil to provide a home for an estimated 50 circus animals from across the region.
- ✦ Russian & Turkish leaders have agreed to intensify military & intelligence contacts after a meeting in Istanbul, Turkey. After his meeting with Turkish President Recep Tayyip Erdogan, Russian President Vladimir Putin said, they have agreed on the need for aid to get to the northern Syrian city of Aleppo. The two countries have also signed a deal to construct two pipelines to send Russian gas under the Black Sea to Turkey.
- ✦ The Milan city council bestowed honorary citizenship on the Dalai Lama. However, China has strongly opposed another award given to him.
- ✦ Maldives government decided to leave the 53-member Commonwealth of Nations.
- ✦ Israel suspended co-operation with the UN's cultural agency, UNESCO, accusing it of denying Judaism's connections to the religion's holiest sites.
- ✦ France become the first country in the world to ban disposable plastic cups & plates.
- ✦ WHO certified that Sri Lanka is now a malaria-free nation. It is the second country in the WHO South-East Asia Region to eliminate malaria after Maldives.
- ✦ UN Charter, the seminal treaty of the United Nations (UN) translated into Sanskrit Language for the first time.
- ✦ China and Vietnam agreed to properly manage their differences over territorial disputes in the South China Sea and safeguard stability. It was confirmed after the meeting between Vietnamese Prime Minister Nguyen Xuan Phuc and his Chinese premier Li Keqiang in Beijing.
- ✦ United States signed 38 billion dollars deal with Israel to provide the country with military assistance over a 10-year period, from 2019 to 2028.
- ✦ United States President Barack Obama designated the country's first marine national monument, Northeast Canyons and Seamounts Marine National Monument, in the Atlantic Ocean.
- ✦ President Vladimir Putin's United Russia party won the Russian parliamentary election. This win, paves the way for Putin to run for a fourth term as President.
- ✦ Rabindranath Tagore Memorial Library and Resource Centre was inaugurated in Sri Palee College at Horana in Sri Lanka.
- ✦ **Iceland** was named as the best adventure destination for luxury travel.
- ✦ Zurich is named as the most sustainable city in the world.



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- World Leaders adopted the New York Declaration at the opening of the United Nations General Assembly's (UNGA) first-ever Summit for Refugees and Migrants.
- Rosatom, Russian state nuclear agency, and Cuba's Ministry of Science signed the agreement on cooperation in the field of peaceful atomic energy use.
- World Health Organisation (WHO) declared the Region of the Americas as Measles free.
- Typhoon Nida occurred near Dapeng Peninsula in China's Guangdong province.
- The world's largest airship, Airlander 10, flew for the first time over London's Cardington airfield.
- Colombian government and the rebel group Revolutionary Armed Forces of Colombia (FARC) signed a historic peace accord to end more than five decades of conflict.
- United States Postal Service (USPS) announced to commemorate the joyous Hindu festival of Diwali with the launch of forever stamp.
- World's first self-driving taxi service launched in Singapore. With this, Singapore became the first country in the world to launch such service.
- Philippine government and Communist guerrillas (National Democratic Front (NDF)), signed an indefinite ceasefire deal. The deal signed in Oslo, Norway will facilitate peace talks aimed at ending one of Asia's longest-running insurgencies.
- US President Barack Obama expanded Papahānaumokuākea Marine National Monument off Hawaii, creating the world's largest marine reserve.
- World's longest bullet train network length of 2000kms established by China Railway.

STATE IN NEWS

Rajasthan in News

Abhaneri' festival held at the Abhaneri village in Dausa district, Rajasthan to promote rural tourism.

Madhya Pradesh in News

- Aditya Birla Group Chairman Kumar Mangalam Birla pledged an investment of Rs. 20,000 crore for the state in sectors like retail, telecom & cement.
- With an aim to make MP anaemia-free, the govt. decided to launch a scheme-'Lalima Abhiyan'. Under the campaign, free iron folic acid tablets will be provided in aagan wadis', academic institutions & hospitals.

Maharashtra & Goa in News

- Maharashtra Govt. launched Kaushalya SETU (Self-Employment & Talent Utilisation) initiative. This is a skill development programme for students which is likely to generate employment for as many as 7.5 lakh people in state.
- Union Government approved assistance of 1269 crore rupees for drought affected Maharashtra.
- Nagpur is declared as the first digital district of India by the Maharashtra CM Devendra Fadnavis.
- Cm of Maharashtra Devendra Fadnavis and Nitin Gadkari, the Union Transport Minister laid the foundation stone of Patanjali Mega food park in Mihan.

Andhra Pradesh & Telangana in News

- India's 29th state, Telangana's map was redrawn with the creation of 21 new districts, with this the total number of districts of the youngest state of India went up to 31.
- Telangana State Government launched a unique Water Resources Information System to assess accurate reserves of water in thousands of Tanks and reservoirs across the state.
- Government of Telangana issued a draft notification for the creation of 17 new districts.

- Andhra Pradesh launched the DNA Index System (DIS) for DNA (Deoxyribonucleic acid) profiling of criminals. The system uses the latest DNA technology tool, known as RapidHIT DNA System, developed by IntegenX of United States.
- First Children's Court inaugurated in Hyderabad. Moreover, it was also the first Children Court in South India.

Karnataka in News

- Ministry of Housing and Urban Poverty Alleviation (HUPA) approved construction of 37013 houses for the urban poor in Karnataka and Haryana with an investment of 1491 crore rupees.

Haryana in News

- Haryana Govt. decided to observe 2017 as the "Garib Kalyan Varsh. During this, the govt. would lay emphasis on welfare of poor people & generating employment opportunities for the youth.
- Gumthala Garhu became the first Wifi hotspot village in Haryana circle under the bulk plan of BSNL for the state.
- Haryana bagged 'Best Horticulture State' award for the concerted efforts made by the state government to increase the income of the farmers in horticulture.
- Haryana Chief Minister Manohar Lal Khattar announced Charkhi Dadri as the 22nd district of the state.
- Union Government gave its approval to change the name of Gurgaon to Gurugram.
- The first state to implement the benefit of 7th Central Pay Commission (CPC) to its employees is Haryana. This will be implemented w.e.f. 1st Jan 2017.

Gujarat in News

- Gujarat's 900-year-old Rani ki Vav (the Queen's Stepwell) has been named as the 'Cleanest Cultural Heritage Site' in the nation.
- Surat was named as the cleanest railway station, & Chandigarh's Post Graduate Institute of Medical Research



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& Education was named the cleanest hospital. Himachal Pradesh's Mandi district was named the cleanest district in hilly areas, while Maharashtra's Sindhudurg district was named the cleanest in plain areas.

- ✚ Gujarat Chief Minister Vijay Rupani dedicated 2 mbps download and 512 kbps upload digital connectivity to 6000 villages.
- ✚ BJP Parliamentary Board accepted the resignation of Gujarat Chief Minister Anandiben Patel.
- ✚ Gujarat becomes the first state to distribute 2 crore LED bulbs under Unnat Jyoti by Affordable LEDs for All (UJALA) scheme.

Punjab & J&K in News

- ✚ Finance ministry released first installment of special assistance of Rs 1,093.34 crore for repair and permanent restoration of damaged public buildings in J&K.
- ✚ Punjab government will observe November 1 as 'No Tobacco Day' in an effort to discourage tobacco use in the state.

Odisha in News

- ✚ Dharmendra Pradhan, Minister of State (with I/c) for Petroleum & Natural Gas launched the National Seismic Programme (NSP) on Mahanadi basin (onshore) in Odisha.
- ✚ Union Govt. approved projects worth Rs. 500 crores for integrated development of tourism in Jammu and Kashmir under Swadesh Darshan scheme.
- ✚ Odisha government signed a long-term lease agreement with Falco Marine Exports for the operation of Jagatjore Shrimp Culture Project in coastal Kendrapara district.
- ✚ Operation Muskan-2, an initiative to trace missing and destitute children and reunite them with parents traced and rescued about 1051 children.
- ✚ In a bid to maintain transparency and ensure quick payment of dues, the Odisha government has decided to make Aadhar Card mandatory for procurement of paddy in the state.
- ✚ Western Odisha celebrates Nuakhai - The Agricultural Festival

Delhi in News

- ✚ Delhi govt. increased the retirement age of doctors working in its hospitals to 65 years from earlier 62 years.

Other States News

- ✚ HP declared 'Open Defecation Free', becoming India's second state to get this status after Sikkim.
- ✚ PM Narendra Modi has inaugurated 3 hydro-electric projects with a generating capacity of 1,732 MW in Himachal Pradesh. The three hydropower projects are:
 - 540 MW generation capacity third phase of Parbati hydropower project of NHPC in Kullu district.
 - 412 MW Rampur project of Satluj Jal Vidyut Nigam Ltd in Shimla.
 - 800 MW Kol Dam power project in Bilaspur district.

- ✚ Playback singer K J Yesudas appointed as the brand ambassador of Kerala's ambitious 'Haritha Keralam' project. The project is a massive initiative envisaged for a garbage-free & clean state.
- ✚ Jharkhand has become the first state in the country to implement Direct Benefit Transfer in Kerosene.
- ✚ Delhi Police has launched a mobile application 'Delhi Police Senior Citizen' for senior citizens to enable them to reach out to the police quickly in emergency situations.
- ✚ Chief Minister Pema Khandu flagged off a 10-member all-women Mt Gorichen Expedition led by Anshu Jamsempa. It will be the first all women team attempting to summit the second highest peak of Arunachal Pradesh (6488 mtr).
- ✚ Sikkim's capital Gangtok has been conferred with the title of the 'Cleanest Tourist Destination' in India while Chandigarh & Mysore were felicitated as 'Clean Cities' in the 'million plus population' category.
- ✚ Kerala has become the third Open Defecation Free (ODF) state in the country.
- ✚ Chief Minister of Kerala Pinarayi Vijayan has launched paddy cultivation in Aranmula Pancha near Cochin. The programme, is part of the Government's earnest efforts to revive paddy cultivation at Aranmula Pancha.
- ✚ India's first 'Design Yatra' conducted in Kerala's Kozhikode city during which competitions, heritage walk, talks and interaction with students will be conducted.
- ✚ PM Modi has inaugurated Chhattisgarh's 16th foundation day on 1st November in Naya Raipur. Chhattisgarh Governor B D Tandon and Chief Minister Raman Singh are also present at the site. Mr Modi unveiled the statue of Pandit Deendayal Upadhyaya in Naya Raipur. He also dedicated to people, 'Ekatma Path' and the Bus Rapid Transport System in the city.
- ✚ Assam's Chief Minister Sarbananda Sonowal inaugurated Majuli as the 35th district of Assam. With this, Majuli became India's first island district.
- ✚ The Uttar Pradesh's highest honour Yash Bharti award will be given to 54 personalities. Among them, nine Muslims were conferred the award by Chief Minister Akhilesh Yadav in presence of
 - ✚ Mulayam Singh Yadav. The award is given annually by Culture Department of UP government.
 - ✚ Yash Bharti comes with a cash prize of Rs 11 lakh, citation and a shawl. The awardees are also eligible for a monthly pension of Rs 50,000 for their life.
- ✚ Shramdaan movement was launched by the Lt Governor of Puducherry Shree Kiran Bedi at Seliamedu village in Bahoor.
- ✚ All India Trinamool Congress which is led by Mamata Banerjee has granted national party status by the Election Commission of India & thus becomes the 7th national political party in India.
- ✚ Bharatiya Janata Party in Arunachal Pradesh became a part of People's Party of Arunachal government.

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- ✚ Puducherry Government decided to write off all farm loans taken from co-operative Banks in the Union Territory.
- ✚ Adani Green Energy (Tamil Nadu) Ltd dedicated the world's largest solar power plant of 648 megawatts to the nation. It has been set up at Kamuthi in Ramanathapuram district of Tamil Nadu.
- ✚ Agriculture Minister Radha Mohan Singh laid the foundation stone of a Gokul Gram at Mathura in Uttar Pradesh for the conservation and development of native cattle breeds.
- ✚ West Bengal government has decided to install monorail from Budge Budge in South 24-Parganas to Ruby Connector in Kolkata.
- ✚ Chief Minister Mamata Banerjee declared Hooghly as an open-defecation free (ODF) district at the administrative meeting in Chinsurah.
- ✚ Patna High Court quashed Bihar government notification completely banning liquor in the state.
- ✚ The Tamil Nadu Assembly unanimously passed a resolution to rename the Madras High Court as the Tamil Nadu High Court.
- ✚ Solung festival celebrated in Arunachal Pradesh.
- ✚ West Bengal State Assembly passed a resolution to change the name of the state from West Bengal to Bangla in Bengali, Bengal in English and Bangal in Hindi.
- ✚ Assam Assembly passed a resolution to become the first state to ratify The Constitution (122nd Amendment) (GST) Bill, 2014.
- ✚ Nagaland Government decided to grant 33 percent reservation to women in Urban Local Bodies (ULBs).
- ✚ Bihar's Sonapur railway station of the East Central Railway (ECR) is the first 'Happiness Junction' of India which was recently inaugurated.
- ✚ The CM of UP Akhilesh Yadav decided to remove upper age limit for widows and divorced women who are all applying for government jobs.
- ✚ The foundation stone of National Institute of Archaeology was laid down by Union Home Minister Rajnath Singh at Greater Noida in Uttar Pradesh.
- ✚ The first state board of India to link students' examination forms with their Aadhaar numbers is Bihar Board.

OBITUARIES (NATIONAL/INTERNATIONAL)

S.No	Person Died	Profession/Famous In?
Politician (National-International)		
1.	Mewa Ramgobin	South African struggle icon & Gandhian activist
2.	Sharad Rao	Veteran trade union leader
3.	Islam Karimov	Former President of Uzbekistan
4.	Shimon Peres	Former Prime Minister of Israel
5.	Kalikhho Pul	Former Arunachal Pradesh Chief Minister
6.	Sellapan Ramanathan	Singapore's former president
7.	Akhlaqur Rahman (AR) Kidwai	Former Governor of States including Bihar, West Bengal
Singer/Musician(National-International)		
8.	Raj Begum	Celebrated Kashmiri singer
Actor/Director/Producer(National-International)		
9.	Mehar Mittal	Veteran Punjabi actor
10.	Heisnam Kanhailal	Manipur-based theatre legend
11.	Panchu Arunachalam	Veteran film producer, script and screenplay writer.
12.	Gobind Tej	Noted Odia filmmaker, actor and director
13.	Jyothilakshmi	Yesteryear Tamil actress
Author/Journalist/Activist/Painter(National-International)		
14.	Yusuf Arakkal	Eminent contemporary artist
15.	Nalinidhar Bhattacharyya	Noted Assamese poet
16.	Reoti Saran Sharma	Hindi and Urdu writer
17.	Mahim Bora	Eminent Assamese litterateur
18.	Na Muthukumar	Eminent poet and lyricist



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19.	Gurdial Singh	Prominent Punjabi writer and Jnanpith awardee
20.	TA Rasag	Prominent Malayalam script writer
21.	George E. Curry	Legendary journalist
Sportsmen/Sportswomen(National-International)		
22.	Carlos Alberto Torres	Legendary footballer
23.	Aaron Pryor	American boxer
24.	Lindsay Tuckett (South Africa)	World's oldest
25.	Arnold Palmer	Golf legend passes away
26.	Max Walker	Former Australian cricketer passes away
27.	Bernard Farrelly	Australian surfing champion
28.	Hanif Mohammad	Original Little Master
29.	Joao Havelange	Former President of FIFA
30.	Subrata Banerjee	Former international umpire
Others(National-International)		
1.	Mikasa	Japanese Prince
2.	Tom Hayden	Anti-war activist
3.	Kigeli V Ndahindurwa	Last king of Rwanda
4.	Thailand's King Bhumibol Adulyadej	World's longest-serving monarch
5.	Parmeshwar Godrej	Philanthropist
6.	Edward Albee	Pulitzer-winning US playwright
7.	Braj B Kachru	Renowned Indian-American linguist
8.	Ahmed Zewail	Nobel Prize-winning Egyptian chemist
9.	TKV Desikachar	Renowned Yoga Guru
10.	Pramukh Swami Maharaj	Spiritual guru Pramukh Swami Maharaj passes away

LIST/INDEXES ANNOUNCED RECENTLY

S.no	Name of the Index/List	Rank of India	Topped By?
1.	World Bank's Ease of doing Business Report 2017	India Ranked 130	New Zealand
2.	WEF's Global Gender Gap Report 2016	India Ranked 87	Iceland
3.	World Economic Forum's (WEF) 'Safety & Security'	India ranked 13th as the least safe countries	Finland is the safest place in the world while Nigeria is unsafe.
4.	'Agricultural Marketing and Farm Friendly Reforms Index' by Niti Aayog.	Maharashtra topped	
5.	Global Power City Index (GPCI) 2016	Mumbai ranked 39	London topped
6.	World Giving Index (WGI)	India ranked 91	Myanmar topped
7.	State-wise Ease of Doing Business rankings	Andhra Pradesh & Telengana topped the all-India ranking	
8.	According to the Forbes Fab 40 List, MS Dhoni is the most valued Indian Athlete and ranked at 10 in the list which is topped by Tennis player Roger Federer.		
9.	Global Youth Development Index	India ranked at 133	Germany
10.	Variety magazine's 'Power of Women Impact' List.	Actress Priyanka Chopra featured in the list.	
11.	International Food Policy Research Institute's (IFPRI) Global Hunger Index (GHI) 2016	India ranked 97 th . Argentina Topped the list.	
12.	India is now the 12th largest holder of US govt bonds. China is the largest holder of US Govt. bonds.		
13.	Right to Information Act,2005 of India was ranked 4th best in the world. Mexico topped the rankings.		
14.	Apple Inc., Alphabet Inc.'s Google, & Coca-Cola Co. topped the list of world's 100 most valuable brands(2016) according to the report from Interbrand.		
15.	Forbes Richest American List 2016 topped by Microsoft's co-founder Bill Gates.		
16.	Fortune's Most Powerful women based outside US	SBI chief Arundhati Bhattacharya (2nd rank), ICICI head Chanda Kochhar (5th rank) and Axis Bank CEO Shikha Sharma (19th rank)	Topped by Banco Santander's Ana Botin from Spain
17.	World Economic Freedom (WEF)	India ranked 112 th out of 159	Hong Kong topped



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	Index		
18.	Global Competitiveness Report 2016-2017	India ranked at 39 th	Topped by Switzerland
19.	Logistics Performance Index 2016	India ranked 35th	Topped by Germany
20.	Health Index 2016 by UNGA	India ranked 143	Topped by Iceland
21.	2016 'Swachh Survekshan' (Cleanliness Index) for rural India	Mandi (HP), judged as the cleanest district in "Hills" category while Sindhudurg(Mah.) as the cleanest in the "Plains" category	
22.	In the Fortune 51 Most Powerful Women Rankings, PepsiCo CEO and chairman Indra Nooyi is the only Indian-origin woman and ranked 2nd. The rankings is topped by Mary Barra, CEO and chairman of General Motors.		
23.	Priyanka Chopra become the first Indian actress to enter Forbes list of highest paid television actresses in the world which is topped by Sofia Vergara.		
24.	Reliance Industries Ltd (RIL) chairman Mukesh Ambani topped Forbes's annual list of India's 100 richest tycoons.		
25.	9th edition Global Innovation Index (GII)	India ranked 66. Topped by Switzerland	Theme of Winning with Global Innovation
26.	New World Wealth Report 2016	India is the seventh richest country in the world. USA topped the report.	-
27.	Forbes World's Highest-Paid Actresses 2016	Jennifer Lawrence topped.	-
28.	Civil Unrest Index 2016	India ranked 4th	Syria on No.1 Spot
29.	Bloomberg Misery Index	-	Thailand topped the list.
30.	United Nations University Institute for Environment and Human Security (UNU-EHS) and Bundnis Entwicklung Hilft released World Risk Report 2016	India ranked 77.	Vanuatu is the country with the highest risk of disaster.

IMPORTANT DAYS OBSERVED RECENTLY

S.No	Date	Day	Theme
	31st October	Vigilance Awareness Week by CVC	"Public participation in promoting integrity and eradicating Corruption"
1.	28th October	National Ayurveda Day	Mission Madhumeha through Ayurveda was launched.
2.	24th October	World Development Information Day	
3.	24th October	Indo-Tibetan Border Police 55th raising day	ITBP is deployed on border guarding duties from Karakoram Pass in Ladakh to Jachep La in Ar.P
4.	24th October	United Nations Day	
5.	17th October	United Nations' (UN) International Day for the Eradication of Poverty.	Moving from humiliation & exclusion to participation: Ending poverty in all its forms
6.	21st October	Police Commemoration Day	
7.	15th October	International Day of Rural Women	Climate is changing. Food & agriculture must too
8.	25th October	World Student Day by UNO	
9.	1st Monday of October	World Habitat Day	Housing at the Centre
10.	14th October	World Standards Day	"Standards Build Trust"
11.	13th October	International Day for Disaster Reduction	Live to Tell: Raising Awareness, Reducing Mortality
12.	5 November	First World Tsunami Awareness Day	
13.	2nd Thursday of October:	World Sight Day	Stronger Together.
14.	11th October	International Day of the Girl Child.	"Girls' Progress = Goals' Progress: What Counts for Girls"
15.	10th October	World Mental Health Day	'Psychological First Aid'
16.	9th October	World Post Day	Innovation, Integration & Inclusion.
17.	8th October	Air Force Day 2016 is observed annually on 8 October across India. This year is the 84th celebration of the Day which began in 1932.	
18.	5th October	World Teachers' Day (WTD) 2016	Valuing Teachers, Improving their Status



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19.	4 th -10 th October	World Space Week	Remote Sensing: Enabling our Future.
20.	2 nd October	International Day of Non-Violence	
21.	1 st October	International day of Older Persons (IDOP).	"Take a Stand Against Ageism."
22.	5 th September	International Day of Charity	-
23.	8 th September	International Literacy Day	Reading the Past, Writing the Future
24.	14 th September	National Hindi Divas	A special function named 'Hindi Hain Hum' was organised.
25.	15 th September	International Day of Democracy	Democracy & the 2030 Agenda for Sustainable Devt.
26.	16 th September	International Day for the Preservation of the Ozone Layer	Ozone and climate: Restored by a world united.
27.	21 st September	International Day of Peace	Building Blocks for Peace
28.	26 th September	International Day for the Total Elimination of Nuclear Weapons	-
29.	27 th September	World Tourism Day	Tourism for All - promoting universal accessibility
30.	28 th September	World Rabies Day	Rabies: Educate. Vaccinate. Eliminate.
31.	29 th September	World Maritime Day	Shipping: Indispensable to the world.
32.	30 th September	International Translation Day	Translation and Interpreting: Connecting Worlds.
33.	1-7 th August	World Breastfeeding Week (WBW)	
34.	7 th August	2nd National Handloom Day	Main function being held at Varanasi, Uttar Pradesh
35.	9 th August	International Day of the World's Indigenous Peoples	Indigenous Peoples' Right to Education.
36.	10 th August	World Bio-Fuel Day	
37.	12 th August	International Youth Day	The Road to 2030: Eradicating Poverty and Achieving Sustainable Consumption and Production.
38.	19 th August	World Humanitarian Day	One Humanity
39.	23 th August	International Day for the Remembrance of the Slave Trade and Its Abolition	
40.	29 th August	International Day Against Nuclear Tests	
41.	29 th August	National Sports Day	Mark the birth anniversary of Dhyan Chand

BOOKS & AUTHORS

Books	Author	Books	Author
'The Legend Of Lakshmi Prasad'	Twinkle Khanna	The Sleepwalker's Dream	Dhrubajyoti Borah
'Mrs Funnybones: She's Just Like You & a Lot Like Me'	Twinkle Khanna	Modi's Midas Touch in Foreign Policy	Surendra Kumar
"The Ministry of Utmost Happiness"	Arundhati Roy	'Driven: The Virat Kohli Story'	Vijay Lokapally
His Bloody Project	Graeme Macrae Burnet	Democrats and Dissenters	Ramachandra Guha
AB de Villiers to share his life in 'AB: The Autobiography'		Shanti ki Talaash mein Zindagi	Radhika Nagrath
Chris Gayle launches autobiography 'Six Machine'		'Citizen and Society'	VP Hamid Ansari
India Rising: Fresh Hope, New Fears	Ravi Velloor	R D Burmania: Panchamemoirs	Chaitanya Padukone
The Ocean of Churn: How the Indian Ocean Shaped Human History	Sanjeev Sanyal	Grassroots Innovation'	Prof. Anil K. Gupta
'One Indian Girl'	Chetan Bhagat		



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DEFENCE NEWS

MISSILE LAUNCHED/INS INDUCTED

- ✦ Fast patrol vessel ICGS Gaidinliu commissioned by Director-General Rajendra Singh of the Coast Guard.
- ✦ INS Tihayu, a fast attack craft, was commissioned by Vice-Admiral HCS Bisht, Flag Officer Commanding-in-Chief of the Eastern Naval Command (ENC).
- ✦ Barak, the most advanced surface-to-air missile was launched from the the Odisha coast.
- ✦ Indian Air Force successfully fired the long range air-to-air MICA missile on a manoeuvring target from Mirage-2000 Upgrade combat aircraft.

INDIAN ARMY IN NEWS

- ✦ Indian & Chinese armies held their second joint exercise, "Sino India Cooperation 2016" in Eastern Ladakh.
- ✦ Indian Army announced the establishment of Army Design Bureau (ADB) to indigenise procurements and reduce import dependence.
- ✦ Troops of Indian and Kazakhstan Army conducted the joint exercise 'PRABALDOSTYK - 16'. It was held in Karaganda region of Kazakhstan.
- ✦ Yudh Abhyas 2016, a joint military training exercise of Indian and US Armies, held at Chaubattia, Uttarakhand.
- ✦ Indian Army conducted surgical strikes on terror launch pads across the Line of Control.
- ✦ India-Sri Lanka Joint Military Exercise 'MITRA SHAKTI 2016' fourth edition conducted recently.

INDIAN NAVY IN NEWS

- ✦ Garden Reach Shipbuilders and Engineers Limited (GRSE) of Kolkata handed over TIHAYU, the Water Jet Fast Attack Craft (WJFAC) to the Indian Navy.
- ✦ The second coordinated patrol and bilateral maritime exercise between India & Indonesia commenced in Andaman Sea.

INDIAN AIR FORCE IN NEWS

- ✦ Hindustan Aeronautics Limited (HAL) successfully completed test flight of indigenous Light Utility Helicopter (LUH) Bengaluru.

OTHER DEFECNE NEWS

- ✦ US Navy commissioned its largest, most expensive & technologically advanced destroyer, Zumwalt which is a 610-foot-long ship.
- ✦ US and Vietnam navies began their 7th annual Naval Engagement Activity NEA, Vietnam 2016 at Tien Sa Port in Da Nang.
- ✦ Dassault Aviation of France entered into a partnership with Reliance group to execute offsets for the recently concluded deal for 36 Rafale fighter jets.
- ✦ The first Druzhba-2016 (Friendship-2016) Russian-Pakistani joint military exercise held at Cherat, Pakistan.
- ✦ Chinese and Russian navies conducted Joint Sea-2016, which was a eight day of naval exercises, in the South China Sea.
- ✦ Guided Missile Destroyer, Mormugao, second ship of Project 15B, launched at Mazagaon Dock Ship Builders Limited (MDL), Mumbai.
- ✦ Hindustan Aeronautics Limited (HAL) conferred with the prestigious membership of the Asia-Pacific Aerospace Quality Group (APAQG) under the category Full Member with voting rights. With this, India became the seventh nation to join the APAQG.
- ✦ In 5th Physical Agility and Combat Efficiency System military exercises, 16 countries will participate which is going to be conducted in Lahore.
- ✦ India and France inked the 7.8-billion Euro deal for 36 Rafale fighter jets.
- ✦ Central Reserve Police Force (CRPF) has appointed ace badminton player P V Sindhu as its brand ambassador.

SPORTS NEWS

CRICKET NEWS

- ✦ International Cricket Council decided to organise the first ever ICC Women's World T20 event in 2020. Cricket Australia, hosts for the men's & women's ICC World Twenty20 in 2020.
- ✦ India's ODI against New Zealand at Dharamshala is the team's 900th making it the world first side to achieve a milestone.
- ✦ Jhulan Goswami become the world number 1 women bowler.
- ✦ Former Indian women's cricket team captain Anjum Chopra awarded an honorary life membership of the Marylebone Cricket Club (MCC). She was presented with the honour along with former men's team stalwarts Zaheer Khan and Virender Sehwag.
- ✦ Gautam Gambhir-led India Blue won the inaugural day/night Duleep Trophy Cricket tournament held in

Greater Noida. Cheteshwar Pujara was named the Player of the Match.

- ✦ Board of Control for Cricket in India (BCCI) tied up with financial services firm Janalakshmi Financial Services (Jana) as an associate sponsor.
- ✦ The Sports Journalists' Association of Mumbai (SJAM) named cricket legend Sunil Manohar Gavaskar for its Lifetime Achievement award.
- ✦ Mahendra Singh Dhoni was named the captain of the all-time India Test XI chosen by cricket magazine Wisden.
- ✦ India defeated New Zealand by 197-run to win its historic 500th cricket test match in Kanpur.
- ✦ Off-spinner Ravichandran Ashwin became the fastest Indian and second overall to take 200 wickets, reaching the milestone in his 37th Test.
- ✦ Veteran Sri Lanka batsman Tillakaratne Dilshan announced retirement from international cricket.



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- ✚ Vidarbha Cricket Association (VCA) became the first full member of the BCCI to adopt the MoA and Rules and Regulations as recommended by the Supreme Court.
- ✚ Tamim Iqbal become the first Bangladeshi to score 5000 runs in ODI cricket.
- ✚ Amit Mishra fastest Indian spinner to take 50 ODI wickets.

FOOTBALL NEWS

- ✚ U-17 FIFA World Cup held in India.
- ✚ North Korea won the 2016 FIFA U-17 Women's World Cup. Spain's Lorena Navarro was awarded the Golden Shoe.
- ✚ Indian football team achieved its best FIFA ranking in over six years when the side jumped 11 places to be 137th in the latest list released.
- ✚ Kochi became the first Indian city to be officially declared as one of the venues for hosting the 2017 Fifa U-17 World Cup.
- ✚ Brazil has lifted the 1st BRICS U-17 Football Tournament 2016 held at Goa after defeating the South Africa.
- ✚ Army Green won the Durand Cup football title. In the final, Army Green defeated Neroca FC.
- ✚ Indian football giants East Bengal won the Calcutta Football League (CFL) for the seventh consecutive time by defeating Mohammedan Sporting.
- ✚ The logo of FIFA U-17 World Cup India 2017 was released. This will be the Official Emblem for the event. The logo includes elements of the Indian Ocean, the banyan tree, the kite and the starburst, which is an interpretation of the Ashoka Chakra, an integral part of the national identity.

HOCKEY NEWS

- ✚ Indian defender Surender Kumar suspended for two matches after being found guilty of a serious foul in the Asian Champions Trophy hockey.
- ✚ International Hockey Federation has appointed New Zealand's Jason McCracken as its Chief Executive Officer. He will replace Kelly Fairweather.
- ✚ India won the gold medal in the Men's Asian Champions Trophy by beating arch-rivals Pakistan 3-2 in the final in Malaysia.
- ✚ Bharat Petroleum Corporation Ltd (BPCL) lifted the title of the Obaidullah Khan Heritage Cup Hockey Tournament.
- ✚ Indian Railways Men Hockey Team won the MCC Murugappa Gold Cup Hockey Tournament 2016 in Chennai. It is for the first time that Indian Railways clinched the title.

RIO WINNERS

- ✚ Mariyappan Thangavelu won India's first gold medal at the Rio Paralympics. He won the gold in the Men's High Jump T-42 event with a leap of 1.89 metres.
- ✚ Indian athlete Deepa Malik became the first Indian woman to bag a medal at the Paralympics. She clinched a silver medal in the shotput F-53 event.

- ✚ Javelin thrower Devendra Jhajharia became the first Indian to clinch two gold medals at the Paralympics.
- ✚ 'Dipa Karmakar, the Indian Gymnast, is the first Indian gymnast to enter the Olympic final at the Rio Olympic Centre.
- ✚ American swimmer Katie Ledecky made a new world record to fetch gold in the women's 400 metres freestyle at the Rio Olympics.
- ✚ Kazakhstan's Nijat Rahimov broke the world record to win the gold medal of the men's 77kg weightlifting class at the Rio Olympic Games.
- ✚ Usain Bolt clinched gold in the 100-metre final in Rio de Janeiro, Brazil. With this win, Bolt became the first man to win the event three times at consecutive Olympic Games.
- ✚ Andy Murray of Great Britain won the gold medal in men's singles tennis category in Rio 2016 Olympic Games.
- ✚ Indian wrestler Sakshi Malik won bronze in the 58 kg category at the Olympic Games in Rio.
- ✚ Jamaican sprinter Bolt won gold in 4x100m relay final at the Rio Olympics.
- ✚ Kimia Alizadeh Zenoorian became the first Iranian woman to win an Olympic medal. She claimed the bronze in the taekwondo event in the 57kg category.
- ✚ Germany defeated Sweden by 2-1 to win their first ever Olympic gold medal in women's football.

BADMINTON NEWS

- ✚ Indian shuttler Sourabh Verma on clinched the men's singles title at the Chinese Taipei Open badminton.
- ✚ Rashtriya Ispat Nigam Ltd (RINL), the corporate entity of Vizag Steel, appointed PV Sindhu as its brand ambassador.
- ✚ India's mixed doubles pair of Pranaav Jerry Chopra and N Sikki Reddy won the 2016 Brazil Open Grand Prix.

GRAND PRIX NEWS

- ✚ Mercedes driver Lewis Hamilton (England) won the 2016 United States Grand Prix.
- ✚ Australian Former Formula One driver Mark Webber will retire from professional racing.
- ✚ Australian racing driver, Daniel Ricciardo won the 2016 Malaysian Grand Prix.
- ✚ Nico Rosberg won the 2016 Italian Grand Prix at the Autodromo Nazionale Monza in Monza, Italy.
- ✚ Lewis Hamilton of Mercedes won German Grand Prix held in Hockenheimring.
- ✚ Nico Rosberg of Mercedes won Belgian Grand Prix of Formula One (F1).

TENNIS NEWS

- ✚ Serbian tennis player Novak Djokovic retained the top spot in the Association of Tennis Professionals (ATP) rankings.
- ✚ Poland's Agnieszka Radwanska won the 2016 China Open Women's Singles at the National Tennis Center in Beijing, China.



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- India's 19-year-old shuttler Ruthvika Shivani Gadde won the women's singles title at the Russian Open in Vladivostok. Pranaav Jerry Chopra & N Sikki Reddy won the mixed doubles title at the event.
- British tennis player Andy Murray beat Bulgaria's Grigor Dimitrov in straight sets to win the China Open.
- Ace Indian tennis star Sania Mirza end the season as world's top doubles Tennis player for the second straight year.
- Germany's Angelique Kerber defeated Karolina Pliskova to win 2016 US Open Women's Singles title. She became the first German to win the US Open since Steffi Graf.
- Britain's Jamie Murray and Brazil's Bruno Soares won the 2016 US Open Men's Doubles title.
- Stan Wawrinka defeated world number one Novak Djokovic to lift the 2016 US Open Men's Singles title.
- India's Sania Mirza and her Czech partner Barbora Strycova won the women's doubles title in the Toray Pan Pacific Open trophy in Tokyo.
- Dominic Inglot and Henri Kontinen won the 2016 St Petersburg Open Men's Doubles title.
- German tennis player Alexander Zverev defeated Stan Wawrinka to win his first tour title in the St. Petersburg Open final.
- India's tennis doubles pair of Purav Raja and Divij Sharan clinched the Abierto Mexicano Los Cabos title in Mexico.
- Saina Mirza and Monica Niculescu won Doubles title at the Connecticut Open in New Haven, the US.
- Indian Boxing Council (IBC) has inducted into the World Boxing Organisation with voting rights in the WBO's annual convention at Puerto Rico.
- Wrestler Dalmiya (60 kg) clinched gold as India bagged four medals at the just concluded sixth edition of the Tifsa World Games.
- Indian boxer Neeraj Goyat outpunched Australia's Ben Kite to retain the WBC welterweight Asia title.
- International Shooting Sports Federation (ISSF) has awarded ace shooter, Jitu Rai, the 'Champion of Champions' title for pistol shooting in 2016.
- The Arena by TransStadia in Ahmedabad, venue of the ongoing Kabaddi World Cup, is India's first convertible stadium.
- India's Harika Dronavalli defeated World No. 1 Hou Yifan of China to be at joint fourth position in the Isle of Man International Chess tournament.
- Indian shooter Jitu Rai clinched a silver medal in the 50-meter pistol event of the ISSF World Cup Final at Bologna, Italy.
- India's Aakanksha Hagawane has won the girls' U-16 title at the World Youth Chess Championship in Russia. Aakanksha sealed the title by defeating Alicja Sliwicka of Poland.
- Indian golfer Gaganjeet Bhullar won his 6th Asian Tour title, winning the Korea Open 2016 in Incheon, South Korea.
- Bengaluru's Kieren Dsouza has become the first Indian to complete the Spartathlon, widely described as the "world's toughest race".
- Javelin thrower Annu Rani broke her own national record & in the process became the first Indian woman to cross the 60m mark.
- Abhinav Bindra, India's lone individual Olympic gold medallist officially announced his retirement from shooting.
- Sikkim's Sushmita Rai won a bronze medal at the World Martial Arts Masterships 2016, Cheongju, South Korea.
- Hearing-impaired Indian shooter Priyasha Deshmukh won the bronze medal in her first-ever international competition at the first World Deaf Shooting Championships.
- The logo of 2016 Kabaddi World Cup was unveiled. The logo is derived from the natural heritage of Gujarat, the Asiatic Lion, symbolising the ferocity of a Kabaddi defender and the agility of a raider.
- The 2016 Track Asia Cup concluded at the Cycling Velodrome in IG Stadium in New Delhi. Hong Kong topped the chart with 18 medals which comprise 11 Gold, four Silvers and three bronze. On the other hand, India the hosts of the tournament ended their campaign at second position with 16 medals, including five gold, four Silver and seven bronze.
- India's Velavan Senthilkumar bagged the Under-19 Asian Junior Individual squash championship title.
- Sathiyam Gnanasekaran won the men's singles title of the Belgium Open. With this, Gnanasekaran became the second Indian table tennis player to win an ITTF event.

ATHELETICS NEWS

- Jamaican athlete Usain Bolt confirmed that he is going to retire after the 2017 World Championships in London.
- World's first Cybathlon Championship for Athletes with Disabilities organised by the Swiss Federal Institute of Technology ETH Zurich at the SWISS Arena in Kloten, canton Zurich. It is popularly known as 'Bionic olympics'.

OTHER SPORTS NEWS (BOXING / ARCHERY / JUDO / BASKETBALL / GOLF/CHESS/SHOOTING)

- Vikram Ingale, Nikhilesh Tabhane & Dhanush Babu have won India's first ever senior international roller skating medal, by securing the bronze medal in the 3000m team relay event in Lishui, People's Republic of China.
- A team from the Indian Army's Gorkha Rifles has won a gold medal at one of the most gruelling exercises in the world. The medal went to the 8 men of the 2nd Battalion of 8 Gorkha Rifles.
- India beat Iran 38-29 to win their third successive Kabaddi World Cup. Ajay Thakur was the star performer claiming 12 points.
- Indian Railways have won the World Railway Shooting Championship Cup held at Saint Mandrier, France. Indian Railways team won a total 10 medals – 5 Gold, 3 Silver & 2 Bronze to bag the Overall Championship at the 15th USC- International Shooting World Championship.



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- Indian women's Kabbadi team bagged gold medal at the 5th Asian Beach Games.
- The Patna Pirates won the fourth edition of Pro Kabaddi League by defeating Jaipur Pink Panthers at Gachibowli Stadium, Hyderabad, Telangana.
- International Olympic Committee (IOC) agreed to add five new sports to the programme for 2020 Tokyo Olympics. The sports to be added include Baseball/Softball, Karate, Skateboard, Climbing Sports and surfing in the 2020 Tokyo Olympics.
- India's top squash player Dipika Pallikal won the Australian Open Squash women's singles title in Melbourne.
- International Kabaddi Federation (IKF) announced that the 2016 Kabaddi World Cup will be hosted in Ahmedabad, Gujarat.
- Thailand's Thongchai Jaidee voted as the Hilton Asian Tour Golfer of the Month for July 2016.
- Indian wrestler Yogeshwar Dutt's bronze medal from the 2012 London Olympics was upgraded to silver after second-place finisher late Besik Kudukhov of Russia was stripped off his medal for failing a dope test.
- India's 100-year-old athlete, Man Kaur, won Gold medal at the American Masters Games in the 100-meter dash.

BILLS PASSED

- Cabinet has approved amendments to the HIV & AIDS (Prevention & Control) Bill, 2014 in a meeting chaired by PM Narendra Modi. The bill makes antiretroviral treatment a legal right of HIV/AIDS patient
- The Centre notified the rules for Real Estate Act, which will be applicable for five UT- Andaman and Nicobar Islands, Chandigarh, Dadra and Nagar Haveli, Daman and Diu, and Lakshadweep. The rules states that the

developer will be required to refund or pay compensation to the allottees with an interest rate of SBI's highest MCLR plus two per cent in case of delay in project.

- RS passed the Enforcement of Security Interest and Recovery of Debts Laws and Miscellaneous Provisions (Amendment) Bill, 2016. The bill seeks to amend four laws which are as follows: SARFAESI Act, 2002, Recovery of Debts due to Banks and Financial Institutions Act, 1993, Indian Stamp Act, 1899 & Depositories Act, 1996.
- Lok Sabha passed the Taxation Laws (Amendment) Bill, 2016 which seeks to amend the Income Tax Act, 1961 and the Customs Tariff Act, 1975.

INTERNATIONAL ORGANIZATION IN NEWS

- Nadia Murad Basee Taha appointed as the United Nations Office on Drugs and Crime (UNODC) Goodwill Ambassador for the Dignity of Survivors of Human Trafficking.
- An Indian-origin South African Ravi Reddy appointed as the Head of International Society for Blood Transfusion (ISBT), headquartered in Amsterdam.
- The UN Security Council approved a resolution urging quick global implementation of Comprehensive Nuclear-Test-Ban treaty that would ban tests of nuclear weapons.
- Four SAARC member countries, namely India, Afghanistan, Bangladesh and Bhutan, decided to boycott the 19th SAARC Summit to be hosted by Pakistan.
- United Nations Assistant Secretary-General and UN Women Deputy Executive Director
- Lakshmi Puri appointed Aishwaryaa Rajinikanth Dhanush as UN Women's Advocate for Gender Equality and Women's Empowerment in India.

SCIENCE & TECHNOLOGY

ISRO IN NEWS

- India's latest communication satellite GSAT-18 has been successfully launched from the spaceport of Kourou in French Guiana. GSAT-18, built by the Indian Space Research Organisation, aims at providing telecommunications services for the country.
- ISRO successfully launched advanced weather satellite, INSAT-3DR. It was launched with the Geosynchronous Satellite Launch Vehicle (GSLV-F05), from the Satish Dhawan Space Centre in Sriharikota.
- ISRO successfully launched 8 satellites in two different orbits in a single mission. These satellites were launched with the
- PSLV C35 from the first launch pad of the Satish Dhawan Space Centre, Sriharikota. The Indian satellites which were launched are: SCATSAT-1, Pratham & PISAT (H8G).
- Indian Space Research Organization (ISRO) successfully test launched the Supersonic Combustion Ramjet engine, called Scramjet, from the Satish Dhawan Space Centre, Sriharikota in Andhra Pradesh.

NASA IN NEWS

- SpaceX Falcon 9 rocket exploded on its Cape Canaveral launch pad during a test.
- NASA launched OSIRIS-REx (Origins, Spectral Interpretation, Resource Identification, Security-Regolith Explorer) spacecraft. It was launched from United Launch Alliance (ULA) Atlas V rocket from Cape Canaveral Air Force Station. OSIRIS-REx is United States' first mission to collect samples from an asteroid and return to Earth.
- National Aeronautics and Space Administration (NASA) selected six U.S. companies to develop ground prototypes and concepts for deep space habitats.

OTHER SCI-TECH. NEWS

- Tiangong-2, the experimental space lab of China has successfully launched a micro-satellite, Banxing-2 (the word means Companion Satellite). The micro-satellite is roughly the size of a desktop printer.
- International Astronautical Federation's renowned space scientist U.R. Rao has been inducted into its Hall of Fame

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for his contribution to development of India's space technology.

- ✦ China launched the two-man Shenzhou 11 space mission, which is its longest-ever manned space mission. The two astronauts will spend about a month in China's recently-launched experimental space lab, Tiangong 2.
- ✦ China launched the Five-hundred-meter Aperture Spherical Telescope (FAST) in a mountainous region of Guizhou province. The telescope was launched to hunt for extraterrestrial life and explore space.
- ✦ China successfully launched its first satellite for mobile telecommunication, Tiantong-01.
- ✦ China launched Gaofen-3 Satellite, China's first Synthetic Aperture Radar (SAR) imaging satellite.
- ✦ China launched the world's first quantum satellite named Quantum Experiments at Space Scaler (QUESS) satellite. It was launched from the Jiuquan Satellite Launch Centre in the remote northwestern province of Gansu.

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POWER PLANTS ESTABLISHED

S.No	Name	Place
1.	State-run NHPC 50 MW Wind Power Project	Jaisalmer, Rajasthan.
2.	India's first bio-CNG plant	Pune, Maharashtra

VISITS

- ✦ John Phillip Key, the PM of New Zealand recently visited India.
- ✦ Commerce and Industry Minister, Smt. Nirmala Sitharaman visited Sri Lanka and Canada for enhancing and deepening bilateral trade and investment relations.
- ✦ Commerce and Industry Minister Smt. Nirmala Sitharaman visited Canada & the 3rd Annual Ministerial Dialogue which was held at Toronto, Canada was attended by her.
- ✦ VP Hamid Ansari visited Nigeria and Mali to strengthen bilateral engagements with these nations.
- ✦ The PM of Singapore Lee Hsien Loong visited India for strengthening bilateral ties in trade and investment.
- ✦ Aung San Suu Kyi visited India to attend BRICS-BIMSTEC Outreach Summit in Goa & also held meetings with the PM of India.
- ✦ Vice President Hamid Ansari visited Hungary and Algeria.
- ✦ Union Home Minister Rajnath Singh visited Bahrain.
- ✦ PM Ranil Wickremesinghe, the PM of Sri Lanka Visited India. Sri Lankan 3 Day visit to India
- ✦ Union Finance Minister Arun Jaitley visited Canada and US to attend the annual meetings of World Bank and IMF.
- ✦ The President of Egypt, Abdel Fattah Al-Sisi visited India to increase cooperation in areas of security, counter-terrorism and trade.

SCHEMES

Schemes launched by Union Govt.

- ✦ Centre unveiled a regional connectivity scheme, known as UDAN (Ude Desh ka Aam Nagrik), with flights priced at Rs.2,500 for one hour of flying time to & from regional airports. Under the scheme, airlines will be offered a slew of sops at smaller airports such as waiver of landing & parking charges.
- ✦ Under Sagarmala programme, the Union Ministry of Shipping sanctioned the Capital Dredging Project for Ro Pax Ferry Services between Gogha & Dahej, in Gulf of Cambay in Gujarat. Ministry released Rs 58.50 Crore as first installment of grant-in-aid to Gujarat Maritime Board (GMB). The total project cost is estimated to be ₹234 crore, of which 50 per cent will be funded by the Centre under the Sagarmala programme.
- ✦ CCEA approved upgradation of 13 existing Government Medical Colleges/Institutes (GMCIs) under Pradhan Mantri Swasthya Suraksha Yojana (PMSSY).
- ✦ PM Modi launched Mission Bhagiratha at Komatibanda Village, Gajwel in Medak District of Telangana. This was launched to provide safe drinking water to all.
- ✦ Union Minister for Water Resources, River Development and Ganga Rejuvenation Uma Bharti and Union Urban Development Minister M Venkaiah Naidu launched Smart Ganga City Scheme.
- ✦ Union Minister of State (IC) for Power, Coal, New and Renewable Energy and Mines Piyush Goyal launched TARANG Mobile App, e-Trans and DEEP e-bidding web portals in New Delhi.



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- ✦ Sakshi Malik, the woman wrestler who won the bronze medal at 2016 Rio Olympics named as Haryana's brand ambassador for Beti Bachao, Beti Padao campaign.
- ✦ Union Health Minister J P Nadda launched a nation-wide programme MAA- Mothers' Absolute Affection for promoting breastfeeding.
- ✦ PM Modi launched Mission Bhagiratha at Komatibanda Village, Gajwel in Medak District of Telangana. The aim is to provide safe drinking water to all.
- ✦ Union Government launched Accessible E-Library 'Sugamya Pustakalaya' for Divyang under Prime Minister's Accessible India Campaign (Sugamya Bharat Abhiyan).
- ✦ Department of Science and Technology (DST) launched a \$15 Mn programme named National Initiative for Developing and Harnessing Innovations (NIDHI) for nurturing ideas and innovation into successful start ups.

Schemes launched by State Govt.

- ✦ Union Petroleum Minister Dharmendra Pradhan launched the Pradhan Mantri Ujjwala Yojana (PMUY) in Maharashtra to provide free LPG connections to BPL households.
- ✦ Student credit card scheme for the students passing Class 12th exam was launched by CM of Bihar Nitish Kumar. This will help the students to get an interest free loan of Rs. 4 lakhs for doing higher studies.
- ✦ The 17th State to join the UDAY Scheme is Maharashtra. Government of India signed an MoU with Maharashtra Govt. & Maharashtra State Electricity Distribution Co. Ltd. (MSEDCL) for this.
- ✦ **Note: Ujwal DISCOM Assurance Yojana (UDAY)**
- ✦ Odisha government has come up with a new scheme to provide legal assistance to the deprived sections of the society at the grassroots level in all its 6,812 gram panchayats across the state. The scheme named after great Odia lawyer, 'Madhubabu Aain Sahayata Sibir' will offer legal services once a week. The advocate engaged for the legal assistance cell will be paid an amount of 500 rupees fee per sitting to provide free legal advice to the people.
- ✦ 'Farm Tourism' scheme was launched by Haryana Govt. to attract people to villages. Under this, farm owners can host tourists under holiday packages.
- ✦ The portal of Samajwadi Smartphone Scheme was launched by the UP CM under which smartphones will be distributed to people. All those residents of UP who are above 18, Class X passout, & earning less than Rs. 6 lakh/year are eligible.
- ✦ UDAN Scheme was launched by the Civil Aviation Ministry which is a Regional Connectivity Scheme. UDAN stands for Ude Desh ka Aam Naagrik). This scheme will create affordable yet economically viable and profitable flights on regional routes.
- ✦ PM Modi launched "Urja Ganga" which is a 1500 km long gas pipeline project costs Rs. 51,000 crores to provide piped cooking gas to residents of Varanasi within two years.

- ✦ Ministry of Science and Technology has started two new initiatives namely Biotech-KISAN & Cattle Genomics. Biotech-KISAN is a new programme that empowers farmers, especially women farmers. Cattle Genomics: Taking Indigenous Livestock to Pole Position.
- ✦ Uttar Pradesh Chief Minister Akhilesh Yadav inaugurated the dedicated power supply minimum 18 hours for the whole state.
- ✦ Union Government started the National Apprenticeship Promotion Scheme. It is for the first time a scheme has been formed to offer financial incentives to employers. The Scheme has an outlay of 10000 crore rupees with a target of 50 Lakh apprentices to be trained by 2019-20.

Key highlights of the National Apprenticeship Promotion Scheme

- 25% of the total stipend payable to an apprentice would be shared with employers directly by Union Government.
- 50% of the total expenditure incurred on providing basic training would be supported by Union Government.
- ✦ Health Ministry launched the Leprosy Case Detection campaign (LCDC) in the country. The objective is to detect the disease early so that those affected can be saved from physical deformity.
- ✦ Union Government launched the Urja Mitra Helpline number 14401, a dedicated pan-India helpline for power outages.
- ✦ With this, consumers can now get an update from power distribution companies about outages in their area by dialling 14401.
- ✦ The Union Govt. launched a new program called National Initiative for Developing and Harnessing Innovations (NIDHI). It aims at nurturing ideas and innovation into successful start ups.
- ✦ Union Government approved projects worth about 450 crore rupees under Swadesh Darshan scheme for five states. The five states are: Madhya Pradesh, Uttarakhand, Uttar Pradesh, Sikkim and Tamil Nadu.
- ✦ Union Health Ministry has decided to launch Mission Parivar Vikas in 145 High Focus districts in seven states for improved family planning services. The Mission will be implemented in all the 145 districts at one go. Its main objective is to accelerate access to high quality family planning choices based on information, reliable services and supplies within a rights-based framework.
- ✦ 'Project SAKSHAM' approved which is a New Indirect Tax Network (Systems Integration) of the Central Board of Excise and Customs (CBEC). This will help in integrating system of Central Board of Excise and Customs with the GST network.
- ✦ Union Govt. launched Progress Panchayat which is aimed at reach out the minority community and publicize the various welfare measures taken by the NDA government for their betterment. It was started from Mewat region of Haryana.
- ✦ Odisha government launched a special assistance scheme for elderly weavers, 'Baristha Bunakar Sahayata Yojana', to mark the National Handlooms Day. Under the 'Baristha



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Bunakar Sahayata Yojana' all weavers above the age of 60 years would get a monthly pension of 500 rupees, and those above 80 years would get 700 rupees.

- ✦ Maharashtra government relaunched its "Majhi Kanya Bhagyashri" scheme to achieve its objective of improving the skewed girl child ratio in the state.
- ✦ Haryana CM Manohar Lal Khattar has approved a proposal of the State Transport department to implement a new "NCR Taxi Scheme 2016" in 13 districts of the state falling in the National Capital Region.
- ✦ The famous Sreekrishna temple in Guruvayur has been included in the Union Tourism Ministry's Pilgrimage Rejuvenation and Spirituality Augmentation Drive (PRASAD).
- ✦ Jharkhand became the first state in the country to have implemented Public Fund Management System (PFMS).

Schemes launched by Ministries

- ✦ Odisha Government launched the Biju Kanya Ratna Yojana (BKRY) in three districts for the development of girls. It was started in Ganjam, Dhenkanal and Angul districts. The objective is to improve Sex Ratio at Birth (SRB) and Child Sex Ratio (CSR) in the three districts.
- ✦ VP Hamid Ansari inaugurated the 4th phase of the Vidyadhanam project. This Project will benefit students of government and aided schools in Ernakulam Lok Sabha constituency.

- ✦ J&K CM Mehbooba Mufti launched the "CM Scooty Scheme" for college girls in Srinagar.
- ✦ "Selfie with my Shauchalya" campaign was started in Ludhiana to make the Swachh Bharat Mission successful and encourage people to use clean toilets.
- ✦ TN govt. allotted Rs.204 crore towards the implementation of 'Thaaliku Thangam' scheme which involves providing marriage assistance and gold for daughters of poor parents and widows among others to make 'thaali'.
- ✦ Cricket icon and Rajya Sabha MP Sachin Tendulkar has selected Donja village in Osmanabad district of Maharashtra for development under the Sansad Adarsh Gram Yojna.

Schemes launched by Ministries

- ✦ Yatri Mitras Sewa was launched by Railway Ministry for enabling passengers to book wheelchair services cum porter services.
- ✦ The housing scheme named Indira Awaas Yojana (IAY) has been restructured and renamed as Pradhan Mantri Awaas Yojana (PMAY).
- ✦ Shri J P Nadda, Minister of Health and Family Welfare will launch "Mission Parivar Vikas" in 145 districts for intensive and improved family planning services.

MISCELLANEOUS TOPICS

INDIAN RAILWAYS IN NEWS

- ✦ Railways Minister Suresh Prabhakar Prabhu flagged off the newly manufactured 'Guard Van of Goods (Freight) Train', in New Delhi. The newly manufactured 'Guard Van of Goods Train' is equipped with the solar powered Light for the first time.
- ✦ Ministry of Railways launched the insurance scheme for passengers travelling on e- ticket. The insurance cover will be up to 10 lakh rupees. To avail the facility, train passengers will have to pay 92 paisa premium. The scheme offers travellers or nominees a compensation of 10 lakh Rupees in the event of death or total disability, 7.5 lakh Rupees for partial disability, up to 2 lakh Rupees for hospitalization expenses and 10000 rupees for transportation of mortal remains from the place of a train accident.
- ✦ Indian Railways launched Yatri Mitra Sewa to facilitate access to wheelchairs, battery operated cars and porter services. The service was launched to make rail travel comfortable for elderly, differently-abled and ailing travelers.
- ✦ Railways services recently introduced a Sub quota of 33% to women within reserved categories for the allotment in catering units.
- ✦ Railway Minister Suresh Prabhakar Prabhu flagged off maiden broad-gauge train service between Agartala and Delhi, 'Tripura Sundari Express'.

OTHER MISCELLANEOUS NEWS

- ✦ International Union for Conservation of Nature is all set to declare Kashmir Stag popularly known as Hangul a 'critically endangered' species to protect this beautiful animal from disappearing from earth.
- ✦ The Oxford English Dictionary has included "Aiyoh" & "Aiyah" in its latest edition. The word has defined as, "In southern India & Sri Lanka, expressing distress, regret, or grief; 'Oh no!', 'Oh dear!'".
- ✦ The 34-ft long 'Lamp of Humanity' was inaugurated by the CM of Gujarat Vijay Rupani in Ahmedabad.
- ✦ Green building and Shatabdi Krishi Bhawan was inaugurated by Prakash Javadekar, the union HRD minister at BHU.
- ✦ The CM of Assam Sarbananda Sonowal inaugurated the first Model Skill Development Centre named "Pradhan Mantri Kaushal Kendra" at Panjabari, Guwahati.
- ✦ Irom Sharmila of Manipur has formed a new political party which is People's Resurgence and Justice Alliance (PRJA).
- ✦ The second "green building" airport of India was inaugurated by PM Modi at Harni Airport in Vadodara.
- ✦ Samadhan, Suvidha, and Sugam are the three IT based systems which is launched by the Election Commission of India (ECI) to make the election process smooth, effective and transparent.
- ✦ Telangana government organised the traditional state festival of 'Bathukamma' on at the Lal Bahadur stadium

in Hyderabad. The Telangana government has declared 'Bathukamma' as a state festival.

- ✦ Not only men, but women can also be prosecuted under the Protection of Women against Domestic Violence (DV) Act.
- ✦ Arjun Vajpai, a 23-year-old professional mountaineer from Noida, became the youngest in the world to scale the Mount Cho Oyu, the 6th highest mountain peak in the world at 8,188 metres above sea level.
- ✦ Polythene banned at all national monuments from October 2, the 2nd anniversary of the Swachh Bharat Mission which coincides with Gandhi Jayanti.
- ✦ Airport Authority of India's Tirupati Airport has been awarded as "Best Tourist Friendly Airport" under the category for "State Annual Excellence Awards (2015-16)" by Andhra Pradesh Tourism.
- ✦ Human rights activist Irom Sharmila announced the formation of her political party named Peoples Resurgence & Justice Alliance (PRJA).
- ✦ Delhi International Airport Limited (DIAL) declared that Terminal 3 of Indira Gandhi International Airport (IGIA) achieved Platinum rating from Indian Green Building Council (IGBC).
- ✦ Govt. approved the use of Pelargonic Acid Vanillyl Amide (PAVA) as an alternative to pellet guns for crowd control. Pellet guns will be used in the rarest of rare cases.
- ✦ Integration of DigiLocker with Driving Licenses (DL) & Vehicle Registration Certificates (RC) service was launched in New Delhi. This will end the need of people carrying around physical copies of their RCs and DLs.
- ✦ A newly discovered fish of the genus Tosanoides named in honour of US President Barack Obama.
- ✦ Union HRD Minister Prakash Javadekar inaugurated the super computer PARAM ISHAN at IIT Guwahati campus which is the fastest and most powerful computer in North East, Eastern and Southern region.
- ✦ National Board for Wildlife (NBWL) approved 10000 crore rupees Ken-Betwa project, India's first inter-State river interlinking project.
- ✦ Inland Waterways Authority of India signed a contract with M/s DST, Germany to design vessels, especially suited to navigate the 1620 km stretch of National Waterway-1 (NW-1). Under the contract, DST will develop 150 to 200 low draft vessels.
- ✦ Delhi International Airport Limited (DIAL) announced that the Indira Gandhi International Airport (IGIA) has become the first airport in the Asia-Pacific region to achieve carbon neutral status.
- ✦ Strategic Forces Command (SFC), which forms part of the National Command Authority (NCA), added to the Second Schedule of the Right to Information Act (RTI), 2005.
- ✦ Irom Chanu Sharmila, the Iron Lady of Manipur, ended her 16-year-long hunger strike outside the Jawaharlal Nehru Institute of Medical Sciences in Imphal, Manipur.


- ✦ Prime Minister Narendra Modi launched 70 Saal Azaadi, Yaad Karo Kurbani celebrations in Alirajpur, Madhya Pradesh. Alirajpur is the birthplace of freedom fighter Chandra Shekhar Azad.
- ✦ Prime Minister Narendra Modi, President of Russia Vladimir Putin and Tamil Nadu Chief Minister J Jayalalithaa dedicated Unit 1 of Kudankulam Nuclear Power Plant to the nation.
- ✦ Air India has become the first ever flight to fly over the Pacific Ocean from Delhi to San Francisco (SFO), instead of the Atlantic.
- ✦ The name of the political front of Navjot Singh is Awaaz-e-Punjab.
- ✦ Race Course Road in Delhi is renamed as the Lok Kalyan Marg.

Abbreviations:


- ✦ Modified Assured Career Progression (MACP)
- ✦ Laser Interferometer Gravitational-wave Observatory (LIGO)
- ✦ National Academic Depository (NAD)
- ✦ BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation)
- ✦ National Initiative for Developing and Harnessing Innovations (NIDHI)
- ✦ Higher Education Financing Agency (HEFA)
- ✦ Saurashtra Narmada Avtaran Irrigation Yojana (SAUNI Yojana)

GDP PREDICTIONS BY INTERNATIONAL ORGANIZATIONS

- ✦ **International Monetary Fund (IMF)** raised projections for India's economic growth by **0.2 percentage points to 7.6 per cent for 2016-17 and 2017-18.**
- ✦ **World Bank** announced India's GDP growth would remain strong at **7.6 percent in 2016 and 7.7 percent in 2017.**



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NOVEMBER CURRENT AFFAIRS INJECTIONS 2016

- ✦ Canadian PM Justin Trudeau and top EU officials signed the comprehensive economic and trade agreement, known as Ceta, paving the way for most import duties to be removed early next year.
- ✦ Prime Minister Narendra Modi has inaugurated Chhattisgarh's 16th foundation day celebrations in Naya Raipur on 1st November. Chhattisgarh Governor B D Tandon and Chief Minister Raman Singh are also present at the site.
- ✦ Rishi Jaitly, Twitter's India head who helped popularise the adoption of the micro-blogging website among government departments to respond to citizen queries, has quit the company.
- ✦ Kerala has become the third Open Defecation Free (ODF) state in the country.
- ✦ State-run NHPC has announced commissioning of a 50 MW wind power project in Rajasthan. NHPC has commissioned its 50 MW wind power project in Jaisalmer, Rajasthan.
- ✦ With several high-ticket alleged frauds like Vijay Mallya loan default case coming to fore, Central Vigilance Commission has now made it mandatory for the public sector banks to report to it all such matters involving funds over Rs one crore.
- ✦ The finance ministry released first installment of special assistance of Rs 1,093.34 crore for repair and permanent restoration of damaged public buildings in Jammu and Kashmir.
- ✦ India and Palestine signed a MoU for setting up a Palestine-India Techno Park in Ramallah, Palestine.
- ✦ Prime Minister Narendra Modi has launched the "Saur Sujala Yojana" in Chhattisgarh that would provide solar powered irrigation pumps to farmers at a subsidized price.
- ✦ Team India's limited-overs cricket skipper Mahendra Singh Dhoni remains the most valued Indian athlete in 2016. Swiss tennis legend Roger Federer ranked as the most valued athlete globally.
- ✦ Securities and Exchange Board of India (Sebi) tightened rules for credit rating agencies, prescribing more disclosures on suspension and withdrawal of ratings.
- ✦ Sushil Chandra took over as Chairman of the Central Board of Direct Taxes (CBDT).
- ✦ Lewis Hamilton outpaced Mercedes team-mate Nico Rosberg to win the 2016 Mexican Grand Prix.
- ✦ Miroslav Klose (Footballer), the top scorer in World Cup history, is ending his playing career and will join Joachim Löw's.
- ✦ Palpreet Singh, winner of National Finals of ACG-NBA Jump, India's first national basketball talent search program, was selected 11th in the fourth Round of the NBA D-League Draft held in New York.
- ✦ In a bid to boost ties with India, the Australian government on 02nd November 2016 has announced 19 grants worth \$6,30,000 dollars for several projects in the field of education, science, sports, arts and culture.
- ✦ ICICI Bank has launched a credit facility against home loans for salaried customers. The Home Overdraft facility will enable a salaried customer to seek loans up to Rs. 1 crore for personal needs against his/her property.
- ✦ The joint military training exercise "Sampriti-2016" will be conducted between India and Bangladesh at Tangail, Dhaka, Bangladesh.
- ✦ Ministry of Railways appointed Dr. Bindeshwar Pathak, the founder of Sulabh International, as a Brand Ambassador for Swachh Rail Mission.
- ✦ Maharashtra is the first state in the country to have a cyber police station in each district simultaneously.
- ✦ An Indian Foreign Service (IFS) Sanjiv Arora has been appointed as the next Ambassador of India to the Republic of Lebanon by Ministry of External Affairs (MEA).
- ✦ Leading global professional network LinkedIn has signed an agreement with the human resource development ministry to create more job opportunities for Indian students.
- ✦ South Korea's presidential office named a new prime minister and finance minister. Kim Byong-joon, a senior former presidential secretary is expected to replace Hwang Kyo-ahn as prime minister. The Blue House named Financial Services Commission Chairman Yim Jong-yong as finance minister and deputy prime minister.
- ✦ Union Information and Broadcasting Minister M. Venkaiah Naidu announced that renowned South Korean director Im Kwon-taek will be honoured with the Lifetime Achievement Award at the upcoming 47th International Film Festival of India (IFFI) in Goa.
- ✦ Indian shuttler Pratul Joshi has won the men's singles title of the Bahrain International Challenge badminton tournament.
- ✦ 7th Session of the Conference of Parties (COP7) to World Health Organization, WHO Framework Convention on Tobacco Control (FCTC) held at Greater Noida.
- ✦ The Centre, along with state-run power entities NTPC, REC and PFC, will soon launch a USD 2 billion clean energy equity fund to support the government's ambitious target of adding 175 GW renewable energy generation capacity by 2022.
- ✦ GST Council approved a four-tier GST tax structure of 5%, 12%, 18% and 28%, with lower rates for essential items and the highest for luxury and de-merits goods that would also attract an additional cess.
- ✦ India's central banking institution, Reserve Bank of India (RBI) has given an approval to British payments company Earthport for outbound cross-border payment services to banks in India.
- ✦ 5 new banks have joined the Unified Payments Interface (UPI) bandwagon, thereby taking the total number of banks using UPI to 26. The five latest entrants include



GK POWER CAPSULE FOR IBPS PO MAINS 2016

public sector lenders, State Bank of India, Allahabad Bank and Bank of Baroda and two private banks HDFC Bank and IDFC Bank.

- ✚ Sri Lankan music legend Pandit Amaradeva passes away.
- ✚ India's Private sector lender Yes Bank has launched "Yes Mobile 2.0" its new mobile banking app with multiple

new features and extensive support for banking transactions on Apple and Android based SmartWatches. American multinational technology company, Google has tied up with Archaeological Survey of India (ASI) for 360 degree virtual tour of 280-odd monuments across the country.

STATIC GK CAPSULE 2016

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)

United Nations Headquarters

International Organizations	Headquarters
UNO (United Nations Org)	New York
UNICEF	New York
UNCTAD (United Nations Conference on Trade & Development)	Geneva
WHO (World Health Org)	Geneva
ILO (International Labour Org)	Geneva
WMO (World Meteorological Org)	Geneva
World Intellectual Property Org	Geneva
International Standards Org.	Geneva

IMF (International Monetary Fund)	Washington DC
World Bank	Washington DC
UNESCO (United Nations Educational Scientific and Cultural Org)	Paris
OECD (Org. for Economic Cooperation and Dev.)	Paris
UNIDO (United Nations Industrial Dev. Org)	Vienna
IAEA (International Atomic Energy Agency)	Vienna
OPEC(Organization of Petroleum Exporting Countries)	Vienna
Amnesty International	London
Commonwealth of Nations	London
IM(International Maritime Organization)	London
ICJ (International Court of Justice)	The Hague
FAO(Food and Agricultural Organization)	Rome
NATO(North Atlantic Treaty Organization)	Brussels
Transparency International	Berlin
SAARC(South Asian Association for Regional Coop.)	Kathmandu
ASEAN (Association of South East Asian Nations)	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah

Revolutions in the field of agriculture in India:

- Black Revolution - Petroleum Production
- Blue Revolution - Fish Production
- Brown Revolution - Leather/non conventional (India)/Cocoa production
- Golden Fiber Revolution - Jute Production
- Golden Revolution - Fruits/Overall Horticulture development/Honey Production
- Green Revolution - Food grains
- Grey Revolution - Fertilizer
- Pink Revolution - Onion production/Pharmaceutical (India)/ Prawn production
- Red Revolution - Meat & Tomato Production
- Round Revolution - Potato
- Silver Fiber Revolution - Cotton



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- Silver Revolution - Egg/Poultry Production
- White Revolution (In India: Operation Flood) - Milk/Dairy production
- Yellow Revolution - Oil Seeds production
- Evergreen Revolution - Overall development of Agriculture.

CENSUS

- 1) The population of the country as per the provisional figures of Census 2011 is 1210.19 million of which 623.7 million (51.54%) are males 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 & Haveli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra Naga & Haveli
- Highest Density of Population - Bihar (1102 sq.km)
- Lowest Density of Population - Arunachal Pradesh (17)
- Total number of districts - 640
- Highest Populous District - Thane (Mumbai)
- 100% Literacy District - Palakkad (Kerala)
- 100% Banking State - Kerala
- 100% Banking District - Palakkad (Kerala)
- Density of Population in India - 382 sq. km

- Increase in population (during 2001-2011) - 181 million

Who's who?

Important National Officials	
Designation	Name
Chairperson, CBDT	Suhsil Chandra
Chairperson, National Commission for Scheduled Tribes	Rameshwar Oraon
Chairperson, UGC	Ved Prakash
Chairman, ISRO	AS Kiran Kumar
Chairman, Atomic Energy Commission	Shekhar Basu
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, National Highways Authority of India	Raghav Chandra
Director, National Cadet Corps	A. Chakravarty
Chairperson, Central Board of Secondary Education	Rajesh Kumar Chatur
Chairperson, Insurance Regulatory & Development Authority of India	TS Vijayan
Chairperson, Press Council of India	CK Prasad
Director General, BSF	K K Sharma
Director General, SSB	Archana Ramasundaram
Director General, CRPF	K Durga Prashad
Director General, ITBP	Krishna Chaudhary
Solicitor General	Ranjit Kumar
Attorney General	Mukul Rohtagi
Chairperson, National Green Tribunal	Justice Swatantra Kumar
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Sunil Kanoria
Chairman, Indian Banks Association	Rajeev Rishi
President, NASSCOM	C P Gurnani
Chairman, Press Trust of India	Riyad Mathew

Bureaucrats

Designation	Name
National Security Advisor	Ajit Kumar Doval
Chairman, Railway Board	AK Mittal
Director, Central Bureau of Investigation (CBI)	Anil Kumar Sinha
Chief, Intelligence Bureau (IB)	Dineshwar Sharma
Chief, Research and Analysis Wing (RAW)	Rajendra Khanna
Director General, NIA	Sharad Kumar



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Important Dignitaries	
Post	Name
Chief Justice, Supreme Court	Tirath Singh Thakur
Speaker, Lok Sabha	Sumitra Mahajan
Deputy Speaker, Lok Sabha	M. Thambidurai
Comptroller and Auditor General of India	Shashikant Sharma
Chief Election Commissioner	Naseem Zaidi
Chairman, Union Public Service Commission	Alka Sirohi
Deputy Chairman, Rajya Sabha	PJ Kurien

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

Important International Officials	
Designation	Name
Secretary-General, United Nations Organisation	Ban Ki-moon
Managing Director, International Monetary Fund	Christine Lagarde
President, World Bank	Jim Yong Kim

Vice-President, World Bank	Hiroshi Naka
Director-General, World Trade Organisation	Roberto Azevedo
President, UN General Assembly	Mogens Lykkesoft
Director-General, World Health Organisation	Margaret Chan
President, International Court of Justice	Peter Tomka
President, Asian Development Bank	Takehiko Nakao
President, International Olympic Committee	Thomas Bach
Administrator, NASA	Charles F. Boldon
President, UN Human Rights Council	Remigiusz Henczel
Director-General, International Atomic Energy Agency	Yukiya Amano
Secretary-General, NATO	Jens Stoltenberg
Secretary-General, ASEAN	Lee Luang Minh
Secretary-General, SAARC	Arjun Bahadur Thapa
Secretary-General, Commonwealth	Patricia Scotland
President, FIFA	Gianni Infantino
President, International Cricket Council	Zaheer Abbas
Chairman, International Cricket Council	Shashank Manohar
President, International Paralympic Committee	Philip Craven

STATIC AWARENESS CAPSULE

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

Major Mountain Ranges of the World
◆ Andes :South America
◆ Himalayas :Karakoram :Hindukush :South Central Asia
◆ Rockies :North America
◆ Great Dividing Range :East Australia
◆ Western Ghats :Western India :
◆ Caucasus Europe :Asia
◆ Alaska :USA
◆ Alps :Europe
◆ Apennines :Europe

- ◆ Ural :Asia
- ◆ Pennines :Europe
- ◆ Pyrenees :Europe :
- ◆ Appalachian :North America
- ◆ Atlas : Africa
- ◆ Kilimancharo : Africa
- ◆ Appalechian : America
- ◆ Ural :Europe
- ◆ Alps :Europe
- ◆ Karpathyan :Europe
- ◆ Mount Eribus : Antartica

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



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- ◆ Lighthouse of the Pacific : Ezalko
- ◆ Lighthouse of the Mediteranian : Stromboli

DESERTS

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

Important Lakes

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

The 12 Major Ports are:

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

Stock Exchanges around the World

- ◆ New York Stock Exchange (NYSE): HQ in New York City

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

Famous Temples in India

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



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✚ **Sree Padmanabhaswamy**
Thiruvananthapuram, the capital city of Kerala

Temple :

✚ **Dwarkadhish Temple:** Dwarka city (Gujarat)
✚ **Laxminarayan Temple:** In Delhi

IMPORTANT AIRPORTS IN INDIA

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose International Airport	Kolkata	West Bengal
Rajiv Gandhi International Airport	Hyderabad	Telangana
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan Singh International Airport	Lucknow	Uttar Pradesh
Lokpriya Gopinath Bordoloi International Airport	Guwahati	Assam
Srinagar Airport	Srinagar	J&K
Biju Patnaik International Airport	Bhubaneswar	Odisha
Visakhapatnam Airport	Visakhapatnam	Andhra Pradesh
Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Dr. Babasaheb Ambedkar International Airport	Nagpur	Maharashtra
Lok Nayak Jayaprakash Airport	Patna	Bihar
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Swami Vivekananda Airport	Raipur	Chhattisgarh
Bagdogra Airport	Bagdogra	West Bengal
Veer Savarkar International Airport	Port Blair	andaman and Nicobar Islands
Birsa Munda Airport	Ranchi	Jharkhand
Maharana Pratap Airport	Udaipur	Rajasthan
Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Jolly Grant Airport	Dehradun	Uttarakhand
Rajahmundry Airport	Rajahmundry	Andhra Pradesh
Silchar Airport	Silchar	Assam
Lengpui Airport	Aizwal	Mizoram
Zaruki International Airport	Shillong	Meghalaya
Daporijo Airport	Daporijo	Arunachal Pradesh
Tezu Airport	Tezu	Arunachal Pradesh
Kandla Airport	Kandla	Gujarat
Sonari Airport	Jamshedpur	Jharkhand
Birsa Munda Airport	Ranchi	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

IMPORTANT AWARDS

International Gandhi Peace Prize: For contributions towards social, economic and political transformation through non-violence and other Gandhian methods.

Bharat Ratna: It is the premier civilian award, to serve the nation.

Padma Vibhushan: Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.

Padma Bhushan: The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.

Padma Shri: It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports and Public Affairs.

Dronacharya Award: For brilliance in sports coaching.

Dhyan Chand Award: Highest lifetime achievement award in sports and games in India

Rajiv Gandhi Khel Ratna: Highest honor given for accomplishment in sports.

Literary Awards

Jnanpith Award

Vyas Samman: For literary in the Hindi language.

Saraswati Samman: For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India.

PARAM VIR CHAKRA : Highest decoration Awarded for the most conspicuous bravery or some daring or prominent act of valour or self-sacrifice in the presence of the enemy on land, sea or air.

MAHA VIR CHAKRA : Second highest decoration. It is awarded for acts of conspicuous gallantry in the presence of the enemy, whether on land, at sea or in the air.

VIR CHAKRA :

It is the third in the order of awards for acts of gallantry in the face of the enemy on land, sea or air.

ASHOK CHAKRA:

Awarded for the most conspicuous bravery or some daring act of valour or self-sacrifice on land, at sea or in the air.

Some Important Awards in the World

Awards and Honours	
Prize	Field
Academy (Oscar) Awards	Film (From 1929)
Grammy Award	Music (From 1958)
Ramon Magasaysay Award	Govt. (Public) Service, Social Service, Journalism, Literature, Communication and International Understanding (From 1957)
Bourlog Award	Agriculture (From 1992)

Some Important Awards in the India

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

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
Man Booker	Literature
Vachspati Samman	Sanskrit Literature

BOUNDARY LINES

✚ **Durand Line** is the line demarcating the boundaries of Afghanistan and Pakistan. It was drawn up in 1896 by Sir Mortimer Durand.

- ✚ **Hindenburg Line** is the boundary dividing Germany and Poland. The Germans retreated to this line in 1917 during World War I.
- ✚ **Mason-dixon Line** is a line of demarcation between four states in the United States.
- ✚ **Marginal Line** was the 320 km line of fortification built by France along its border with Germany before World War II, to protect its boundary from German attack.
- ✚ **Mannerheim Line** is the line of fortification on the Russia-Finland border. Drawn up by General Mannerheim.
- ✚ **Macmahon Line** was drawn up by Sir. Henry MacMahon, demarcating the frontier of India and China. China did not recognize the MacMahon line and crossed it in 1962.
- ✚ **Medicine Line** is the border between Canada and the United States.
- ✚ **Order-neisse Line** is the border between Poland and Germany, running along the Oder and Beisse rivers, adopted at the Poland Conference (August 1945) after
- ✚ **Radcliffe Line** was drawn up by Sir Cyril Radcliffe, demarcating the boundary between India and Pakistan.
- ✚ **Siegfried Line** is the line of fortification drawn up by Germany on its border with France.
- ✚ **17th Parallel** defined the boundary between North Vietnam and South Vietnam before the two were united.
- ✚ **24th Parallel** is the line which Pakistan claims for demarcation between India and Pakistan. This, however, is not recognized by India.
- ✚ **26th Parallel south** is a circle of latitude which crosses through Africa, Australia and South America.
- ✚ **30TH PARALLEL north** is a line of latitude that stands one-third of the way between the equator and the North Pole.
- ✚ **33rd Parallel north** is a circle of latitude which cuts through the southern United States, parts of North Africa, parts of the Middle East, and China.
- ✚ **35th Parallel north** forms the boundary between the State of North Carolina and the State of Georgia and the boundary between the State of Tennessee and the State of Georgia, the State of Alabama, and the State of Mississippi.
- ✚ **36030' Parallel north** forms the boundary between the Tennessee and Commonwealth of Kentucky between the Tennessee River and the Mississippi River, the boundary between Missouri and Arkansas west of the White River, and the northernmost boundary between the Texas and the Oklahoma.
- ✚ **37th Parallel north** formed the southern boundary of the historic and extralegal Territory of Jefferson.
- ✚ **38th Parallel** is the parallel of latitude which separates North Korea and South Korea.
- ✚ **39th Parallel north** is an imaginary circle of latitude that is 39 degrees north of the Earth's equatorial plane.
- ✚ **40th Parallel north** formed the original northern boundary of the British Colony of Maryland.
- ✚ **41th Parallel north** forms the northern boundary of the State of Colorado with Nebraska and Wyoming and the

southern boundary of the State of Wyoming with Colorado and Utah.

- ✦ **42nd Parallel north** forms most of the New York - Pennsylvania Border.
- ✦ **43rd Parallel north** forms most of the boundary between the State of Nebraska and the State of South Dakota and also formed the northern border of the historic and extralegal Territory of Jefferson.
- ✦ **The Parallel 440 north** is an imaginary circle of latitude that is 44 degrees north of the Earth's equatorial plane.
- ✦ **45th Parallel north** is often called the halfway point between the Equator and the North Pole. The
- ✦ **45th parallel** makes up most of the boundary between Montana and Wyoming. 45th parallel of south latitude is the east-west line that marks the theoretical halfway point between the equator and the South Pole.
- ✦ **49th Parallel** is the boundary between USA and Canada



भारतीय डाक



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

IMPORTANT DAMS IN INDIA

CLASSICAL DANCES and FOLK DANCES IN INDIA

Indian Classical Dances

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

Kathak: North India

Kathakali: Kathakali is the classical dance form of Kerala.

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

Manipuri: Manipuri is one of the six major classical dances of India. Manipuri dance is indigenous to Manipur, the North eastern state of India.

Mohiniattam: Mohiniattam is a classical dance form of Kerala.

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

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

Gaur dance: Folk dance of Madhya Pradesh dances

Chhau : Folk dance of Bihar

Bihu: Folk dance of Assam

Dumhal: Popular dance of Kashmir

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

Dollu Kunitha: Popular drum dance of Karnataka state.

Dandiya: Popular folk dance of Gujarat.

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

Dance form	State(s) of origin
Gaudiya Nritya	West Bengal



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Kathak	Northern India (Uttar Pradesh)
Kathakali	Kerala
Sattriya	Assam
Ghoomar	Rajasthan
Thang Ta	Manipur

Folk dances in India

- **Bathukamma:** A folk dance of Andhra Pradesh.
- **Changu:** The changu dance is a folk dance found in Odissa and Andhra Pradesh.
- **Dhamaan:** 1) A folk dance of Punjab. 2) A folk dance of Andhra Pradesh

- **Gair:** This is a dance of Rajasthan. It is performed by groups of dancers moving in and out with an almost military precision.
- **Garba:** This is a folk dance from Gujarat. It is traditionally danced at marriages and during the time of Navaratri.
- **Gatka:** A folk dance utilising swords, daggers, or sticks performed in the Punjab
- **Karagam:** This is a folk dance of Tamil Nadu. It is played with a pot balanced on the head.
- **Raas:** This is a folk dance from Gujarat. It is traditionally danced at marriages and during the time of Navaratri.
- **Dumhal:** A folk dance of Kashmir.
- **Odissi:** Folk dance performed in Orissa.
- **Chau:** A popular dance performed in Orissa, Bihar and West Bengal

IMPORTANT DAYS

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

Other Important Days:

- 12th January- National Youth day (Birthday of Vivekananda).
- 15th January- Army day.
- 24th Jan- National Girl Child Day.

- 25th January- National tourism day/ Voters day
- 30th January- National Martyrs day and World anti Leprosy Day
- 4th Feb- World Cancer Day.
- 28th Feb- National science day



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- 8th March- International women day
- 9th March- World Kidney day
- 15th March- World Consumer rights day ,
- 20th March- World Sparrow Day and International Happiness Day.
- 21st March- World Forestry day
- 22nd March- World water day
- 23rd March- World Meteorological day

- 24th March- World T.B. day
- 2 April- World Autism Awareness Day
- 7th April- World Health day
- 21st April- Civil service day
- 22nd April- World Earth day
- 24th April- Panchayat Divas
- 1st May- International Labour day

COUNTRY and CURRENCY

African Countries

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

Asian Countries

Name	Capital	Currency
Afghanistan	Kabul	Afghani
Bahrain	Manama	Bahraini dinar
Bangladesh	Dhaka	Taka
Bhutan	Thimphu	Bhutanese ngultrum

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



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Emirates		
Uzbekistan	Tashkent	Uzbekistan som

European Countries

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

North American Countries

Name	Capital	Currency
Bahamas	Nassau	Bahamian Dollar
Barbados	Bridgetown	Barbadian Dollar
Bermuda	Hamilton	Bermudian Dollar
Canada	Ottawa	Canadian Dollar
Cuba	Havana	Cuban peso
Jamaica	Kingston	Jamaican Dollar
Mexico	Mexico City	Mexican peso

Nicaragua	Managua	Nicaraguan cordoba
Panama	Panama City	Panamanian balboa
Trinidad 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

Other Countries

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

Best Food Festivals Around the World

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

IMPORTANT INDIAN TOWNS ON RIVERS

Allahabad	At the confluence of the Ganga and Yamuna
Patna	Ganga
Varanasi	Ganga
Kanpur	Ganga
Haridwar	Ganga
Badrinath	Alaknanda
Agra	Yamuna
Delhi	Yamuna
Mathura	Yamuna



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Ferozpur	Satluj
Ludhiana	Satluj
Srinagar	Jhelum
Lucknow	Gomti
Jaunpur	Gomti
Ayodhya	Saryu
Bareilly	Ram Ganga
Ahmedabad	Sabarmati
Kota	Chambal
Jabalpur	Narmada
Panji	Mandavi
Ujjain	Shipra
Surat	Tapti
Jamshedpur	Subarnarekha
Dibrugarh	Brahmaputra
Guwahati	Brahmaputra
Kolkata	Hooghly
Sambalpur	Mahanadi
Cuttack	Mahanadi
Srirangapatna	Cauvery
Hyderabad	Musi
Nasik	Godavari
Vijayvada	Krishna
Kurnool	Tungabhadra
Tiruchirapalli	Cauvery

Nick Names of Important Indian Places

Nick Names	City
Golden City	Amritsar
Manchester Of India	Ahmedabad
City Of Seven Islands	Mumbai
Queen Of Arabian Sea	Cochin
Space City	Bangalore
Garden City Of India	Bangalore
Silicon Valley Of India	Bangalore
Electronic City Of India	Bangalore
Pink City	Jaipur
Gateway Of India	Mumbai
Twin City:	Hyderabad, Secunderabad
City Of Festivals	Madurai
Deccan Queen	Pune
City Of Buildings	Kolkata
Dakshin Ganga	Godavari
Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Sorrow Of Bengal	Damodar River
Sorrow Of Bihar	Kosi River

Blue Mountains	Nilgiri
Queen Of The Mountains	Mussoorie (Uttarakhand)
Sacred River	Ganga
Hollywood Of India	Mumbai
City Of Castles	Kolkata
State Of Five Rivers	Punjab
City Of Weavers	Panipat
City Of Lakes	Srinagar
Steel City Of India	Jamshedpur (Called Tatanagar)
City Of Temples	Varanasi
Manchester Of The North	Kanpur
City Of Rallies	New Delhi
Heaven Of India	J&K
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

DEFENCE FORCE EXERCISE BETWEEN INDIA and WORLD

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

Stadiums Around the World

Stadiums in Australia



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

Stadiums in Bangladesh

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

Stadiums in England

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

Stadiums in India

- ✚ Barabati Stadium -**Cuttack**
- ✚ Barkatullah Khan Stadium -**Jodhpur**
- ✚ Brabourne Stadium -**Mumbai**
- ✚ Eden Gardens -**Kolkata**
- ✚ Feroz Shah Kotla -**Delhi**
- ✚ Gandhi Stadium -**Jalandhar**
- ✚ Green Park -**Kanpur**
- ✚ Indira Gandhi Stadium -**Vijayawada**
- ✚ Rajiv Gandhi Port Silver Jubilee Stadium -**Visakhapatnam**
- ✚ Jawaharlal Nehru Stadium -**New Delhi**
- ✚ Lal Bahadur Shastri Stadium -**Hyderabad**
- ✚ M.Chinnaswamy Stadium -**Bangalore**
- ✚ MA Chidambaram Stadium -**Chennai**
- ✚ Madhavrao Scindia Cricket Ground -**Rajkot**
- ✚ Moin-ul-Haq Stadium -**Patna**
- ✚ Sardar Vallabhai Patel Motera Stadium -**Ahmedabad**
- ✚ Sawai Mansingh Stadium -**Jaipur**
- ✚ Vidarbha CA Ground -**Nagpur**
- ✚ Wankhede Stadium -**Mumbai**
- ✚ Jawaharlal Nehru Stadium: **Kochi(Kerala)**
- ✚ Dr. Bhupen Hazarika Cricket Stadium: **Guwahati(Assam)**
- ✚ Dhyan Chand National Stadium: **Delhi**

Stadiums in New Zealand

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

Stadiums in Pakistan

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

Stadiums in South Africa

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

Stadium in Sri Lanka

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

Stadiums in West Indies

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

Stadiums in Zimbabwe

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

Stadiums in United Arab Emirates

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

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State	Capital	CM	Governor
Andhra Pradesh	Amravathi [*Hyderabad initially]	N. Chandrababu Naidu	E. S. L. Narasimhan
Arunachal Pradesh	Itanagar	Pema Khandu	V Shanmuganthan
Assam	Dispur	Sarbananda Sonowal	Padmanabha Acharya
Bihar	Patna	Nitish Kumar	Ram Nath Kovind
Chhattisgarh	Raipur	Raman Singh	Balram Das Tandon
Delhi	New Delhi	Arvind Kejriwal	Najeeb Jung (L.G)
Goa	Panaji	Laxmikant Parsekar	Mridula Sinha
Gujarat	Gandhinagar	Anandiben Patel	Om Prakash Kohli
Haryana	Chandigarh (shared with Punjab)	Manohar Lal Khattar	Kaptan Singh Solanki
Himachal Pradesh	Shimla	Virbhadra Singh	Acharya Dev Vrat
J&K	Srinagar (Summer) Jammu (Winter)	Mehbooba Mufti	Narinder Nath Vohra
Jharkhand	Ranchi	Raghuvar Das	Draupadi Murmu
Karnataka	Bangaluru	Siddaramaiah	Vajubhai Vala
Kerala	Thiruvananthapuram	Pinarayi Vijayan	P. Sathasivam
Madhya Pradesh	Bhopal	Shivraj Singh Chouhan	O P Kohli (Additional Charge)
Maharashtra	Mumbai	Devendra Fadnavis	C. Vidyasagar Rao
Manipur	Imphal	Okram Ibobi Singh	Najma A Heptulla
Meghalaya	Shillong	Mukul Sangma	V. Shanmuganthan
Mizoram	Aizawl	Lal Thanhawla	Nirbhay Sharma
Nagaland	Kohima	T. R. Zeliang	Padmanabha Acharya
Odisha	Bhubaneswar	Naveen Patnaik	S. C. Jamir
Puducherry	Puducherry	N Narayanswami	Kiran Bedi
Punjab	Chandigarh (shared with Haryana)	Parkash Singh Badal	V P Singh Badnore
Rajasthan	Jaipur	Vasundhara Raje	Kalyan Singh
Sikkim	Gangtok	Pawan Kumar Chamling	Shriniwas Dadasaheb Patil
Tamil Nadu	Chennai	Jayalalithaa	C Vidyasagar Rao (Additional Charge)
Telangana	Hyderabad	K. Chandrashekar Rao	E. S. L. Narasimhan
Tripura	Agartala	Manik Sarkar	Tathagata Roy
Uttar Pradesh	Lucknow	Akhilesh Yadav	Ram Naik
Uttarakhand	Dehradun	Harish Rawat	Krishan Kant Paul
West Bengal	Kolkata	Mamata Banerjee	Keshari Nath Tripathi

WILDLIFE SANTUARIES/NATIONAL PARKS / POWER PLANTS IN INDIA

S. No	States	National Parks(NP)	Wild Life Sanctuaries (WLS)	Power Plants
1.	J and K CM : Mehbooba Mufti Governor: Narendra Vohra Capital: Jammu(Summer) Srinagar(Winter)	<ul style="list-style-type: none"> ➤ Dachigam National Park ➤ Hemis National Park ➤ Kishtwar National Park ➤ Salim Ali National Park 	<ul style="list-style-type: none"> ➤ Gulmarg WLS ➤ Limber WLS ➤ Nandini WLS 	-
2.	Himachal Pradesh CM: Virbhadra Singh Governor: Acharya Dev Vrat Capital: Shimla	<ul style="list-style-type: none"> ➤ Pin Valley National Park ➤ Great Himalayan National Park ➤ Inderkilla National Park ➤ Khirganga National Park 	<ul style="list-style-type: none"> ➤ Bandli WLS ➤ Daranghati WLS ➤ Dhauladhar WLS ➤ Nargu WLS ➤ Pong Dam Lake WLS 	<ul style="list-style-type: none"> ➤ Girinagar Hydel Project ➤ Binwa Hydel Project ➤ Rangtong Hydel Project

		➤ Simbalbara National Park	➤ Shilli WLS ➤ Talra WLS	➤ Baner and Neugal Project
3.	Punjab CM: Parkash Singh Badal Governor: V P Singh Badnore Capital: Chandigarh	-	➤ Abohar WLS ➤ Harike Lake WLS ➤ Jhajjar Bacholi WLS	➤ Guru Gobind Singh Super Thermal Power Plant
4.	Haryana CM: Manohar Lal Khattar Governor: Kaptain Solanki Capital: Chandigarh	➤ Kalesar National Park ➤ Sultanpur National Park	➤ Bhindawas WLS ➤ Kalesar WLS ➤ Khaparwas WLS	➤ Gorakhpur Atomic Power Station ➤ Deenbandhu Chhotu Ram Thermal Power Station ➤ Rajiv Gandhi Thermal Power Station
5.	UP CM: Akhilesh Yadav Governor: Ram Naik Capital: Lucknow	➤ Dudhwa National Park	➤ Hastinapur WLS ➤ Ranipur WLS ➤ Sohagibarwa WLS ➤ Sur Sarovar WLS ➤ Chandraprabha WLS ➤ National Chambal WLS	➤ Narora Atomic Power Station ➤ Rihand Thermal Power Station ➤ Anpara Thermal Power Station
6.	Bihar CM: Nitish Kumar Governor: Ram Nath Kovind Capital: Patna	➤ Valmiki National Park	➤ Gautam Budha WLS ➤ Kaimur WLS ➤ Pant (Rajgir) WLS ➤ Valmiki WLS	➤ Kahalgaon Super Thermal Power Station ➤ Barauni Thermal Power Station
7.	Chattisgarh CM: Raman Singh Governor: Balram Tandon Capital: Raipur	➤ Indravati National Park ➤ Kanger Valley National Park ➤ Guru Ghasi Das (Sanjay)	➤ Badalkhol WLS ➤ Bhairamgarh WLS ➤ Bhoramdev WLS ➤ Udanti Wild Buffalo WLS	➤ Sipat Thermal Power Plant ➤ Hasdeo Thermal Power Station ➤ Bhilai Expansion Power Plant
8.	Jharkhand CM: Raghuvar Das Governor: Draupadi Murmu Capital: Ranchi	➤ Betla National Park	➤ Lawalong WLS ➤ Palkot WLS ➤ Parasnath WLS	➤ Chandrapura Thermal Power Station ➤ Koderma Thermal Power Station ➤ Bokaro Thermal Power Station
9.	Andhra Pradesh CM: N. Chandrababu Naidu Governor: E.S.L. Narasimhan Capital: Hyderabad	➤ Sri Venkateswara National Park ➤ Mrugavani National Park ➤ Rajiv Gandhi National Park	➤ Coringa WLS ➤ Kawal WLS ➤ Kolleru WLS ➤ Nellapattu WLS ➤ Pulicat Lake WLS ➤ Rajiv Gandhi (Nagarjuna Sagar-Srisailem) WLS ➤ Rollapadu WLS	➤ Simhadri Super Thermal Power Plant ➤ Sri Damodaram Sanjeevaiah Thermal Power Station
10.	Assam CM: Sarbananda Sonowal Governor: P.V. Acharya Capital: Dispur	➤ Dibru-Saikhowa National Park ➤ Kaziranga National Park ➤ Manas National Park ➤ Nameri National Park ➤ Rajiv Gandhi Orang National Park	➤ Amchang WLS ➤ Chakrashila WLS ➤ Dihing Patkai WLS ➤ East Karbi Anglong WLS ➤ North Karbi Anglong WLS ➤ Nambor WLS	➤ Bongaigaon Thermal Power Plant



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11.	Goa CM: Laxmikant Parsekar Governor: Mridula Sinha Capital: Panaji	<ul style="list-style-type: none"> ➤ Bhagwan Mahavir (Mollem) National Park 	<ul style="list-style-type: none"> ➤ Bondla WLS ➤ Madei WLS ➤ Bhagwan Mahavir (Mollem) WLS ➤ Netravali WLS 	-
12.	Gujarat CM: Anandiben Patel Governor: O.P.Kohli Capital: Gandhinagar	<ul style="list-style-type: none"> ➤ Blackbuck National Park, Velavadar ➤ Gir Forest National Park ➤ Marine National Park, Gulf of Kutch ➤ Bansda National Park 	<ul style="list-style-type: none"> ➤ Jambugodha WLS ➤ Jessore WLS ➤ Kutch Desert WLS ➤ Mitiyala WLS ➤ Porbandar Lake WLS ➤ Rampara Vidi WLS ➤ Ratanmahal WLS ➤ Shoolpaneswar (Dhumkhal) WLS ➤ Thol Lake WLS ➤ Wild Ass WLS 	<ul style="list-style-type: none"> ➤ Mundra Thermal Power Station ➤ Ukai Thermal Power Station ➤ Akrimota Thermal Power Station
13.	Karnataka CM: Siddaramaiah Governor: Vajubhai R. Vala Capital: Bangalore	<ul style="list-style-type: none"> ➤ Bandipur National Park ➤ Bannerghatta National Park ➤ Kudremukh National Park ➤ Nagarhole National Park ➤ Anshi national park 	<ul style="list-style-type: none"> ➤ Arabithittu WLS ➤ Attiveri WLS ➤ Bhadra WLS ➤ Bhimgad WLS ➤ Brahmagiri WLS ➤ Cauvery WLS ➤ Nugu WLS ➤ Pushpagiri WLS ➤ Ranganathittu Bird WLS ➤ Sharavathi Valley WLS ➤ Someshwara WLS 	<ul style="list-style-type: none"> ➤ Kakrapar Nuclear Power Plant ➤ Raichur Thermal Power Station ➤ Udupi Thermal Power Plant ➤ Bellary Thermal Power Station
14.	Kerala CM: Pinarayi vijayan Governor: P. Sathashivam Capital: Trivandampuram	<ul style="list-style-type: none"> ➤ Eravikulam National Park ➤ Mathikettan Shola National Park ➤ Periyar National Park ➤ Silent Valley National Park ➤ Anamudi Shola National Park ➤ Pampadum Shola National Park 	<ul style="list-style-type: none"> ➤ Aralam WLS ➤ Chimmony WLS ➤ Idukki WLS ➤ Malabar WLS ➤ Mangalavanam Bird WLS ➤ Neyyar WLS ➤ Periyar WLS ➤ Thattekad Bird WLS 	<ul style="list-style-type: none"> ➤ Brahmapuram Power Station ➤ Kayamkulam Power Station
15.	MP CM: Shivraj Singh Chouhan Governor: O P Kohli (Additional Charge) Capital: Bhopal	<ul style="list-style-type: none"> ➤ Kanha National Park ➤ Madhav National Park ➤ Mandla Plant Fossils National Park ➤ Panna National Park ➤ Pench National Park ➤ Sanjay National Park ➤ Satpura National Park ➤ Van Vihar national park 	<ul style="list-style-type: none"> ➤ Bori WLS ➤ Gandhi Sagar WLS ➤ Ghatigaon WLS ➤ Ken Gharial WLS ➤ Narsighgarh WLS ➤ National Chambal WLS ➤ Orcha WLS ➤ Kuno WLS ➤ Sardarpur WLS ➤ Son Gharial WLS 	<ul style="list-style-type: none"> ➤ Vindhyachal Super Thermal Power Station ➤ Sant Singaji Thermal Power Plant ➤ Satpura Thermal Power Station ➤ Amarkantak Thermal Power Station ➤ Sasan Ultra Mega Power Project
16.	Maharashtra CM: Devendra Fadnavis Governor: C. Vidyasagar Rao Capital: Mumbai	<ul style="list-style-type: none"> ➤ Chandoli National Park ➤ Navegaon National Park ➤ Tadoba National Park ➤ Gugamal national park 	<ul style="list-style-type: none"> ➤ Aner Dam WLS ➤ Bhamragarh WLS ➤ Bhimashankar WLS ➤ Great Indian Bustard WLS ➤ Jaikwadi WLS 	<ul style="list-style-type: none"> ➤ Tarapur Atomic Power Station ➤ Tirora Thermal Power Station ➤ Amravati Thermal Power Plant

			<ul style="list-style-type: none"> ➤ Koyana WLS ➤ Nagzira WLS ➤ Painganga WLS ➤ Radhanagari WLS ➤ Sagarshwar WLS ➤ Tipeswar WLS ➤ Tungareshwar WLS 	
17.	Manipur CM: Okram Ibobi Singh Governor: Najma Heptulla Capital: Imphal	<ul style="list-style-type: none"> ➤ Keibul Lamjao National Park 	<ul style="list-style-type: none"> ➤ Yangoupokpi-Lokchao WLS 	-
18.	Meghalaya CM: Mukul Sangma Governor: Shanmuganathan Capital: Shillong	<ul style="list-style-type: none"> ➤ Balphakram National Park ➤ Nokrek National Park 	<ul style="list-style-type: none"> ➤ Bagmara Pitcher Plant WLS ➤ Nongkhylllem WLS ➤ Siju WLS 	-
19.	Mizoram CM: Lal Thanhawla Governor: Nirbhaya Sharma Capital: Aizawl	<ul style="list-style-type: none"> ➤ Murlen National Park ➤ Phawngpui Blue National Park ➤ Mountain National Park 	<ul style="list-style-type: none"> ➤ Dampa WLS (TR) ➤ Ngengpui WLS ➤ Pualreng WLS ➤ Tokalo WLS 	-
20.	Nagaland CM: T. R. Zeliang Governor: P.B.Acharya Capital: Kohima	<ul style="list-style-type: none"> ➤ Intanki National Park 	<ul style="list-style-type: none"> ➤ Fakim WLS ➤ Puliebadze WLS ➤ Rangapahar WLS 	<ul style="list-style-type: none"> ➤ Dikhu Hydro Electric Power Plant
21.	Odisha CM: Naveen Patnaik Governor: S.C. Jamir Capital: Bhubaneshwar	<ul style="list-style-type: none"> ➤ Bhitarkanika National Park ➤ Simlipal National Park 	<ul style="list-style-type: none"> ➤ Badrama WLS ➤ Baisipalli WLS ➤ Chilika (Nalaban) WLS ➤ Hadgarh WLS ➤ Khalasuni WLS ➤ Satkosia Gorge WLS 	<ul style="list-style-type: none"> ➤ Talcher Super Thermal Power Station
22.	Rajasthan CM: Vasundhara Raje Governor: Kalyan Singh Capital: Jaipur	<ul style="list-style-type: none"> ➤ Sariska National Park ➤ Ranthambore National Park ➤ Darrah National Park ➤ Desert National Park ➤ Keoladeo National Park 	<ul style="list-style-type: none"> ➤ Bundh Baratha WLS ➤ Darrah WLS ➤ Jawahar Sagar WLS ➤ Kailadevi WLS ➤ Mount Abu WLS ➤ Ramsagar WLS ➤ Sariska WLS ➤ Sawai Man Singh WLS ➤ Shergarh WLS ➤ Sitamata WLS 	<ul style="list-style-type: none"> ➤ Chhabra Thermal Power Station ➤ Suratgarh Power Station
23.	Sikkim CM: Pawan Kumar Chamling Governor: Srinivas Patel Capital: Gangtok	<ul style="list-style-type: none"> ➤ Khangchendzonga National Park 	<ul style="list-style-type: none"> ➤ Fambong Lho WLS ➤ Kitam WLS (Bird) ➤ Maenam WLS ➤ Pangolakha WLS 	<ul style="list-style-type: none"> ➤ Rangit Hydro Electric Power Prject
24.	Tamil Nadu CM: Jayalalithaa Governor: C Vidyasagar Rao (Additional Charge) Capital: Chennai	<ul style="list-style-type: none"> ➤ Mudumalai National Park ➤ Mukurthi National Park ➤ Indira Gandhi (Annamalai) National Park ➤ Guindy National Park ➤ Gulf of Mannar Marine National Park 	<ul style="list-style-type: none"> ➤ Indira Gandhi (Annamalai) WLS ➤ Kalakad WLS ➤ Karaivetti WLS ➤ Karikili WLS ➤ Mudumalai WLS ➤ Pulicat Lake WLS ➤ Vaduvor WLS ➤ Vedanthangal WLS 	<ul style="list-style-type: none"> ➤ Kudankulam Nuclear Power Plant ➤ Neyveli Thermal ➤ Tuticorin Thermal Power Station



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25.	Tripura CM: Manik Sarkar Governor: Tathagata Roy Capital: Agartala	<ul style="list-style-type: none"> ➤ Bison(Rajbari) National Park ➤ Clouded Leopard National Park 	<ul style="list-style-type: none"> ➤ Vettangudi WLS ➤ Gumti WLS ➤ Rowa WLS ➤ Sepahijala WLS ➤ Trishna WLS 	<ul style="list-style-type: none"> ➤ Palatana Thermal Power Plant
26.	UK CM: Harish Rawat Governor: K.K. Paul Capital: Dehradun	<ul style="list-style-type: none"> ➤ Gangotri National Park ➤ Jim Corbett National Park ➤ Valley of Flowers National Park 	<ul style="list-style-type: none"> ➤ Askot Musk Deer WLS ➤ Binsar WLS ➤ Govind Pashu Vihar WLS ➤ Kedarnath WLS ➤ Sonanadi WLS 	<ul style="list-style-type: none"> ➤ Chibro Power Plant ➤ Khodri Power Plant ➤ Chilla Power Plant
27.	WB CM: Mamata Banerjee Governor: Keshari Nath Tripathi Capital: Kolkata	<ul style="list-style-type: none"> ➤ Buxa National Park ➤ Neora Valley National Park ➤ Singalila National Park ➤ Sundarbans National Park 	<ul style="list-style-type: none"> ➤ Ballavpur WLS ➤ Chintamani Kar Bird Sanctuary ➤ Haliday Island WLS ➤ Lothian Island WLS ➤ Mahananda WLS 	<ul style="list-style-type: none"> ➤ Mejia Thermal Power Station ➤ Farakka Super Thermal Power Station ➤ Kolaghat Thermal Power Station ➤ Bakreshwar Thermal Power Station ➤ Durgapur Steel Thermal Power Station
28.	Arunachal Pradesh	<ul style="list-style-type: none"> ➤ Namdapha National Park ➤ Mouling National Park 		

Portfolios of the Union Council of Ministers

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



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19	Narendra Singh Tomar	Rural Development Panchayati Raj Drinking Water and Sanitation	Gwalior, Madhya Pradesh	Chand Gehlot	Empowerment	
20	Chaudhary Birender Singh	Steel	Rajya Sabha, Haryana	24	Smriti Zubin Irani	Rajya Sabha, Gujarat
21	Jual Oram	Tribal Affairs	Sundargarh, Odisha	25	Harsh Vardhan	Chandni Chauk, New Delhi
22	Radha Mohan Singh	Agriculture & Farmers Welfare	Purvi Champaran, Bihar	26	Prakash Javadekar	Rajya Sabha, Madhya Pradesh
23	Thawar	Social Justice and	Shajapur, MP			

BANKING AWARENESS CAPSULE

FINANCIAL BANKING AWARENESS

Reserve Bank of India (RBI)

- i. RBI established on **April 1, 1935 under RBI Act 1934** (recommendations of **John Hilton Young Commission 1926** – called Royal Commission on Indian Currency and Finance), is the central bank of the country and was **nationalised w.e.f Jan 01, 1949**.
- ii. Originally it was a shareholders' bank which was taken over by the Central Govt. under Reserve Bank (Transfer of Public Ownership) Act 1948 (**paid up capital Rs. 5 cr**).
- iii. RBI's central office is in **Mumbai**.

Functions of RBI:

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

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

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

Controller of Banks: An entity which is to conduct banking business in India has to obtain license from RBI. It acts as controller of banks by including the banks in 2nd Schedule of the Act. It issues directions, carries inspection (on-site as well as off-site) and exercises management control.

Controller of credit: RBI can fix interest rates (including Bank Rate) and exercise selective credit controls. Various tools such as change in cash reserve ratio, stipulation of margin on securities, directed credit guidelines etc. are used for this purpose. It also carries sale and purchase of securities which are known as open market operations.

Maintenance of external value: RBI is responsible also for maintaining external value of Indian currency as well as the

internal value. Foreign exchange reserves are held by RBI and it has a wide power to regulate foreign exchange transactions under Foreign Exchange Management Act (FEMA).

BANKING REGULATION ACT 1949

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

SCHEDULED BANK

- a) As per Sec 2 (e) of RBI Act, a scheduled bank means a bank whose name is included in the 2nd schedule of RBI Act 1934.
- b) A scheduled bank should satisfy the conditions which include paid-up capital and reserves requirement of not less than Rs. 5 lac, satisfaction of RBI that the affairs will not be conducted by the bank in a way to jeopardize the interests of the depositor. (Commercial, Rural and many State Coop Banks are classified as Scheduled Banks).
- c) A bank that is not included in the 2nd Schedule of RBI is called **Non-scheduled Bank**.

Total No. of Banks

- d) Total PSBs: 27
- e) Total Private Sector Banks: 26
- f) RRB's: 56
- g) Foreign Banks: 46
- h) Cooperative Banks: 43

IMPORTANT POINTS ON RBI

- RBI is not expected to perform the function of accepting deposits from the general public.
- RBI has its headquarters at Mumbai.
- Prime lending rate is decided by the individual banks.
- RBI decides the following rates namely; Bank rate, repo rate, reverse repo rate and cash reserve ratio.

- 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

Current Reserve Ratios and Policy Rates	
Bank Rate	6.75
Repo Rate	6.25
Reverse Repo Rate	5.75
CRR	4%
SLR	20.75%
MSF	6.75

Repo Rate

Repo rate is the rate of interest which is levied on Short-Term loans taken by commercial banks from RBI. Whenever the banks have any shortage of funds they can borrow it from RBI.

Reverse Repo Rate

This is exact opposite of Repo rate. Reverse repo rate is the rate at which commercial banks charge on their surplus funds with RBI. RBI uses this tool when it feels there is too much money floating in the banking system.

SLR Rate

SLR (Statutory Liquidity Ratio) is the amount a commercial bank needs to maintain in the form of cash, or gold or government approved securities (Bonds) before providing credit to its customers.

It is determined as the percentage of total Net Demand and Time Liabilities (NDTL).

BANK RATE

It is defined in Sec 49 of RBI Act 1934 as the 'standard rate at which RBI is prepared to buy or rediscount bills of exchange or other commercial papers eligible for purchase under this act'.

CASH RESERVE RATIO

CRR refers to the ratio of bank's cash reserve balances with RBI with reference to the bank's net demand and time liabilities to ensure the liquidity and solvency of the scheduled banks.

ACCOUNTS IN A BANK

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

a. Savings Bank Account

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

b. Current Deposit Account

- This account is mainly for big businessmen, companies and institutions, since there are no restrictions on number of withdrawals from this type of account. From this account withdrawal can be made any number of times.
- For the convenience of the account holders banks also allow withdrawal of amounts in excess of the balance of deposit. This facility is known as overdraft facility.

c. Fixed Deposit Account (also known as Term Deposit Account)

Money is deposited in a fixed deposit account to earn interest at a higher rate.

d. Recurring Deposit Account

The rate of interest allowed on the deposits in this account is higher than that on a savings bank deposit but lower than the rate allowed on a fixed deposit for the same period.

Important points to remember

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

INTEREST RATE ON BANK ACCOUNTS

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

- 1) Interest on Savings A/c is calculated on daily balance basis.
- 2) Now, All Scheduled Commercial Banks (Excluding RRBs) have the discretion to offer differential interest rates based on whether the term deposits are with or without-premature-withdrawal-facility, subject to the following guidelines:
 - All term deposits of individuals (held singly or jointly) of Rs.15 lakh 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.



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- 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	5 years, can be extended by 3 years.
Rate of interest	9.3 per cent per annum
Investment to be in multiples of	Rs. 1000/-
Maximum investment limit	Rs. 15 lakh
Minimum eligible age 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.

Inoperative & Dormant Accounts

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

TERMS RELATING TO DEPOSITS

Unclaimed Deposits: The banks are to furnish to RBI a statutory annual return (penalty for delay) for unclaimed accounts which have not been operated for a period of 10 years or more in December every year u/s 26 of RBI Act.

Demand liabilities

Current deposits, Demand liabilities portion of saving deposits, margins held against LC/LG, Balances in overdue FD, cash certificate and RD, Outstanding TTs, MTs and DDs, Unclaimed deposits, Credit balance in CC a/c and Deposits held as security for loan payable on demand.

Time liabilities

FDs, cash certificate, cumulative and RDs, time liabilities portion of saving bank deposits, staff security deposits, margins against LC not payable on demand, deposit held as securities for advances and India Dev Bonds.

NEGOTIABLE INSTRUMENTS ACT 1881

In India the Negotiable Instruments Act was passed during 1881 which came into force wef **March 01, 1882**.

CHEQUE

A cheque is (a) a bill of exchange (b) drawn on a specified bank and (c) not expressed to be payable otherwise than on demand. It includes electronic image of a truncated cheque and also an electronic cheque.

AMOUNT OF A CHEQUE

Where amount of a cheque differs in words and figures, as per Section 18, amount written in words should be paid irrespective of the fact, which amount is less or more.

Legal amount and courtesy amount

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

Types of Cheque

1. Bearer Cheque or open Cheque

When the words "or bearer" appearing on the face of the cheque are not cancelled, the cheque is called a bearer cheque. The bearer cheque is payable to the person specified therein or to any other else who presents it to the bank for payment.

2. Order Cheque

When the word "bearer" appearing on the face of a cheque is cancelled 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



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of an electronic image for transmission, substituting the further physical movement of the cheque in writing. The expression "clearing house" means the clearing house managed by the Reserve Bank of India or a clearing house recognised as such by the Reserve Bank of India.'

Parties of a Cheque:

There are three parties to the cheque

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

ENDORSEMENT

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

Endorsement in full

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

Restrictive endorsement

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

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

1. Crossing

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

Crossing is **applicable** in case of **cheques and demand draft** only and does not cover bill of exchange or promissory note.

TYPES OF CROSSING

General crossing (sec 123)

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

Special crossing (sec 124)

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

Special Crossing in favour more than one bank: As per Section 127, if a cheque is crossed specially to more than one bank (unless one bank is acting as collecting agent to another),

the payment shall be refused. A cheque crossed to two or more branches of the same bank is considered to be crossed to one bank only.

Not negotiable crossing

As per Section 130, a person taking a cheque crossed generally or specially bearing the words 'not negotiable' shall not have not be capable of giving a better title to the cheque than that, which ther p erson from whom he took it, had. If Ramesh obtains a cheque without consideration, his title is defective. When he endorses this cheque, the endorsee shall not be able to get a better title, even if he paid the value.

Demand Drafts

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

Important features of a demand draft are:

- It is payable to order on demand (85-A NI Act).
- It cannot be issued as payable to bearer (Sec. 31 RBI Act).
- If a bank fails to honour a bank draft, it renders itself liable for damages. Similarly omission of signatures or wrong signatures can also make the bank liable.
- By prior arrangement, the paying bank could be a different bank also.

BANKING OMBUDSMAN SCHEME 2006

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

- 1) The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- 2) All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.
- 3) The Banking Ombudsman does not charge any fee for filing and resolving customers' complaints.
- 4) The maximum compensation which a BO can help a complainant to get is Rs. 10 lakhs.
- 5) If a complaint is not settled by an agreement within a period of one month, the Banking Ombudsman proceeds further to pass an award. Before passing an award, the Banking Ombudsman provides reasonable opportunity to the complainant and the bank, to present their case.
- 6) If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority who is the Deputy Governor of the RBI.

FINANCIAL INCLUSION

Financial inclusion involves

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



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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.

Lending

Base Rate

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

- Base Rate includes all elements of the lending rates. Banks could use any methodology, to fix the base rate which is consistent and is made available for supervisory review/scrutiny.
- Banks may determine their actual lending rates w.r.t. Base Rate.
- No loan can be sanctioned below base rate.
Exempted accounts: The following loans could be priced without reference to Base Rate: (a) DRI loans (b) loans to banks' own employees (c) loans to banks' depositors against their own deposits.
- Changes in the Base Rate shall be applicable to all existing loans linked to the Base Rate.

Marginal Cost Based Lending Rate

RBI introduced MCLR w.e.f. 1.4.2016 to determine Base Rate by banks to improve the efficiency of monetary policy transmission.

- All rupee loans sanctioned and credit limits renewed w.e.f. 01.04.16 to be priced w.r.t. MCLR. It will be internal benchmark.
- The MCLR comprises of (a) Marginal cost of funds; (b) Negative carry on account of CRR; (c) operating costs; (d) Tenor premium.
- Marginal Cost of funds (MCF): It has 2 components (a) Marginal cost of borrowings (b) return on network.

By using MCF, it will be calculated as:

$$\text{Required CRR} \times (\text{marginal cost}) / (1 - \text{CRR})$$

d) Exemptions from MCLR

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



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HANDY NOTES BANKING: PRIORITY SECTOR LENDING

Highlights of PSL

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

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

Targets under PSL

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

Weaker Sections: 10 percent of ANBC.

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

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

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

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

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

Enterprises	Investment in plant 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 percent of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses upto Rs. 10 lakh for studies in India 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.

RBI revises priority sector lending norms for RRBs

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

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

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

The revised guidelines will be operational with effect from January 1, 2016.

REVERSE MORTGAGE LOAN

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

- A 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.
- 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.
- 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.

MONEY MARKET

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

CAPITAL MARKETS IN INDIA

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

Money Market VS Capital Market

Money Market	Capital Market
<ul style="list-style-type: none"> • Market for short term financial assets 	<ul style="list-style-type: none"> • Market for long term financial assets
<ul style="list-style-type: none"> • Maturity period less than one year 	<ul style="list-style-type: none"> • Maturity period beyond one year
<ul style="list-style-type: none"> • Deals over the counter 	<ul style="list-style-type: none"> • Deals at stock exchange
<ul style="list-style-type: none"> • No. of players limited 	<ul style="list-style-type: none"> • No. of players unlimited
<ul style="list-style-type: none"> • Regulated by RBI 	<ul style="list-style-type: none"> • Regulated by SEBI

Major money market Instruments

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

Terms relating to Money Market

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

CALL/NOTICE MONEY MARKET OPERATIONS

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

INSTRUMENT OF GOVT. BORROWING

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

TREASURY BILLS

These are the instruments (in the form of promissory notes) of short term borrowing by the Central govt., first issued in India in 1917.

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

Denomination: Minimum amount of face value Rs. 1 lac and in multiples thereof. There is no specific amount/limit on the extent to which these can be issue or purchased.

Maturity: 91 days, 182 days and 364 days.

Rate of interest: Treasury bills are zero coupon securities. They are issued at a discount and redeemed at face value at maturity. The return to the investors is the difference between



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the maturity value or the face value (that is Rs. 100) and the issue price.

Cash Management Bills (CMB)

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

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

DATED SECURITIES

These are **long term securities** and carry a **fixed or floating coupon (interest rate) paid on the face value, payable at fixed time periods (half-yearly).**

The **tenor of dated securities** can be up to **40 years.**

Public Debt Office of RBI acts as the **registry/depository of Govt. securities** and deals with the **issue, interest payment and repayment** of principal at maturity.

WAYS & MEANS ADVANCES (WMAs)

WMAs were introduced as per an agreement between RBI & Govt. WMAs are temporary overdrafts by RBI to govt. (Central & State) under Section 17(5) of RBI Act. WMSs replaced the earlier ad hoc T-Bills system.

Objective - WMAs bridge the time interval of mismatch between govt. expenditure and receipts.

These are not a source of finance.

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

OTHER MONEY MARKET INSTRUMENTS

CERTIFICATE OF DEPOSIT

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

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

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

iv. Maturity : Min 7 days & max upto one year

v. Amount: Min Rs. 5 lakh or multiples thereof.

MERCHANT BANKING

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

CAPITAL MARKETS IN INDIA

a) It refers to all the facilities and institutional arrangements for borrowing and lending medium and long term funds.

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

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

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

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

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

Masala-bonds

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

COMMERCIAL PAPER

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

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

iii. A company is eligible to issue CP if:

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

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

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



INDIAN DEPOSITORY RECEIPTS (IDRs)

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

MUTUAL FUND TERMS

Asset Management Company: A company formed and registered under the Companies Act 1956 and approved as such by the SEBI to manage the funds of a mutual fund. Under an agreement (with the trustees of the Mutual Fund), an AMC undertakes to formulated mutual funds schemes, distribute income as per agreement.

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

Close-ended scheme: A scheme where funds are raised for a fixed period. The scheme is wound up after that period and funds are returned with capital appreciation to unit holders. Normally, a close-ended scheme is listed on a stock exchange.

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

Net asset value: The price of value of one share of a fund. It is calculated by summing the quoted values of all the securities held by the fund, adding in cash and any accrued income and subtracting liabilities and dividing the result by the number of shares outstanding. Fund companies compute the NAV once a day based on closing market prices.

Open ended scheme: A scheme is the one which continuously offers its units and buys them back from investors.

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.

5. HQ: Mumbai Chairman: R.Gandhi

NPA-Non-Performing Asset & SARFAESI

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

What is an NPA?

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

Criteria for classification of loan as NPA

Farm Credit within Agriculture loans : **A loan will be treated as an NPA if installment of the principal or interest remains unpaid beyond the due date for (a) two crop seasons in case of short duration crops (maturing within one year) and (b) one crop season for long duration crops (maturing after one year). This would also be applicable, mutatis mutandis, to agricultural term loans. In other agriculture loans, the 90 days norm would be applicable.**

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

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

- (1) standard assets (2) sub-standard assets(3) doubtful assets 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**.



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- **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**.

What is pledge : U/s 172 of Indian Contracts Act, pledge is bailment (delivery) of goods as security for payment of a loan. Only goods (movable assets excluding actionable claims (Sec 2(7) of Sales of Goods Act) can be pledged.

HYPOTHECATION/PLEDGE-DISTINCTION

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

MORTGAGE

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

ATM

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

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

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

Ans. ATMs set up, owned 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.3. Is there any time limit for the card issuing banks for recrediting the customers account for a failed ATM/WLA transaction?

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

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

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

CURRENCY IN INDIA

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

Legal tender: As per provisions of coinage Act 1996, bank notes, currency notes and coins (Rs. 1 and above) are legal tender for unlimited amount. The subsidiary coins (below Re 1) are legal tenders for sum not exceeding Re 1. Issue of 1, 2 and 3 paise coins discontinued wef Sep 16, 1981.

What do you know by currency chest?

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

What is a small coin depot?

The bank branches are also authorised to establish Small Coin Depots to stock small coins. The Small Coin Depots also distribute small coins to other bank branches in their area of operation.

What are soiled, mutilated 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.

Pre-2005 series Banknotes

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



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

NATIONALISATION OF BANKS

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

FOREIGN EXCHANGE RESERVES

What actually is FOREX?

India's foreign exchange reserves comprise foreign currency assets, gold 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.

The **Foreign currency assets** are investment mainly in instruments abroad which have the highest credit rating and which do not pose any credit risk. These include sovereign bonds, treasury bills and short-term deposits in top-rated global banks besides cash accounts.

TRANSFER SYSTEM IN BANKING SECTOR

REAL TIME GROSS SETTLEMENT (RTGS)

RTGS implemented w.e.f. 26.03.2004 (revised on 19.10.13), is a centralized payment system operated by RBI. In RTGS inter-bank payment instructions are processed and settled, on gross basis in a real time environment. It uses Indian Financial Network (INFINET) and SFMS platforms. RTGS is regulated by RTGS System Regulations, 2013.

National Electronic Funds Transfer (NEFT)

RBI operationalised NEFT System in Nov 2005. It facilitates transfer of funds from any bank branch to any other bank branch.

Amount: There is no lower/upper value limit.

Bank account: NEFT is an account to account transfer system. The remitter and beneficiary should have a bank account.

Processing Charges/Service Charges

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

AADHAAR ENABLED PAYMENT SYSTEM

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

CENTRALIZED FUNDS MANAGEMENT SYSTEMS (CFMS)

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

NEPAL REMITTANCE SCHEME

It is a cross-border one-way remittance facility scheme, for remittance from India to Nepal.

Amount : Up to Indian Rs. 50,000 from NEFT branches. Beneficiary will receive funds in Nepalese rupees.

National Payments Corporation of India (NPCI)

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

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

CORE BANKING SOLUTIONS

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

Accounts for Foreign (Currency/Person) in India

a) NRO A/c (Foreign Tourist)

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

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

b) EEFC A/c

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

2) It is a facility provided to the foreign exchange earners, including exporters, to credit 100 per cent of their foreign exchange earnings to the account, so that the account holders do not have to convert foreign exchange into Rupees 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.



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- 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.

How Rating done to Banks in India

RATING OF BANKS

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

Rating criteria: RBI rates the banks on a 5 point scale of A to E, widely on the lines of international CAMELS rating model for domestic banks and CALCS model for foreign banks.

CAMELS Rating for Domestic Banks

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

Rating parameters for foreign banks

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

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.

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%

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.

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.
- 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.
- The deposits with NBFCs are not insured.
- The repayment of deposits by NBFCs is not guaranteed by RBI.

TYPES OF MONEY

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

BANKING ABBREVIATIONS

- PSBs:** Public Sector Banks
- SNBCs:** Schedule Non Commercial Banks
- SENSEX:** Sensitive Index Of Stock Exchange
- GNP:** Gross National Product
- KYC:** Know Your Customer
- RTGS:** Real Time Gross Settlement
- NEFT:** National Electronic Money Transfer
- EFT:** Electronic Fund Transfer
- CBS:** Core Banking Solutions
- LIBOR:** London Interbank Offered Rate
- MIBOR:** Mumbai Interbank Offered Rate
- MIBID:** Mumbai Interbank Bid Rate
- SARFAESI:** Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest
- CAR:** Capital Adequacy Ratio
- FIIs:** Foreign Institutional Investments
- FDI:** Foreign Direct Investment
- IPO:** Initial Public Offering
- MICR:** Magnetic Ink Character Recognition
- BIRD:** Bankers Institute Of Rural Development
- IBA:** Indian Bank Association
- BPLR:** Benchmark Prime Lending Rate
- ICICI:** Industrial Credit And Investment Corporation Of India
- HDFC:** Housing Development Finance Corporation
- SWOT:** Strength, Weaknesses, Opportunities And Threats
- SWIFT:** Society For Worldwide Interbank Financial Telecommunication
- FERA:** Foreign Exchange Regulatory Act
- FEMA:** Foreign Exchange Management Act
- CASA:** Current And Saving Account
- NDTL:** Net Demand And Time Liabilities
- NASDAQ:** National Association For Securities Dealers Automated Quotations
- CRISIL:** Credit Rating And Investment Services India Limited
- CIBIL:** Credit Information Bureau Of India Limited

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

MUTUAL FUNDS:

- Mutual funds are investment avenues that pool the money of several investors to invest in financial instruments such as stocks, debentures etc. The profit earned on the

investments is distributed among the investors on the basis of the units held by each of them.

- Due to a large pool of investors, the individual risk is spread. So individually you take on low risk.
- The mutual funds in India are governed by Association of Mutual Funds in India, the umbrella body for mutual funds, which is in turn governed by the Securities and Exchange Board of India.
- A diagrammatic representation to understand the Cycle”:



IMPORTANT BANKING TERMS

- **Moral Suasion:-** Moral Suasion is just as a request by the RBI to the commercial banks to take so 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.
- **Bouncing of a cheque:** Where an account does not have sufficient balance to honour the cheque issued by the customer, the cheque is returned by the bank with the reason "funds insufficient" or "Exceeds arrangement". This is known as 'Bouncing of a cheque'.
- **Demat Account:** The term "**demat**", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures.
- **Capital Adequacy Ratio (CAR):-** Capital adequacy ratio measures the amount of a bank's capital expressed as a percentage of its credit exposure. Globally, the capital adequacy ratio has been developed to ensure banks can absorb a reasonable level of losses before becoming insolvent. Indian banks are expected to maintain a minimum capital adequacy ratio of 9 per cent (Rs 9 as capital for every Rs 100 in loan or asset)

IMPORTANT BANKING CONCEPTS

- 1) **What is Balance of Trade?**
The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.
- 2) **What is Balance of Payments?**
A list of all of a country's international transactions for a given time period, usually one year. Payments into the country (receipts) are entered as positive numbers, called **credits**; Payments out of the country (payments) are entered as negative numbers called **debits**. A single numbers summarize all of a country's international transactions: the balance of payments surplus.
- 3) **What is NOSTRO Account?**

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

4) What is VOSTRO Account?

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

5) What is BCBS?

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

6) What is LIBOR?

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

7) What is STRIPS?

Separate Trading for Registered Interest & Principal Securities.

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

CASA stands for Current Account Savings Account. The CASA ratio shows how much deposit a bank has in the form of current 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.

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

SWIFT Code consist 8 or 11 character when code is 8 digit,

It is referred to primary office

4 – bank code

2 – country code

2 – location code

3 – branch code (optional)

Headquarters of NATIONALIZED/PSBs BANKS

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

IMPORTANT CODES USED IN BANKING

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

For ex: PNB0014976 :

- i. First 4 character PNB0 – refers to Punjab National Bank.
- ii. 0 is a control number.
- iii. last six characters (014976) represents the PNB branch kurshi Road, Lucknow.

[2] MICR – Magnetic ink character Recognition :-

MICR is 9 digit numeric code that uniquely identifies a bank branch participating in electronic clearing scheme. Used to identify the location of a bank branch.

City (3) Bank (3) Branch (3)

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

[3] SWIFT Code : Society for Worldwide Interbank financial tele-communication

India was 74th Nation to join SWIFT Network. SWIFT Code is a standard format of bank Identifier code. This code is used particularly in International transfer of money between banks.

A majority of FOREX related message are sent to correspondent banks abroad through SWIFT.

FINANCIAL REGULATORS

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



TYPES OF BANKING

- **Para banking-** When Bank provides banking services except the general banking facility.
- **Narrow Banking-** When banks invest its money in government securities instead investing in market to avoid risk.
- **Offshore Banking-** Bank which accept currency of all countries.
- **Green banking-** Promoting environmental-friendly practices 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.
- **Wholesale banking-** Wholesale banking is the provision of services by banks to organisations such as Mortgage Brokers, large corporate clients, mid-sized companies, real estate developers and investors, international trade finance businesses, institutional customers (such as pension funds and government entities/agencies), and services offered to other banks or other financial institutions.
- **Universal Banking**
R H Khan committee and recommended the concept of Universal Banking.
Universal banking means allowing Fls & banks to undertake all types of banking or development financing activity, subject to compliance of statutory and other requirements of RBI, Govt. and related legal Acts.
Activities in Universal Banking: These activities include accepting deposits, granting loans, investing in securities, credit cards, project finance, remittances, payment systems, project counseling, merchant banking, foreign exchange operations, insurance etc.
- **Islamic Banking:** An Islamic bank is a deposit-taking banking institution whose scope of activities excluding borrowing and lending on the basis of interest.

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
- Rural Infrastructure Development Fund (RIDF) is operated by NABARD, instead in April 1995.
- NABARD is the "Micro-Finance Regulatory Authority"

Small Industries Development Bank of India (SIDBI)

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

Securities 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

ECGC

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

A brief on Financial Terms

1. Asset-Liability Management

ALM implemented in India wef 1.4.1999 is a comprehensive and dynamic framework for measuring, monitoring and managing the market risk of a bank. It is the management of structure of balance sheet (liabilities and assets) to maximize net earning from interest within overall risk-preference (present and future) of the bank.

2. Cross Selling

Cross-selling stands for offering to the existing and new customers, some additional banking products, with a view to

expand banking business, reduce the per customer cost of operations and provide more satisfaction and value to the customer.

3. Credit Card Business

Issue of cards

- (a) Banks having net worth of Rs. 100 cr or above only can undertake the credit card business.
- (b) RBI permission is not required to undertake credit card issue business.

LIQUIDITY ADJUSTMENT FACILITY

Liquidity Adjustment Facility (LAF) was introduced by RBI during June, 2000 in phases, to ensure smooth transition and keeping pace with technological upgradation.

Tenor: Reverse Repo auctions (for absorption of liquidity) and Repo auctions (for injection of liquidity) are conducted on a daily basis (except Saturdays).

Cap: 0.25% of NDTL w.e.f. 01.04.14.

Marginal Standing Facility (MSF)

MSF was introduced w.e.f. May 09, 2011, by RBI.

Eligibility: Scheduled Commercial Banks having Current Account and SGL Account with RBI.

Tenor & Amount : It can be availed up to 2% of NDTL at the end of 2nd preceding fortnight. It is for one day.

CLEARING CORPORATION OF INDIA

Clearing Corporation of India Limited (CCIL) was incorporated on 30th of April, 2001, as the country's first clearing house for the Govt. securities, forex and other related market segments. It commenced operations from Feb 15, 2002. It provides a system for efficient clearing of money, government securities and foreign exchange market transactions.

Collateralised Borrowing And Lending Obligation (CBLO)

CBLO, an RBI approved money market instrument, is developed by CCIL for the benefit of the entities phased out from interbank call money market or given restricted participation in terms of ceiling on call borrowing and lending transactions and who do not have access to the call money market.

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

ASSET SECURITISATION

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

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

BANKING CODES & STANDARDS BOARD OF INDIA

Based on the recommendations of Committee on Procedures and Performance Audit on Public Services (Tarapore Committee), Banking Codes and Standards Board of India (BCSBI) was set up on the lines of a similar set up in UK to oversee the Fair Practice Code evolved by the Bankers.

Members: The Board was set up as a Society, under the Societies Registration Act, 1860. Commercial banks, RRBs and Urban Coop Banks are its members. RBI was funding the entire cost of operations of the Board for the initial 5 years.

A Governing council of the BCSBI looks after its financial affairs and managerial policies. The tenure of the Council is 5 years and the appointment of the Council after 5 years would be with the concurrence of the RBI.

FINANCIAL SECTOR SCHEMES

KISAN VIKAS PATRA

KVP are regulated by KVP Rules 2014, Scheme is available through Post Offices and those banks that are authorized to operate PPF scheme.

Denomination: Rs.1000, Rs.5000, Rs.10000 and Rs.50000

Types of certificates: Category Single, Joint A-Type and Joint B-Type (E/S).

Maturity period: 8 years 4 months.

Rate of interest: Rs.1000 becomes double during the maturity period.

1. Nomination facility, 2. pledge for loan facility and 3. pre-mature payment after 2 years and 6 months subject to certain conditions, is eligible.



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