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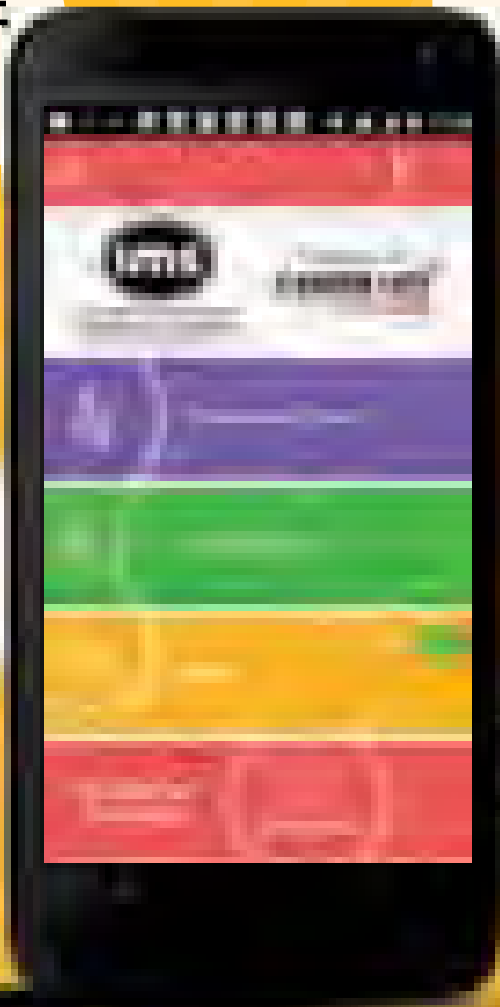
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Hearty congratulations to P.V. Sindhu and Sakshi Malik for winning medals in the Rio Olympics 2016 and making all Indians proud. But let us also congratulate all the other 116 Indian athletes who qualified and participated in the Rio Olympics. Kudos to all of them for putting up a commendable effort.

Let's not forget that participating in the Olympic Games itself is a challenge and not everyone can qualify. Thanks to all of them for keeping our hope and confidence on our athletes alive. Still, the favourite punch line of all pessimists is that, 'A country of more than 1.2 billion people wins single digit medals?' Well, after witnessing the performance of many smaller nations it doesn't sound completely inappropriate. But is it really correct to create this correlation?

It would be untrue to say that India does not produce good sports men and women. There is no doubt that India has sporting talent and we've proved it time and again at various levels of games. So why does it fail to translate into Olympic success?

There are many reasons for the same which have been talked about and discussed in various forums; ranging from ineffective sports associations and substandard athletes (read as sport skills & commitment), to lack of infrastructure and facilities. But let's look at a more analytical level. High population does not necessarily mean high population involvement in sports and similar activities. Secondly how much per capita expenditure is being done on sports and thirdly sports in India is still considered as a leisure activity and not a career. Let's not forget that India is still a developing country with a large section of our population still living in poverty and most of our athletes, just like other average Indian citizens are concerned about their livelihood and the maintenance of their families.

The scenario however is changing. The new generation sportspersons are getting more support by means of corporate sponsorships, job opportunities, Government support and most importantly the support from media in terms of coverage. This increased news space for the sporting events and successful sportsperson will go a long way in changing the psychology of the people towards sports being considered just as a leisure activity only.

We all feel proud and happy when we see our national flag being raised and our national anthem being sung on such a huge platform. It's not our greed for the medals, but our love for our country that we want to see it better and superior than others in all fields.

Some of the exceptional performers apart from the medal winners were Dattu Bhokanal (Rowing), Atanu Das (Archery), Lalita Babar (Athletics), Vikash Krishan Yadav (Boxing), Sania Mirza and Rohan Bopanna (Tennis), Kidambi Srikanth (Badminton) and Dipa Karmakar (Gymnastics). They may not have won medals in the Rio Olympics 2016 but what they have done is certainly given a lot of hope and motivation to the entire nation that we are just one step away from being recognized as a powerful nation in sports arena. Come Tokyo 2020 and we might jump from 67th position into the Top-10.

Best of luck!

Dwijendra Srivastava



Editor



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01

Olympic Games - Background

The Olympic Games were a series of athletic competitions among representatives of city-states and one of the Panhellenic Games of Ancient Greece. They were held in honor of Zeus, and the Greeks gave them a mythological origin. The first Olympics is traditionally dated to 776 BC. They continued to be celebrated when Greece came under Roman rule, until the emperor Theodosius I suppressed them in 393 AD as part of the campaign to impose Christianity as the State religion of Rome. The games were held every four years, or olympiad.

Olympia

Olympia, the site of the ancient Olympic Games, is in the western part of the Peloponnese which, according to Greek mythology, is the island of "Pelops", the founder of the Olympic Games. Imposing temples, votive buildings, elaborate shrines and ancient sporting facilities were combined in a site of unique natural and mystical beauty. Olympia functioned as a meeting place for worship and other religious and political practices as early as the 10th century B.C. The central part of Olympia was dominated by the majestic temple of Zeus, with the temple of Hera parallel to it.



Picture -The palaestra of Olympia, a place devoted to the training of wrestlers and other athletes

History

The Olympic games were held to be one of the two central rituals in Ancient Greece, the other being the much older religious festival, the Eleusinian Mysteries.



Stadium in Olympia, Greece.

The games started in Olympia, Greece, in a sanctuary site for the Greek deities near the towns of Elis and Pisa (both in Elis on the peninsula of Peloponnesos). The first games began as an annual foot race of young women in competition for the position of the priestess for the goddess, Hera, and a second race was instituted for a consort for the priestess who would participate in the religious traditions at the temple.

The Heraea Games, the first recorded competition for women in the Olympic Stadium, were held as early as the sixth century BC. It originally consisted of foot races only, as did the competition for males. Some texts, including Pausanias's Description of Greece, c. AD 175, state that Hippodameia gathered a group known as the "Sixteen Women" and made them administrators of the Heraea Games, out of gratitude for her marriage to Pelops. Other texts related to the Elis and Pisa conflict indicate that the "Sixteen Women" were peacemakers from Pisa and Elis and, because of their political competence, became administrators of the Heraea. Being the consort of Hera in Classical Greek mythology, Zeus was the father of the deities in the pantheon of that era. The Sanctuary of Zeus in Olympia housed a 13-metre-high (43 ft) statue in ivory and gold of Zeus that had been sculpted by Phidias circa 445 BC. This statue was one of the ancient Seven Wonders of the World. By the time of the Classical Greek

culture, in the fifth and fourth centuries BC, the games were restricted to male participants.

The historian Ephorus, who lived in the fourth century BC, is one potential candidate for establishing the use of Olympiads to count years, although credit for codifying this particular epoch usually falls to Hippias of Elis, to Eratosthenes, or even to Timaeus, whom Eratosthenes may have imitated. The Olympic Games were held at four-year intervals, and later, the ancient historians' method of counting the years even referred to these games, using the term Olympiad for the period between two games. Previously, the local dating systems of the Greek states were used (they continued to be used by everyone except the historians), which led to confusion when trying to determine dates. For example, Diodorus states that there was a solar eclipse in the third year of the 113th Olympiad, which must be the eclipse of 316 BC. This gives a date of (mid-summer) 765 BC for the first year of the first Olympiad. Nevertheless, there is disagreement among scholars as to when the games began.



The "Discobolus" is a copy of a Greek statue c. 5th century BC. It represents an ancient Olympic discus thrower

The only competition held then was, according to the later Greek traveller Pausanias who wrote in 175 AD., the stadion race, a race over about 190 metres (620 ft), measured after the feet of Hercules. The word stadium is derived from this foot race.

The Greek tradition of athletic nudity (gymnos) was introduced in 720 BC, either by the Spartans or by the Megarian Orsippus, and this was adopted early in the Olympics as well.





Several groups fought over control of the sanctuary at Olympia, and hence the games, for prestige and political advantage. Pausanias later writes that in 668 BC, Pheidon of Argos was commissioned by the town of Pisa to capture the sanctuary from the town of Elis, which he did and then personally controlled the games for that year. The next year, Elis regained control.

The Olympic Games were part of the Panhellenic Games, four separate games held at two- or four-year intervals, but arranged so that there was at least one set of games every year. The Olympic Games were more important and more prestigious than the Pythian, Nemean, and Isthmian Games.

The games were in decline for many years but continued past 385 AD, by which time flooding and earthquakes had damaged the buildings and invasions by barbarians had reached Olympia. In 394 Theodosius I banned all pagan festivals, but archaeological evidence indicates that some games were still held.

The modern Olympic Games

The modern Olympic Games or Olympics are leading international sporting events featuring summer and winter sports competitions in which thousands of athletes from around the world participate in a variety of competitions. The Olympic Games are considered the world's foremost sports competition with more than 200 nations participating. The Olympic Games are held every four years, with the Summer and Winter Games alternating by occurring every four years but two years apart.

Their creation was inspired by the ancient Olympic Games, which were held in Olympia, Greece, from the 8th century BC to the 4th century AD. **Baron Pierre de Coubertin** founded the **International Olympic Committee (IOC)** in 1894. The IOC is the governing body of the Olympic Movement, with the Olympic Charter defining its structure and authority.



Baron Pierre de Coubertin

The evolution of the Olympic Movement during the 20th and 21st centuries has resulted in several changes to the Olympic Games. Some of these adjustments include the creation of the Winter Olympic Games for ice and winter sports, the Paralympic Games for athletes with a disability, and the Youth Olympic Games for teenage athletes. The IOC has had to adapt to a variety of economic, political, and technological advancements. As a result, the Olympics

has shifted away from pure amateurism, as envisioned by Coubertin, to allowing participation of professional athletes. The growing importance of mass media created the issue of corporate sponsorship and commercialization of the Games. World wars led to the cancellation of the 1916, 1940, and 1944 Games. Large boycotts during the Cold War limited participation in the 1980 and 1984 Games.

The Olympic Movement consists of international sports federations (IFs), National Olympic Committees (NOCs), and organizing committees for each specific Olympic Games. As the decision-making body, the IOC is responsible for choosing the host city for each Games, and organizes and funds the Games according to the Olympic Charter. The IOC also determines the Olympic program, consisting of the sports to be contested at the Games. There are several Olympic rituals and symbols, such as the Olympic flag and torch, as well as the opening and closing ceremonies. Over 13,000 athletes compete at the Summer and Winter Olympic Games in 33 different sports and nearly 400 events. The first, second, and third-place finishers in each event receive Olympic medals: gold, silver, and bronze, respectively.

The Games have grown so much that nearly every nation is now represented. This growth has created numerous challenges and controversies, including boycotts, doping, bribery, and a terrorist attack in 1972. Every two years the Olympics and its media exposure provide unknown athletes with the chance to attain national and sometimes international fame. The Games also constitute an opportunity for the host city and country to showcase themselves to the world.

1896 Summer Olympics

The first Games held under the auspices of the IOC was hosted in the Panathenaic Stadium in Athens in 1896. The Games brought together 14 nations and 241 athletes who competed in 43 events. Zappas and his cousin Konstantinos Zappas had left the Greek government a trust to fund future Olympic Games. This trust was used to help finance the 1896 Games. George Averoff contributed generously for the refurbishment of the stadium in preparation for the Games. The Greek government also provided funding, which was expected to be recouped through the sale of tickets and from the sale of the first Olympic commemorative stamp set.



The opening ceremony in the Panathinaiko Stadium.

Greek officials and the public were enthusiastic about the experience of hosting an Olympic Games. This feeling was shared by many of the athletes, who even demanded that Athens be the permanent Olympic host city. The IOC intended for subsequent Games to be rotated to various host cities around the world. The second Olympics was held in Paris.

Winter Olympic Games

The Winter Olympics was created to feature snow and ice sports that were logistically impossible to hold during the Summer Games. Figure skating (in 1908 and 1920) and ice hockey (in 1920) were featured as Olympic events at the Summer Olympics. The IOC desired to expand this list of sports to encompass other winter activities. At the 1921 Olympic Congress in Lausanne, it was decided to hold a winter version of the Olympic Games. A winter sports week (it was actually 11 days) was held in 1924 in Chamonix, France, in connection with the Paris Games held three months later; this event became the first Winter Olympic Games.[44] Although it was intended that the same country host both the Winter and Summer Games in a given year, this idea was quickly abandoned. The IOC mandated that the Winter Games be celebrated every four years on the same year as their summer counterpart. [45] This tradition was upheld until the 1992 Games in Albertville, France; after that, beginning with the 1994 Games, the Winter Olympics were held every four years, two years after each Summer Olympics.



An ice hockey game during the 1928 Winter Olympics at St. Moritz.

Paralympic Games



1964 Summer Paralympics in Tokyo.

In 1948, Sir Ludwig Guttmann, determined to promote the rehabilitation of soldiers after World War II, organized a multi-sport event between several hospitals to coincide

with the 1948 London Olympics. Guttmann's event, known then as the Stoke Mandeville Games, became an annual sports festival. Over the next twelve years, Guttmann and others continued their efforts to use sports as an avenue to healing. For the 1960 Olympic Games, in Rome, Guttmann brought 400 athletes to compete in the "Parallel Olympics", which became known as the first Paralympics. Since then, the Paralympics have been held in every Olympic year. Since the 1988 Summer Olympics in Seoul, South Korea, the host city for the Olympics has also played host to the Paralympics. In 2001 the International Olympic Committee (IOC) and the International Paralympic Committee (IPC) signed an agreement guaranteeing that host cities would be contracted to manage both the Olympic and Paralympic Games. The agreement came into effect at the 2008 Summer Games in Beijing, and the 2010 Winter Games in Vancouver. Chairman of the London organising committee, Lord Coe, said about the 2012 Summer Paralympics and Olympics in London that, We want to change public attitudes towards disability, celebrate the excellence of Paralympic sport and to enshrine from the very outset that the two Games are an integrated whole.

Youth Olympic Games

In 2010, the Olympic Games were complemented by the Youth Games, which give athletes between the ages of 14 and 18 the chance to compete. The Youth Olympic Games were conceived by IOC president Jacques Rogge in 2001 and approved during the 119th Congress of the IOC. The first Summer Youth Games were held in Singapore from 14–26 August 2010, while the inaugural Winter Games were hosted in Innsbruck, Austria, two years later. These Games will be shorter than the senior Games; the summer version will last twelve days, while the winter version will last nine days. The IOC allows 3,500 athletes and 875 officials to participate at the Summer Youth Games, and 970 athletes and 580 officials at the Winter Youth Games. The sports to be contested will coincide with those scheduled for the senior Games, however there will be variations on the sports including mixed NOC and mixed gender teams as well as a reduced number of disciplines and events.

Olympic symbols



The Olympic flag

The Olympic Movement uses symbols to represent the ideals embodied in the Olympic Charter. The Olympic symbol, better known as the Olympic rings, consists of five intertwined rings and represents the unity of the

five inhabited continents (Africa, America, Asia, Oceania, Europe). The colored version of the rings—blue, yellow, black, green, and red—over a white field forms the Olympic flag. These colors were chosen because every nation had at least one of them on its national flag. The flag was adopted in 1914 but flown for the first time only at the 1920 Summer Olympics in Antwerp, Belgium. It has since been hoisted during each celebration of the Games.

The Olympic motto, Citius, Altius, Fortius, a Latin expression meaning "Faster, Higher, Stronger" was proposed by Pierre de Coubertin in 1894 and has been official since 1924. The motto was coined by Coubertin's friend, the Dominican priest Henri Didon OP, for a Paris youth gathering of 1891.

Coubertin's Olympic ideals are expressed in the Olympic creed:

The most important thing in the Olympic Games is not to win but to take part, just as the most important thing in life is not the triumph but the struggle. The essential thing is not to have conquered but to have fought well.

Months before each Games, the Olympic Flame is lit in Olympia in a ceremony that reflects ancient Greek rituals. A female performer, acting as a priestess, ignites a torch by placing it inside a parabolic mirror which focuses the sun's rays; she then lights the torch of the first relay bearer, thus initiating the Olympic torch relay that will carry the flame to the host city's Olympic stadium, where it plays an important role in the opening ceremony. Though the flame has been an Olympic symbol since 1928, the torch relay was only introduced at the 1936 Summer Games to promote the Third Reich.

The Olympic mascot, an animal or human figure representing the cultural heritage of the host country, was introduced in 1968. It has played an important part of the Games' identity promotion since the 1980 Summer Olympics, when the Russian bear cub Misha reached international stardom. The mascot of the Summer Olympics in London was named Wenlock after the town of Much Wenlock in Shropshire. Much Wenlock still hosts the Wenlock Olympian Games, which were an inspiration to Pierre de Coubertin for the Olympic Games.



02

2016 Rio Summer Olympics

The 2016 Summer Olympics, officially known as the Games of the XXXI Olympiad and commonly known as Rio 2016, is a major international multi-sport event being held in Rio de Janeiro, Brazil, from 5 August to 21 August 2016.



More than 11,000 athletes from 207 National Olympic Committees, including first time entrants Kosovo, South Sudan, and the Refugee Olympic Team, are taking part. With 306 sets of medals, the games features 28 Olympic sports, including rugby sevens and golf, which were added to the Olympic program in 2009. These sporting events are taking place at 33 venues in the host city, and at five in São Paulo, Belo Horizonte, Salvador, Brasília and Manaus.

Rio Olympics 2016 – 5th Aug to 21st Aug 2016



The Rio Olympics ended with a spectacular carnival-inspired closing ceremony, and the official handover to 2020 hosts Tokyo. The colourful ceremony, lasting almost three hours, celebrated Brazil's arts and was held in a wet Maracana.

Among the highlights were Tokyo's impressive showcase and a vibrant carnival parade.

"These were a marvellous Olympics, in a marvellous city," said International Olympic Committee chief Thomas Bach. "Over the last 16 days a united Brazil inspired the world, in difficult times for all of us, with its irresistible joy for life."

Bach officially closed the Games of the 31st Olympiad after 16 days of competition, featuring 11,303 athletes from 206 nations and a refugee team.

One of the biggest cheers of the night came when Japan's Prime Minister Shinzo Abe appeared dressed as computer game character Super Mario, rising out of a huge green pipe in the stadium.

The ceremony, watched by billions around the world, featured the parade of athletes and a dramatic extinguishing of the Olympic flame.

The end of an era

Jamaican sprinter Usain Bolt said goodbye to the Olympics by winning an unprecedented 'triple triple'. The 30-year-old Jamaican won his seventh, eighth and ninth gold medals by claiming the 100m, 200m and 4x100m relay titles for the third Games in succession.

US swimmer Michael Phelps, meanwhile, took his medal tally to 28 from five Olympics by winning six in Rio - five of which were golds. The 31-year-old's efforts helped the US top the medal table with 121, their most successful 'away' Games.

Next in line...

South Africa's Wayde van Niekerk, 24, delivered one of the greatest performances of the Games as he broke Michael Johnson's 17-year-old 400m record. In doing so he became one of the faces of Rio 2016 - as did US gymnast Simone Biles, the 19-year-old winning four gold medals.













US swimming looks in good health if Phelps retires, with the emergence of Katie Ledecky. Another 19-year-old, she won four golds and a silver in the pool.

A Games of firsts

The Rio Games brought first medals for Fiji, Jordan and Kosovo - and all three opened their accounts with gold, Fiji in the first Olympic rugby sevens competition. Competitors from Bahrain, Puerto Rico, Singapore, Vietnam and Tajikistan, too, won their first Olympic titles.

Twenty-seven world records were set in Rio within the seven Olympic sports that recognise them - archery, athletics, modern pentathlon, track cycling, shooting, swimming and weightlifting.

Final Medal Table – Top 10

FINAL MEDAL TABLE					
Rank					Total
1	 UNITED STATES	44	37	38	121
2	 GREAT BRITAIN	27	23	17	67
3	 CHINA	26	18	26	70
4	 RUSSIA	19	18	19	56
5	 GERMANY	17	10	15	42
6	 JAPAN	12	8	21	41
7	 FRANCE	10	18	14	42
8	 SOUTH KOREA	9	7	9	25
9	 ITALY	8	12	8	28
10	 AUSTRALIA	8	11	10	29

AT&T SPORT

RIO Olympics Top Medal Winners

Rio's top ten athletes

2 Katie Ledecky US 🇺🇸	1 Michael Phelps US 🇺🇸	4 Katinka Hoszu Hun 🇭🇺
3 Simone Biles US 🇺🇸	5 Usain Bolt Jam 🇯🇲	5 Jason Kenny GB 🇬🇧
	5 Danuta Kosak Hun 🇭🇺	5 Ryan Murphy Aus 🇦🇺
	8 Simone Manuel US 🇺🇸	9 Maya Dirado US 🇺🇸

Michael Phelps - Swimmer - Rio Olympics - 5 Gold Medals, 01 Silver Medal



Michael Fred Phelps II is an American former competitive swimmer and the most decorated Olympian of all time, with a total of 28 medals. Phelps also holds the all-time records for Olympic gold medals (23), Olympic gold medals in individual events (13), and Olympic medals in individual events (16). In winning eight gold medals at the 2008 Beijing Games, Phelps broke fellow American swimmer

Mark Spitz's record of seven first-place finishes at any single Olympic Games. In the 2012 Summer Olympics in London, Phelps won four golds and two silver medals. In 2016 Summer Rio Olympics, he won five gold medals & a Silver medal, making him the most successful athlete of the Games for the fourth Olympics in a row.

Katie Ledecky - Swimmer - Rio Olympics - 4 Gold Medals, 01 Silver Medal



Kathleen Genevieve "Katie" Ledecky is an American competitive swimmer.

She is a five-time Olympic gold medalist, and nine-time world champion. She is the current world-record holder in the women's 400-, 800-, and 1,500-meter freestyle (long course). She also holds the fastest times in the 500-, 800-, 1000-, and 1,650-yard freestyle events.

In her international debut at the 2012 London Olympic Games as a 15-year-old upstart, Ledecky unexpectedly won the gold medal in the women's 800-meter freestyle in the second fastest performance ever. In total, she has won 20 medals, 19 golds and one silver, in major international competitions, spanning the Summer Olympics, the World Championships, and the Pan Pacific Championships. During her career, she has broken thirteen world records.

In 2016, Ledecky was the youngest person on Time magazine's Time 100 list.

Simone Biles - Gymnast - Rio Olympics - 4 Gold Medals, 01 Bronze Medal



Simone Arianne Biles is an American artistic gymnast. Biles is the 2016 Olympic individual all-around, vault and floor gold medalist. She was also part of the gold medal-winning team dubbed the "Final Five" at the 2016 Summer Olympics in Rio de Janeiro. She also won the bronze medal

for the balance beam during the Olympics. Biles is a three-time world all-around champion (2013–15), three-time world floor champion (2013–15), two-time world balance beam champion (2014, 2015), four-time United States national all-around champion (2013–16), and a member of the gold medal-winning American teams at the 2014 and 2015 World Artistic Gymnastics Championships.

Katinka Hosszú - Swimmer - Rio Olympics - 3 Gold Medals, 01 Silver Medal



Katinka Hosszú is a Hungarian competitive swimmer, who specializes in individual medley events. She is a three-time Olympic champion and a five-time long-course world champion.

Hosszú is the world record holder in 100 m individual medley, 200 m individual medley (long course and short course), 400 m individual medley (long course and short course), 100 m backstroke (short course) and 200 m backstroke (short course). She is the first swimmer to hold world records in all five individual medley events at the same time. She holds two-thirds of the Hungarian national records and she was named FINA Swimmer of the Year in 2014 and 2015.

She competed at four Summer Olympics: 2004, 2008, 2012 and 2016. She currently swims for the Vasas SC, under head coach Shane Tusup, who is also her husband. She is one of the most versatile swimmers in the world, and was nicknamed the “Iron Lady,” which she has since turned into a fast growing International brand. She is the first race-prize dollar millionaire in swimming history.

Usain Bolt - Athlete - Rio Olympics - 3 Gold Medals



Usain St. Leo Bolt is a Jamaican sprinter. Regarded as the fastest human ever timed, he is the first man to hold both the 100 metres and 200 metres world records since fully automatic time became mandatory. He also holds the world record as a part of the 4 × 100 metres relay. He is the reigning World and Olympic champion in these three events and the most successful sprinter in history.

A nine-time Olympic gold medallist, Bolt won the 100 m, 200 m and 4 × 100 m relay at three consecutive Olympic Games. He gained worldwide popularity for his double sprint victory at the 2008 Beijing Olympics in world record times. Bolt was the first to win consecutive Olympic 100 m and 200 m titles (2008, 2012 & 2016).

Jason Kenny - Cyclist - Rio Olympics - 3 Gold Medals



Jason Francis Kenny is a British track cyclist, specialising in the individual and team sprints. Kenny is the joint holder of the highest number of Olympic Golds for a British athlete (6) alongside fellow track cyclist Chris Hoy. Kenny's six Olympic gold medals place him the joint 27th in terms of gold medals won in the modern Summer Olympic games since 1896 with only Michael Phelps (23) and Usain Bolt (9) winning more since the Games of the New Millennium in 2000.

Danuta Kozák - Canoe sprint - Rio Olympics - 3 Gold Medals



Danuta Kozák is a Hungarian sprint canoer. Kozák has competed since the late 2000s. She won a silver medal in the K-4 500 m event at the 2008 Summer Olympics in Beijing. Kozák then won a gold medal at the London Olympics in the Kayak Four (K4) 500m team event with Gabriella Szabó, Katalin Kovács and Krisztina Fazekas Zur for Hungary. She also won the gold medal in the Kayak Single (K1) 500m. She won three gold medals in the Kayak Single (K1) 500m, Kayak Pairs (K2) 500m and Kayak Four (K4) 500m at the Rio de Janeiro Olympics.

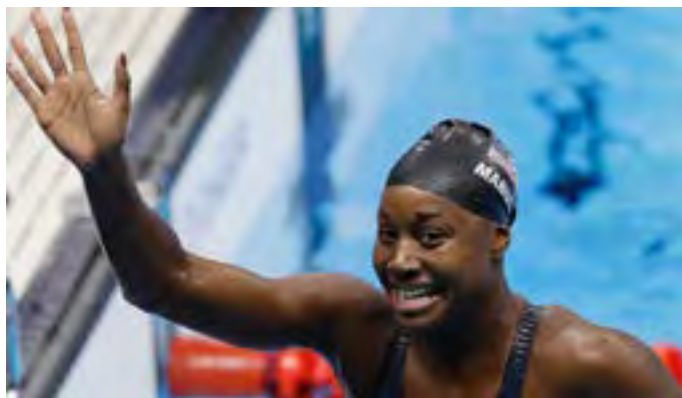
Ryan Murphy – Swimmer - Rio Olympics - 3 Gold Medals



Ryan Murphy is an American competitive swimmer who specializes in backstroke. He is a three-time Olympic gold medalist and world-record holder in the men's 100-meter backstroke.

At the 2016 Summer Olympics, Murphy swept the backstroke events by winning gold in the 100- and 200-meter backstroke. Murphy also won gold in the 4x100-meter medley relay.

Simone Manuel – Swimmer - Rio Olympics - 2 Gold Medals & 2 Silver Medals



Simone Ashley Manuel is an American competition swimmer specializing in sprint freestyle. At the 2016 Rio Olympics, she won two gold and two silver medals: gold in the 100-meter freestyle and the 4x100-meter medley, and silver in the 50-meter freestyle and the 4x100-meter freestyle relay. In winning the 100-meter freestyle, a tie with Penny Oleksiak of Canada, Manuel became the first African-American woman to win an individual Olympic gold in swimming and set an Olympic record and an American record.

Maya DiRado – Swimmer - Rio Olympics - 2 Gold Medals, 1 Silver & 1 Bronze Medals



Madeline Jane "Maya" DiRado is an American former competitive swimmer who specialized in freestyle, butterfly, backstroke, and individual medley events. At the 2016 Summer Olympics in Rio de Janeiro, she won a gold medal in the women's 4x200 meter freestyle relay, a silver medal in the 400 meter individual medley, a bronze medal in the women's 200 meter individual medley, and a gold medal in the 200 meter backstroke.

Indians who reached Final in Rio Olympics 2016

P. V. Sindhu – Silver Medal In Badminton



Pusarla Venkata Sindhu (born 5 July 1995) is an Indian professional badminton player. At the 2016 Summer Olympics, she became the first Indian woman to win an Olympic silver medal. Government of India announced Khel Ratna Award for her in 2016.

Sindhu came to international attention when she broke into the top 20 of the BWF World Ranking in September 2012 at the age of 17. In 2013, she became the first ever Indian women's singles player to win a medal at the Badminton World Championships. In March 2015, she became the youngest recipient of India's fourth highest civilian honor, the Padma Shri. Her silver medal win in the women's singles event of the 2016 Summer Olympics made her the first Indian shuttler to reach the final of an Olympics badminton event and the youngest Indian to make a podium finish in an individual event at the Olympics.

Rio Olympics 2016

At the women's singles event, Sindhu was ninth seeded along Hungarian Laura Sárossi and Canadian Michelle Li in Group M. During the Group stage matches, she upset Laura Sárossi (2-0) and Michelle Li (2-1). Further she ousted Taipei's Tai Tzu-ying (2-0) in the Pre-Quarter finals to meet 2nd seeded and World No.2 Chinese Wang Yihan in the Quarter-finals, whom she defeated 2-0 games.

The win against Wang Yihan set the Semi final match with the Japanese Nozomi Okuhara, who went down 0-2, ensuring Sindhu a podium finish. This set stage for her final showdown with World No. 1 and Top seeded Spaniard Carolina Marín. The 83-minute match resulted in favour of the Spaniard against Indian, 2-1 games eventually Sindhu clinching Silver Medal. She charted history of achieving the feat as she is youngest and first women individual to bag Olympic Silver medal representing India.

Achievements

Individual titles

Year	Tournament
2011	Indonesia International
2013	Malaysia Masters
2013	Macau Open
2014	Macau Open
2015	Macau Open
2016	Malaysia Masters

Individual runners-up

Year	Tournament
2011	Dutch Open
2012	Syed Modi International
2014	Syed Modi International
2015	Denmark Open
2016	South Asian Games
2016	Olympics

Awards and recognition

- Padma Shri, the fourth highest civilian award of India. (2015)
- Arjuna Award (2013)
- FICCI Breakthrough Sportsperson of the Year 2014
- NDTV Indian of the Year 2014.

Sakshi Malik – Bronze Medal in Women Wrestling



Sakshi Malik (born 3 September 1992) is an Indian freestyle wrestler. At the 2016 Summer Olympics, she won the bronze medal in the 58 kg category, becoming the first Indian female wrestler to win a medal at the Olympics and the fourth female Olympic medalist from the country. Government of India announced Khel Ratna Award for her in 2016.

She is a part of the JSW Sports Excellence Program, along with fellow female wrestlers Vinesh Phogat, Babita Kumari

and Geeta Phogat. Malik had previously won silver medal at the 2014 Commonwealth Games in Glasgow, and bronze medal at the 2015 Asian Wrestling Championships in Doha.

Career

Malik's first success as a professional wrestler in the international arena came in 2010 at the Junior World Championships where she won the bronze medal in the 58 kg freestyle event. At the 2014 Dave Schultz International Tournament, she won gold in the 60 kg category.

Malik began her campaign at the 2014 Glasgow Commonwealth Games winning her quarterfinal bout against Edwige Ngono Eyia of Cameroon by a 4–0 margin. In the semifinal, she faced Braxton Stone of Canada whom she defeated 3–1 to assure herself of a medal. Her opponent in the final was Aminat Adeniyi of Nigeria who defeated her 4–0 in a closely contested bout. At the 2014 World Championships in Tashkent, she faced Anta Sambou of Senegal in the Round of 16, and won the bout 4–1. She crashed out of the tournament after a 1–3 loss to Petra Olli of Finland.

At the 2015 Asian Championships in Doha, Qatar, in a total of five rounds in the 60 kg category, Malik battled through two rounds to finish in third position and claim a bronze medal. In the first round, she faced Luo Xiaojuan of China but was beaten 4–5 by fall verdict. She came back strongly in the second round to beat Munkhtuya Tungalag of Mongolia 13–0, before losing in the third round to Yoshimi Kayama of Japan. She was able to clinch the bronze medal in the fourth round, beating Ayaulym Kassymova of Kazakhstan.

Dipa Karmakar - 4th position in Women's Vault Gymnastics



Dipa Karmakar (born 9 August 1993) is an artistic gymnast who represented India at the 2016 Summer Olympics. She is the first Indian female gymnast ever to compete in the Olympics, and the first Indian gymnast to do so in 52 years. She attained 4th position in Women's Vault Gymnastics event of Rio Olympics 2016 with an overall score of 15.066. Government of India announced Khel Ratna Award for her in 2016.

She first gained attention when she won a bronze medal at the 2014 Commonwealth Games in Glasgow, becoming the first Indian female gymnast to do so in the history of the Games. She is sponsored by the GoSports Foundation.

Karmakar is one of only five women who have successfully landed the Produnova, the most difficult vault currently performed in women's gymnastics. She also won a bronze medal at the Asian Gymnastics Championships and finished fifth at the 2015 World Artistic Gymnastics Championships, both firsts for her country.

Dipa Karmakar achieved history in April when she became the first Indian woman gymnast to qualify for the Olympics and the first gymnast of either sex from her country to grace the Games since Tokyo 1964.

Abhinav Bindra – 4th in the finals of 10m Air Rifle Event



Abhinav Bindra (born 28 September 1982, in Dehradun, Uttarakhand, India) is an Indian professional shooter and businessman and is a World and Olympic champion in the 10 m Air Rifle event. By winning the gold in the 10 m Air Rifle event at the 2008 Beijing Olympic Games, he became the first Indian to win an individual gold medal at the Olympic Games. It was also India's first gold medal since 1980, when the Men's Field Hockey Team won the gold. He is the first and only Indian to have held both the World and Olympic titles at the same time, a feat he accomplished by capturing the Gold Medal at the 2008 Olympic Games in Beijing, after having won the gold at the 2006 ISSF World Shooting Championships. Abhinav won Gold Medal in 2014 Commonwealth Games at Glasgow.

In 2014, Abhinav Bindra joined the GoSports Foundation, Bangalore as a member of their board of advisors. In collaboration with the GoSports Foundation, he will also provide support to India's up and coming talented shooters through the Abhinav Bindra Shooting Development Programme.

In May 2016, the Indian Olympics Association (IOA) appointed Abhinav Bindra as the Goodwill Ambassador for Rio 2016 Olympic Games Indian Contingent.

Recently in Rio 2016 Summer Olympics, Bindra finished 4th in the finals of 10m Air Rifle Event.

Awards and recognition

- 2000 – Arjuna award.
- 2001 – Rajiv Gandhi Khel Ratna (India's highest sports award).
- 2009 – Padma Bhushan.
- 2011 – Honorary lieutenant colonel by Indian Territorial Army

Lalita Babar – 10th in Women 3000 meter Steeplechase



Lalita Babar (born 2 June 1989) is an Indian long-distance runner. She was born in a small village in the Satara district, Maharashtra. She predominantly competes in the 3000 metres steeplechase and is the current Indian national record holder and the reigning Asian Champion in the same event.

Babar was named as the Sports Person of the Year in the India Sports Awards 2015 organised by Federation of Indian Chambers of Commerce and Industry (FICCI) and the Ministry of Youth Affairs and Sports of India. She is currently supported by Anglian Medal Hunt Company.

At the Rio de Janeiro Summer Olympics, she bettered her time and qualified to the final, and in the process became the first Indian in 32 years to enter a final in any track event. At the final, she finished 10th.

Competition Record

Year	Competition	Venue	Position
2014	Asian Games	Incheon, South Korea	2nd
2015	Asian Championships	Wuhan, China	1st
	World Championships	Beijing, China	8th
2016	Olympic Games	Rio de Janeiro, Brazil	10th

Jitu Rai – 8th in 10 m air rifle



Jitu Rai (born 26 August 1987) is an Indian shooter of Nepalese origin who competes in the 10 metre air pistol and 50 metre pistol events. During the 2016 Olympics in the 10 M air pistol event, Jitu Rai made a remarkable comeback to sneak into the final & stood 8th. Government of India announced Khel Ratna Award for him in 2016.

His early life was spent in a village of Sankhuwa Sabha district of Nepal. Rai is an Indian citizen as he possesses an Indian passport. He also has a certificate of participation in the 2011 National Games where he represented Uttar Pradesh.

Career

In 2014, at the ISSF World Cup in Munich, he won the silver medal in the 10 metre air pistol event. Following this, in Maribor, Rai won two medals; a silver in the 50 metre pistol event, and a gold in the 10 metre air pistol event. In the process, he won three medals in nine days at the World Cup and also became the first person to have won two medals at a single world cup for India. Following his achievements, he was ranked number 1 in the world, in 10 metre air pistol and number 4, in 50 metre pistol, in July 2014.

At the 2014 Commonwealth Games, Rai created the Games record in the qualification round of the 50 metre pistol event, having scored 562 points. He went on to win the gold medal in the event, scoring 194.1 points in the final, thus creating another Games record.

In the 2014 Asian Games held at Incheon in South Korea, Jitu won the gold medal in the 50 m pistol category. He also won a bronze in the men's 10 m air pistol team event.

In 2016, he won a silver medal at the ISSF World Cup held in Baku, Azerbaijan in the 10m Air Pistol event. During the 2016 Olympics in the 10 M air pistol event, Jitu Rai made a remarkable comeback to sneak into the final & stood 8th.

Summer Olympics

Year	Event	Rank
2016 Rio Olympics	10 m air Pistol	8th
	50 m Pistol	12th

Glimpses of Rio Olympics

Opening Ceremony



Indian Contingent at Rio Opening Ceremony



Glimpses of Rio Olympics



Michael Phelps won 05 Gold & 01 Silver Medals in Swimming at Rio



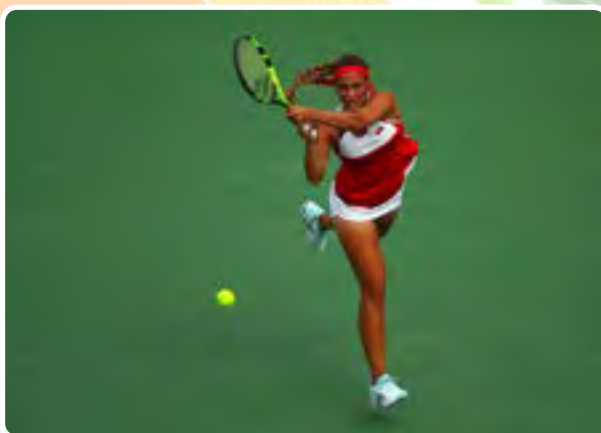
Usain Bolt Wins 100 metres Gold Medal



Mo Farah's double double caps golden Olympics for Britain in 5000 & 1000 meters Race



Simone Biles got 04 Gold & 01 Bronze Medals in Gymnastics at Rio



Puerto Rico's Monica Puig beat Angelique Kerber in the Rio Olympic Tennis final



P V Sindhu Won Silver Medal in Badminton at Rio Olympics 2016



Indian Women Wrestler Sakshi Malik wins a Bronze Medal at Rio 2016



Dipa Karmakar, an Indian artistic gymnast in Rio 2016

FINAL MEDAL TABLE					
Rank					Total
1	 UNITED STATES	46	37	38	121
2	 GREAT BRITAIN	27	23	17	67
3	 CHINA	26	18	26	70
4	 RUSSIA	13	18	19	50
5	 GERMANY	17	10	15	42
6	 JAPAN	12	8	21	41
7	 FRANCE	10	18	14	42
8	 SOUTH KOREA	9	3	9	21
9	 ITALY	8	12	8	28
10	 AUSTRALIA	8	11	10	29

UEFA SPORT

Rio Olympics - Final Medal Tally



Fireworks went off over the Maracana as Rio said farewell to the Games



A tree grew from the stadium floor at the closing ceremony to symbolise rebirth



Gymnast Simone Biles, who won four gold medals, carried the USA's flag at closing ceremony

Words of wisdom – Inspiring Quotes



Glimpses of Rio Olympics



Personalities of the Month

I. Michael Phelps



Michael Fred Phelps II (born June 30, 1985) is an American competitive swimmer and the most decorated Olympian of all time, with a total of 28 medals. Phelps also holds the all-time records for Olympic gold medals (23), Olympic gold medals in individual events (13), and Olympic medals in individual events (16). In winning eight gold medals at the 2008 Beijing Games, Phelps broke fellow American swimmer Mark Spitz's record of 7 first-place finishes at any single Olympic Games. Five of those victories were in individual events, tying the single Games record. In the 2012 Summer Olympics in London, Phelps won four golds and two silver medals, making him the most successful athlete of the Games for the third Olympics in a row.

Phelps is the long course world record holder in the 100-meter butterfly, 200-meter butterfly and 400-meter individual medley as well as the former long course world record holder in the 200-meter freestyle and 200-meter individual medley. He has won a total of 83 medals in major international long-course competition, totalling 66 gold, 14 silver, and 3 bronze spanning the Olympics, the World, and the Pan Pacific Championships. Phelps's international titles and record-breaking performances have earned him the World Swimmer of the Year Award seven times and American Swimmer of the Year Award nine times as well as the FINA Swimmer of the Year Award in 2012. His unprecedented Olympic success in 2008 earned Phelps Sports Illustrated magazine's Sportsman of the Year award.

After the 2008 Summer Olympics, Phelps started the Michael Phelps Foundation, which focuses on growing the sport of swimming and promoting healthier lifestyles. Phelps retired following the 2012 Olympics, but in April

2014 he made a comeback. He qualified for the 2016 Summer Olympics in Rio de Janeiro, Brazil, his fifth Olympics, winning five golds and one silver. Phelps was chosen to be a Captain on the 2016 US Olympic Team, and was also voted by his team to be the flag bearer of the United States at the 2016 Summer Olympics Parade of Nations.

Phelps was a USA Olympic team member in 2000, 2004, 2008, 2012 and 2016, and holds the records for most Olympic gold medals (23), most such medals in individual events (13), and most such medals at a single games (8, in Beijing 2008). A street in his hometown of Baltimore was renamed The Michael Phelps Way in 2004. On April 9, 2009, Phelps was invited to appear before the Maryland House of Delegates and the Maryland Senate, to be honored for his Olympic accomplishments.



Rio 2016: Michael Phelps brings down the curtain with 23rd Olympic gold in 4x100m medley relay

Michael Phelps' past and present converged at the Rio Olympics in a last explosion of gold for a swimming icon who showed he is more than a "medal machine".

After amassing 22 medals, 18 of them gold, in four prior campaigns, Phelps delivered an epic ending to his Olympic saga in Rio de Janeiro, powering to five gold medals and one silver in seven days.

He leaves Rio with 23 gold medals, three silver and two bronze. No other athlete in any sport comes close to his tally of 28 medals.

Phelps' Olympic History

- Sydney 2000 (15 years old): No medals
- Athens 2004 (19 yo): 6 gold, 2 bronze
- Beijing 2008 (23 yo): 8 gold
- London 2012 (27 yo): 4 gold, 2 silver
- Rio 2016 (31 yo): 5 gold, 1 silver

Awards & Honours

Phelps has also received the following awards:

- Swimming World Magazine World Swimmer of the Year Award: 2003, 2004, 2006, 2007, 2008, 2009, 2012
- Swimming World Magazine American Swimmer of the Year Award: 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2012

- Fédération internationale de natation swimmer of the year (since 2010): 2012
- Golden Goggle Male Performance of the Year (since 2004): 2004, 2006, 2007, 2008, 2009
- Golden Goggle Relay Performance of the Year (since 2004): 2006, 2007, 2008, 2009
- Golden Goggle Male Athlete of the Year (since 2004): 2004, 2007, 2008, 2012, 2014, 2015
- USOC SportsMan of the Year Award: 2004, 2008, 2011–12
- James E. Sullivan Award: 2003
- Gazzetta dello Sport Sportsman of the Year: 2003, 2004
- Laureus World Sports Sportsman of the Year Award (nominated): 2004, 2005, 2008, 2009, 2013
- Sports Illustrated Sportsman of the Year: 2008
- Associated Press Athlete of the Year: 2008, 2012
- Marca Leyenda (2008)

II. Usain Bolt



Usain St. Leo Bolt, OJ, CD (born 21 August 1986), is a Jamaican sprinter. Regarded as the fastest person ever timed, he is the first man to hold both the 100 metres and 200 metres world records since fully automatic time became mandatory. He also holds the world record in the 4×100 metres relay. He is the reigning World and Olympic champion in these three events.

Bolt gained worldwide popularity for his double sprint victory at the 2008 Beijing Olympics in world record times. He later became the first man at the Olympic Games to win six gold medals for sprinting. He was the first to win consecutive Olympic 100 m and 200 m titles (2008 and 2012). At the 2016 Summer Olympics he became the first track athlete in Olympic history to win three gold medals in one discipline, with his win in the 100 m sprint.

An eleven-time World Champion, he won consecutive World Championship 100 m, 200 m and 4 × 100 metres relay gold medals from 2009 to 2015, with the exception of a 100 m false start in 2011. He is the most successful athlete of the World Championships and was the first athlete to win three titles in both the 100 m and 200 m at the competition.

Bolt improved upon his first 100 m world record of 9.69 with 9.58 seconds in 2009 – the biggest improvement since the start of electronic timing. He has twice broken the 200 metres world record, setting 19.30 in 2008 and

19.19 in 2009. He has helped Jamaica to three 4 × 100 metres relay world records, with the current record being 36.84 seconds set in 2012. Bolt's most successful event is the 200 m, with two Olympic and four World titles. The 2008 Olympics was his international debut over 100 m; he had earlier won numerous 200 m medals (including 2007 World Championship silver) and holds the world under-20 and world under-18 records for the event.

His achievements in sprinting have earned him the media nickname "Lightning Bolt", and his awards include the IAAF World Athlete of the Year, Track & Field Athlete of the Year, and Laureus World Sportsman of the Year (three times). He is the highest paid athlete ever in track and field. Bolt has stated that he intends to retire from athletics after the 2017 World Championships.

Rio 2016: Fourth Olympics

At the 2016 Rio Olympics, Bolt won the 100 metres gold medal with a time of 9.81 seconds. With this win, Bolt became the first athlete to win the event three times at the Olympic Games. Bolt followed up his 100 m win with a gold medal in the 200 m, which also makes him the first athlete to win the 200 m three times at the Olympic Games. Bolt ran the anchor leg for the finals of the 4 × 100 m relay and secured his third consecutive gold medal in the event. With that win, Bolt obtained the "triple-triple", three sprinting gold medals in three consecutive Olympics, and finished his Olympic career with a 100% win record in finals.



Recognition

- IAAF World Athlete of the Year: 2008, 2009, 2011, 2012, 2013
- Track & Field Athlete of the Year: 2008, 2009
- Laureus World Sportsman of the Year: 2009, 2010, 2013
- BBC Overseas Sports Personality of the Year: 2008, 2009, 2012
- L'Équipe Champion of Champions: 2008, 2009, 2012, 2015
- Jamaica Sportsman of the year: 2008, 2009, 2011, 2012, 2013
- AIPS Male Athlete of the Year: 2015
- Marca Leyenda (2009)

- In October 2008, he was made a Commander of the Order of Distinction, which entitles him to use the post nominal letters CD.
- In 2009, at age 23, Usain Bolt became the youngest member so far, of the Order of Jamaica. The award was 'for outstanding performance in the field of athletics at the international level'. In the Jamaican honours system, this is considered the equivalent of a knighthood in the British honours system,[citation needed] and entitles him to be formally styled "The Honourable", and to use the post nominal letters OJ.





04

PERSONS IN NEWS

Iron Sharmila ends 16-year-long fast - August 10, 2016



The Iron Lady of Manipur Irom Chanu Sharmila (44)

ended her 16-year-long hunger strike for repealing of the Armed Forces (Special Powers) Act (AFSPA) of 1958 from Manipur. After ending her 16-year-long hunger strike, she announced that she wants bring some positive changes in the state by actively participating in politics and contesting elections.

About Irom Chanu Sharmila

Irom Chanu Sharmila (born 14 March 1972), also known as the "Iron Lady" or "Mengoubi" ("the fair one") is a civil rights activist, political activist, and poet from the Indian state of Manipur.

In 1958, the Indian government passed a law, the Armed Forces (Special Powers) Act, 1958 that applies to just the seven states and grants security forces the power to search properties without a warrant, and to arrest people, and to use deadly force if there is "reasonable suspicion" that a person is acting against the state; a similar Act applies to Jammu & Kashmir.

Sharmila was already involved in local peace movements with regard to human rights abuses in Manipur when, on 2 November 2000, in Malom, a town in the Imphal Valley of Manipur, ten civilians were shot and killed while waiting at a bus stop. The incident, known as the "Malom Massacre", was allegedly committed by the Assam Rifles, one of the Indian Paramilitary forces operating in the state. The victims included Leisangbam Ibetombi, a 62-year-old woman, and 18-year-old Sinam Chandramani, a 1988 National Bravery Award winner.

The fast and responses

Sharmila, who was 28 at the time of Malom Massacre, began to fast in protest. Her primary demand to the Indian government has been the repeal of the Armed Forces (Special Powers) Act (AFSPA). She began her fast in Malom on 5 November, and vowed not to eat, drink, comb her hair or look in a mirror until AFSPA was repealed.

Three days after she began her strike, she was arrested by the police and charged with an "attempt to commit suicide", which was unlawful under the Indian Penal Code (IPC) at that time, and was later transferred to judicial custody. Her health deteriorated rapidly, and nasogastric intubation was forced on her from 21 November in order to keep her alive while under arrest.

Sharmila has been regularly released and re-arrested every year since her hunger strike began.

By 2004, Sharmila had become an "icon of public resistance." Following her procedural release on 2 October 2006, Irom Sharmila Chanu went to Raj Ghat, New Delhi, which she said was "to pay floral tribute to my ideal, Mahatma Gandhi." Later that evening, Sharmila headed for Jantar Mantar for a protest demonstration where she was joined by students, human rights activists and other concerned citizens. 30 women protested in support of Sharmila in front of the Assam Rifles headquarters. They held a banner saying "Indian Army rape us" and all of them were imprisoned for three months.

On 6 October, she was re-arrested by the Delhi police for attempting suicide and was taken to the All India Institute of Medical Sciences, where she wrote letters to the Prime Minister, the President, and the Home Minister. At this time, she met and won the support of Nobel-laureate Shirin Ebadi, the Nobel Laureate and human rights activist, who promised to take up Sharmila's cause at the United Nations Human Rights Council.

End of the fast

On July 26, 2016, Irom Sharmila, who had been on a hunger strike since 2000, announced that she would end her fast on August 9, 2016. She also announced that she would contest state elections in Manipur. the objective of her fast and entering politics is to fight for the removal of AFSPA as she has asserted "I will join politics and my fight will continue.

Awards and Honours

Sharmila was awarded the 2007 Gwangju Prize for Human Rights, which is given to "an outstanding person or group, active in the promotion and advocacy of Peace, Democracy and Human Rights". She shared the award with Lenin Raghuvanshi of People's Vigilance Committee on Human Rights, a northeastern Indian human rights organisation.

In 2009, she was awarded the first Mayillama Award of the Mayilamma Foundation "for achievement of her nonviolent struggle in Manipur".

In 2010, she won a lifetime achievement award from the Asian Human Rights Commission. Later that year, she won the Rabindranath Tagore Peace Prize of the Indian Institute of Planning and Management, which came with a cash award of 5,100,000 rupees, and the Sarva Gunah Sampannah "Award for Peace and Harmony" from the Signature Training Centre.

In 2013 Amnesty International declared her a Prisoner of conscience, and said she "is being held solely for a peaceful expression of her beliefs." The influence made by Irom Sharmila is often considered as powerful as the influences by personalities in the past and present.

Vijay Rupani takes oath as new Chief Minister of Gujarat - August 8, 2016



Mr Vijay Rupani (60) has sworn in as the 16th Chief Minister of Gujarat after Anandiben Patel had resigned from the post on August 3, 2016. He was administered the oath of post and secrecy by the Gujarat governor O.P. Kohli at the ceremony held at Mahatma Mandir in Gandhi Nagar. Besides, senior most cabinet minister in Anandiben Government, Nitin Patel took oath as the Deputy Chief Minister. Along with them, new council of ministers consisting of 25 ministers also took oath. Out of them 9 Ministers are cabinet Ministers, while 16 ministers are Minister of state (MoS).

Born on 2 August 1956 in Rangoon, Burma (now Myanmar) in a Jain Bania family. His family moved to Rajkot (Gujarat) in 1960 due to political instability in Burma. Currently, he is a member of the Gujarat Legislative Assembly and represents Rajkot West and presently the state president of the BJP. He was inducted as minister in the first cabinet expansion by Chief Minister Anandiben Patel in November 2014. He had held the Ministry of transport, water supply, labour and employment in Anandiben Patel Government. Earlier, he had served as MP of Rajya Sabha for Gujarat from 2006 to 2012.

Nita Ambani becomes first Indian woman member of IOC - August 5, 2016



Noted sports promoter and founder chairperson of Reliance

Foundation, Nita Ambani was elected as an individual member of International Olympic Committee (IOC). With this, she becomes the first Indian woman to join the prestigious body which governs Olympic sports in the world.

Key Facts

Nita Ambani is only current active individual member of the IOC from India and shall serve at the high-profile world body until she attains the age of 70. She was elected at the 129th IOC Session held in Rio de Janeiro, Brazil after being nominated in June 2016 by the IOC Executive Board. Sir Dorabji Tata was the first Indian representative in the IOC while Raja Randhir Singh was a member from 2000-2014 and is currently honorary member of the IOC. Nita Ambani spearheads all sports initiatives of Reliance Industries', notably cricket, football, kabaddi, basketball, tennis and golf either through company, foundation or its joint ventures.

About International Olympic Committee (IOC)

The IOC is the supreme authority of the Olympic Movement headquartered at Lausanne, Switzerland. It shepherds success through a wide range of programmes and projects. It acts as a catalyst for collaboration between all parties of the Olympic family. It ensures the regular celebration of the Olympic Games, supports all affiliated member organisations of the Olympic Movement and strongly encourages, by appropriate means, the promotion of the Olympic values.

Anant Maheshwari appointed as President of Microsoft India - August 3, 2016



Technocrat Anant Maheshwari was appointed as the President of Microsoft India, a subsidiary of US based software giant Microsoft Inc. He will join Microsoft India in September 2016 and will take over operations of the company from January 2017. He will succeed Bhaskar Pramanik who retires in March 2017. In his new role in Microsoft India, Maheshwari will be responsible for all of Microsoft's product, service and support offerings across India.

About Anant Maheshwari

He holds electrical & electronics engineering degree and a master's degree in economics from Birla Institute of Technology & Science (BITS), Pilani. Prior to this appointment he was working as the President of Honeywell India. He was responsible for Honeywell India's operations in three strategic business groups viz. automation and control solutions and aerospace. In last 12 years, he had held various business leadership roles in Honeywell including that of managing director. Prior to joining Honeywell India, Maheshwari was working with McKinsey & Co. where he worked with clients across multiple industries including telecom, IT and ecommerce, engineering equipment, private equity, automotive, steel, and pharmaceuticals.

Luke Aikins becomes 1st person to jump from 25,000 feet without a parachute - August 1, 2016



Skydiver Luke Aikins from United States created history by becoming the first person in the world to jump from 25,000 feet (mid-tropospheric altitude) without a parachute and landing safely in a net. He achieved this feat after successfully falling safely into the 100x100ft net in Simi Valley, southern California after the two-minute fall from aeroplane without a parachute or wing suit. With this he also set a personal and world record for the highest jump without a parachute or wing suit. Aikins' this record was culmination of a 26-year sky diving career and also has completed more 18,000 jumps.

About Luke Aikins

He is American professional skydiver, pilot, and prominent member of an elite team of skydivers' BASE jumpers. He had started skydiving at the age of 12 years. He also teaches skydiving. He is also an expert aerial photographer and his photos have been published in major magazines and newspapers.

Rohit Khandelwal becomes first Indian to win Mr. World title – July 20, 2016



Indian actor, model, television personality Rohit Khandelwal won the prestigious 2016 Mr. World title. With this, he became first Indian and first Asian to win the Mr. World title. Rohit received a cash prize of 50,000 dollars after winning this coveted title. Besides, Fernando Alberto Alvarez Soto (Puerto Rico) was named the first runner-up and Aldo Esparza Ramirez (Mexico) was named the second runner-up. The competition was held in Southport Theatre in Southport, England. In it 47 participants from around the world had participated.

About Rohit Khandelwal

Born in 1989 in Hyderabad, Telangana. He is also winner of Mr India 2015 contest. Prior to entering the modelling industry, he had served as ground staff for SpiceJet and technical support assistant at the Dell Computers.

05

FIVE

IMPORTANT NEWS



Rio Olympics

The 2016 Summer Olympics officially known as the Games of the XXXI Olympiad and commonly known as Rio 2016, is a major international multi-sport event being held in Rio de Janeiro, Brazil, from 5 August to 21 August 2016.



More than 11,000 athletes from 207 National Olympic Committees, including first time entrants Kosovo, South Sudan, and the Refugee Olympic Team, are taking part. With 306 sets of medals, the games features 28 Olympic sports, including rugby sevens and golf, which were added

to the Olympic program in 2009. These sporting events are taking place at 33 venues in the host city, and at five in São Paulo, Belo Horizonte, Salvador, Brasília and Manaus.

These are the first Summer Olympic Games under the IOC presidency of Thomas Bach. The host city Rio de Janeiro was announced at the 121st IOC Session in Copenhagen, Denmark, on 2 October 2009. Rio became the first South American city to host the Summer Olympics. These are the first games to be held in a Portuguese-speaking country, the first to be held entirely in winter, the first since 1968 to be held in Latin America, and the first since 2000 to be held in the Southern Hemisphere.

The lead-up to these Games was marked by controversies, including the instability of the country's federal government; health and safety concerns surrounding the Zika virus and significant pollution in the Guanabara Bay; and a doping scandal involving Russia, which has affected the participation of its athletes in these Games.

Opening ceremony

The opening ceremony took place in the Maracanã Stadium on 5 August 2016, and was directed by Fernando Meirelles, Daniela Thomas and Andrucha Waddington. The ceremony highlighted aspects of Brazilian history and culture, and featured a segment narrated by Fernanda Montenegro and Judi Dench with an appeal to environmental conservation and preventing global warming. The ceremony also featured the inaugural presentation of the Olympic Laurel, an honour bestowed by the IOC to those that have made "significant achievements in education, culture, development and peace through sport", to Kipchoge "Kip" Keino. The Games were officially opened by President of Brazil Michel Temer.

The Olympic cauldron was lit by Vanderlei Cordeiro de Lima, the Men's marathon bronze medallist at the 2004 Summer Olympics who was also awarded the Pierre de Coubertin medal for sportsmanship by the IOC after being attacked by a spectator and losing his lead. The cauldron was originally expected to be lit by Brazilian footballer Pelé, but he declined to participate due to health problems.

Sports

The 2016 Summer Olympic program features 28 sports and a total of 41 disciplines and 306 events. The two new sports for 2016 Olympic Games are golf and rugby sevens.

Refugee athletes

Due to the European migrant crisis and other reasons, the International Olympic Committee (IOC) will allow athletes to compete as Independent Olympians under the Olympic Flag. In the previous Olympic Games, refugees were ineligible to compete because of their inability to represent their home NOCs. On 2 March 2016, the IOC finalized plans for a specific Refugee Olympic Team (ROT); out of 43 refugee athletes deemed potentially eligible, 10 were chosen to form the team.





Goods and Services Tax (GST) Bill



The Goods and Services Tax Bill or GST Bill, officially known as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, proposes a national Value added Tax to be implemented in India from 1 April 2017.

“Goods and Services Tax” would be a comprehensive indirect tax on manufacture, sale and consumption of goods and services throughout India, to replace taxes levied by the central and state governments. Goods and Services Tax would be levied and collected at each stage of sale or purchase of goods or services based on the input tax credit method. This method allows GST-registered businesses to claim tax credit to the value of GST they paid on purchase of goods or services as part of their normal commercial activity. Taxable goods and services are not distinguished from one another and are taxed at a single rate in a supply chain till the goods or services reach the consumer. Administrative responsibility would generally rest with a single authority to levy tax on goods and services. Exports would be zero-rated and imports would be levied the same taxes as domestic goods and services adhering to the destination principle.

History

An empowered committee was set up by the Atal Bihari Vajpayee government in 2000 to streamline the GST model to be adopted and to develop the required backend infrastructure that would be needed for its implementation.

In his budget speech on 28 February 2006, P. Chidambaram, the then Finance Minister, announced the target date for implementation of GST to be 1 April 2010 and formed another empowered committee of State Finance Ministers to design the roadmap. The committee submitted its report to the government in April 2008 and released its First Discussion Paper on GST in India in 2009.

The Constitution (122nd Amendment) Bill, 2014 was introduced in the Lok Sabha by Finance Minister Arun Jaitley on 19 December 2014, and passed by the House on 6 May 2015. In the Rajya Sabha, the bill was referred to a Select Committee on 14 May 2015. The Select Committee of the Rajya Sabha submitted its report on the bill on 22 July 2015. The bill was passed by the Rajya Sabha on 3 August 2016, and the amended bill was passed by the Lok Sabha on 8 August 2016.

The Act was passed in accordance with the provisions of Article 368 of the Constitution, and must be ratified by more than half of the State Legislatures, as required under Clause (2) of the said article. On 12 August 2016, Assam became the first state to ratify the bill, when the Assam Legislative Assembly unanimously ratified it.

Salient features of Goods and Service Tax, bill

The salient features about this legislation were first time discussed in its first discussion paper in year 2009. We will reproduce the features discussed here again to understand this act very well.

- (i) The GST shall have two components: one levied by the Centre (hereinafter referred to as Central GST), and the other levied by the States (hereinafter referred to as State GST). Rates for Central GST and State GST would be prescribed appropriately, reflecting revenue considerations and acceptability. This dual GST model would be implemented through multiple statutes (one for CGST and SGST statute for every State).

However, the basic features of law such as chargeability, definition of taxable event and taxable person, measure of levy including valuation provisions, basis of classification etc. Would be uniform across these statutes as far as practicable.

- (ii) The Central GST and the State GST would be applicable to all transactions of goods and services made for a consideration except the exempted goods and services, goods which are outside the purview of GST and the transactions which are below the prescribed threshold limits.
- (iii) The Central GST and State GST are to be paid to the accounts of the Centre and the States separately. It would have to be ensured that account-heads for all services and goods would have indication whether it relates to Central GST or State GST (with identification of the State to whom the tax is to be credited).
- (iv) Since the Central GST and State GST are to be treated separately, taxes paid against the Central GST shall be allowed to be taken as input tax credit (ITC) for the Central GST and could be utilized only against the payment of Central GST.
- (v) Cross utilization of ITC between the Central GST and the State GST would not be allowed except in the case of inter-State supply of goods and services under the IGST model which is explained later.
- (vi) Ideally, the problem related to credit accumulation on account of refund of GST should be avoided by both the Centre and the States except in the cases such as exports, purchase of capital goods, input tax at higher rate than output tax etc. Where, again refund/adjustment should be completed in a time bound manner.
- (vii) To the extent feasible, uniform procedure for collection of both Central GST and State GST would be prescribed in the respective legislation for Central GST and State GST.
- (viii) The administration of the Central GST to the Centre and for State GST to the States would be given. This would imply that the Centre and the States would have concurrent jurisdiction for the entire value chain and for all taxpayers on the basis of thresholds for goods and services prescribed for the States and the Centre.
- (ix) The present threshold prescribed in different State VAT Acts below which VAT is not applicable varies

from State to State. A uniform State GST threshold across States is desirable and, therefore, it is considered that a threshold of gross annual turnover of Rs.10 lakh both for goods and services for all the States and Union Territories may be adopted with adequate compensation for the States (particularly, the States in North-Eastern Region and Special Category States) where lower threshold had prevailed in the VAT regime. Keeping in view the interest of small traders and small scale industries and to avoid dual control, the States also considered that the threshold for Central GST for goods may be kept at Rs.1.5 crore and the threshold for Central GST for services may also be appropriately high. It may be mentioned that even now there is a separate threshold of services (Rs. 10 lakh) and goods (Rs. 1.5 crore) in the Service Tax and CENVAT.

- (x) The States are also of the view that Composition/ Compounding Scheme for the purpose of GST should have an upper ceiling on gross annual turnover and a floor tax rate with respect to gross annual turnover. In particular, there would be a compounding cut-off at Rs. 50 lakh of gross annual turn over and a floor rate of 0.5% across the States. The scheme would also allow option for GST registration for dealers with turnover below the compounding cut-off.
- (xi) The taxpayer would need to submit periodical returns, in common format as far as possible, to both the Central GST authority and to the concerned State GST authorities.
- (xii) Each taxpayer would be allotted a PAN-linked taxpayer identification number with a total of 13/15 digits. This would bring the GST PAN-linked system in line with the prevailing PAN-based system for Income tax, facilitating data exchange and taxpayer compliance.
- (xiii) Keeping in mind the need of tax payer's convenience, functions such as assessment, enforcement, scrutiny and audit would be undertaken by the authority which is collecting the tax, with information sharing between the Centre and the States.

Seventh Pay Commission 2016

In a resolution dated 28th February, 2014, Government of India appointed the Seventh Central Pay Commission comprising Justice Shri Ashok Kumar Mathur as Chairman, Shri Vivek Rae as full time Member, Dr. Ratin Roy as part time Member and Smt. Meena Agarwal as Secretary. The Commission is headquartered in Delhi and was given 18 months from date of its constitution to make its recommendations. To this end the Commission set up its team of Officers, Advisers, Institutional Consultants and Experts and call for required information and documents from Ministries and Departments of Government of India and various Service associations.

Government employees will receive higher salaries likely from August 2016 as per the latest progress in the 7th pay commission. About 1 crore employees and pensioners will benefit from the pay hike.

We bring you the key points of the notification:

1. According to the pay new structure, the existing basic pay as on December 31, 2015 of a government employee shall be multiplied by a factor of 2.57. The 7th Pay Commission has recommended 23.55% hike.
2. Entry-level position's pay scale will be raised to Rs 18,000 a month from the current Rs 7,000. The maximum pay has been fixed at Rs 2.5 lakh.
3. The Seventh Pay Commission's recommendations on allowances (except Dearness Allowance) has been referred to a committee, which will submit its report within four months. All allowances will continue to be paid at existing rates in existing pay structure.
4. There shall be two dates for the grant of increment, January 1 and July 1, of every year, instead of existing date of July 1 every year.
5. The recommendations of the Commission for raise in rates of monthly involvement towards Central Government Employees Group Insurance Scheme (CGEGIS) for various categories of employees has not been accepted. The active rates of monthly contribution shall continue. The Finance Ministry will work out a tailored group insurance scheme for Central Government employees.
6. The recommendations of the seventh pay commission relating to interest bearing advances as well as interest free advances have been accepted with some exceptions.
7. Committees will be set up by Department of Personnel to examine individual, post-specific and cadre-specific anomalies arising out of functioning of the recommendations of the Commission.
8. Non-performing central government employees will not get annual increment if their performance is not up to the mark.
9. The latest update from the Seventh Pay Commission is that all arrears will be paid in a single instalment. The instruction further stated that Income Tax would be deducted before payment of arrears.

In an order, the Finance Ministry also said that the revised pay structure effective from January 1, 2016, would include the Dearness Allowance [DA] of 125 per cent provided in the pre-revised pay structure. The rate of the first instalment of DA under revised pay will be announced later. The raise would involve an additional burden of Rs. 1.02 lakh crore.

According to the 7th Pay commission, Children Education Allowance (CEA) will be paid to government employees to take care of the schooling and hostel requirements of their children. The rates of CEA are double for differently-able children.

First BRICS Employment Working Group meeting held in Hyderabad - July 29, 2016



The first-ever meeting of BRICS Employment Working Group (BEWG) was held in Hyderabad, Telangana from July 27 to 28, 2016. The agenda of the two day meeting was to shape the agenda for labour and employment track in BRICS countries.

Key highlights of meeting

- BRICS member countries were able to reach a consensus on employment generation, social security agreement and networking of labour institutes.
- The meeting set the agenda to promote decent work and promote job creation between BRICS countries.
- The foundation works for BEWG were also laid by delegates from member countries. India has drafted the Terms of Reference (TOR) of BEWG which has now been finalised.
- Besides, India also put forth some proposals for concrete collective action in the field of social security as well as research and capacity building.

The BEWG meeting is a prelude to the BRICS Labour and Employment Ministerial Meeting scheduled on September 27-28, 2016 under the Indian Presidency at Agra, Uttar Pradesh. The need to set up employment working group was first recognised at the first BRICS Labour and Employment Ministers meeting held at Ufa, Russia in 2015.

UNESCO announces 9 new World Heritage Sites - July 16, 2016



The United Nations Educational, Scientific and Cultural Organization (UNESCO), the UN cultural agency added nine new sites on its World Heritage List. Decision in this regard was taken at the 40th session of The World Heritage Committee meeting in Istanbul, Turkey. With these inclusions, the recorded sites on the World Heritage now stand at 981 which include both cultural and natural wonders.

9 new World Heritage Sites are :

1. Old city of Ani (Turkey): It is Turkish province of Kars. Once it had served as the capital of the Armenian kingdom in the 10th century.
2. Zuojiang Huashan rock art cultural landscape (China): Dates back to the 5th century BC. The landscape straddles steep cliffs in southwest China and represent the only trace left of the Luoyue people.
3. Qanat (Iran): They are ancient aqueducts trapped into alluvial aquifer and transported water underground across vast valleys. It helps in sustaining agricultural life and settlements in the arid areas.
4. Nalanda Mahavihara (India): It is an archaeological site having remains of a monastic and scholastic institution dating from the 3rd century BC to the 13th century AD.
5. Artificial islets of Nan Madol (Micronesia): They are 99 artificial islets made of basalt and coral boulders. They are home to ruins ranging from temple to tombs dating between 1200 and 1500 AD.
6. Stecci Sites: Located in Bosnia, central and western Montenegro, southern Croatia and western Serbia. They are medieval tombstones and graveyards carved from limestone, they feature decorative motives and inscriptions.
7. Ancient Philippi (Spain): It is Greek archaeological site founded in 356 BC by the Macedonian King Philip II. It is located in the present-day region of eastern Macedonia and Thrace.
8. Antequera Dolmens (Spain): It is comprises of

three megalithic monuments as well as two natural mountainous formations.

9. Gorham's Cave Complex (Britain): They are natural sea caves in the British overseas territory of Gibraltar. The site provides evidence of Neanderthal occupation over a span of more than 125,000 years.

About UNESCO World Heritage List

The UNESCO World Heritage Site list includes sites of special cultural or physical significance. The list is maintained by the international World Heritage Programme administered by the UNESCO World Heritage Committee. The committee comprises of 21 UNESCO member states which are elected by the General Assembly. Each World Heritage Site included in the list remains part of the legal territory of the state where it is located. But inclusion of sites in the list by UNESCO is in the interest of the international community to preserve each site. Presently, Italy with 50 sites is home to the greatest number of World Heritage Sites.



06

Latest in General Knowledge

Anniversaries & Days

Important Days in August

Aug-06	Hiroshima Day
Aug-09	Quit India Movement Day
Aug-12	International youth Day
Aug-14	Pakistan's Independence Day
Aug-15	India's Independence Day
Aug-19	World Photography Day
Aug-20	Sadbhavana Diwas
Aug-29	National Sports Day of India (Dhyanchand's Birth Day)
Aug-30	Small Industry Day

Appointments

Manjula Chellur appointed as Chief Justice of the Bombay High Court - August 15, 2016



Justice Manjula Chellur has been selected as the new Chief Justice of the Bombay High Court. Currently, she is the Chief Justice of Calcutta High Court. She will succeed CJ Dharendra Hiralal Waghela who retires on August 24, 2016. She will be second woman Chief Justice of the Bombay HC, after Sujata Manohar in 1994.

About Manjula Chellur

Justice Manjula Chellur was born on December 5, 1955 in Karnataka. She was the first woman advocate to practice in Bellary district and later in 1988 became a district judge. In 2000, she was appointed as the first woman judge of Karnataka High Court. She was appointed as the Acting Chief Justice of the Kerala High Court in November 2011. She had sworn-in as the Chief Justice in September 2012 and was transferred to Calcutta High Court in 2014.

K M Hanumantharayappa assumes charge as Chairman of Central Silk Board - August 11, 2016

K M Hanumantharayappa has assumed charge as the new Chairman of Central Silk Board (CSB), for a period of three years. He is the 25th Chairman of the Central Silk Board and succeeds N S Bissegowda.

KM Hanumantharayappa by profession is a sericulturist and a weaver. He hails from Doddaballapura, a traditional silk weaving cluster in Karnataka. He is a senior political leader from BJP. He is the President of Karnataka State Nekarara Horata Samithi. Earlier from 2000 to 2002, he had served as a Member to the Central Silk Board. He also had served as Chairman, Karnataka Silk Marketing Board (KSMB) during 2010 to 2013. Government of Karnataka has bestowed upon him Best Agriculturist Award.

Dinesh Kumar Khara appointed as Managing Director of SBI - August 10, 2016



Dinesh Kumar Khara was appointed Managing Director (MD) of State Bank of India (SBI), India's largest lender. His appointment was confirmed by the Appointments Committee of the Cabinet (ACC) headed by Prime Minister Narendra Modi. He has been appointed for the period of three years. Prior to this appointment he was working as MD and chief executive of SBI Funds Management Pvt. Ltd. Besides, ACC also appointed Ashok Kumar Garg and Raj Kamal Verma as executive directors of Bank of Baroda (BoB) and Union Bank of India (UBI), respectively. Gopal Murli Bhagat and Himanshu Joshi were also appointed as executive directors of Corporation Bank and Oriental Bank of Commerce (OBC), respectively.

Pushpa Kamal Dahal elected as 39th Prime Minister of Nepal - August 3, 2016



Communist Party of Nepal-Maoist Chairperson (CPN-MC) Pushpa Kamal Dahal 'Prachanda' (61) was elected as the 39th Prime Minister of Nepal. He was the sole claimant to the post of prime minister after then Prime Minister K P Oli had resigned in July 2016 following political turmoil. He secured 363 in favour and 210 against. He will be the second Prime Minister of Nepal under the newly adopted secular, republic and federal Constitution. This will be his second stint as the Prime Minister of Nepal after he had served earlier from 2008 to 2009.

About Pushpa Kamal Dahal

Born on 11 December 1954 in Dhikur Pokhari, Nepal. He is also known as Prachanda. He is chairman of the Communist Party of Nepal (Maoist-Centre) [CPN (M-C)]. He led a guerrilla war against the government and had launched a communist insurgency in 1996. He is also widely known by his nom de guerre "Prachanda", a name he went by during his guerrilla days.

Honours & Awards

Shubha Mudgal selected for Rajiv Gandhi National Sadbhavana Award - August 4, 2016



Singer Shubha Mudgal has been selected for the prestigious the 23rd Rajiv Gandhi National Sadbhavana Award 2016. She will be bestowed with this award for her outstanding contribution towards the promotion of communal harmony, peace and goodwill.

About Shubha Mudgal

- Shubha Mudgal is a well-known Indian singer of Hindustani classical music, Thumri, Khayal, Dadra and popular Indian pop music.
- She was also awarded the 1996 National Film Award for Best Non-Feature Film Music Direction for 'Amrit Beej'. She was honoured with Padma Shri in 2000.

About Rajiv Gandhi National Sadbhavana Award

- The Rajiv Gandhi National Sadbhavana Award is given on 20 August i.e. the occasion of the birth anniversary of Rajiv Gandhi, former Prime Minister of India.
- The award was instituted by All India Congress Committee (AICC) of the Indian National Congress Party in 1992. The award carries a citation and cash award of Rs 10 lakh.
- It was instituted to commemorate the lasting contribution made by Rajiv Gandhi to promote peace, communal harmony and fight against violence.
- Former recipients are Mother Teresa, Mohd. Yunus, Lata Mangeshkar, Ustad Bismillah Khan, Sunil Dutt, Ustad Amjad Ali Khan etc.

Anita Gopalan awarded 2016 PEN/Heim Translation Fund Grants - August 2, 2016



Translator and artist Anita Gopalan was awarded the 2016 PEN/Heim Translation Fund Grants for her English translation of Hindi novel Simsim written by Geet Chaturvedi. Gopalan is the second Indian translator to be selected for the grant. She will be honoured at the 2017 PEN Literary Awards Ceremony in New York in February 2017.

Novel Simsim: It narrates the clash between two Indias', i.e. one old and traditional and the other modern and new driven by consumerism and corporate greed. It was published in 2008 and is recognized for its groundbreaking contribution to contemporary Hindi fiction.

About Anita Gopalan

- Anita Gopalan is an artist and translator.
- She had graduated in Computer Science and Mathematics from Birla Institute of Technology and Science (BITS) Pilani.
- Prior to her writing and translator career, she had worked in the banking technology sector for over 14 years.

About PEN/Heim Translation Fund Grants

- The fund grants were established by PEN American Centre in 2003.
- It was renamed from earlier PEN Translation Fund Grants in honour of noted literary translator Michael Henry Heim.
- The Grants' seeks to promote the reception and publication of translated world literature in English.
- They are awarded annually to a select number of literary translators based on quality of translation and importance of the original work as well as its originality.

Adman Srinivasan Swamy conferred with AAAI Lifetime Achievement Award - July 30, 2016



The Advertising Agencies Association of India (AAAI) conferred its Lifetime Achievement Award on famous adman Srinivasan K. Swamy. Mr. Swamy is popularly known as Sundar. He is a veteran in the advertising industry and has almost four decades of rich experience.

About Srinivasan

- K. Swamy Swamy is Chairman of R. K. Swamy Hansa, a diversified marketing communications group.
- He has served as the President of AAAI for three consecutive terms from 2004 to 2007.
- He is also the Vice Chairman of the Advertising Standards Council of India (ASCI) and a Board Member of the Audit Bureau of Circulations.

AAAI's Lifetime Award: It was instituted in 1988. It is the highest recognition bestowed on an individual in India for outstanding contribution to the advertising industry.

About Advertising Agencies Association of India (AAAI)

- AAAI is the official, national organisation of advertising agencies to promote their interests. It was formed in 1945.
- It promotes professionalism, through its founding principles, which uphold sound business practices between Advertisers and Advertising Agencies and the various media.
- AAAI is representative body of very large number of small, medium and large-sized agencies that together account for almost 80% of the advertising business in the country.
- It is recognised as the apex body for the Advertising industry at all forums – Advertisers and Media owners and their associations and Government.

Bezwada Wilson, TM Krishna win Ramon Magsaysay Award 2016 - July 27, 2016



Two Indians, social activist Bezwada Wilson and musician TM Krishna, have won the prestigious Ramon Magsaysay Award 2016. They are among the total six awardees selected for the 2016 Ramon Magsaysay Award, often regarded as Asia's Nobel Prize.

Bezwada Wilson (India): He has been recognized for asserting the inalienable right to a life of human dignity. He is the National Convener of the Safai Karmachari Andolan (SKA). He has done remarkable work in liberating scores of people engaged in manual scavenging across the country.

Thodur Madabusi Krishna (India): He has been recognized for ensuring social inclusiveness in culture. He is a Carnatic music vocalist.

About Ramon Magsaysay Award

- Ramon Magsaysay Award is Asia's highest honour and is often regarded as the region's equivalent of the Nobel Prize.
- It was established in 1957 in the memory of Philippines' 3rd President Ramon Magsaysay who had died in air disaster in March 1957.
- It was established by trustees of the New York City based Rockefeller Brothers Fund and Philippine government.

- It is awarded annually to individuals or organizations from Asia region for their altruistic and philanthropic service.
- The award carries a Medallion bearing the likeness of the late President Ramon Magsaysay, cash prize and a certificate.

Violinist A Kanyakumari, first female violinist to get Sangita Kalanidhi Award - July 25, 2016



Renowned violinist Avasarala Kanyakumari from south India was selected for the prestigious 2016 Sangita Kalanidhi Award. With this, she becomes first female violinist chosen in the history of this prestigious award. She will be bestowed with the award on January 1, 2017. She will also preside over the 90th annual conference of the Music Academy scheduled from December 15, 2016 to January 1, 2017. So far eight male violinists have been bestowed with this award. They are M. Chandrasekaran (2005), M. S. Gopalakrishnan (1997), Papa KS Venkataramiah (1962), TK Jayarama Iyer (1960), T. Chowdiah (1957), Marungapuri Gopalakrishna Iyer (1955), Karur Chinnaswamy Iyer (1950) and Kumbakonam Rajamanickam Pillai (1948).

About Avasarala Kanyakumari

- She is a violinist from South India and specializes in Carnatic music.
- She is native of Vijayanagaram in Andhra Pradesh and has an experience of over 50 years as an accompanist, soloist and teacher.
- She has created seven ragas under the title Saptadri, seven names of Lord Venkateswara of Tirupati, Mahalakshmi, Tirumurti and Bharat.
- Awards and Honours: Padma Shri (2015), Sangeet Natak Akademi Award (2003).

About Sangita Kalanidhi award/title

- Sangita Kalanidhi award/title is a prestigious award bestowed annually upon an expert of Carnatic Music by the Madras Music Academy.
- The award's name has been derived from Sanskrit which means treasure of Music and art in English. This honour is considered one of the highest awards in Carnatic music.

07

NATIONAL CURRENT AFFAIRS



Union Government constitutes National Committee on Trade Facilitation - August 15, 2016



The Union Government has constituted a National Committee on Trade Facilitation (NCTF) to develop the pan-India road map for trade facilitation. It has been constituted in line with the World Trade Organisation (WTO's) Trade Facilitation Agreement (TFA), which India also has ratified. The NCTF will inter – ministerial body on trade facilitation and will be headed by Pradeep Kumar Sinha, who is the Cabinet Secretary of India.

Terms of References of Committee

It will be a national level body that will facilitate domestic co-ordination and implementation of TFA provisions. It will play lead role in developing the pan-India road map for trade facilitation. It will have three tier structure with main national committee for monitoring implementation of TFA. It will synergise the various trade facilitation perspectives across the country and focus on an outreach programme for sensitization of stakeholders about it. It will be responsible for identifying the nature of required legislative changes and spearheading the diagnostic tools needed for assessing compliance to TFA.

Union Government launches 1st phase of Smart Ganga City programme in 10 cities - August 13, 2016



The Union Government has launched the first phase of Smart Ganga City programme in 10 cities located along River Ganga. The first phase of programme was jointly launched by the Union Urban Development Minister M Venkaiah Naidu and Union Water Resources Minister Uma Bharti.

Key Facts

- 10 Cities/Towns are Haridwar, Rishikesh, Mathura, Varanasi, Kanpur, Allahabad, Lucknow, Patna, Sahibganj and Barrackpore.
- Under this programme, Sewage Treatment Plants (STPs) and improve drainage network will be set up on hybrid annuity mode on public private partnership basis.
- In the hybrid annuity model, a part of capital investment (up to 40%) will be paid by Union Government through construction linked milestones.
- The balance amount will come through an annuity over the contract duration up to 20 years to ensure operational longevity of STPs.

Rajya Sabha passes Maternity Benefits (Amendment) Bill, 2016 - August 12, 2016

The Rajya Sabha has passed the Maternity Benefits (Amendment) Bill, 2016 to raise maternity leave for working women from 12 weeks to 26 weeks for two surviving children. The Bill seeks to amend the Maternity Benefit Act, 1961. The law protects the employment of women during the time of her maternity and entitles her of a 'maternity benefit'

Key Facts

- The Bill aims at increasing women's participation in the workforce which is "decreasing day-by-day."
- The provisions of bill apply to every establishment employing ten or more persons and include mines and factories.
- No employer can remove any woman employee on the ground of pregnancy. It is a mandatory for every establishment having 50 or more employees to have a creche.
- There is also a provision in the bill to provide 12 weeks maternity benefit to a commissioning mother and adopting mother (adopting a newborn aged below three).
- In this case commissioning mother is defined as a biological mother who uses her egg to create an embryo implanted in another woman.
- However, a woman who has two or more children will continue to get only 12 weeks maternity leave.
- With this India will be in third position in the world in terms of the number of weeks allowed for maternity leave behind Norway (44) and Canada (50).

India's first Green Rail Corridor launched in Tamil Nadu - July 25, 2016



The India's first Green Rail Corridor was inaugurated on the 114-km long Rameswaram-Manamadurai stretch in Tamil Nadu. It was inaugurated by Union Railways Minister Suresh Prabhu through video-conferencing from Chennai, Tamil Nadu.

Key Facts

- The Green Rail Corridor ensures zero toilet discharge on rail tracks as part of its commitment to clean environment under the 'Swachh Rail-Swachh Bharat' initiative.
- Trains in the section have been equipped with bio-toilets to ensure zero discharge of human waste on the rail tracks.

Besides, Union Railways Minister also inaugurated high speed upgraded Wi-Fi facility, set up in association with Google, at Chennai Central Railway Station and Tiruchirappalli Railway Station. He also launched a traditional medicine centre under Ayush at Perambur Railway Hospital.

CSIR-CMERI develops Solar Power Tree for generation of electricity from solar energy- July 23, 2016



The Union Ministry of Science and Technology has launched 'Solar Power Tree', an innovative way to generate electricity by harnessing maximum solar energy in a limited space. It was launched by Union Minister for Science & Technology and Earth Sciences Dr. Harsh Vardhan in New Delhi.

Key Features of Solar Power Tree

- The Solar Power Tree has been developed by the CSIR-Central Mechanical Engineering Research Institute (CSIR-CMERI).
- It can harnesses solar energy for producing electricity with an innovative vertical arrangement of solar cells.
- It reduces the requirement of land as compared to conventional Solar Photovoltaic layout. It keeps the land character intact and is viable in both rural and urban areas.
- It takes only 4 square feet of land for installing a 5 KW Solar Power tree. But in a conventional horizontal layout for generating 5 KW it requires 400 square feet of land.
- On an average, it harnesses more sunrays for one hour in a day as photovoltaic panels are placed at higher height.

- It can harness up to 10-15% more power in comparison to a conventional layout on ground.
- It has a battery back-up of 2 hours on full load and can give light even after sunset.
- It is facilitated with water sprinkler at the top for self-cleaning of panels which help to increase the efficiency of the solar panels.

CMERI: It is a constituent laboratory of Council of Scientific and Industrial Research (CSIR).

Union Cabinet approves establishment of new AIIMS at Gorakhpur – July 21, 2016

The Union Cabinet has given its approval for establishment of new All India Institutes of Medical Sciences (AIIMS) at Gorakhpur in Uttar Pradesh. It will be established under Pradhan Mantri Swasthya Suraksha Yojana (PMSSY) which aims at correcting imbalances in the availability of affordable healthcare facilities in different parts of country and also augmenting facilities for quality medical education in under-served states.

Key Facts

- The AIIMS, Gorakhpur will have a hospital with capacity of 750 beds which will include Emergency/Trauma Beds, AYUSH Beds, Super Speciality beds and Private Beds and ICU Speciality.
- In addition, it will have an Administration Block, Auditorium, AYUSH Block, Night Shelter, residential facilities and Hostels.
- The cost of project for establishment of the AIIMS Gorakhpur will be 1011 crore rupees. It does not include recurring costs (wages, salaries and operation & maintenance expenses).
- AIIMS will meet its recurring expenditure from their annual budgets through Grant-in-Aid provided from Plan Budget Head of PMSSY of Union Ministry of Health and Family Welfare.
- The establishment of AIIMS, Gorakhpur will serve the dual purpose of providing super specialty health care to the population while creating a large pool of doctors and other health workers in this region.

Background

- Under the Pradhan Mantri Swasthya Suraksha Yojana (PMSSY), AIIMS have been established in Bhopal, Bhubaneswar, Jodhpur, Raipur, Rishikesh and Patna.
- The work of AIIMS at Rae Bareilly is in progress. Besides, three new AIIMS in Nagpur (Maharashtra), Kalyani (West) and Mangalagiri in Guntur (Andhra Pradesh) also have been sanctioned in 2015.

Lifeline Express: World's first hospital on a train completes 25 years of service - July 16, 2016



The Lifeline Express, the world's first hospital on a train of Indian Railways has completed 25 years of service to the poor and underprivileged masses of rural India. To mark the occasion and celebrate the success of the train a function was held in Mumbai, Maharashtra.

About Lifeline Express

- The Lifeline Express is also known as the Magic Train of India. It was launched on 16 July 1991.
- The Lifeline Express has the distinction of being the first ever hospital-on-rails in the world.
- It is equipped with state-of-the-art medical facilities and equipment to cater to the needs of the rural patients.
- The train is a flagship social initiative of Impact India Foundation (IIF) in partnership with the Indian Railways and the Union Health Ministry.
- It was started with an aim to provide on-the-spot diagnostic, medical and advanced surgical treatment for preventive and curative interventions for disabled adults and children using the Indian Railway Network.
- So far, the train covered 173 projects in 18 states and also covered 2 lakh kilometres distance and has medically served more than 10,00,000 poor in rural India.



08

International Current Affairs

China opens world's longest and highest glass bridge - August 22, 2016



The world's highest and longest glass-bottomed bridge was opened to visitors in central China. The bridge connects two mountain cliffs known as the Avatar Mountains in Zhangjiajie, Hunan province.

Key Facts

The glass-bottomed bridge is 430 metres long and is 6 metres wide. It stands 300 metre above a canyon in the Tianmenshan National Forest Park. It has been paved with 99 panes of three-layered transparent glass. It has been designed by Israeli architect Haim Dotan. Construction of the bridge had completed in December 2015. So far it has set 10 world records for design and construction. Maximum 8,000 visitors will be allowed to cross the bridge every day.

Myanmar to support China's OBOR, BCIM initiatives - August 20, 2016



Myanmar has officially announced to support for China's ambitious One Belt and One Road (OBOR) connectivity initiative along the ancient Silk Road. It was announced in the joint statement released by both countries during official state visit of Myanmar's State Counsellor Aung San Suu Kyi to China.

Key highlights of Aung San Suu Kyi's visit to China

- Myanmar also Bangladesh-China-India-Myanmar (BCIM) economic corridor meant to industrialise a stretch spanning more than 2,000-km.
- BCIM corridor links Kunming in China with Mandalay in Myanmar and passes through Bangladesh and ends at Kolkata in India.
- Myanmar also asked for China's support to realise peace and national reconciliation through political dialogue in case of militancy.
- Myanmar has been a victim of militancy which for decades is fuelled by clandestine sale of drugs, jade and timber, mostly channelled through China.
- Myanmar also discussed on issues for China's support for its infrastructure projects including on Myitsone dam project.
- Myitsone dam project is controversial China-backed project in Northeastern Myanmar stalled since 2011 on the grounds of causing extensive ecological damage.

- Talks were also held for establishing an Asian super-grid with Myanmar as one of its nodes with China's state-owned State Grid Corporation.

China launches World's first Quantum Communication Satellite - August 16, 2016



China has successfully launched the world's first quantum satellite dubbed as Quantum Experiments at Space Scales (QUESS) satellite. The satellite was launched on board of Long March-2D rocket from the Jiuquan Satellite Launch Centre in the remote northwestern province of Gansu.

Key Features

The QUESS satellite has been nicknamed as Micius after a 5th century BC Chinese philosopher. It will be located in sun-synchronous orbit at an altitude of 500 km and will circle the Earth once every 90 minutes. The satellite will help China to establish hack-proof communications system by transmitting uncrackable keys from space to the ground. Applications: Ranges from highly secured military and government communications to online shopping.

Significance

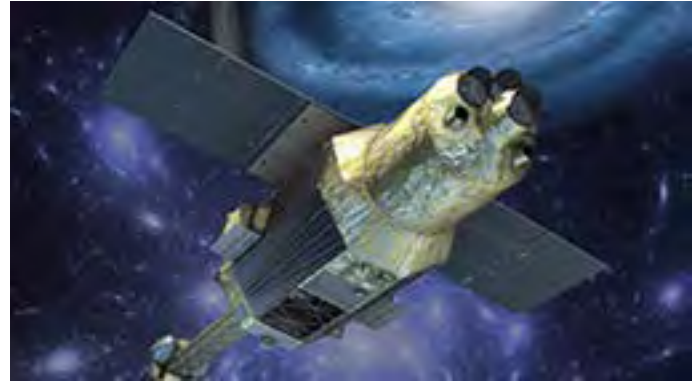
Earlier, researchers around the world had successfully sent quantum messages on land. But this first of its kind satellite-based quantum network would make it possible to send quickly encrypted (hack proof) messages around the world. It also opens door to other possible uses of the technology. The launch is also a major triumph for China in the field of quantum technology.

What is Quantum communication?

Quantum communication boasts ultra-high security communication. It uses subatomic particles to securely communicate between two points. In case intruder (hacker) tries to crack the message in Quantum communication, it will change its form in a way that would alert the sender and cause the message to be altered or deleted.

Note: Chinese philosopher Micius has been credited for conducting optical experiments.

China launches Gaofen-3 high-resolution radar imaging satellite - August 11, 2016



China has successfully launched a new high-resolution Synthetic Aperture Radar (SAR) dubbed as Gaofen-3. It was launched from the Taiyuan Satellite Launch Center in northern Shanxi Province on the back of a Long March 4C rocket. It was 233rd flight mission by a Long March carrier rocket. The Gaofen-3 satellite was developed by the China Academy of Space Technology (CAST) and Shanghai Academy of Spaceflight Technology (SAST), under guidance of China Aerospace Science and Technology Corporation (CATC).

Key Facts

The Gaofen-3 satellite is China's first low orbit remote sensing satellite. It has lifespan of eight years. It will provide high-definition remote sensing data for its users over long periods of time. It has 12 imaging modes that will provide high-definition observation satellite is capable of taking wide pictures of earth and photographing detailed scenarios of specific areas. The Gaofen-3 satellite is China's first SAR imaging satellite. It is accurate to one meter in distance and covers the globe with an all-weather 24-hour observation service. It will be used for disaster warning, water resource assessments, weather forecasting and the protection of maritime rights.

Background

China had launched its ambitious Gaofen project in 2013. As part of it Gaofen-1 satellite was launched in April 2013 which can cover the globe in just four days. Gaofen-2 satellite was launched into space in August 2014. It is accurate to 0.8 meters in full color and can collect multispectral images of objects 3.2 meters or longer in length. Gaofen-4 satellite launched in late 2015. It is China's first geosynchronous orbit high-definition optical imaging satellite and the world's most sophisticated satellite.

WHO declares Brazil measles free - July 27, 2016

About Measles

Measles is a highly contagious airborne disease transmitted orally, through mucus or saliva. It mainly affects children and can be spread rapidly through the air due to sneezing or a cough. Thus it is highly infectious airborne disease. The first symptoms of disease appear after 10 days with red spots on the skin. Most patients recover within three weeks. It can also cause pneumonia, blindness or even death in malnourished children. Most of those infected with this disease and who die are less than five years old. Annually Measles affects about 20 million people across the globe and primarily in the developing areas of Asia and Africa.



The World Health Organisation (WHO) has officially declared Brazil free of measles, after no case of the disease was registered in the year 2015. The eradication of measles in Brazil is the conclusion of work spanning several years. The WHO had worked along with the Pan-American Health Organization (PAHO) to eradicate the disease. From 1985 to 2000, Brazil did not see any domestic cases of measles because of joint efforts to WHO and PAHO. But the disease broke out again in 2013 in the north eastern Brazilian states of Pernambuco and Ceara.

09 Banking Awareness

Banking & Financial Current Affairs – August 2016

RBI Policy Rates

Bank Rate	7.00%
Repo Rate	6.50%
Reverse Repo Rate	6.00%
Cash Reserve Ratio (CRR)	4%
Statutory Liquidity Ratio (SLR)	21.00%
Base Rate	9.30%–9.70%
Savings Deposit Rate	4%
Term Deposit Rate for > 1 year	7.00%–7.50%

Urjit Patel appointed as 24th Governor of RBI - August 20, 2016



Union Government has appointed Urjit Patel (52) as new Governor of Reserve Bank of India (RBI). He will be 24th Governor of RBI. He will have tenure of three years and shall succeed Raghuram Rajan. Prior to this appointment (elevation) he was Deputy Governor of RBI. He will be the eighth Deputy Governor to be elevated as Governor at RBI.

Background

The Appointment Committee of Cabinet (ACC) has appointed Urjit Patel based on the recommendation of the Financial Sector Regulatory Appointments Search Committee (FSRASC), headed by the Cabinet Secretary. The Committee undertook an extensive exercise to suggest a panel of names to the ACC.

About Urjit Patel

- Born on October 28, 1963. He had received his doctorate in economics from Yale University in 1990) and M Phil from Oxford (1986).
- By profession he is an eminent economist, consultant and banker. He has two decades of rich experience across sectors including financial, energy and infrastructure sectors.
- He has worked with the International Monetary Fund (IMF) covering the US, India, Bahamas and Myanmar desks between 1990 and 1995.
- For first time, he was appointed as the Deputy Governor of RBI in January 2013 for three year term and was later reappointed on January 2016.
- He had headed committee to review the monetary policy framework and had proposed monetary policy committee to set interest rates (currently solely decided by the RBI governor).
- It also had recommended targeting consumer inflation to control volatile prices by shifting the current focus away from wholesale prices.
- Besides, he also had worked closely with several union and state government committees especially those on market studies, direct taxes, anti-trust laws, Prime Minister's Task Force on Infrastructure and sectors like telecom, aviation, power and pensions.

Note: The RBI is central bank of India. It regulates banks, prints money and prevents volatility in the foreign exchange market. It is also the government's banker and lender of last resort.

India Post Payments Bank Limited incorporated - August 19, 2016



The India Post Payments Bank Limited (IPPBL) has received the Certificate of Incorporation from the Registrar of Companies, Ministry of Corporate Affairs under the Companies Act 2013. IPPBL would be the first PSU under the Department of Posts (DoP). With the incorporation, the Board of the IPPBL is likely to be constituted soon.

Key Facts

The incorporation of the IPPB Ltd paves the way for it to begin hiring of banking professionals to set up the bank and begin its operations in 2017. The DoP is expected to complete the roll out of its branches all over the country by September 2017. This could be the fastest roll out for a bank anywhere in the world.

About India Post Payments Bank (IPPB)

The Union Government has given its approval for setting up IPPB as a Public Limited Company under the DoP with 100% Government of India (GOI) equity. The DoP had received the “in-principle approval” of the RBI in September 2015 to set up the IPPB. The project will be rolled out in a phased manner in the entire country. The IPPB will leverage DoP’s network, resources and reach to make low-cost, quality and simple financial services easily accessible to customers in the country.

Benefits of IPPB

- Further the cause of financial inclusion by providing basic banking, remittance services and payments services to customers.
- Facilitate spread of financial services like insurance, pensions, mutual funds to customers especially from rural areas and the unbanked and under-banked segments.
- Generate opportunities for propagating financial literacy across the country by using state of the art banking and payments technology.
- Generate new employment opportunities for skilled banking professionals.
- Encourage citizens to move towards a cashless economy by creating the largest bank network in the world in terms of accessibility.

SBI board approves merger of 5 associate banks, BMB with itself - August 19, 2016



The State Bank of India’s (SBI’s) board of directors has approved merger of its five associate banks and Bharatiya Mahila Bank (BMB) with itself. These five subsidiaries are State Bank of Bikaner & Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Travancore and Bharatiya Mahila Bank.

Key Facts

- The board has finalised the share swap ratio for three of the listed subsidiaries and BMB.
- It also approved merger of two unlisted associate banks State Bank of Patiala and State Bank of Hyderabad with it.
- The merger will create a global-sized bank with assets worth over Rs 37 lakh crore. It will make SBI one of the top 50 global financial powerhouses in the world.
- The merged entity will have network of 22,500 branches and 58,000 ATMs serving a customer base of over 50 crore.
- SBI has close to 16,500 branches, including 191 foreign offices across 36 countries while the five subsidiary banks have nearly 6,000 branches.

Union Cabinet approves liberalization of FDI norms for NBFCs - August 11, 2016



The Union Cabinet has approved liberalization of foreign investment norms for the non-banking finance companies (NBFCs) to improve the ease of doing business. Decision in this regard, Union Cabinet meeting chaired by Prime Minister Narendra Modi in New Delhi.

Cabinet has approved

- Foreign investment in NBFCs can now come under the automatic route provided they are regulated by any of the financial sector regulators.
- Entities not regulated by any of the regulators (RBI, SEBI, PFRDA etc.)/government agencies will need approval from the Foreign Investment Promotion Board (FIPB).
- Minimum capitalisation norms as mandated under FDI policy have been eliminated as most of the regulators have already fixed minimum capitalisation norms.

What is a Non-Banking Financial Company (NBFC)?

- A NBFC is a financial institution that provides banking services without meeting the legal definition of a bank, i.e. one that does not hold a banking license.
- It is established as a company registered under the Companies Act, 1956 but its operations are often still covered under a country's banking regulations.
- NBFCs may be engaged in the business of loans and credit facilities, savings products, investments and money transfer services.

What is difference between banks and NBFCs?

- NBFCs business activities are akin to that of banks as they can lend and make investments; however there are a few differences between them.
- NBFCs cannot accept demand deposits. They cannot issue cheques as they do not form part of the payment and settlement system.
- Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in case of banks.

NPA of commercial banks increased by around 4%: Government - August 9, 2016



The Union Government has announced that the Non-Performing Assets (NPA) of commercial banks have increased by around 4% in the last one year (March 2015 to March 2016). It was announced by Union Minister of State for Finance (MoS) Santosh Gangwar in a written reply to the Rajya Sabha.

Key facts

- The NPA of banks was 5.43 percent in March 2015 which has risen to 9.32 percent in March 2016.

- The high incidences of NPAs are mainly related to power, road, steel, textiles and other sectors.
- NPA amounts are related to 417 stalled infrastructure projects where public sector banks have invested is over 66478 crore rupees.
- Union Government has taken several steps to revive these stalled projects. Besides, the Reserve Bank of India (RBI) has also issued guidelines for restructuring of loans.

What are Non-Performing Assets (NPA's)?

- NPAs (also called non-performing loans) are loans made by a bank or finance company on which repayments or interest payments are not being made on time.
- The loan is considered to be a NPA once the borrower fails to make interest or principal payments for 90 days.
- In case of Agriculture/Farm Loans, the NPA varies for of Short duration crop loan (interest not paid for 2 crop seasons), Long Duration Crops (interest not paid for 1 Crop season).
- Thus, NPA is any asset of a bank which is not producing any income. It affects the profitability & liquidity of the banks.
- It adversely affects the value of bank in terms of market credit and widens assets and liability mismatch.
- It results in inflating the cost of capital for economic activities and banks may charge higher interest rates on some products to compensate NPAs.

RBI constitutes Tarun Ramadorai committee to look at household finances in India - August 6, 2016



The Reserve Bank of India (RBI) has constituted Dr. Tarun Ramadorai committee to study various facets of household finance in India. The committee will be chaired by Tarun Ramadorai, Professor of Financial Economics at University of Oxford. It will also have representation from all financial sector regulators in India.

Terms of References of Committee

- Study various facets of household finance in India and benchmark India's position against both the peer countries and advanced countries.
- Study the reasons behind the deviation of financial allocations of Indian households like the large household allocation to gold.
- Evaluate the design of new systems and the redesign of existing systems of incentives and regulations to encourage.
- Evaluate households' demands in financial markets for assets such as pensions as well as liabilities such as home loans over the coming decade.
- Assess the role of new financial technologies and products such as robo-advising, automatically refinancing mortgages.

7 Indian companies on 2016 Fortune 500 list - July 22, 2016



Seven Indian companies have made it to the latest Fortune 500 list of the world's biggest corporations in terms of revenue. Fortune 500 list is an annual ranking of the world's wealthiest companies, compiled and published by the American business magazine Fortune and published

globally by Time Inc. In it companies are ranked by total revenues for their respective fiscal year which has ended on or before March 31, 2015. Revenue figures of companies mainly include their consolidated subsidiaries, reported revenues from the discontinued operations and excluding excise taxes.

Key Facts

- 7 Indian companies are: Indian Oil Corporation (161st), Reliance Industries (215th), Tata Motors (226th), State Bank of India (232nd), Bharat Petroleum (358th), Hindustan Petroleum (367th) and Rajesh Exports (423rd).
- Global top 10 companies: Walmart (1st), State Grid (2nd), China National Petroleum (3rd), Sinopec Group (4th), Royal Dutch Shell (5th), Exxon Mobil (6th), Volkswagen (7th), Toyota Motor (8th), Apple (9th) and BP (10th).
- The world's 500 largest companies generated collectively generated 27.6 trillion dollars in revenues and 1.5 trillion dollars in profits in 2015.
- Together, 2016 Fortune Global 500 companies employ 67 million people worldwide and are represented by 33 countries.





10 Descriptive Writing

The bane of NPAs in the country!

NPA [Non Performing Assets] is loss of money and income to shareholders, if private Bank, and not so much if government owned because government does not have profit motives and government money is created at zero cost. In simple terms, NPAs are funds which are lent to a borrower for earning interest but the borrower doesn't even pay back the Principal amount partially or fully. Non-performing assets are idle assets which do not generate any income.

NPAs have a special significance for commercial banks. Banks lend their surplus fund and if interest and instalment is not recovered the accounts turn NPAs. In any general scenario, if NPA's can't be restructured into new debts or recovered then this is a loss to the economy. When non-performing asset (NPA) disclosures have triggered and are simply mounting by the day, there seems to be a noticeable resistance among banks in declaring the details of their biggest defaulters.

NPAs are not only confined to banking sector, but to the entire economy. All idle assets are to an extent NPAs. The major part of the NPA is contributed by Industries and Corporate. There are other reasons like delay in environmental clearance, volatility in the price of raw material, cancellation of projects and wilful defaulting all contributed to the rising menace of NPAs. Infrastructure is a trickiest industry wherein if there is a delay in execution of the project, the project won't be economically feasible. Researches and Surveys show that India has the highest amount of NPA's in South Asia.

Banks tightening the screws on defaulters has forced many to put units on the block. Furthermore, if banks are laden with bad assets, their ability to lend is crippled as they focus on recovery of loans and some even gamble away to compensate for the losses. While there are external factors which have affected asset quality, internal ones are also as important and "governance deficit" is a big issue. The Governor's advocacy of surgery may appear to be an option, but it comes with some immediate costs. Banks are reporting record losses and are on course to record more in the coming quarters as they race to complete the exercise by March 2017.

It is heartening to note that RBI Governor Mr. Raghuram Rajan's warnings and stern actions on the bad loans granted by the bankers in the past would show welcoming result and NPA would start yielding handsome recoveries by FY - 2017.

The impact of Multi-brand retail on Indian economy!

Retail Sector is one of the most important pillars of Indian economy and it is growing at a phenomenal pace. Foreign Direct Investment (FDI) in retail sector plays an integral role in the economic growth. FDI in Multi-brand retail can be seen as an important reform to revive the economy and to ease supply side pressures especially in unorganized sectors.

The new policy would benefit both foreign retailers and Indian companies. The foreign retailers' will get better local market knowledge and thus an increased consumer base, whereas Indian companies will gain advantage from global best management practices and technological know-how. The primary aim of the policy is to attract greater FDI

inflows and to create a friendly business environment. Foreign investors may experience a liberalized legal and financial framework to have the potential growth in the multi-brand retail sector.

Researchers have highlighted a number of problems related to backend infrastructure, implementation of improved technology, improvement in supply chains, issues of real estate and human resources. The technology used in Indian retail is also largely obsolete, resulting in poor efficiency at the supply side economy. Predatory pricing could strangle the domestic retailers. It has been seen that MNC retailers use their big size to kill competitors. In order to correct these anomalies, India needs to have a strong regulator for the sector and at the same time strengthen the Competition Commission of India before these Big Retailers prowl into the Indian Territory.

The Government of India considers safety measures in order to calibrate FDI in the multi-brand retail sector as it is concerned about the competition among the domestic retailers and the monopolization of the domestic market by International giant retailers. The safety measures like a fixed percentage of FDI in the sector is obligatory to be spent on building back-end infrastructure, logistics or agro-processing units so as to ensure that the foreign investors make a valid contribution to the development of infrastructure and logistics.

Current Status?

Walmart and Tesco are likely to take advantage of the government's latest liberalisation policy of allowing 100% overseas capital in processed food retailing. The government is going to allow up to 100% foreign direct investment (FDI) through FIPB in marketing of (processed) food products produced and manufactured in India which is very progressive and will help in reducing wastage, helping farm diversification and encourage industry to produce locally.

Discuss OROP and its feasibility -

One Rank One Pension (OROP) is a scheme in which every eligible candidate retiring in a particular rank gets the same pension, irrespective of his date of retirement. One Rank One Pension scheme has been one of the long standing demands [about 32 years old] from the Armed Forces Veterans.

Pros:

- The implementation of OROP will result in enhanced pension for the pensioners/family pensioners of Defence Forces.
- Retired services personnel also expect a year's back pay in pensions at the new rate, which if approved will be a windfall for pensioners.
- Pension will be re-fixed for pre July, 2014 pensioners retiring in the same rank and with the same length of service as the average of minimum and maximum pension drawn by the retirees in the year 2013. Those drawing pensions above the average will be protected.

- The benefit would also be extended to family pensioners including war widows and disabled pensioners.
- Pension would be rationalised every 5 years.

Cons:

- Often it happens that people who retire in the same rank earn different pensions because they have served for a longer time in that rank. For example: A Colonel who served for 12 years earns more than the Colonel who served for only 4 years in the same rank. Equating their pensions is unlikely to withstand a legal challenge.
- Another disadvantage of implementing OROP is linkage of this pension reform to the rank of the army official. It simply means the army official of higher rank is going to get more pension than the official of lower rank.
- To add up to the disadvantages of OROP, it is the increase in life expectancy and likely more burdens on the government.
- The disparity between past and present pensioners has grown with every successive Pay Commission. It became most visible after the implementation of the Sixth Pay Commission's recommendations in 2000s. For example: A sepoy who retired before 1996 gets 82% less pension than a sepoy who retired after 2006. Among officers, a major who retired pre-1996 gets 53% less pension than a major who retired post-2006.

A group of ex-servicemen leading protests at Jantar Mantar in New Delhi claim ex-jawans are willing to fast unto death for OROP. With Anna Hazare on board, the ex-servicemen say they will also protest in election-bound states such as Bihar. The government has a lot of pressure from not only the ex-servicemen and veterans but from parliamentarians as well.

One Rank One Pension will benefit 25 lakh ex-servicemen if appropriate action is taken by the government soon, in favour, after considering all pros and cons.

11

IBPS PO PRELIMS - Sample Test

Section - I: English Language

Questions 1 – 10: Read the following passage carefully and answer the question given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

When Raghuram Rajan took over as RBI's governor in September 2013, he promised a far-reaching overhaul of the legacy banking system. Unlike his predecessors, Rajan, an alumnus of IIT Delhi and IIM Ahmedabad who went on to receive his PhD in management from MIT Sloan School of Management for his thesis titled 'Essays on Banking' in 1991, brought in a sense of direction and independence in the central bank's policy-making process.

In fact, Indian banking sector has seen more changes over the last few years than what it has witnessed over the preceding 50 years, barring former Prime Minister Indira Gandhi's decision to nationalise banks in the country, based on the argument that banks had been largely serving industrialists and they should serve the poor as well.

The policy changes initiated recently by the government and structural changes brought in by Rajan are yet to get translated into a palpable reality but are expected to change the way banking functions in the country within say five years.

To start with, a near-monopoly of public sector banks, which now account for over 77% of the loan market, will soon be history. According to experts, instead of a clutch of public-sector banks playing a dominant role, offering the entire bunch of banking offerings, the country is moving towards a stage which will be marked by diluted presence of PSU banks and increasing share of niche banks that offer only specific products or cater to a particular group of customers. The shift towards an increasing number of niche banks was evident in the number of applications that came before RBI for getting licence for payments banks and small finance banks. Over 100 entities have applied for licence to set up these niche banks, though RBI is expected to exercise caution while awarding licences. Besides, the postal department's plan to eventually become a full service bank could hamper the monopoly that state-run lenders enjoy in the hinterlands.

The recent decision by the government to capitalise public sector banks, based on their efficiency, is likely to snap the muscle power that PSU banks enjoy. As consolidation gains momentum, weaker banks, which struggle to manage mounting non-performing loans, reducing their ability to raise capital from the market, may be forced to come under wraps of bigger ones or stop business.

As customer preferences change radically due to technological innovations, banks that rely on savings deposits to attract customers are likely to face oblivion soon.

According to analysts, mobile as well as any-time, anywhere banking is expected to bring in a sea change in the sector. This combined with the larger participation of the unbanked in the mainstream banking space through the government's persistent efforts to move on to a stage of 'inclusive banking', will transform the sector in a few years from now.

However, the growing threat of bad loans or non-performing assets (NPAs) continue to be a drag on the government's and RBI's plans to revamp the banking sector.

Bad loans—loans that are six months or more in arrears plus those whose terms have been altered to make repayment easier—account for more than 12% of total assets of in public-sector banks in the country. Considering the fact that public-sector banks account for more than 70% of the loan market, the challenge seems insurmountable.

According to the Ministry of Finance, though public sector banks' representation of a huge portion of (77%) of the loan market, their combined market capitalisation is only 36% of the banking sector's total market cap. On the contrary, private sector lenders' market cap is 74%.

In the first week of June, RBI cut its main benchmark rate by 0.25 percentage points for the third time this year, to 7.25%. Despite repeated cuts and the RBI's fervent pleas to pass on the effects of the rate cut to customers, banks have been cautious in announcing reduction in rates as they continue to battle the mounting challenge of bad loans. This has forced RBI to express concern that the lacklustre growth in bank credit may not be good for the health of the banks themselves.

1. Which of the following is NOT TRUE according to the passage?
 - 1) Weak public sector banks with huge non-performing loans and low capital may have no option other than being forced to merge with stronger banks or face closure.
 - 2) Public sector banks have lower market capitalisation than private banks and may further lose business in rural areas.
 - 3) Payments banks and small finance banks are few of the types of niche banks that have applied for a banking license and their entry may adversely affect the business of public-sector banks.
 - 4) Inclusive banking practices may bring in more numbers of accounts for banks.
 - 5) Almost all public sector banks will largely be shutting shop due to the changing economic scenario.

 2. Based on the passage, which of following sentences can follow the last paragraph?
 - 1) This clearly suggests that the government and the central bank have to first control the growing challenge of NPAs so that the banking sector can effectively disburse more loans and transit to businesses.
 - 2) Thus the efforts of the governor of the RBI seem to be going haywire, thereby proving that great educational qualifications may not bring in equivalent changes on the ground.
 - 3) Clearly, the time and era of large public-sector banks is on the decline and we may see smaller niche players taking charge and extending large loans to borrowers.
 - 4) Hence, the market-share of public-sector banks may plummet further as they may not be able to keep pace with rising consumer demands about innovative banking services.
 - 5) Thus the innovation by private lenders and niche players is a case of how David fell the giant Goliath and in there is a story of how little strokes can fell giant oaks.

 3. The passage is most likely to be a work of:
 - A. Corporate PR agents of private banks spreading disinformation about public-sector banks.
 - B. Journalists on the banking sector beat.
 - C. Economists keeping an eye on the broad economic picture.
 - D. Employees of public sector banks arguing for removal of harsh provisions and low wages for public sector bank employees.
 - E. Rivals of the present RBI governor looking to discredit him and eyeing a shot at the top post.
 - 1) [A] 2) [B] & [C] 3) [C] & [E]
 - 4) [D] & [E] 5) [A], [C] & [B]

 4. Which of the following, if true, would contradict the authors' observations about the troubles faced by public-sector banks?
 - 1) Private sector banks report massive losses due to unaccounted NPAs.
 - 2) The licenses obtained by niche banks and postal department to run operations are withdrawn.
 - 3) A growing economy, a strong uptake of credit and a good recovery of bad loans boosts the performance of the public-sector banks.
 - 4) Mergers and acquisitions in the banking domain are disallowed by an order of the central government.
 - 5) There is a huge increase in inflation accompanied by a drop in demand for loans and the central government enacts legislation to imprison loan defaulters for life.

 5. Which of the following is not one of the main topics covered in the passage?
 - 1) The problematic bad loans and their effects on public sector banks.
 - 2) The policy and structural changes brought in to change the way banking functions in the country and the future course of action.
 - 3) The workings of the central bank and its limitations in controlling inflation.
 - 4) The declining share of the market capitalization of the public sector banks.
 - 5) The coming crises to be faced by the public sector banks and its depressing prospects.

 6. What does the passage mean by the term "legacy banking systems"?
 - 1) The banking systems of the public sector banks have been accorded with a royal heritage tag due to their timeless existence and exemplary service to consumers.
 - 2) Most of the public sector banks were founded more than a century ago at the height of British rule.
 - 3) Disregarding merit, officials at public sector banks give out-of-turn promotions and incentives to sycophants leading to a drop in morale and productivity.
 - 4) The public sector banks employ old methods, technologies and outdated computer hardware or application programs relating to computer systems which are in need of a pressing replacement.
 - 5) None of the above
- Directions for questions 7 and 8: Choose the word/group of words which is most similar in meaning to the word/group of words printed in bold as used in the passage.**
7. Lacklustre
 - 1) Monotonous 2) Dreary
 - 3) Uninspiring 4) Bland
 - 5) Mild

 8. Arrears
 - 1) Obligation 2) Discrepancy
 - 3) Deficiency 4) Overdue
 - 5) Inability
- Directions for questions 9 and 10: Choose the word/group of words which is most opposite in meaning to the word/group of words printed in bold as used in the passage.**
9. Hamper
 - 1) Stymie 2) Facilitate
 - 3) Manacle 4) Rein
 - 5) None of the above

 10. Oblivion
 - 1) Amnesia 2) Abeyance
 - 3) Flourish 4) Astonish
 - 5) Astound

Directions for questions 11 to 15: Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is 'e'. (Ignore errors of punctuation, if any).

11. Nepal is one of 1) world's least developed countries 2)
with a per capita GDP of \$694 3)
that lags even Mali and Burkina Faso No error 4) 5)
12. In Uttarakhand's case, unstable geological conditions, 1) 2)
together with high density
and substandard building stock, 3)
create a danger environment No error 4) 5)
13. Countries like India and China are finding 1)
preparedness difficult due to numerous 2)
challenges including limited access to 3)
mountainous regions when earthquakes often occur 4)
No error 5)
14. If this tragedy occurred at night 1)
when more people were inside their homes 2) 3)
death tolls would have been much higher No error 4) 5)
15. Though China still spend less
on its military then the USA 1)
spends on its own defence forces, 2)
China's far higher economic growth 3)
suggests it will be able to catch-up rapidly No error 4) 5)

Directions for questions 16 to 20: Which of the phrase (a), (b), (c) and (d) given below each sentence should replace the word/phrase printed in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, mark (e) as the answer.

16. ISRO scientist Prakash Mujumdar argues that India's efforts to boost innovation should include expanding broadband infrastructure, encouraging more students to pursue science-related fields, and to foster a culture of experimentation.
 1) fostering 2) fostered
 3) by fostering 4) foster
 5) No correction required
17. Since the Russian accident, Mongolia promised stopping registering vessels over 30 years old, but accidents continue to occur.
 1) In stopping 2) by stopping
 3) to stop 4) and stopped
 5) No correction required
18. Mongolia's naval tradition is barely ten years old, but its registry had developed rapidly into an example of the risks and failings of poorly controlled open registries and flags of convenience.
 1) Have developed rapidly
 2) Has developed rapidly
 3) Have been developing rapidly
 4) Has been developing rapidly
 5) No correction required
19. Indonesia's country's maritime tradition, however, has a more shorter and ignominious history than some countries and is one that deserves to be consigned to the deep.
 1) much shorter and more ignominious
 2) more shorter and more ignominious
 3) much shorter and much ignominious
 4) more shorter and much ignominious
 5) No correction required
20. Though, Mohan was partially blind, he passed his exams with distinction and got ahead of his peers by sheer determination.
 1) got along 2) got around
 3) got across 4) got going
 5) No correction required

Directions for questions 21–25: Rearrange the following six sentences (a), (b), (c), (d), (e) and (f) in the proper sequence to form a meaningful paragraph; then answer the question given below them.

- A. The concern is on all counts—stressed assets, weak earnings from operations and the investor perception around Indian banks.
 B. While there is no one data point or event that is leading to this nagging feeling, there are lots of little signs which say that all is not well.
 C. Earlier this week, Usha Thorat, a former deputy governor at the Reserve Bank of India (RBI), wrote that Indian banks are the weak link in the Indian economy.
 D. There is growing unease about the health of the Indian banking sector, and rightly so.
 E. And these are just some of the more recent reasons to worry.
 F. Last week, a foreign brokerage talked about the increased exposure of banks to stressed firms.

21. Which of the following should be the SIXTH (LAST) sentence after the rearrangement?
1) A 2) B 3) C
4) E 5) D
22. Which of the following should be the SECOND sentence after the rearrangement?
1) F 2) B 3) D
4) C 5) E
23. Which of the following should be the FOURTH sentence after the rearrangement?
1) C 2) D 3) E
4) F 5) None of the above
24. Which of the following should be the FIRST sentence after the rearrangement?
1) D 2) C 3) E
4) A 5) None of the above
25. Which of the following should be the THIRD sentence after the rearrangement?
1) D 2) A 3) C
4) B 5) A

Directions for questions 26 to 30: The following questions consist of a single sentence with one blank. Only are given six words denoted by A, B, C, D, E & F as answer choice and from the six choices you have to pick two correct answer, either of which will make the sentence meaningfully complete.

26. Mitsubishi Tokyo UFJ recently _____ a robot assistant to provide basic customer service in Tokyo.
A. unveiled B. unbosomed
C. bared D. broadcasted
E. promulgated F. revealed
1) A and C 2) B and D 3) E and F
4) A and F 5) B and C
27. The oil industry consistently _____ ingenuity and technology to break through many geological and economic barriers.
A. deploys B. adopts C. arranges
D. positions E. spreads F. locates
1) A and B 2) C and D 3) E and F
4) A and D 5) B and E
28. The use of automated robots by automobile companies are critical issues which we haven't started to _____ with, but over the next ten years will have a dramatic impact on the workforce.
A. grapple B. wrestle C. contend
D. face E. grasp F. strive
1) A and D 2) B and E 3) C and F
4) A and C 5) B and F
29. China's oil industry has _____ impressive oil and gas production growth over the past decade.
A. transferred B. delivered
C. emancipated D. yielded
E. handed F. brought
1) A and D 2) B and C 3) E and F
4) A and F 5) B and D
30. The _____ shortage of essential commodities – flour, power, gas, water – is symptomatic of underlying structural imbalances which the Musharraf government has failed to address despite official prosperity.
A. dire B. urgent C. severe
D. averse E. ominous F. cogent
1) A and C 2) B and D 3) C and E
4) E and F 5) A and E

Section - II: Quantitative Ability

DIRECTIONS for questions 31 to 55: Answer the question independently.

31. In an earthquake affected village, the ratio of male to female population is 2 : 5. The ratio was 6 : 7 before the earthquake. If 120 males and 100 females died due to earthquake, what is the population of the village after the earthquake?
1) 100 2) 110 3) 105
4) 115 5) 120
32. If seller losses 25% on the article sold at Rs.187.5, then at what price he should sell the article so that he should get profit of 10%?
1) 265 2) 275 3) 270
4) 260 5) 280
33. What time must a driver maintain for the remaining 30 miles of a trip if he wants to average 60 mph for the entire journey and he has taken 42 minutes to complete the first 60 miles. If the total distance is 90 miles?
1) 32 min 2) 48 min 3) 40 min
4) 25 min 5) 20 min
34. Rakesh bought pencils at rate of 4 for a rupee & sold them at 5 for Rs.2?
1) 60% 2) 65% 3) 70%
4) 55% 5) 50%
35. The LCM and HCF of two numbers are 90 and 3 respectively. Which of the following can be the two numbers?
1) 27,13 2) 27,15 3) 13,18
4) 7,9 5) 15,18
36. If there are 2 LED's blinking one every after 12 secs & other every after 20 sec. At 10.00 am both LED's blinked together. How many times did both the LED's blinked together till 12:00 noon after 10:00 am?
1) 130 2) 150 3) 200
4) 120 5) 170
37. If a boy goes to school at 8 km/hr and returns home at 12 km/hr, find his average speed.
1) 10 m/s 2) 9.6 m/s 3) 11 m/s
4) 9 m/s 5) 10.4 m/s
38. $150 = y\%$ of 450?
1) 22.22% 2) 33.33% 3) 30%
4) 35% 5) 40%
39. Simplify $\frac{[0.3 \times 0.3] + [0.3 \times 0.2]}{[0.6] \times [0.05]}$:
1) 5 2) 2 3) 10
4) 6 5) 8
40. If LCM & HCF of two numbers are 576 and 24 respectively. If one of the number is 72, then other is?
1) 162 2) 172 3) 182
4) 192 5) 202
41. Arun and Rakesh invested a sum of Rs.50,000 and 70,000 respectively in a business. If by the end of 3 years, the business gives a profit of Rs. 36,000 then what is Arun's share in the profit?
1) 15000 2) 21000 3) 10000
4) 5000 5) 25000

42. Which among the following is divisible by 6?
 1) 365 2) 346 3) 399
 4) 402 5) 308
43. Find the value of P and Q, if $(15)7 \times (25)P \times (9)Q = (5)15 \times (3)9$.
 1) 3,5 2) 2,1 3) 4,1
 4) 3,2 5) 2,2
44. Which of the following is smallest among the following?
 1) $\frac{14}{16}$ 2) $\frac{15}{17}$ 3) $\frac{13}{18}$
 4) $\frac{21}{23}$ 5) $\frac{10}{15}$
45. A can complete a piece of work in 12 days and B can complete the same piece of work in 10 days. A and B together, with the help of a boy the three can complete the work in 5 days and get Rs.36. What is the boys share?
 1) Rs.5 2) Rs.10 3) Rs.15
 4) Rs.7 5) Rs.3
46. What percent of 3.2 kg is 8 gms?
 1) 0.025% 2) 2.5% 3) 25%
 4) 0.25% 5) 0.0025%
47. Devika cannot spend more than Rs.40 per kg on fruits. She buys 5 kg of apples at a cost of Rs.10 per kg. What quantity of mangos should she buy at a cost Rs.50 per kg, so that it does not cross Rs 40 per kg?
 1) 10 2) 12 3) 14
 4) 15 5) 11
48. A man spends 30% of his monthly salary for his monthly expenditure. He spends Rs.12000. What is his monthly salary?
 1) Rs.35,000 2) Rs.30,000 3) Rs.45,000
 4) Rs.50,000 5) Rs.40,000
49. If '+' stands for '×' and '×' stands for '+'. Find the value of $4 \times 2 + 3 \times 2 + 5 \times 3 + 6$.
 1) 40 2) 35 3) 42
 4) 38 5) 30
50. Seema purchased books for Rs.1800 at 10% discount rate. There was a return policy which shopkeeper launched. It was (return policy) like if anyone purchased books were return back to him after a year then he/she would get back 60% of the total amount (i.e. marked price). Effectively what was the amount paid to the shopkeeper by Seema?
 1) 400 2) 800 3) 700
 4) 650 5) 600
51. Rs.1344 is divided between Chirag, Mayank & Akanshu in such a way that they get money in the ratio 2 : 5 : 9. What is the amount Mayank gets?
 1) 410 2) 400 3) 405
 4) 415 5) 420

52. Simplify $\frac{1}{1 + \frac{1}{2 + \frac{1}{3 + \frac{1}{2}}}} = ?$

- 1) $\frac{13}{20}$ 2) $\frac{16}{23}$ 3) $\frac{14}{20}$
 4) $\frac{15}{23}$ 5) $\frac{16}{19}$
53. 8 men can do a work in 5 days and 5 women can do the same work in 8 days. In how many days will 2 men and 3 women complete the work?
 1) 8 days 2) 10 days 3) 12 days
 4) 6 days 5) 3 days
54. x% of y + y% of x is equal to:
 1) x% of y 2) y% of x 3) 2% of xy
 4) xy% of xy 5) None of these
55. Ram gains 12% by selling his article at Rs.616. What was the cost price of his article?
 1) Rs.500 2) Rs.600 3) Rs.550
 4) Rs.525 5) Rs.625

DIRECTIONS for questions 56 to 60: Refer to the data below and answer the questions that follow:

Student	Subject marks out of 100				
	Physics	Chemistry	Maths	English	Computer Science
A	90	55	88	60	57
B	84	67	53	73	88
C	88	73	76	63	72
D	71	93	61	65	70
E	69	94	77	58	64
F	90	81	92	75	82

56. What is the difference between average marks scored by student B and student D in all the given subjects?
 1) 5 2) 3 3) 1
 4) 7 5) 4
57. Total marks scored by student F in all the subjects together is what percent of total marks scored by student A in all the subjects together?
 1) 120% 2) 140% 3) 110%
 4) 130% 5) 150%
58. Total marks scored by student A and F together in Physics subject is (closest to) what percent more than the total marks scored by student D and E in the same subject together?
 1) 40% 2) 30% 3) 35%
 4) 20% 5) 10%
59. What is ratio of total marks scored by student C in Maths and Computer Science subject together to the total marks scored by student E in Chemistry and Computer Science subjects?
 1) 79 : 74 2) 149 : 158 3) 73 : 79
 4) 74 : 79 5) 158 : 149

Section - III : Reasoning

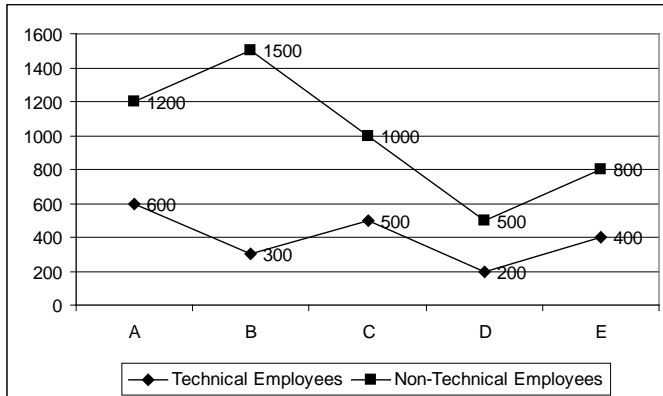
DIRECTIONS for questions 66 to 70: Answer the question independently.

60. If the total marks scored by student A in subjects Chemistry and English together is increased by 20% and the total marks scored by student B in same subjects together is decreased by 30%, then what will be the difference between marks of these two students in these two subjects together?
- 60
 - 5
 - 72
 - 182
 - 64

DIRECTIONS for questions 61 to 65: Refer to the data below and answer the questions that follow:

Survey of 5 different companies A, B, C, D, E was taken. Number of employees were divided into two categories (technical & non-technical employees). Line graph below represents number of technical & non-technical employees in 5 companies.

Read the following line graph and answer the questions given below:



61. What percentage of the total employees working in all the companies work in Company D?
- 10%
 - 12%
 - 8%
 - 14%
 - 16%
62. The number of Technical Employees in Company C is what approximate percentage of the total number of Technical Employees in the remaining companies?
- 20%
 - 30%
 - 25%
 - 35%
 - 15%
63. What is the ratio of number of Technical employees in companies A and B together to number of Non Technical employees in the same companies put together?
- 1 : 2
 - 2 : 3
 - 1 : 4
 - 1 : 3
 - 2 : 5
64. Technical employees in company C are what percent more than technical employees in company E?
- 18%
 - 20%
 - 28%
 - 30%
 - 25%
65. What is the Average Number of employees (Non Technical) in companies A, C and D?
- 850
 - 950
 - 900
 - 800
 - 1000

66. Ashutosh starts from his house and travels 7 km. Then he takes a right turn and travels another 3 km. He then takes a left turn and travels another 1 km. He then takes a right turn and travels another 6 km, reaches the beach and watches the sunset in the same direction. Which direction was he facing when he started started?
- North
 - South
 - East
 - West
 - Either [a] or [c]
67. Mandup lies to the north of Trifala and east of Sitamani. Kesra lies to the south of Mandup and north of Trifala. In which direction is Sitamani with respect to Trifala?
- South-West
 - North-East
 - North-West
 - North
 - South
68. A man walks towards the South, turns right and walks some distance. He again turns right and walks a certain distance and then stops. In which direction is he with respect to the starting point?
- North-West
 - West
 - North
 - South-West
 - Cannot be determined
69. Pooja started driving her car in west direction from her home to office. She took a left, right and right turn after 7, 8 and 5 kms respectively. After taking final turn, she drove for 13 more kms to reach her office. In which direction is office with respect to Pooja's home and what is the straight line distance between the office and home?
- West, 13 kms
 - North, 13 kms
 - North-West, 4 10 kms
 - North-West, 13 kms
 - West, 4 10 kms
70. Pawan is to the north of Sudhir. Rupali is to the east of Munmun. Sonu is to the south of Munmun. Sudhir is to the west of Sonu. In which direction is Rupali with respect to Sudhir?
- North-west
 - North-east
 - South-west
 - South-east
 - North

DIRECTIONS for questions 71 to 75: In the following questions, the words are coded in a certain manner. Decode the rule and answer each question.

71. If BOAT is coded as 17010 then TABLE will be coded as:
- 101165
 - 00115
 - 213136
 - 100162
 - 90223
72. If NURSE is coded as MFIHV then LAMP will be coded as:
- PMAL
 - OZNK
 - BACF
 - NYOJ
 - OYOQ
73. If QUARTZ is coded as RTBQUA then MUSICAL will be coded as:
- NTTHDZM
 - LTTHDZM
 - LTTJBBK
 - MVTJDBM
 - LACISUM
74. If PENCIL is coded as 654392 then MOBILE will be coded as:
- 112915
 - 352125
 - 352925
 - 463036
 - 241814

75. If ROAD is coded as TQCF then TRAIN will be coded as:
 1) VUGAS 2) GIZRM 3) RPYGL
 4) USBJO 5) VTCKP

DIRECTIONS for questions 76 to 80: Refer to the data below and answer the questions that follow.

An numbers arrangement machine, when given an input of a series of numbers gives a certain output and the intermediate logical steps. Following is an example of the functioning of the machine.

Input :	28	70	53	19	73	81
Step I :	28	7	35	19	37	18
Step II :	6	7	2	8	4	7
Step III :	2	4	6	7	7	8
Step IV :	3	6	9	11	12	14
Step V :	3	12	27	44	60	84
Step VI :	30	21	72	44	6	48

Step VI is the final output. (Consider all the numbers to be two-digit numbers).

76. What will be the fourth element in Step IV for the below input?
 Input: 48 95 37 19 46 13
 1) 3 2) 8 3) 7
 4) 14 5) 9
77. For the input in the previous question, what will be the final output?
 1) 20 50 44 12 23 60
 2) 30 80 23 30 44 84
 3) 30 80 12 23 54 48
 4) 20 50 32 21 32 48
 5) 80 30 23 12 54 3
78. What will be the final output for the following input?
 Input: 82 71 39 32 43 68
 1) 20 60 15 4 55 27
 2) 30 40 51 40 55 72
 3) 30 20 14 3 65 82
 4) 20 60 51 4 55 27
 5) None of these
79. What will be the sum of the fourth and sixth element in step III for the below input?
 Input: 79 19 36 45 71 24
 1) 10 2) 9 3) 5
 4) 7 5) 11
80. For the input in the previous question, what will be the final output?
 1) 20 80 51 82 55 48
 2) 20 80 15 82 55 84
 3) 30 50 82 55 15 48
 4) 40 81 20 55 15 48
 5) 30 50 28 51 55 48

DIRECTIONS for questions 81 to 85: Refer to the data below and answer the questions that follow.

Members of five different countries i.e., India, Australia, South Africa, England and Srilanka represents five sports [cricket, football, baseball, Athletics & Swimming] not necessary in the same order were sitting around a circular table. Observe the following conditions & answer the question below?

- Indian member represented Cricket and he is sitting next to Australian member.
- Srilankan is equidistant from member representing Athletics and swimming but not adjacent.

- Member representing football & baseball are sitting adjacent to each other.
- South African does not represent Athletics and is sitting immediate left of Australian.
- If Srilankan represents football, then which sport is represented by England?
 1) Cricket 2) Swimming 3) Baseball
 4) Athletics 5) Football
- Which sport is represented by Australia?
 1) Baseball 2) Athletics 3) Football
 4) Cricket 5) Swimming
- Which country's member represents Swimming?
 1) India 2) Australia 3) England
 4) South Africa 5) Srilanka
- If member from England represented football, which country's member would be sitting immediate left of country representing Baseball?
 1) India 2) South Africa 3) Australia
 4) England 5) Srilanka
- Members representing which of the following sports cannot be determined uniquely?
 1) Swimming & Football
 2) Football & Athletics
 3) Baseball & Football
 4) Baseball & Swimming
 5) Baseball & Football

DIRECTIONS for questions 86 to 90: Refer to the data below and answer the questions that follow.

Saurabh, Amit, Rahul, Ankita, Aswini and Devika are all members of a close-knit family. They may not be the only members of the family. Marriages between blood relatives are not allowed. Saurabh is Devika's grandfather. Ankita is Rahul's sister. Rahul is Devika's and Amit's uncle, and Aswini's nephew.

- Ankita could be Amit's _____.
 1) mother 2) sister 3) niece
 4) cousin 5) daughter
- Which of the following could be Ankita's children?
 I. Saurabh II. Amit
 III. Aswini IV. Devika
 1) III only 2) IV only 3) I & III only
 4) II & IV only 5) III & IV only
- Aswini's daughter must be Ankita's _____.
 1) sister 2) cousin 3) mother
 4) niece 5) aunt
- If Amit is Devika's brother, then which of the following is definitely true?
 1) Rahul is Amit's father.
 2) Ankita is Amit's aunt.
 3) Aswini is Saurabh's brother.
 4) Saurabh is Amit's grandfather.
 5) Aswini is Ankita's uncle.
- If Aslesha is Rahul's daughter, then which of the following is definitely true?
 I. Devika and Rahul are cousins.
 II. Aslesha is Aswini's niece.
 III. Ankita is Aslesha's maternal aunt.

IV. Devika and Amit are both Aslesha's cousins.

- 1) I only 2) III and IV only
- 3) I and III only 4) IV only
- 5) III only

Directions for questions 91 to 95: In each group of questions below are two/three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the two/ three statements disregarding commonly known facts.

Mark (a) : if only conclusion I follows;

Mark (b) : if only conclusion II follows;

Mark (c) : if either conclusion I or conclusion II follows;

Mark (d) : if either conclusion I nor conclusion II follows;

Mark (e) : if both conclusion I and conclusion II follow.

91. Statements : Some marks are grades.
No grades are percents.

Conclusions:

- I. No percentile are grades.
- II. Some marks are percents.

92. Statements : Some kids are mischievous.
Some mischievous are cute.
Some cute are helpful.

Conclusions:

- I. Some cute are not kids.
- II. Some cute are not mischievous.

93. Statements : Some kids are mischievous.
Some mischievous are cute.
Some cute are helpful.

Conclusions:

- I. Some mischievous may be helpful.
- II. Some kids may be helpful.

94. Statements: All dolls are green.
All green are balls.
No balls are pink.

Conclusions:

- I. No pink are dolls.
- II. Some green are pink.

95. Statements: All dolls are green.
All green are balls.
No balls are pink.

Conclusions:

- I. Some balls are dolls.
- II. Some green are not dolls.

Directions for question 96: Read the following information carefully and answer the questions which follow:

In the 1990s, when car makers from other countries came to India, they found a well-established components industry that could meet their demands.

96. Which of the following can be inferred from the given information? (An inference is something that is not directly states but can be inferred from the given information)
- 1) India was one of the leading automobile manufacturing hub and automobile component producers in Asia.
 - 2) India was already providing automobile components to the Japanese car maker Maruti Suzuki.
 - 3) India was already dealing with all kinds of car-makers who had long established their manufacturing units in India.

- 4) India had started using international quality standards and work practices in the automobile components industry.
- 5) The market for India automobile component industry was fairly diversified.

Directions for questions 97 to 100: These questions are based on the information given above and the sentences labelled (A), (B), (C), (D), (E) and (F), as given below.

In the 1990s, when car makers from other countries came to India, they found a well-established components industry that could meet their demands.

- (A) When the Japanese set up their automobile factories in the late 80s, the Indian component makers took to the Japanese quality and work practices with alacrity.
 - (B) Indian automobile component industry has benefitted from their experience of dealing with all kinds of car makers in the country.
 - (C) One of the reasons for the growth of the Indian automotive component industry was the liberal foreign investment regime.
 - (D) Car makers have sharply scaled up their purchase of components from local vendors which has helped them reduce prices significantly in India.
 - (E) The success of the component industry was due to their efficiency which made car makers substitute imported components with locals ones.
 - (F) In 2014-15 the exports of automobile components exceeded their imports by \$3.8 billion.
 - (G) India was one of the leading exporters of automobile components to Europe, North America and Asia.
97. Which of the statements numbered (A), (B), (C), (D), (E) and (F) can be assumed from the facts/information given in the statement? (An assumption is something supposed or taken for granted)
- 1) Only (A) 2) Only (B) 3) Only (G)
 - 4) Both (A) and (G) 5) Both (G) and (B)
98. Which of the statements numbered (A), (B), (C), (D), (E) and (F) represents an advantage for car makers?
- 1) Only (B) 2) Only (D)
 - 3) Only (F) 4) Both (B) and (F)
 - 5) Both (B) and (D)
99. Which of the statements (A), (B), (C), (D) and (E) mentioned above represents a reason for the success of the Indian auto component makers?
- 1) Only (A) 2) Only (B)
 - 3) Both (C) and (E) 4) Both (A) and (B)
 - 5) All of the above
100. Which of the statements numbered (A), (B), (C) (E) and (F) mentioned above should prove that the step taken by foreign car makers may be correct?
- 1) Only (D) 2) Only (F) 3) Only (G)
 - 4) Both (F) and (G) 5) All of the above

IBPS PO PRELIMS - Sample Test

ANSWER KEY

Section - I

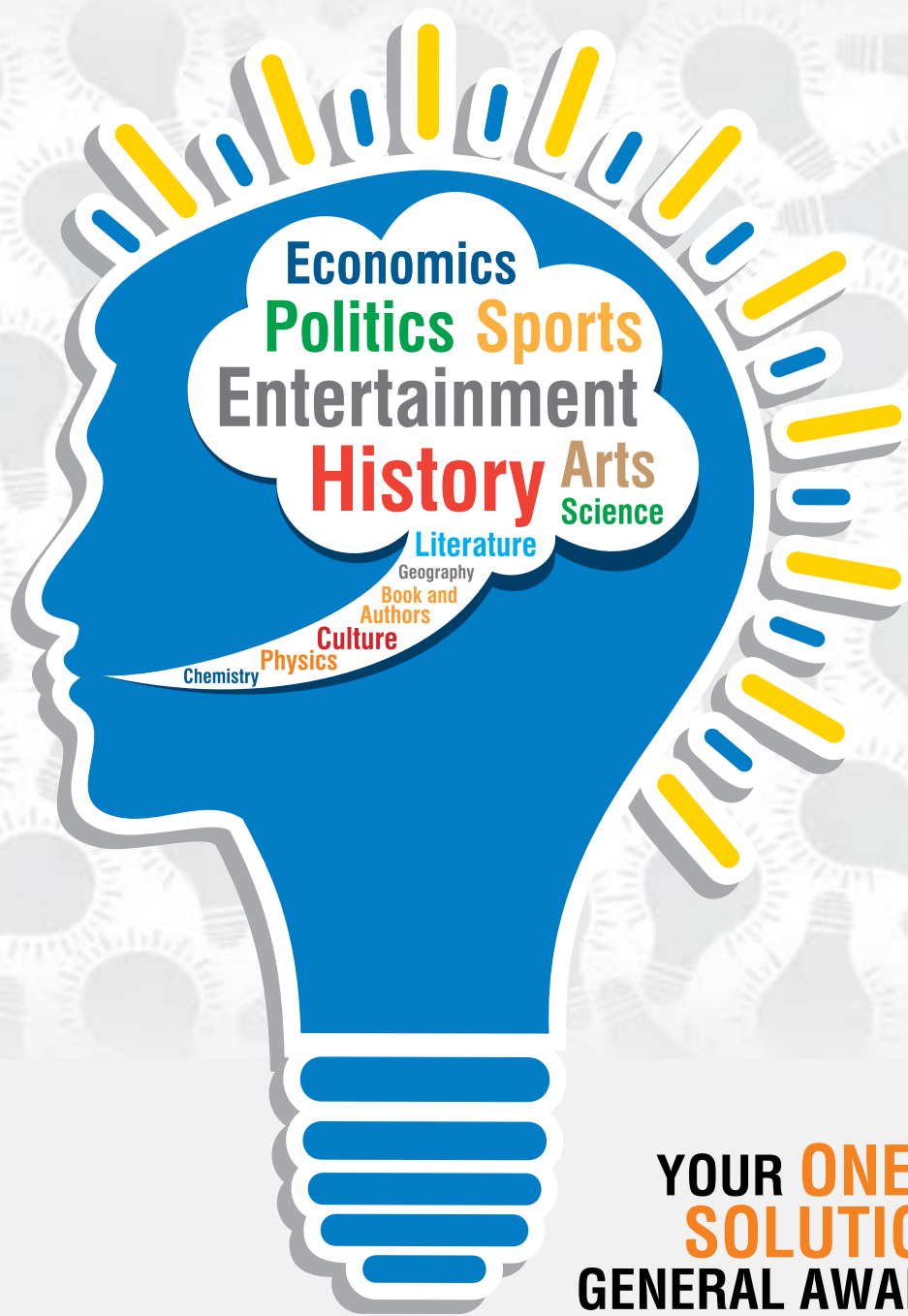
1 - 5 2 - 1 3 - 2 4 - 3 5 - 3 6 - 4 7 - 3 8 - 4 9 - 2 10 - 3
11 - 2 12 - 4 13 - 4 14 - 1 15 - 1 16 - 1 17 - 3 18 - 2 19 - 1 20 - 5
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Section - II

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