



GA POWER CAPSULE FOR IBPS MAINS & OICL MAINS 2017

Contents of IBPS PO MAINS CAPSULE- 1st August 2017 till 9th November 2017

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The Most Important Current Topics for IBPS RRB, IBPS PO, & Other Examinations

Questions Asked in IBPS RRB CLERK Mains 2017

1. Chul chilli wildlife sanctuary located in- Odisha
2. Bhitarkanika National Park in which state- Odisha
3. Satya Pal Malik is the governor of which state- Bihar
4. Ram Mukherjee passed away. He is from which field- Director
5. Indian railway training institute of officers is in which city- Baroda, Gujarat
6. Bangaluru is situated on the bank of which river- Vrishabhavathi
7. Pradhan Mantri mudra yojana scheme available in which types of bank- All Banks
8. What is the meaning of "U" in UPI- Unified
9. Kidambi Srikanth related to which field- Badminton
10. Who won the Asia men's hockey cup 2017- India
11. 20th November celebrated as- Universal Child Day
12. Bupadest is the capital of which country- Hungary
13. What is the meaning of "A" in PCA- Action
14. What is the meaning of "R" in RERA- Real (Real Estate Regulatory Agency)
15. Which have become dirty and limp due to excessive use is called- Soiled Note
16. Gobindobhog rice a speciality from- West Bengal
17. The concern for environmental sustainability by the banks has given rise to concept of- Green Banking
18. Which type of account is interest-free account- Current Account
19. What is the meaning of "A" in WMA- Advances
20. Exercise INDRA-2017, the first-ever Tri-Services Joint Exercise between Indian and- Russia
21. Banks to Provide Funds at _____ to Women SHGs- 7%
22. _____ is a type of short-term loan, typically taken out for a period of 2 weeks to 3 years pending the arrangement of larger or longer-term financing- Bridge Loan.
23. How much fine of violation of money-laundering- Rs 50,000
24. _____ is a type of home loan for older homeowners that requires no monthly mortgage payments- Reverse mortgage.
25. Lake Baikal is an ancient, massive lake in- Russia
26. Book "The Golden House" is authored by- Salman Rushdie
27. Startup Sambandh' initiative has been launched by Invest India and Founders Alliance in- Sweden
28. Partition Museum located in- Amritsar, Punjab
29. Golden Global Trust merged with- Oriental Bank of Commerce
30. What is the meaning of "S" in CERSAI- Securitisation (Central Registry of Securitisation Asset Reconstruction and Security Interest of India)

31. Jacques Dubochet received Nobel prize 2017 in- Chemistry
32. Which bank has launched "CANDI" app- Canara Bank
33. What is the maximum compensation offered under the banking ombudsman scheme- Rs 20 Lakh
34. What is the meaning of "F" in IFSC- Financial (Indian Financial System Code)
35. MMID used for- Mobile Banking
36. Which bank does not issue credit card- Payment Bank
37. Which institution was established in 1988- National Housing Bank
38. Ministry of Law And Justice comprises of the Legislative Department and the Department of- Legal Affairs
39. What is the meaning of "F" in IFC- Finance (International Finance Corporation)
40. What is the meaning of "B" in SEBI- Board (Securities and Exchange Board of India)

Questions Asked in IBPS RRB PO Mains 2017

- Q1. The International Campaign to Abolish Nuclear Weapons (ICAN) is a coalition of non-government organizations in one hundred countries advocating for a strong and effective nuclear weapon ban treaty. Where is the headquarter of ICAN?**
Answer. Geneva, Switzerland
- Q2. The Ministry of Shipping has issued a notification renaming Kandla Port Trust as Deendayal Port Trust with effect from 25th of September, 2017. Kandla Port located in-**
Answer. Gujarat
- Q3. Who has won the Nobel Literature Prize 2017?**
Answer. Kazuo Ishiguro
- Q4. The Indian Council of Agricultural Research (ICAR) is an autonomous organisation under the Department of Agricultural Research and Education (DARE), Ministry of Agriculture and Farmers Welfare, Government of India. Where is the headquarter of ICAR?**
Answer. New Delhi
- Q5. Orang National Park is also known as Rajiv Gandhi National park, located in-**
Answer. Assam
- Q6. Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. Which of the following is not correct about UPI?**
Answer. Account details of the recipient
- Q7. The IBBI was established on October 1, 2016, in accordance with the provisions of the 'Insolvency and Bankruptcy Code, 2016'. It was constituted as a Technical Committee under the IBBI regulations 2017. IBBI come under which act?**
Answer. Companies Act, 1956



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Q8. Every Year 14th November is celebrated as-

Answer. World Diabetes Day

Q9. Name the bank, which has acquired by HDFC Bank?

Answer. Centurion Bank of Punjab

Q10. The small finance bank shall be registered as a public limited company under the Companies Act, 2013. The minimum paid-up equity capital for small finance banks shall be?

Answer. Rs. 100 crore

Q11. The 2018 BRICS summit is next to the 10th annual BRICS summit, an international relations conference attended by the heads of state or heads of government of the five member states Brazil, Russia, India, China and South Africa. The summit will be held in-

Answer. Johannesburg, South Africa

Q12. The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be _____ percent.

Answer. 40 percent

Q13. Currency is also printed by Reserve Bank of India. It has two printing presses which are owned by Bhartiya Reserve Bank Note Mudran Private Limited. These printing presses located in Mysore and another is-

Answer. Salboni

Q14. The Reserve Bank recognized the need for an explicit policy on banking structure in India keeping in view the recommendations of the Committee on _____ for Licensing of Small Finance Banks in the Private Sector under the Chairmanship of M Narasimham.

Answer. Banking Sector Reforms

Q15. MUDRA has been set up for 'funding the unfunded' microenterprises in the country. What is the meaning of "M" in MUDRA?

Answer. Micro

Q16. The PCA is triggered when banks breach certain regulatory requirements like minimum capital, return on asset and quantum of non-performing assets. What is the meaning of "P" in PCA?

Answer. Prompt

Q17. RIDF is maintained by the National Bank for Agriculture and Rural Development (NABARD). RIDF was set up by the Government in 1995-96 for financing ongoing _____ projects.

Answer. Infrastructure projects

Q18. SHG is a small voluntary association of poor people, preferably from the same socio-economic background. What is the meaning of "G" in SHG?

Answer. Groups

Q19. Vijayawada is a city in the Andhra Pradesh Region, on the banks of which River?

Answer. Krishna

Q20. Caracas is a commercial and cultural centre located in a northern mountain valley. Caracas is the capital city of which of the following country?

Answer. Venezuela

Q21. Prakash Javadekar is the incumbent Union Minister of Ministry of Human Resource Development (MHRD), Government of India. He is representative of which state?

Answer. Madhya Pradesh

Q22. The Tungabhadra Dam is constructed across the Tungabhadra River, a tributary of the Tungabhadra River. The dam is near the town of Hospet in-

Answer. Karnataka

Q23. 26-year-old, Pooja Kadian has created history as she bagged India's first ever gold medal at World Championships. She is an Indian _____ player.

Answer. Wushu player

Q24. Cheque truncation is the conversion of a physical cheque into a substitute electronic form for transmission to the paying bank. Cheque truncation and electronic cheque come under which act?

Answer. Negotiable Instruments Act, 1881

Q25. Hidayatullah National Law University is an autonomous law university in-

Answer. New Raipur, Chhattisgarh

Q26. Gorumara national park located in Western Dooars between Murti and Neora river and is a common tourist destination. Gorumara national park located in which state-

Answer. West Bengal

Q27. Banwarilal Purohit is present governor of which state?

Answer. Tamil Nadu

Q28. Name the Bank, which has launched India's first payments bank?

Answer. Airtel Payments Bank Ltd

Q29. Exercise Yudh Abhyas is one of the largest joint running military training and defence corporation endeavours between India and -----.

Answer. USA

Q30. Kundan Shah was passed away recently. He was?

Answer. director and writer

Q31. The Banking Codes and Standards Board of India (BCSBI) is an independent and autonomous institution to monitor and ensure that the Banking Codes and Standards adopted by the banks are adhered to in true spirit while delivering their services. BCSBI was registered as a society under the- Answer. Societies Registration Act, 1860

Q32. Which Bank is the first to offer a fully digital and paperless banking system in India?

Answer. Airtel Payments Bank

Q33. The Indian Museum is the largest and oldest museum in India and has rare collections of antiques, armour and ornaments, fossils, skeletons, mummies, and Mughal paintings. It was located in- Answer. Kolkata

Q34. Reliance Stadium or Indian Petrochemicals Corporation Ltd Sports Complex Ground also known as the IPCL Ground is located in-

Answer. Vadodara, Gujarat

Q35. _____ is "the risk of a change in value caused by the fact that actual losses, incurred for inadequate or failed internal processes, people and systems, or from external events, differ from the expected losses".

Answer. Operational Risk

Q36. What is the purpose behind cross selling by Bank?

Answer. Fee Received

Q37. Vice President Hamid Ansari has released a book titled "The People's President". This book was written by S M Khan, a senior Indian Information Service (IIS) officer. This book is based on-

Answer. APJ Abdul Kalam

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Q38. Central Coalfields Limited (CCL) is a subsidiary of Coal India Limited, an undertaking of the Government of India. Where is headquarter of CCL?

Answer. Ranchi

Q39. The Institute for Development & Research in Banking Technology (IDRBT) is a unique institution exclusively focused on Banking Technology. Established by the Reserve Bank of India (RBI) in 1996, the Institution works at the intersection of- Answer. Banking and Technology

Q40. Pradhan Mantri Suraksha Bima Yojana (PMSBY) is one of three social security schemes that the government had announced in the 2015 Budget. What is PMSBY?
Answer. An accident insurance scheme

All You Need to Know About Paradise Papers

- ❑ After Panama Papers leak, another massive trove of secret financial data has been leaked by the International Consortium of Investigative Journalists (ICIJ) named 'Paradise Papers'. In the new set of records obtained primarily from Bermuda-based firm Appleby & Singapore-based Asiatic Trust, a trove of 13.4 million documents, named 'Paradise Papers' has come to the fore.
- ❑ It was obtained by German newspaper Suddeutsche Zeitung & were investigated by the International Consortium of Investigative Journalists (ICIJ) working in partnership with 96 news organisations.
- ❑ The Indian Express, part of the International Consortium of Investigative Journalists (ICIJ), reported that among the 180 countries represented in the data, India ranked 19th in terms of the number of names featured. The Paradise Papers aims to expose trails of veiled offshore financial activities. The list has about 714 Indians.

About International Consortium of Investigative Journalists (ICIJ)-

- ❑ ICIJ is a global network of more than 200 investigative journalists in 70 countries who collaborate on in-depth investigative stories.
- ❑ It was founded in 1997 by an American journalist Chuck Lewis.
- ❑ It is Headquartered in Washington, DC, USA.

7 Companies Given LoI for 14 monuments Under 'Adopt a Heritage Scheme'

Seven shortlisted companies were given 'Letters of Intent' for fourteen monuments under 'Adopt a Heritage Scheme' of Ministry of Tourism at the closing ceremony of 'Paryatan Parv' at Rajpath Lawns, New Delhi. These companies will be the future 'Monument Mitras' who would associate pride with their CSR activities.

1. **SBI Foundation** shortlisted for the adoption of - Jantar Mantar, Delhi.

2. **TK International Limited** shortlisted for the adoption of- Sun Temple, Konark | Raja Rani Temple, Bhubaneswar | Ratnagiri Monuments, Jajpur, Odisha
3. **Yatra Online Pvt. Limited** shortlisted for the adoption of: Hampi, Karnataka | Leh Palace, Jammu & Kashmir | Qutub Minar, Delhi | Ajanta Caves, Maharashtra
4. **Travel Corporation of India Ltd.** shortlisted for the adoption of: Mattancherry Palace Museum, Kochi | Safdarjung Tomb, Delhi
5. **Adventure Tour Operator Association of India** shortlisted for the adoption of: Gangotri Temple Area & Trail to Gaumukh | Mt. Stok Kangri, Laddakh, Jammu & Kashmir
6. **Special Holidays Travel Pvt. Ltd.** (With) Rotary Club of Delhi shortlisted for the adoption of: Agrasen ki Baoli, Delhi
7. **NBCC** shortlisted for the adoption of: Purana Quila, Delhi.

PM of Italy Visited India

Italian PM Paolo Gentiloni visited India. This is the first visit by an Italian premier in 10 years. List of MoUs/Agreements signed between India & Italy were: Joint Declaration of Intent of Cooperation for Safety in the Railway sector.

MoU on 70 years of diplomatic relations, Cooperation In the field of Energy, Executive Protocol on Cultural Cooperation & On Promoting mutual investments between Italian Trade Agency & Invest India.

Note: Rome is the capital of Italy. Euro is the currency of Italy.

All About FIFA U-17 World Cup 2017

- ✚ 17th edition of FIFA U-17 World Cup took place for the first time in India. It is organized by Federation Internationale de Football Association (FIFA).
- ✚ The official Mascot was clouded leopard named 'Kheleo'. The official ball is called 'Krasava'.
- ✚ The final match of the event was held in Salt Lake Stadium, Kolkata. This was the first time India hosted U-17 FIFA World Cup.
- ✚ Switzerland's Esther Staubli became the first female football referee to officiate a match.
- ✚ Jeakson Singh creates history by scoring India's first ever goal in FIFA World Cup.
- ✚ USA-Based Namit Deshpande becomes the First NRI to Play for India's U17 World Cup Team.
- ✚ England has won the FIFA U-17 World Cup by defeating Spain by 5-2.
- ✚ Phil Foden of England has been adjudged tournament's best player & has been awarded 'Golden Ball'.

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- Rhian Brewster from England has scored the most goals in the tournament (8 goals) & has been awarded, 'Golden Boot'.
- Gabriel Brazao the goalkeeper of Brazil's national football team has won the 'Golden Glove'.
- Brazil has won the Fair Play Award.

All About ISSF, New Delhi 2017

Hosts India finished seventh overall with one gold, one silver, & a bronze, while Italy pipped China in the medals tally, as the ISSF World Cup Final, in New Delhi. Important wins from India side are as follows-

- India won through Jitu Rai/Heena Sidhu (gold in mixed team 10m air pistol),
- Sangram Dahiya (silver in men's double trap), and
- Amanpreet Singh (bronze in men's 50m pistol).

Complete list of Nobel Prize Winners 2017

The 2017 Nobel Prize were announced recently in 6 different fields viz. Physiology or Medicine, Physics, Chemistry, Literature, Peace, & Economic Sciences.

Field	Description	Winner
Physiology or Medicine	for the discoveries of molecular mechanisms controlling the circadian rhythm	Jeffrey C. Hall (USA), Michael Rosbash (USA) & Michael W. Young (USA)
Physics	for decisive contributions to the LIGO detector & the observation of gravitational waves	Rainer Weiss (Germany), Barry C. Barish (USA) & Kip S. Thorne (USA)
Chemistry	for developing cryo-electron microscopy for the high-resolution structure determination of biomolecules in solution	Jacques Dubochet (Switzerland), Joachim Frank (Germany) & Richard Henderson (Scotland)
Literature	in novels of great emotional force, has uncovered the abyss beneath our illusory sense of connection with the world	Kazuo Ishiguro (Japan)
Peace	for its work to draw attention to the catastrophic humanitarian consequences of any use of nuclear weapons & for its ground-breaking	International Campaign to Abolish Nuclear Weapons (ICAN) (founded in Australia)

	efforts to achieve a treaty-based prohibition of such weapons	
Economic Sciences	for contributions to behavioural economics	Richard H. Thaler (USA)

All About the "Power for All - Saubhagya Scheme"

- PM Modi launched - **Pradhan Mantri Sahaj Bijli Har Ghar Yojana 'Saubhagya'** to provide electricity connections to over 4 crore families in rural & urban areas by December 2018. India will achieve the target of power for all by December 2018, while all villages will be electrified by the end of 2017.

What is Saubhagya Scheme?

- The scheme means **Sahaj Bijli Har Ghar Yojana**,
- It aims to provide access to electricity to all families in India
- The scheme will provide free electricity connection to poor families of India,
- The total outlay for Sahaj Bijli Har Ghar Yojana is pegged at **Rs 16,320 crore**,
- The Centre will provide largely funds for the scheme to all States/UTs,
- Saubhagya Yojana will give access to electricity to all 'willing' households in India.

Pradhan Mantri LPG Panchayat in Gujarat launched

- Union Minister for Petroleum & Natural Gas **Pradhan** launched Pradhan Mantri LPG Panchayat at **Mota Ishanpur village in Gandhinagar district of Gujarat**.
- A total one lakh, Pradhan Mantri LPG Panchayats would be organized across the country in next one & half year to provide an interactive platform to the rural LPG users.
- He also** inaugurated the **Skill Development Institute** at Adalaj near Ahmedabad as part of **National Skill Development Mission**.

4th Bi-Monthly Monetary Policy Review October 2017

- RBI kept the repo rate unchanged at 6%, reverse repo rate at 5.75%, & the Bank Rate at 6.25%.
- It stated that inflation is trending up & estimated the headline number to touch 4.6% by March quarter.
- Cuts economic growth forecast to 6.7% from 7.3% for FY'18
- Projects inflation at 4.2-4.6% in the second half.
- Focus on keeping headline inflation close to 4% on a durable basis

Shanghai Cooperation Organisation 2017 meeting held

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1. The meeting of the Heads of State Council of the Shanghai Cooperation Organisation was held in Astana.
2. President of the Republic of Kazakhstan (Chaired) Nursultan Nazarbayev chaired the Meeting.
3. During the meet, India & Pakistan became full members of SCO. **Beijing, China is the HQ of SCO.**
4. It was founded in Shanghai in 2001.
5. The next meeting will be held in 2018 in China.

12th G-20 Summit held in Germany

1. 12th G20 Summit 2017 held in Hamburg, Germany.
2. Theme of summit was 'shaping an interconnected world'.
3. The leaders adopted a declaration focusing on:
 - a) sharing the benefits of globalization
 - b) building resilience c) improving sustainable livelihood
 - d) assuming responsibility
4. French President Macron announced that France will host another conference on climate change on 12 Dec 2017.
5. 13th G20 summit will be hosted by Argentina in 2018.

All about the 9th BRICS Summit 2017

- 9th BRICS Summit was held in Xiamen, China.
- The Summit had five participating countries namely Brazil, Russia, India, China & South Africa.
- The theme was "BRICS: Stronger Partnership for a Brighter Future".
- Pak-based terror groups named for 1st time:** Terror groups such as LeT & the JeM were named for causing violence in the region, a first by the forum.
- China Announced \$80 Million (apprx.) Funding Plan for BRICS:** China will give 500 million yuan (\$76.4 million) for a BRICS economic & technology cooperation plan, & another \$4 million for projects at the BRICS countries' NDB stated Chinese President Xi Jinping.
- BRIC was established in 2006.

WIMBLEDON 2017

1. 131st Wimbledon edition held in London, UK.
2. Roger Federer became the first man to win Wimbledon eight times.
3. Spain's Garbine Muguruza won her first Wimbledon title by defeating Venus Williams.
4. Poland's Lukasz Kubot & Brazil's Marcelo Melo won the Wimbledon men's doubles.
5. Martina Hingis clinched her 23rd Grand Slam title as the Swiss star & Scottish partner Jamie Murray won the Wimbledon mixed doubles.

The Complete List of the Winners of 2017 US OPEN

- It was held in New York City, USA.
- Rafael Nadal won the Men's Singles. Nadal captured his third US Open title & 16th Grand Slam title.

- Sloane Stephens won the Women's Singles.

Event	Winner	Runner-Up
Men's Doubles	Jean-Julien Rojer / Horia Tecau	Feliciano Lopez / Marc Lopez
Women's Doubles	Chan Yung-jan / Martina Hingis	Lucie Hradecka / Katerina Siniakova
Mixed Doubles	Martina Hingis / Jamie Murray	Chan Hao-ching / Michael Venus

112 Gallantry Awards was given on 71st Independence Day

- President Kovind approved 112 Gallantry Awards to armed forces & paramilitary personnel.
- The Awards includes **five Kirti Chakras**, **17 Shaurya Chakras**, **85 Sena Medals (Gallantry)**, **three Nao Sena Medals (Gallantry)** & **two Vayu Sena Medals (Gallantry)**. Of all 112 awards, 19 are posthumous.

Kirti Chakra	
Major Preetam Singh Kunwar	Army
Havildar Giris Gurung (Posthumous)	Army
Major David Manlun (Posthumous)	Army
Shri Pramod Kumar (Posthumous)	Mha
Chetan Kumar Cheeta, Commandant, Crpf	Mha
Shaurya Chakra	
Maj Satish Dahiya (Posthumous)	Army
Maj Gosavi Kunal Munnagir	Army
Nao Sena Medal (Gallantry)	
Lt Pushpinder Tyagi	Navy
Jaskaran Singh, Ch Mech	Navy
Azhar Azharuddin	Navy
Vayu Sena Medal (Gallantry)	
Wing Commander Subhash Singh Rao	Air Force
Wing Commander Ravinder Ahlawat	Air Force

The 2017 National Sports Awards Announced

- Rajiv Gandhi Khel Ratna Award** is given for spectacular & most outstanding performance in the field of sports by a sportsperson over a period of four year, **Arjuna Award** is given for consistency outstanding performance for four years, **Dronacharya Award** for coaches for producing medal winners at prestigious International sports events, **Dhyan Chand Award** for life time contribution to sports development.
- Para athlete Devendra & hockey player Sardar Singh will be honoured with the Rajiv Gandhi Khel Ratna Award.
- Selection Committee for Rajiv Gandhi Khel Ratna Award & Arjuna Awards was headed by Justice C.K. Thakkar.

Rajiv Gandhi Khel Ratna 2017

S. No.	Name of the Awardee	discipline
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1.	Shri Devendra	Para Athlete
2.	Shri Sardar Singh	Hockey

Dronacharya Awards 2017

S. No.	Name of the Awardee	Discipline
1.	Late Dr. R. Gandhi	Athletics
2.	Mr. Heera Nand Kataria	Kabaddi
3.	Mr. G.S.S.V. Prasad	Badminton (Lifetime)
4.	Mr. Brij Bhushan Mohanty	Boxing (Lifetime)
5.	Mr. P.A. Raphel	Hockey (Lifetime)
6.	Mr. Sanjoy Chakraverthy	Shooting (Lifetime)
7.	Mr. Roshan Lal	Wrestling (Lifetime)



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Arjuna Awards 2017

S. No.	Name of the Awardees	Discipline
1.	Ms. V.J. Surekha	Archery
2.	Ms. Khushbir Kaur	Athletics
3.	Mr. Arokia Rajiv	Athletics
4.	Ms. Prasanthi Singh	Basketball
5.	Sub. Laishram Debendro Singh	Boxing
6.	Mr. Cheteshwar Pujara	Cricket
7.	Ms. Harmanpreet Kaur	Cricket
8.	Ms. Oinam Bembem Devi	Football
9.	Mr. S.S.P. Chawrasia	Golf
10.	Mr. S.V. Sunil	Hockey
11.	Mr. Jasvir Singh	Kabaddi
12.	Mr. P. N. Prakash	Shooting
13.	Mr. A. Amalraj	Table Tennis
14.	Mr. Saketh Myneni	Tennis
15.	Mr. Satyawart Kadian	Wrestling
16.	Mr. Mariyappan	Para-Athlete
17.	Mr. Varun Singh Bhati	Para-Athlete

Dhyan Chand Award

S. No.	Name (S/Shri)	Discipline
1.	Mr. Bhupender Singh	Athletics
2.	Mr. Syed Shahid Hakim	Football
3.	Ms. Sumarai Tete	Hockey

Union Government launched e-RaKAM Portal

- Government launched a portal, to provide a platform to sell agricultural produce called e-RaKAM.
- It is a joint initiative by state-run-auctioneer MSTC & Central Warehousing Corporation arm CRWC.
- e-Rashtriya Kisan Agri Mandi (e-RaKAM)** portal is launched to provide a platform for farmers to sell agricultural produce.
- E-RaKAM is a digital initiative aims to bring together the farmers, PSUs, civil supplies & buyers on single platform to ease selling & buying process of agricultural products.

Government of India will launch new sub-scheme named "Aajeevika Grameen Express Yojana (AGEY)"

- GOI decided to launch a new sub-scheme named "Aajeevika Grameen Express Yojana (AGEY)" as part of the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).
- Self-Help Groups under DAY-NRLM will operate road transport service in backward areas.** This will help to provide safe, affordable & community monitored rural transport services to connect remote villages with key services & amenities.
- This will also provide an additional avenue of livelihood for SHGs.
- Community Investment Fund (CIF) provided to Community Based Organization (CBOs) under DAY-NRLM will be utilized to support the SHG members in this new livelihood initiative.** The beneficiary SHG member will be provided an interest free loan by the CBO from its Community Investment Fund upto Rs.6.50 lakh for purchase of the vehicle. Alternative, CBO will own the vehicle & lease it to an SHG member to operate the vehicle & pay lease rental to the CBO

PM historic visit to Israel

Narendra Modi became the first PM from India to visit Israel in the last 70 years. 7 agreements signed between the two countries.

List of MoUs/Agreements signed during the visit

- MoU for setting up of India-Israel Industrial R&D & Technological Innovation Fund (I4F).
- MoU for Water Conservation in India
- MoU on State Water Utility Reform in India
- India-Israel Development Cooperation - Three Year Work Program in Agriculture 2018-2020
- Plan of Cooperation Between the Indian Space Research Organisation (ISRO) & the Israel Space Agency (ISA) regarding cooperation in Atomic Clocks
- MoU between ISRO & ISA regarding cooperation in GEO-LEO Optical Link
- MoU between ISRO & ISA regarding cooperation in Electric Propulsion for Small Satellites

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Important Takeaways

- ✚ Benjamin Netanyahu is the PM of Israel.
- ✚ Capital is Jerusalem. Israeli new shekel is Currency.

PM of Japan Shinzo Abe visited India for 12th India-Japan Annual Summit 2017: 15 Pacts signed

- Both Nations sign 15 pacts & with this India Japan Act East Forum constituted to enhance connectivity & promote developmental projects in the North East & countries adjoining the region.
- In the joint statement, both nations have expressed a 'zero tolerance' resolve against terrorism.
- Both countries agreed on an India-Japan Roadmap for Investment Promotion.

15 pacts were signed between the two sides. These included:

- ✚ Setting up India Japan Act East Forum to enhance connectivity & promote developmental projects in NEast.
- ✚ India-Japan Investment Promotion Road map to facilitate & accelerate Japanese investments in India
- ✚ 'Japan-India special programme for Make In India' to cooperate in infrastructure development programmes in the Mandal Bechraj-Khoraj region of Gujarat.
- ✚ Exchange of RoD on open skies in civil aviation sector.
- ✚ 3 agreements for promoting cooperation in science & technology fields.
- ✚ 4 pacts to boost education, research & strategic collaboration in the field of sports.
- ✚ Pact to enhance collaboration in disaster risk reduction & prevention.
- ✚ 2 Agreements in research cooperation & Japanese language education.

During the Visit, & Japanese PM Abe & PM Modi launch bullet train project

- ✚ The high-speed bullet train project in Ahmedabad, Gujarat was launched by Modi & Abe. Railway Minister Piyush Goyal, Gujarat CM Rupani, & Maharashtra CM Devendra Fadnavis were also present.
- ✚ The bullet train is targeted to run between Mumbai & Ahmedabad on a dedicated track by 2023.
- ✚ The construction of the high-speed train corridor will create 4,000 direct jobs & at least 20,000 indirect jobs.

PM Historic Visit to Myanmar in 2017

- ✚ PM Modi concludes his first bilateral visit to Myanmar.
- ✚ He was received by the Myanmar President Htin Kyaw.
- ✚ PM visited 2,500-years-old Shwedagon pagoda, considered to be the pinnacle of Myanmar's cultural heritage. He also performed 'puja' at Kalibari Temple.
- ✚ India & Myanmar signed 11 agreements. It includes maritime security cooperation, to further strengthen their multifaceted partnership.

List of MoUs Signed During Visit of PM Modi to Myanmar

- ✚ MoU on Maritime Security Cooperation
- ✚ Cultural Exchange Programme for the year 2017-2020.
- ✚ MoU on Enhancing the Cooperation of Upgradation of Women's Police Training Centre at Yamethin, Myanmar.
- ✚ MoU for Sharing White Shipping Information between the Indian Navy & Myanmar Navy
- ✚ Technical Agreement for providing Coastal Surveillance System
- ✚ MoU signed for Cooperation in Medical Products Regulation.
- ✚ Exchange of Letter for Extension of MoU on the establishment of MIIT
- ✚ Exchange of Letter for Extension of MoU on establishment of India-Myanmar Center for Enhancement of IT-Skill.
- ✚ MoU in field of elections between the Election Commission, India & Election Commission of Myanmar.
- ✚ MoU on Cooperation between Myanmar Press Council & the Press Council of India.

Cabinet approves revision of guidelines of Sovereign Gold Bonds Scheme

- ✚ The investment limit per fiscal year increased to 4 kg for individuals, 4 Kg for Hindu Undivided Family (HUF) & 20 Kg for Trusts & similar entities.
- ✚ The ceiling will be counted on Financial year basis & will include the SGBs purchased during the trading in the secondary market.
- ✚ The ceiling on investment will not include the holdings as collateral by Banks & Financial institutions.
- ✚ SGBs will be available 'on tap'. Based on the consultation with NSE, BSE, Banks & Department of Post, features of product to emulate 'On Tap' sale.

Bill Passed by Lok Sabha to raise NABARD's Capital to Rs. 30,000 crores

- ✚ Nabard established in 1982 & provides loans for agriculture, small scale industries among others.
- ✚ The bill will enable the exit of RBI from Nabard & increased the authorised capital of the development institution to Rs. 30,000 crores.
- ✚ The Bill provides that the central government alone must hold at least 51% of the share capital of NABARD. The Bill transfers the share capital held by the RBI & valued at Rs. 20 crore to the central government.
- ✚ The Bill replaces the terms 'small-scale industry' & 'industry in the tiny & decentralised sector' with the terms 'micro enterprise', 'small enterprise' & 'medium enterprise' as defined in MSME Development Act, 2006.

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- The Bill extends the credit & other facilities for enterprises with investment upto Rs. 10 crore in the manufacturing sector & Rs 5 crore in the services sector.

RBI introduced the new Currency Notes of Rs.50 & Rs.200

What the features of Rs.50 Note?

- The new denomination has a motif of Hampi with Chariot on the reverse, depicting the country's cultural heritage.
- The base colour of the note is Fluorescent Blue.
- The dimension of the banknote will be 66 mm x 135 mm.
- Ashoka Pillar emblem on the right,
- Swachh Bharat logo with slogan,
- The Panel of 15 Languages.

What are the features of Rs.200 Note

- The new denomination has Motif of Sanchi Stupa on the reverse, depicting the country's cultural heritage.
- The base colour of the note is Bright Yellow.
- The dimension of the banknote will be 66 mm x 146 mm.
- Ashoka Pillar emblem on the right.
- Raised Identification mark H with micro-text Rs 200
- Swachh Bharat logo with slogan,
- Panel of 15 Languages

Narendra Modi Cabinet reshuffled- 9 New Faces as Ministers

- Nine new ministers were into the council of ministers & four have been promoted to the Union Cabinet.
- Piyush Goyal appointed as the Union Railway Minister. He replaced former Railway Minister Suresh Prabhu.
- Nirmala Sitharaman given the Defence Ministry, becoming only the second woman to hold the post after Indira Gandhi.

List of the Cabinet Ministers

Minister	Ministry
Nitin Jairam Gadkari	Minister of Road Transport & Highways, Shipping, Water Resources, River Development & Ganga Rejuvenation.
Shri Suresh Prabhu	Minister of Commerce & Industry.
D.V. Sadananda Gowda	Minister of Statistics & Programme Implementation.
Sushri Uma Bharati	Minister of Drinking Water & Sanitation.
Ramvilas Paswan	Minister of Consumer Affairs, Food & Public Distribution.
Shri Ananthkumar	Minister of Chemicals & Fertilizers, Minister of Parliamentary Affairs.

Ravi Shankar Prasad	Minister of Law & Justice, Electronics & IT.
Jagat Prakash Nadda	Minister of Health & Family Welfare.
Ashok Gajapathi Raju	Minister of Civil Aviation.
Shri Anant Geete	Minister of Heavy Industries & Public Enterprises.
Harsimrat Kaur Badal	Minister of Food Processing Industries.
Narendra Singh Tomar	Minister of Rural Development, Panchayati Raj, Mines
Chaudhary Birender Singh	Minister of Steel.
Jual Oram	Minister of Tribal Affairs.
Shri Radha Mohan Singh	Minister of Agriculture & Farmers Welfare.
Thaawar Chand Gehlot	Minister of Social Justice & Empowerment.
Smriti Zubin Irani	Minister of Textiles, Minister of Information & Broadcasting.
Dr. Harsh Vardhan	Minister of Science & Technology, Earth Sciences, Environment, Forest & Climate Change.
Shri Prakash Javadekar	Minister of Human Resource Development.
Dharmendra Pradhan*	Minister of Petroleum & Natural Gas, Skill Development & Entrepreneurship.
Piyush Goyal*	Minister of Railways, Minister of Coal.
Nirmala Sitharaman*	Minister of Defence.
Mukhtar Abbas Naqvi*	Minister of Minority Affairs.

* Ministers who have been promoted from MoS to Cabinet Ministers

Important Ministers of State (Independent Charge)

Minister	Ministry
Shri Manoj Sinha	Minister of State (I/C) of Ministry of Communications & Railways
Col. Rajyavardhan Singh Rathore	Minister of State (I/C) of the Ministry of Youth Affairs & Sports & IB
Shri Raj Kumar Singh*	Minister of State (I/C) of the Ministry of Power & Ministry of New & Renewable Energy.
Shri Hardeep Singh Puri*	Minister of State (I/C) of Ministry of Housing & Urban Affairs.
Shri Alphons Kannanthanam*	Minister of State (I/C) of the Ministry of Tourism, Electronics & Information Technology

* Ministers who are newly inducted in Portfolios

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Ministers of State

Minister	Ministry
Shri Shiv Pratap Shukla*	Minister of State in the Ministry of Finance.
Shri Ashwini Kumar Choubey*	Minister of State in the Ministry of Health & Family Welfare.
Dr. Virendra Kumar*	Minister of State in the Ministry of Women & Child Development & Ministry of Minority Affairs.
Anant Hegde*	Minister of State in Ministry of Skill Development & Entrepreneurship.
Shri Gajendra Singh Shekhawat *	Minister of State in the Ministry of Agriculture & Farmers Welfare.
Dr. SatyaPal Singh*	Minister of State in the Ministry of Human Resource Development & Water Resources, River Development & Ganga

Rejuvenation.

* Ministers who are newly inducted in Portfolios

IT OFFICER (SCALE -I) 2017-18

COMBO

- 10 PRELIMS MOCKS
- 10 MAINS MOCKS

Bilingual
English Medium

Static Take Aways from November 2017 Current Affairs

- Xi Jinping is the Present President of China. Beijing is the capital of China.
- Manohar Lal Khattar is the CM of Haryana. Kaptan Singh Solanki is the Governor of Haryana.
- The Capital of Lebanon is Beirut. Its Currency is Lebanese pound.
- General Bipin Rawat is the present & 27th Chief of Army Staff.
- COP 22 was held in Marrakesh, Morocco.
- Piyush Goyal is the Present Minister of Railways.
- Antonio Guterres is the Secretary general of United Nations. UN Headquarters in New York, United Nations.
- S. Christopher is the present Chairman of DRDO.
- Irina Bokova is the Present Director-General of UNESCO. UNESCO headquarters in Paris, France.
- Majuli is a river island in the Brahmaputra River, Assam. It is India's first island district & world's largest river island. Jagdish Mukhi is the Present Governor of Assam.
- Natarajan Chandrasekaran is the Chairman of TATA Steels.
- Naveen Patnaik is the CM of Odisha. S. C. Jamir is the Present Governor of Odisha.
- Harsimrat Kaur Badal, the Union Cabinet Minister of Food Processing
- Chanda Kochhar is the MD & CEO of ICICI Bank. ICICI Bank Headquarters in Mumbai.
- Cairo is the capital of Egypt. Egyptian pound is the currency of Egypt.
- Jim Yong Kim is the President of World Bank. World Bank headquarters in Washington, D.C., United States.
- Tedros Adhanom Ghebreyesus is the WHO's Director General. WHO Headquarters in Geneva, Switzerland.

- Tunis is the capital of Tunisia. Beji Caid Essebsi is the present President of Tunisia.
- Thimphu is the capital of Bhutan. Dzongkha is the official language of Bhutan.
- Jamsetji Tata was the founder of TATA Steels. It Headquarters in Mumbai, Maharashtra.
- Bharti AXA Life is a life Insurance player that was started in 2006. It brings together the Paris-headquartered AXA Group & Bharti Enterprises.
- Moscow is the capital of Russia. Vladimir Putin is the present President of Russia.
- Martina Hingis is from Switzerland.
- World Economic Forum Headquarters in Geneva, Switzerland. Klaus Schwab is the Founder & Executive Chairman of WEF.
- Siddaramaiah is the present CM of Karnataka. Vajubhai Vala is the present Governor of Karnataka.
- Shahid Khaqan Abbasi is the present PM of Pakistan. Islamabad is the capital of Pakistan.
- Devendra Fadnavis is the CM of Maharashtra. Chennamaneni Vidyasagar Rao is the Governor of Maharashtra.
- Jin Liqun is present president of the Asian Infrastructure Investment Bank (AIIB). Beijing, China is headquarters of AIIB.
- Astana is the Capital of Kazakhstan. Kazakhstani tenge is the currency of Kazakhstan.
- Krish Iyer is the President & CEO of Walmart India.
- Naveen Patnaik is the CM of Odisha. SC Jamir is the Governor of Odisha.
- Yogi Adityanath is the CM of Uttar Pradesh. Ram Naik is the Governor of Uttar Pradesh.



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<ul style="list-style-type: none"> Yes Bank Headquarters in Mumbai. CEO of Yes Bank is Rana Kapoor. Yerevan is the Capital of Armenia. Its currency is Armenian dram. Bangkok is the capital of Thailand. Sanjay Agarwal, MD & CEO, AU Small Finance Bank. ONGC stands for Oil & Natural Gas Corporation Limited. Shashi Shankar has been recently appointed CMD of ONGC. Lt Gen SK Shrivastava is the Director General Border Roads Organization. Sushil Chandra is the Chairman of Central Board of Direct Taxes (CBDT). Boxing Federation of India (BFI) President- Ajay Singh. AIBA- Amateur International Boxing Association. AIBA President- Dr Ching-Kuo Wu, Headquarters- Switzerland. Ambassador for AIBA Youth Women's World Boxing Championship 2017- Mary Kom. Twitter CEO- Jack Dorsey, Headquarters- California, USA. Kerala CM- Pinarayi Vijayan, Governor- Palaniswamy Sathasivam. Co-founder & CEO of Ola- Bhavish Aggarwal. Microsoft CEO- Satya Nadella. Apollo Munich Health Insurance, CEO- Antony Jacob. UNESCO- United Nations Educational, Scientific & Cultural Organization. Director-General- Irina Bokova, Headquarters- Paris, France. Paytm CEO- Vijay Shekhar Sharma. BHIM- Bharat Interface for Money, UPI- Unified Payment Interface. 	<ul style="list-style-type: none"> IBRD- International Bank for Reconstruction & Development. President- Jim Yong Kim (12th), Headquarters- Washington, DC USA Guinea Capital- Conakry, Currency- Guinean Franc. Rajiv Kumar- Financial Services Secretary. Ajay Narayan Jha- Expenditure Secretary, Neeraj Kumar Gupta- Secretary, DIPAM. Subhash Chandra Garg- Economic Affairs Secretary. Bangladesh Capital- Dhaka, Currency- Taka. PM- Sheikh Hasina, President- Abdul Hamid. New Zealand Capital- Wellington, Currency- New Zealand dollar. National Green Tribunal (NGT)- Chairperson- Justice Swatanter Kumar, Headquarter- New Delhi, Established- November 2010. IDFC Bank MD & CEO- Sunil Kakkar, Headquarters- Mumbai. MobiKwik CEO- Bipin Preet Singh, Headquarters- Gurgaon, Haryana. PayPal Headquarter- California USA, Founded in- 1998. PayPal Holdings Inc President & CEO- Dan Schulman. HDFC Bank CEO- Aditya Puri, Headquarter- Mumbai. Nepal PM- Sher Bahadur Deuba, President- Bidhya Devi Bhandari. Bank of China Chairman- Chen Siqing. State Bank of Pakistan (SBP) Governor- Tariq Bajwa. Pakistan PM- Shahid Khaqan Abbasi, President- Mamnoon Hussain. CM- Pinarayi Vijayan, Governor- Palaniswamy Sathasivam.
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Static Take Aways from October 2017 Current Affairs

<ul style="list-style-type: none"> Manila is the Capital of the Philippines. Rodrigo Duterte is the President of the Philippines. Sheikh Hasina is the Present PM of Bangladesh. Abdul Hamid is the Present President of Bangladesh. Port Louis is the Capital of Mauritius. Alok Kumar Verma is the present Director of CBI. HSBC Headquarters in London, UK. Stuart Gulliver is the Group CEO of HSBC. Bern is the Capital of Switzerland. The Managing Director for India of NBA is Yannick Colaco. Aapka bank, aapke dwaar is the Tagline of IPPB. IPPB is Headquartered in New Delhi. Mr. Antonio Guterres of Portugal is the Secretary-General of the United Nations. UN is headquartered in New York. Sunil Mehta is the MD & CEO Of Punjab National Bank. PNB Headquarters in New Delhi. IndusInd Bank headquarters in Mumbai. Mr. R. Seshasayee is the Chairman of IndusInd Bank. Bipin Preet Singh is the CEO of MobiKwik. The Chairman & Managing Director of NRDC is H Purushotham. Paul B Jansen is the Director of EBTC. It was formed in the year 1969. Headquarters of UNFPA is located in New York, US. In October 2017, United Nations Secretary-General Antonio Guterres appointed Dr. Natalia 	<ul style="list-style-type: none"> Kanem Executive Director of UNFPA. Rajiv Jain is the present Director of Intelligence Bureau (IB). AMFI is Headquartered in Mumbai. Smt. Smriti Zubin Irani is the Cabinet Minister of Textiles of India. About LEI- The LEI is a global reference number that uniquely identifies every legal entity or structure that is party to a financial transaction, in any jurisdiction. It is a unique 20 digit alphanumeric code that is assigned to a legal entity. Mr. Sunil Kakar is the Managing Director & CEO of IDFC Limited. Headquarter of IDFC Bank is in Mumbai. Jakarta is the Capital of Indonesia. Joko Widodo is the President of Indonesia. Shivraj Singh Chouhan is the CM of Madhya Pradesh. Om Prakash Kohli (Add. Charge) is the Present Governor of Madhya Pradesh. Vijaybhai R. Rupani is the present CM of Gujarat. Om Prakash Kohli is the present Governor of Gujarat. Kabul is the Capital and most populated city of Afghanistan. Afghani is the Currency of Afghanistan. It celebrates National Day on 19 August. Banwarilal Purohit is the present Governor of Tamil Nadu. Edappadi K Palaniswami is the Chief Minister of
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<p>Tamil Nadu.</p> <p>The Chairman of L & T is A. M. Naik.</p> <p>UNESCO stands for the United Nations Educational, Scientific and Cultural Organization. Irina Bokova is the Director-General of UNESCO.</p> <p>Santiago is the Capital of Chile. Michelle Bachelet is the present President of Chile.</p> <p>Doha is the Capital of Qatar. Abdullah bin Nasser bin Khalifa Al Thani is the Prime Minister of Qatar. Qatar is the host of 2022 football World Cup.</p> <p>SGK Kishore is the CEO of GHIAL. Mohd. Badlisham Ghazali is the Managing Director of MAHB.</p> <p>Riyadh is the capital city of Saudi Arabia. Mohammad bin Salman bin Abdulaziz Al Saud is the crowned Prince of Saudi Arabia.</p> <p>Wellington is the capital of New Zealand. New Zealand dollar is the currency of New Zealand.</p> <p>The ICC was established in 2002. It is based in the Hague, the Netherlands.</p> <p>Bujumbura is the capital of Burundi and Burundian franc is its currency.</p> <p>Tehran is the capital of Iran. Mohammad Ashraf Ghani is the present Prime Minister of Afghanistan.</p> <p>Riyadh is the capital of Saudi Arabia. Mohammed bin Salman is the Crown Prince of Saudi Arabia.</p> <p>Paris is the capital of France. Emmanuel Macron is the President of France.</p> <p>Siddaramaiah is the CM of Karnataka. Vajubhai Vala is the Governor of Karnataka.</p> <p>Satya Nadella is the CEO of Microsoft.</p> <p>Lusaka is the Capital of the Republic of Zambia. Edgar Lungu is the president of the Republic of Zambia.</p> <p>DEMU stand for Diesel Electric Multiple Unit.</p> <p>Mohammad Mustafa is the present Chairman of SIDBI. Headquarters of SIDBI is in Lucknow, Uttar Pradesh.</p> <p>Mannil Venugopalan is the Chairman of Board of AU Small Finance Bank.</p> <p>Najib Razak is the PM of Malaysia. Kuala Lumpur is the Capital of Malaysia.</p> <p>Shri B. Sambamurthy is the Interim Chairman of NPCI.</p> <p>Piyush Goyal is the Minister of Railways of India.</p> <p>Angela Merkel is the Chancellor of Germany.</p> <p>SBI headquarters in Mumbai, Maharashtra. It was established on 1 July 1955. Rajnish Kumar is the present Chairman of SBI.</p> <p>HSBC Headquarters in London, United Kingdom.</p> <p>Jeff Weiner is the CEO of LinkedIn.</p> <p>Kim Ki Wan is the MD of LG Electronics India. LG Electronics is a South Korean Company.</p> <p>Satya Pal Malik is the present Governor of Bihar.</p> <p>The Capital of Bulgaria is Sofia.</p> <p>Vijaybhai Rupani is the present CM of Gujarat. Om Prakash Kohli is the Governor of Gujarat.</p> <p>Satya Nadella is the CEO of Microsoft.</p> <p>Alice Vaidyan is the CMD of GIC Re. GIC Re is headquartered in Mumbai.</p> <p>Amsterdam is the Capital of Netherlands.</p> <p>Xi Jinping is the President of China. Beijing is the Capital</p>	<p>of China.</p> <p>Samsung Electronics is a South Korean multinational electronics company headquartered in Suwon, South Korea.</p> <p>Ajay Banga is the CEO of Mastercard.</p> <p>2019 FC Asian Cup will be held in the United Arab Emirates.</p> <p>UNESCO stands for United Nations Educational Scientific and Cultural Organization. Irina Bokova is the Present Director-General of UNESCO.</p> <p>Mr. M K Surana is the present Chairman & Managing Director of HPCL.</p> <p>Bipin Preet Singh is the Founder CEO and Director of MobiKwik.</p> <p>General Bipin Rawat is the 27th Chief of Army Staff of the Indian Army. Nirmala Sitharaman is the Present Defence Minister of India.</p> <p>Vasundhara Raje Scindia is present Chief Minister of Rajasthan.</p> <p>Kalyan Singh is the present Governor of Rajasthan.</p> <p>The United Nations is an international organization founded in 1945. It is currently made up of 193 Member States.</p> <p>FAO stands for Food and Agriculture Organization. The Headquarters of FAO is in Rome, Italy.</p> <p>Ashwani Lohani is present Chairman of Railway Board.</p> <p>Kiltan is the latest indigenous warship after Shivalik class, Kolkata class and sister ships.</p> <p>Admiral Sunil Lanba is present Navy chief.</p> <p>Vanuatu is a South Pacific Ocean nation made up of roughly 80 islands that stretch 1,300 kilometres. Port Vila is the capital city of Vanuatu. Tallis Obed Moses is the present President of Vanuatu.</p> <p>Rajkiran G Rai is present Chief Executive Officer (CEO) and Managing Director of Union Bank of India. The tagline of Union Bank of India is Good People to Grow with.</p> <p>YES BANK was founded by Rana Kapoor in 2004. Rana Kapoor is the founder, Managing Director and CEO of Yes Bank. Headquarter of Yes Bank is in Mumbai.</p> <p>Paljor Stadium, also known as Palzor Stadium is an association football stadium located in Gangtok, Sikkim.</p> <p>Shripad Yasso Naik is the Minister of AYUSH.</p> <p>Tokyo is the Capital of Japan. Shinzo Abe is the PM of Japan.</p> <p>Smt. Smriti Zubin Irani is the Minister of Textiles of India.</p> <p>Sujoy Bose is the CEO of NIIF.</p> <p>FDDI was established in 1986. Headquarters of FDDI is located in Noida, Uttar Pradesh.</p> <p>Shivraj Singh Chouhan is the CM of Madhya Pradesh. Om Prakash Kohli (Add. Charge) is the Governor of Madhya Pradesh.</p> <p>Cairo is the capital of Egypt. Egyptian pound is the currency of Egypt.</p> <p>National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. Deen Dayal Antyodaya Yojana or DAY is a Government of India</p>
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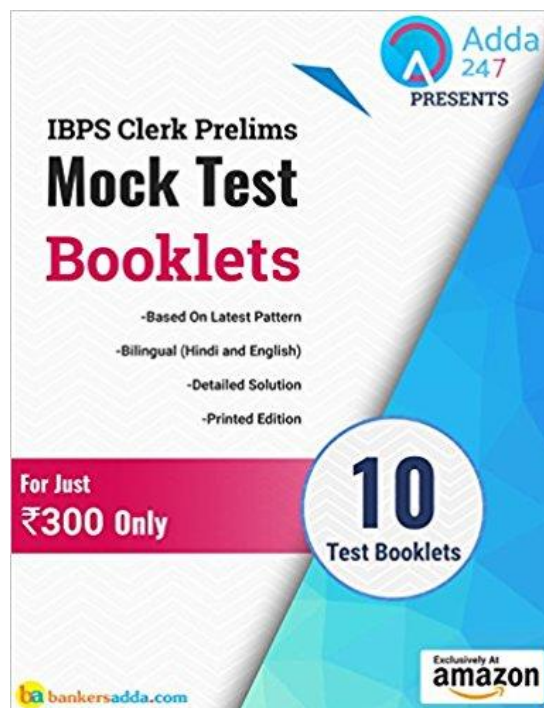
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scheme for the helping the poor by providing skill training.

- ✦ Chennamaneni Vidyasagar Rao is present Governor of Maharashtra. Chandoli National Park is natural World Heritage Site and National Park located in Maharashtra.
- ✦ Sushil Chandra is the present chairperson of the Central Board of Direct Taxes (CBDT).
- ✦ Periyar National Park, also known as Periyar Tiger Reserve, is in the mountainous Western Ghats of Kerala.
- ✦ Lal Bahadur Shastri was awarded the Bharat Ratna, India's highest civilian award posthumously in 1966.
- ✦ Antonio Guterres is present Secretary-General of the United Nations.
- ✦ Vijay Ghat is the memorial of Lal Bahadur Shastri.
- ✦ United Kingdom made up of England, Scotland, Wales and Northern Ireland is an island nation in northwestern Europe. London is the capital city of the United Kingdom.
- ✦ Vienna is the capital of Austria. Euro is the Currency of Austria.
- ✦ Xi Jinping is the current president of China. Beijing is the capital city of China. Li Keqiang is the current Premier China.
- ✦ Chief Minister and Governor of Tamil Nadu is Edappadi K. Palaniswami and Banwarilal Purohit, respectively.
- ✦ Governor of Andhra Pradesh Ekkadu Srinivasan Lakshmi Narasimhan.
- ✦ Jagat Prakash Nadda is the present Minister of Health and Family Welfare.
- ✦ Famous Tiger Reserves in India are Jim Corbett National Park (Uttarakhand), Dudhwa National Park (Uttar Pradesh), Buxa National Park (West Bengal), Rajaji Tiger Reserve (Uttarakhand).
- ✦ Mr Nitin Gadkari is the Cabinet minister of Road Transport and Highways.
- ✦ Tedros Adhanom Ghebreyesus is the WHO's Director General. WHO Headquarters in Geneva, Switzerland.
- ✦ Governor of Karnataka is Vajubhai Rudabhai Vala. Chief Minister of Karnataka is Siddaramaiah.
- ✦ Prof. Jagdish Mukhi is the new Governor of Assam.
- ✦ Sheikh Hasina is the PM of Bangladesh. Abdul Hamid is the President of Bangladesh.
- ✦ Accra is the Capital of Ghana. Ghanaian cedi is the Currency of Ghana.
- ✦ Rajyavardhan Singh Rathore is the present minister of Youth Affairs and Sports.
- ✦ The President of Germany is Frank-Walter Steinmeier.
- ✦ Chris Townsend is the Chairman of the Board of PNB MetLife
- ✦ Birender Singh Dhanoa is present Air Chief Marshal of Indian Air Force.
- ✦ Karnataka is the largest producer of coffee in India.
- ✦ Om Prakash Kohli is present Governor of Gujarat. Vijay Ramniklal Rupani is incumbent CM of Gujarat.
- ✦ Gir Forest National Park and Wildlife Sanctuary is a forest and wildlife sanctuary near Talala Gir in Gujarat.
- ✦ Addis Ababa is Capital city of Ethiopia. The Ethiopian Birr is the currency of Ethiopia.
- ✦ Mukhtar Abbas Naqvi is Union Minister of Minority

Affairs.

- ✦ India's Foreign Minister, @SushmaSwaraj, is the most followed female world leader in the world with a 9.6 million following on Twitter.
- ✦ Naveen Tahilyani is the CEO and MD of Tata AIA Life.
- ✦ R A Sankaranarayanan is the MD and CEO of Vijaya Bank.
- ✦ The Official Mascot of the FIFA U-17 World Cup India 2017 is a clouded leopard called Kheleo. This is the first FIFA tournament hosted by India. The final will be held at the Salt Lake Stadium in Kolkata on 28 October 2017.
- ✦ UNESCO stands for United Nations Educational, Scientific and Cultural Organization.
- ✦ SAARC's Secretary-General is Amjad Hussain
- ✦ Ulaanbaatar is the Capital of Mongolia.
- ✦ M. P. Mall is the Chairman & Managing Director of IRCTC.
- ✦ Brigadier BD Mishra (Retd) is the present Governor of Arunachal Pradesh.
- ✦ Ganga Prasad is the present Governor of Meghalaya.
- ✦ Werner Hoyer is the President of European Investment Bank. It headquarters in Luxembourg.
- ✦ Sudhir Pai is the CEO of Magicbricks.
- ✦ Mr. Ajay Pandey Managing Director & Group CEO of GIFT City.
- ✦ Must Do Takeaways from the above News:
- ✦ Launched on 2nd October 1975, the Integrated Child Development Services (ICDS) Scheme is one of the flagship programs of the Government of India and represents one of the world's largest and unique programmes for early childhood care and development.
- ✦ The Current chairman of ISRO is A. S. Kiran Kumar. ISRO was founded in 1969 and is headquartered in Bengaluru, Karnataka.
- ✦ Flipkart Headquarters in Bengaluru.



BANKING & FINANCIAL AWARENESS CURRENT AFFAIRS

RBI IN NEWS

- RBI constituted a 10-member 'High Level Task Force on Public Credit Registry (PCR) for India', which will suggest a roadmap for developing a transparent, comprehensive & near-real-time PCR for India. The committee will be **Headed by YM Deosthalee**, ex-CMD, L&T Finance Holdings.
- Indian govt. **announced an allocation of Rs 2.11 lakh crore over 2 years for the recapitalization of public sector banks**. As part of the plan, the government will essentially issue bonds to banks worth Rs 1.35 lakh crore while Rs 76,000 crore will come through budgetary support.
- After making Legal Entity Identifier (LEI) mandatory** for transactions in interest rate, forex & credit derivative market, RBI is set to make **LEI compulsory for companies having aggregate fund-based & non-fund based exposure over Rs 5 crore**. Banks will be required to capture this number in the Central Repository of Information on Large Credits (CRILC) database that captures details of loan above Rs 5 crore. The LEI number will help banks in monitoring the aggregate exposure of corporate borrowers. Firms can obtain their LEI code from Legal Entity Identifier India Ltd. (LEIL).
- RBI imposed a **monetary penalty of Rs 2 crore on IDFC Bank** for contravention of regulatory restrictions pertaining to loans & advances.
- RBI issued guidelines to banks **to provide funds to women self help groups, SHGs, in rural areas at 7% under the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)** in the current fiscal (2017-18).
- RBI clarified that linking of Aadhaar to the bank account is mandatory** under the Prevention of Money-Laundering (Maintenance of Records) Second Amendment Rules, 2017 published in the Official Gazette on 01st June 2017.
- Government made it mandatory for banks & financial institutions to check the original identification documents of individuals dealing in cash above Rs. 50,000**, to weed out the use of forged or fake copies.
- RBI is **going to launch a financial literacy drive in 80 blocks in nine states** on pilot basis to educate people on e-transactions, formal sector borrowings & insurance purchases. As per RBI, the pilot project will be commissioned in the 9 states of Maharashtra, Chhattisgarh, Bihar, Odisha, Karnataka, Telangana, Andhra Pradesh, Haryana & UP.
- RBI **opened a branch in the Dehradun city to make transactions of Uttarakhand State government**.

- As per Finance Ministry, RBI will introduce **100 rupees coin** to mark the birth centenary (100th anniversary) of **AIADMK founder Late Dr. M G Ramachandran**.
- RBI notified that **peer-to-peer (P2P) lending platforms** need to be regulated & treated on par with **non-banking financial companies**. Few important P2P lending platforms in India are LenDen Club, Faircent, Qbera, Lendbox, Rupaiya Exchange & Monexo.
- RBI announced that **Masala bonds will be treated as External Commercial Borrowings (ECB)** thereby freeing up more investments by FPIs. Masala bonds are rupee-denominated overseas bonds.
- To ensure hassle-free benefits to farmers under Interest Subvention Scheme, RBI advised banks to **make Aadhaar linkage mandatory for availing short-term crop loans up to Rs 3 lakh in 2017-18**.
- Former RBI Governor Raghuram Rajan has penned a book titled '**I Do What I Do: On Reform, Rhetoric & Resolve**'.
- RBI appointed committee on **Household Finance** has suggested that banks link their home loan rates to the **RBI's repo rate, the rate at which it lends to banks**.
- Banks importing gold & precious metals **will have to pay 3% tax under the GST** which can be claimed as input tax credit.

SBI IN NEWS

- SBI announced **sanction of credit facilities amounting to Rs. 2,317 crores to corporates for financing Grid Connected Rooftop Solar projects** under an SBI-World Bank program.
- Govt. named **Rajnish Kumar as the new chairman of SBI**, for 3-year term. Kumar will succeed Arundhati Bhattacharya.
- SBI launched **FTSE SBI Bond Index series** in partnership with global index provider FTSE 100.
- SBI is **India's most trusted & most popular bank as per survey by Brand Finance, London**.
- Artificial intelligence banking platform Payjo** launched an **AI-powered chat assistant for SBI** to addresses customer enquiries. The chat assistant, known as **SBI Intelligent Assistant, or SIA**.
- SBI lowered **Minimum Average Monthly Balance (MAB)** requirement in savings account to **Rs 3,000 from Rs 5,000**.
- Lok Sabha passed a bill that approved **merger of associate banks with the SBI with the govt**. Lok Sabha passed the bill to repeal the SBI (Subsidiary Banks) Act 1959, State Bank of Hyderabad Act 1956 & to further amend the State Bank of India Act, 1955, following the merger of five associates with the parent SBI.

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- ✚ SBI launched a **CSR (Corporate Social Responsibility) initiative, SBI Gram Seva**, which will work in the areas of health, education, environment & rural infrastructure.
- ✚ SBI, accounts for **over 27% of the total amount owed to public sector banks by wilful defaulters**. As many as 1,762 wilful defaulters owed SBI Rs. 25,104 crores. PNB is next on the list with 1,120 wilful defaulters.

ALL OTHER PUBLIC-SECTOR BANKS

- ✚ **Union Bank of India** launched an **Android app, Union Sahyog**, as part of its drive to digitise customer-facing banking services. Union Sahyog app is bilingual – offering both English & Hindi language – & packs in all mobile-based banking applications, missed call/SMS-based services, Internet banking login & self-user creation & other services.
- ✚ **Vijaya Bank** entered into an MoU with **Hindustan Petroleum Corporation Ltd (HPCL)** for enabling all HPCL retail outlets with BHIM/UPI.
- ✚ **PNB & BSNL** teamed up to roll out **open mobile wallet Speedpay** across 10 states in the country.
- ✚ **PNB customers** now will have to pay charges for depositing cash above Rs. 5,000 in a non-base branch even if it is located in the same city.
- ✚ **Vijaya Bank** bagged first prize under the **Rajbhasha Kirti Puraskar (Region C)** for the year 2016-17.
- ✚ **IDBI Bank** launched 'Project Nishchay' in partnership with **Boston Consulting Group (BCG)** to accelerate its turnaround program & improve financial performance.
- ✚ **Canara Bank** unveiled two new **digital services for online payments**. **Bharat QR (Quick Response)** is for payment settlement at merchant locations & **BBPS** is an integrated bill payment system for net banking customers.
- ✚ **Canara HSBC Oriental Bank of Commerce Life Insurance Company (CHOICE)** come up with a 'Point-of-Sale' product. The product- 'PoS - Easy Bima Plan' is the first PoS product for the company & is a pure term insurance plan.

CHANGE IN INTEREST RATE ON SAVING A/C DEPOSITS RECENTLY

- ✚ **Syndicate Bank** cut savings account interest rate by **0.50% to 3.50% for deposits up to Rs 25 lakh**. For the deposits above Rs 25 lakh, the interest rate is unchanged at 4%.
- ✚ **Canara Bank** reduced interest rate on savings bank accounts **by 50 basis points to 3.5% on deposits up to Rs 50 lakh**. However, the bank will continue to pay 4% interest on deposits of above Rs 50 lakh.
- ✚ **Andhra Bank** lowered interest rate on its savings bank account to 3.5%. Deposits up to Rs. 50 lakh will now

attract 3.5 % interest rate. Deposits over Rs 50 lakh will still attract 4% interest.

- ✚ **Dena Bank** cut interest rate on savings account deposits **up to Rs 25 lakh to 3.50%**. Deposits over Rs. 25 lakhs will get the existing interest of 4%.
- ✚ **Bank of India** reduced interest rate on savings bank accounts to 3.5% on deposits of up to Rs 50 lakh & will offer **4% interest on deposits of above Rs 50 lakh**.
- ✚ **Indian Bank** offer interest rate of **4% on savings account with incremental balance of over Rs 50 lakh & 3.50% per annum for deposit up to Rs 50 lakh**.
- ✚ **PNB & HDFC Bank** slashed interest rate on savings bank accounts to 3.5% on deposits up to Rs 50 lakh.
- ✚ **ICICI Bank** cut the interest rate on **deposits below Rs. 50 lakh to 3.5%**.
- ✚ **Kotak Mahindra Bank** cut its savings bank rate for deposits between Rs 1 crore to Rs 5 crore to 5.5%. It has kept its savings bank rate for deposits upto Rs 1 lakh at 5% & between Rs 1 lakh & Rs 1 core at 6%.
- ✚ **Axis Bank** reduced interest rate on savings bank accounts to 3.5% for deposits up to Rs 50 lakh.
- ✚ **SBI** introduced a **2-tier saving bank interest rate**. Balances above Rs. 10 million to continue to earn interest at 4%, while interest rate of 3.5% to be offered on balances of Rs. 10 million & below.

SMALL & PAYMENT BANKS IN NEWS

- ✚ **AU Small Finance Bank** received RBI's approval to operate as **Scheduled Commercial Bank**. This is now included in the Second Schedule of RBI Act, 1934.
- ✚ **Paytm** introduced payments using **BHIM UPI on its platform**, using which users can create their own Paytm BHIM UPI ID on the app, which will be issued by **Paytm Payments Bank**.
- ✚ **AU Small Finance Bank** tied up with **SIDBI** to launch a **Rs. 200 crores fund for providing loans to micro, small & medium enterprises (MSMEs)**. This will fund term loans b/w Rs. 25 lakh to Rs. 2 crores.
- ✚ **Fincare Small Finance Bank** (previously known as Disha Microfin Limited) kick-started **its banking operations with about 25 operational branches** across Gujarat, Tamil Nadu, Karnataka & Andhra Pradesh.
- ✚ **Airtel Payments Bank** integrated the **UPI** on its digital platform, allowing customer choice & convenience to facilitate secure digital payments.
- ✚ **Fino Payments Bank** launched its mobile **banking app called BPay**. Fino aims to make banking easy for millions of underbanked people in India.
- ✚ **FINO Payments Bank** commenced operations as a **payments bank**. **FINO PayTech Ltd, Navi Mumbai**, was one of the 11 applicants which were issued the in-principle approval for setting up a payments bank.
- ✚ **Airtel Payments Bank** announced a **strategic partnership with HPCL** to give further boost to digital

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payments in the country & to add to customer convenience.

- ✚ **Ujjivan Small Finance Bank Ltd** has been given scheduled bank status by RBI. Currently, Ujjivan SFB has 65 full-fledged brick & mortar branches in eight states & two Union Territories.

ICICI BANK IN NEWS

- ✚ **ICICI Bank** launched **India's first voice-based international remittance service to enable non-resident Indians (NRIs) to send money to any bank in India**. With this new feature in the ICICI Bank's Money2India app, an NRI customer can instantly initiate a remittance to his/her existing payees in India with just a simple voice command to Apple's virtual voice assistant, Siri, on their iPhone/iPad.
- ✚ ICICI Bank committed **financial assistance of Rs. 10 crore to the Indian Armed Forces**. It would be made in two equal tranches.
- ✚ ICICI Bank announced a **new home loan scheme that offers borrowers the benefit of 1% cashback** on every EMI, for the entire tenure.
- ✚ ICICI Bank **launched instant credit cards enabling its savings account customers** to get a credit card instantly, in a completely digital & paperless manner.
- ✚ **ICICI Prudential Mutual Fund** launched a **new website 'PlanYourGoal.com'** to help users plan their investments according to their future financial goals.
- ✚ **NTPC** signed a **term loan agreement for Rs. 3,000 crores with ICICI Bank** for partially funding its capital expenditure. The loan has a door-to-door tenure of 15 years.

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ALL OTHER PRIVATE SECTOR BANKS IN NEWS

- ✚ **HDFC Bank** announced the **launch of its SmartUp Zone in Kochi**, an exclusive area inside the branch dedicated for start-ups. SmartUp Zones will be launched in over 65 branches in 30 cities.
- ✚ **IDFC Bank** has entered into a **"strategic alliance"** with **MobiKwik** to launch a co-branded virtual Visa prepaid card for customers of MobiKwik.

- ✚ **Yes Bank**, unveiled a **superior payment wallet service, BHIM Yes Pay** by fully integrating the application with all the IndiaStack APIs & NPCI Products.
- ✚ **Yes Bank** signed an agreement with the government to provide **Rs 1,000 crore financing for food processing projects**.
- ✚ **IndusInd Bank**, in association with **MobiKwik** announced the launch of a **co-branded wallet 'IndusInd MobiKwik'** that allows its customers to pay at the MobiKwik merchant network using their accounts, with a 'Direct Debit Feature'.
- ✚ **HDFC Bank** topped the **list of country's top 50 brands** according to a report released by WPP Plc & Kantar Millward Brown. The bank retained the top slot. Airtel is at 2nd spot & State Bank of India is at 3rd.
- ✚ RBI included **HDFC Bank in the list of 'too big to fail' lenders**, referred to as D-SIB or domestic systemically important bank.
- ✚ **Karnataka Bank** bagged the **'best bank' award among small banks for the use of technology** for financial inclusion at the 13th IDRBT Banking Technology Excellence Awards 2016-17.
- ✚ **IndusInd Bank & India's second largest Microfinance company Bharat Financial Inclusion** signed a confidentiality agreement for the proposed merger between them.
- ✚ **Karur Vysya Bank** rolled out an **Aadhaar Enrollment Centre** at its **Nelson Manickam Road Branch in Chennai**.
- ✚ **Karur Vysya Bank Ltd** informed BSE that **RBI has accorded their approval for the appointment of Shri P R Seshadri as MD & CEO of the Bank** for a period of three years.
- ✚ **IDFC Bank** partnered with **digital payments company Zeta**, to launch **'IDFC Bank Benefits'**. It is a payment solution for corporates that digitizes employee spends & claims, making the process simple, real-time & paperless.
- ✚ **Solar energy services company Freyr Energy** tied up with **Axis Bank** to offer **term loans ranging from Rs 5 lakh to Rs 50 lakh** for tenures up to five years, for solar rooftop installations in **Telangana & Andhra Pradesh**.
- ✚ **Kotak Mahindra Bank** has launched **Kotak Remit** – an Aadhaar-based integrated outward forex remittance solution for both customers & non-customers.

ALL OTHER BANKS/INSTITUTIONS IN NEWS

- ✚ As per World Payment Report, **initiatives of government & NPCI** will help non-cash transactions grow at a compound **annual growth rate of 26.2%** during 2016 to 2020. The Report was jointly commissioned by Capgemini & BNP Paribas.
- ✚ **International Business Machines Corporation (IBM)** announced the **launch of IBM Blockchain**, a new

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blockchain banking solution, that will help financial institutions for cross-border payments.

- ✦ **NABARD bought an additional 7% stake in SIDBI** for Rs 900 crore from public sector lender IDBI Bank Ltd. Its total shareholding in Sidbi to 10%.
- ✦ **Insolvency & Bankruptcy Board of India** registered National E-Governance Services Limited (NeSL) as an **Information Utility (IU) under the IBBI (Information Utilities) Regulations, 2017**. With this, NeSL has become the first IU registered by the IBBI & valid for five years from the date of registration.
- ✦ **MobiKwik** entered into a **strategic partnership with Bajaj Finance** to transform itself into a financial services app from a payments app at present.
- ✦ **NPCI appointed Dilip Asbe** to act as its **chief executive officer** in the wake of the retirement of A. P. Hota.
- ✦ **David Rasquinha**, who is currently Deputy MD of Exim Bank of India, appointed as **Managing Director** of the bank.
- ✦ **NABARD conferred the 'best performance award' for 2015-16 & 2016-17 to Karnataka Vikas Grameen Bank (KVGB)** for its work in the field of credit-linking joint liability groups (JLGs).
- ✦ **NABARD sanctioned a loan assistance of Rs 1,349.55 crore to Rajasthan govt.** for the creation of rural infrastructure in the state under the **Rural Infrastructure Development Fund (RIDF)**.

INSURANCE INDUSTRY IN NEWS

- ✦ **General Insurance Corp of India (GIC Re)** kicked off its mega **Rs 11,370 crore initial public offer (IPO)**. This is India's third biggest IPO ever after Coal India's Rs 15,200 crore & Reliance Power's Rs 11,700 crore issues.
- ✦ **HDFC Life Insurance Company** launched '**Neo**', a **servicing bot for Twitter** that uses artificial intelligence for customer service. This is the second bot after the launch of SPOK.
- ✦ **HDFC Life Insurance & Apollo Munich Health** come together to launch '**Click2Protect Health plan**', which provides both life & health cover under a single plan.
- ✦ **Tata AIA Life** announced the **launch of 'Eazy Connect'**, that will extend online customer service to social media platforms.
- ✦ **Reliance General Insurance** received **in-principle approval from IRDAI** for its initial public offering.
- ✦ **SBI Life Insurance** received **approval from SEBI** for an IPO of up to Rs 8,400 crore (\$1.3 billion).
- ✦ **ICICI Lombard General Insurance Company** got SEBI's go-ahead for its **estimated Rs 6,000 crores IPO**. ICICI Lombard is a joint venture between ICICI Bank & Canada-based Fairfax Financial Holdings Ltd.
- ✦ **PFRDA** announced that the **upper age limit for joining the National Pension Scheme (NPS)** had been **raised to 65 years**, from the current 60.

- ✦ **Exide Life Insurance** announced a **partnership with Punjab & Maharashtra Co-operative Bank (PMC Bank)** to offer its protection & savings products to the latter's customers.
- ✦ **DHFL Pramerica Life Insurance Company** signed on Kerala-based Dhanlaxmi Bank as its bancassurance partner.
- ✦ **IRDAI** launched a **Central Database of all Insurance Sales Persons in the country**. Named as '**Envoy**', the database will ensure that all licensed insurance sales persons working for insurers & intermediaries do not work with multiple insurers & intermediaries in the same business category.
- ✦ **Union Bank of India** entered into a **corporate agency agreement with Bajaj Allianz General Insurance & Cholamandalam MS General Insurance** for distribution of their insurance products.
- ✦ **EPFO** inked pacts with **five banks for collections of provident dues & to make retirement payments**. It has tied up with Bank of Baroda, ICICI Bank, HDFC Bank, Axis Bank & Kotak Mahindra Bank.
- ✦ **Canara HSBC Oriental Bank of Commerce Life Insurance** entered into an **alliance with the Kerala-based Dhanlaxmi Bank** for marketing various life insurance products. The Bank will be a corporate agent for 3 years.

INTERNATIONAL BANKS

- ✦ **Bank of China** launched its operations in **Pakistan**, with its first branch inaugurated in **Karachi**.
- ✦ **American digital payments company PayPal** launched domestic operations in **India**.
- ✦ **Asian Infrastructure Investment Bank (AIIB)** approved **USD 2 million loan (Rs. 13,000 crores)** for five projects in **Andhra Pradesh**.
- ✦ **HSBC** launched **mobile app - Trade Transaction Tracker** - to help customers track the status of their trade transactions on a real-time basis.
- ✦ **HSBC** has appointed **John Flint** as its **next chief executive**. He will take over from current chief executive **Stuart Gulliver**.
- ✦ **US-based fintech company Mastercard** announced the launch of its **global research & development arm Mastercard Labs in Pune, India**. After Singapore, this will be the second Mastercard Labs in Asia-Pacific, & ninth in the world.
- ✦ **Five banks of the BRICS Bank Cooperation Mechanism** agreed to establish credit lines in national currencies & cooperate on credit ratings. **Brazilian Development Bank, Vnesheconombank, EXIM, China Development Bank & Development Bank of South Africa** signed.
- ✦ **DBS Bank India**, part of **Singapore-based financial services group DBS Group Holdings**, received in-principle approval from **RBI** to convert its existing

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India franchise to locally incorporated wholly-owned subsidiary (WOS).

- ✚ **US central bank fined global banking giant HSBC \$175 million** for failing to oversee foreign exchange traders who misused confidential client information & colluded with traders at competing banks.

ECONOMY/FINANCIAL CURRENT AFFAIRS

- ✚ **FM increased the maximum age of joining the National Pension System (NPS) from the existing 60 years to 65 years under NPS - Private Sector.** Any Indian citizen, resident or non-resident, between the age of 60 - 65 years, can join NPS & continue up to the age of 70 years.
- ✚ **IT Department clarified that the cash sales of agricultural produce by a cultivator to a trader for less than 2 lakh rupees will not attract tax under the Income Tax Act.**
- ✚ **Centre made the use of Public Finance Management System (PFMS) mandatory for all central schemes.** A total of 613 schemes of the central government will be covered under PFMS.
- ✚ **SIDBI revamped its portal www.udyamimitra.in** with enhanced features to provide easy access to credit & hand-holding services for MSME. It is mobile-enabled & provides a self-assessment module.
- ✚ **National Investment & Infrastructure Fund (NIIF) of India signed an investment agreement worth \$1 billion with Abu Dhabi Investment Authority (ADIA).** The government has set up NIIF with the aim to attract investments from both domestic & international sources for infrastructure development in commercially viable projects.
- ✚ **As per the NITI Aayog Vice-Chairman Rajiv Kumar,** the GDP is likely to grow at 6.9-7% this fiscal (2017-18) & 7.5% in 2018-19. The economic growth slowed to 7.1% in 2016-17.
- ✚ **Direct Tax Collections in the first half (April-September) of current fiscal (2017-18) shows growth of 15.8%.** The provisional figures of Direct Tax collections up to Sept. 2017 show that net collections at 3.86 lakh crore rupees. An amount of 1.77 lakh crore rupees has been received as Advance Tax up to 30th Sept., reflecting a growth of 11.5%.
- ✚ **India is likely to be the world's fastest-growing large economy in the next 10 years,** as per Morgan Stanley.
- ✚ **Government made biometric identification Aadhaar mandatory for all post office deposits, PPF, the National Savings Certificate scheme & Kisan Vikas Patra.** All depositors have been given time till December 31, 2017 to provide the 12-digit unique identification number & link it with their accounts.
- ✚ **Coffee output in India is pegged to be a record 3.50 lakh tonnes in the 2017-18 marketing year** started this month on higher acreage.

- ✚ **GST Council has reduced tax rates on 27 items & allowed the filing of returns on the quarterly basis.** It decided to reduce the GST rates on dried mangoes, Khakhra, plain chapatis, unbranded Namkeen, unbranded ayurvedic medicines & paper wastes to 5% from 12%. The Food packets used in ICDS scheme, plastic & rubber wastes will now be taxed at 5% instead of 18%. It approved the quarterly filing of returns for businesses with turnover up to 1.5 crore rupees besides raising the threshold for composition scheme from 75 lakh rupees to one crore rupees.
- ✚ **Visa tied up with Andhra Pradesh govt.** for Digital Dhan Sankalp project. It is an initiative to develop Visakhapatnam into India's first 'less cash' city.
- ✚ **SEBI barred Orion Capital as well as Orion Broking & their partners from the securities markets for 10 years** for failing to redress several investor grievances.
- ✚ **SEBI allowed Infrastructure Investment Trusts (InvITs) & Real Estate Investment Trusts (REITs) to raise capital** by issuing debt securities. It will help attract investors to the capital-starved property sector.
- ✚ **World trade in goods is estimated to grow at a higher 3.6% in 2017 compared to 1.6% increase in 2016,** as per the revised estimates circulated by WTO.
- ✚ **The government kept unchanged the interest rates on small savings schemes** like PPF, Kisan Vikas Patra & Sukanya Samriddhi for October-December quarter. Investments in the Public Provident Fund (PPF) scheme will fetch annual rate of 7.8% while Kisan Vikas Patra (KVP) investments will yield 7.5% & mature in 115 months.
- ✚ **Union Cabinet given approval for rationalization/merger & modernization of 17 Government of India Presses (GIPs)/Units into 5 GIPs** at, New Delhi; Nashik, Maharashtra & Temple Street, Kolkata, West Bengal.
- ✚ **Lok Sabha gave its nod for a Bill to replace the NPA Ordinance promulgated in May 2017.** The Banking Regulation (Amendment) Bill 2017 sought to amend the Banking Regulation Act, 1949, for this purpose.
- ✚ **The first regional centre of New Development Bank, set up by India & other BRICS nations,** was officially opened by South African President Jacob Zuma & the bank's Indian head K V Kamath.
- ✚ **FDI into the country grew by 37% to USD 10.4 billion** during the first quarter of current fiscal. The main sectors which attracted the highest foreign inflows include services, telecom, trading, computer hardware & software & automobile. The bulk of the FDI came in from Singapore, Mauritius, the Netherlands & Japan.
- ✚ **Indian Commodity Exchange (ICEX) launched the world's first diamond futures contracts to provide exporters with a hedging tool.**
- ✚ **MCX received capital markets regulator SEBI approval to launch options trading in gold.**

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- SEBI introduced an **online registration mechanism for custodians of securities** to make it convenient for them to do business.
- CCEA approved the **proposal of Department of Investment & Public Asset Management (DIPAM)** for the strategic disinvestment. The approval will help in speedy completion of strategic disinvestment transactions.

Loan/Finance from International Organizations

- ADB will provide a **USD 152 million** to Nepal for the implementation & enhancement of its power

transmission & distribution. ADB & Nepal's Ministry of Finance signed the **loan agreement in Kathmandu**.

- Finance Ministry & World Bank signed a **grant agreement of \$24.64 million** from the **Global Environment Facility (GEF)** of the World Bank for ecosystem service improvement project.
- India signed a **loan agreement with AIIB for financing of USD 329 million** for Gujarat Rural Roads Project. The objective is to improve the rural road connectivity & accessibility to 1,060 villages in all the 33 districts in Gujarat.

Static Takeaways from Banking & Economy Current Affairs

Foreign Exchange Reserves

Foreign Exchange Reserves As on November 10, 2017		
	₹ Bn.	US\$ Mn.
Total Reserves	25,748.5	398,739.1
1.1 Foreign Currency Assets	24,167.5	374,320.1
1.2 Gold	1,338.7	20,666.9
1.3 SDRs	96.3	1,491.4
1.4 Reserve Position in the IMF	146.0	2,260.7

Peer-to-peer (P2P) Lending

Peer to Peer lending, also known as P2P Lending, is a financial innovation which connects verified borrowers seeking unsecured personal loans with investors looking to earn higher returns on their investments. All peer-to-peer lending (P2P) platforms will be regulated by the Reserve Bank of India (RBI).

Masala Bonds

It refers to the rupee-denominated borrowings by Indian entities in overseas markets.

Gross Value Added

- It is a measure of total output & income in the economy. It provides the rupee value for the amount of goods & services produced in an economy after deducting the cost of inputs & raw materials that have gone into the production.
- GVA gives a picture of the state of economic activity from the producers' side or supply side, the GDP gives the picture from the consumers' side or demand perspective.

FTSE SBI Bond Index

- FTSE SBI Indian Government Bond Index, launched in partnership with SBI, denominated in INR, is a market-capitalisation weighted total-return index tracking the domestic Indian government bond market.
- Financial Times Stock Exchange (FTSE) is a share index of the 100 companies listed on the London Stock Exchange with the highest market capitalisation.

BBPS

- Bharat Bill Payments System (BBPS) is an integrated online platform which is being developed by the National Payments Corporation of India for all kinds of bill payments. It would connect the utility service companies on one end & all payments service providers on the other.

All About the Banks in News

- PNB** | The Name you can Bank Upon | New Delhi | CEO: Sunil Mehta
- BSNL** | New Delhi | CEO: Shri Anupam Shrivastava
- J&K Bank** | Serving to Empower | Srinagar | Parvez Ahmed (Chairman & CEO)
- Vijaya Bank** | A friend you can Bank Upon | Bengaluru | Shri. R A Sankara Narayanan (MD & CEO)
- IDBI Bank** | Bank aisa Dost jaisa | Mumbai | Mr. Mahesh Kumar Jain (MD & CEO)
- Syndicate Bank** | Faithful, Friendly | Mr Melwyn Rego, Managing Director & CEO
- Canara Bank** | Together we can | Shri. Rakesh Sharma, MD & CEO
- Indian Bank** | Your Own Bank | Mr. Kishor Kharat, MD & CEO
- Corporation Bank** | Shri. Jai Kumar Garg: Managing Director & CEO
- Indian Overseas Bank** | Good People to Grow with | Shri. R. Subramaniakumar: MD & CEO
- Union Bank of India** | Good People to Bank with | Shri Rajkiran Rai G, Managing Director & CEO
- Fincare Small Finance Bank** | Bengaluru | Pramod Kabra, Chairman | Rajeev Yadav, MD & CEO
- Airtel Payment Bank** | Shashi Arora, MD & CEO
- Ujjivan Small Finance Bank** | Bengaluru, India | Samit Ghosh, CEO & MD

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- ✦ **FINO Payment Bank** | Qadar Aapki Mehnat Ki | Mumbai | Rishi Gupta, MD & CEO
- ✦ **ICICI Bank** | CEO: Chanda Kochhar | Mumbai | Industrial Credit & Investment Corporation of India
- ✦ **HDFC Bank** | Bank aapki mutthi mein | CEO: Aditya Puri | Mumbai
- ✦ **Karnataka Bank** | Your Family Bank Across India | Shri Mahabaleshwara M. S., MD & CEO
- ✦ **IndusInd Bank** | Mumbai | R. Seshasayee, Chairman | Romesh Sobti, MD & CEO
- ✦ **Karur Vysya Bank** | Smart Way to Bank | Karur, Tamil Nadu | Shri P R Seshadri, MD & CEO
- ✦ **IDFC Bank** | The Bank of Now | **Mumbai** | Dr. Rajiv Lall, FOUNDER MD & CEO
- ✦ **Axis Bank** | CEO: Shikha Sharma | Chairperson: Dr. Sanjiv Misra (Part Time) | Mumbai
- ✦ **Kotak Mahindra Bank** | Arvind Kathpalia, President | Mumbai
- ✦ **South Indian Bank** | Experience Next Generation Banking | Thrissur, Kerala | V.G. Mathew, MD & CEO
- ✦ **Yes Bank** | Mumbai | CEO: Rana Kapoor
- ✦ **EXIM Bank** | 1982 under the Export-Import Bank of India Act, 1981 | David Rasquinha, MD
- ✦ **SIDBI** | **Small Industries Development Bank of India** | April 2, 1990 | Mohammad Mustafa, CMD
- ✦ **NHB** | **National Housing Bank** | Sriram Kalyanaraman, MD & CEO | July 9, 1988- NHB Act, 1987
- ✦ NHB is wholly owned by Reserve Bank of India, which contributed the entire paid-up capital.

IBBI

- ✦ Insolvency & Bankruptcy Board of India was set up on 1st October 2016 under the Insolvency & Bankruptcy Code, 2016 (Code).
- ✦ It has regulatory oversight over the Insolvency Professionals, Insolvency Professional Agencies & Information Utilities.
- ✦ It writes & enforces rules for transactions, namely, corporate insolvency resolution, corporate liquidation, individual insolvency resolution & individual bankruptcy under the Code.
- ✦ Dr. M. S. Sahoo is the Chairperson.

NPCI

- ✦ National Payments Corporation of India, an umbrella organisation for operating retail payments & settlement systems in India.
- ✦ It is an initiative of RBI & Indian Banks' Association (IBA) under the provisions of the Payment & Settlement Systems Act, 2007, for creating a robust Payment & Settlement Infrastructure in India.
- ✦ Shri B. Sambamurthy, Interim Chairman.

AIIB

- ✦ Asian Infrastructure Investment Bank (AIIB) is a new multilateral financial institution founded to bring countries together to address the daunting infrastructure needs across Asia.
- ✦ Mr. Jin Lique, AIIB President.

Infrastructure Investment Trusts (InvITs) & Real Estate Investment Trusts (REITs)

- ✦ REITs are listed entities that primarily invest in leased office & retail assets, allowing developers to raise funds by selling completed buildings to investors.
- ✦ InvITs are trusts that manage income-generating infrastructure assets, typically offering investors regular yield & a liquid method of investing in infrastructure projects.

Controller General of Accounts (CGA)

- ✦ The Principal Advisor on Accounting matters to the Union Government. He is Responsible for establishing & managing a technically sound Management Accounting System. Responsible for preparation & submission of the accounts of the Union Government. Shri Anthony Lianzuala is currently the CGA.

UIDAI

- ✦ Unique Identification Authority of India (UIDAI) is a statutory authority established under the provisions of the Aadhaar Act, 2016 on 12 July 2016 by the Government of India.
- ✦ Shri J Satyanarayana, Chairman(part-time), UIDAI | Dr. Ajay Bhushan Pandey, CEO
- ✦ Headquarters | New Delhi

Multi Commodity Exchange Ltd

- ✦ It is a state-of-the-art, commodity derivatives exchange that facilitates online trading, & clearing & settlement of commodity derivatives transactions, thereby providing a platform for risk management.
- ✦ Mr. Saurabh Chandra: Chairman

Department of Investment & Public Asset Management (DIPAM)

Total disinvestment proceeds during the Current Financial Year 2017-18 is Rs. 19,759.22 crore (as on 4th October, 2017)

- ✦ **Asian Development Bank (ADB)** | Philippines | President: Takehiko Nakao | 19 Dec 1966 | 67 countries
- ✦ **World Bank** | President: Jim Yong Kim | CEO: Kristalina Georgieva | Washington, D.C., United States
- ✦ **WTO** | Geneva, Switzerland | 1 Jan 1995 | 164 countries (July 2016) | Roberto Azevêdo (Director-General)
- ✦ **SEBI** | Ajay Tyagi, Chairman | Mumbai
- ✦ **New Development Bank** | Shanghai, China | President: K. V. Kamath | 15 July 2014
- ✦ **NTPC**: Gurdeep Singh, CMD

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BUSINESS NEWS (NATIONAL & INTERNATIONAL)

DOMESTIC COMPANIES

Companies	Key Points
Reliance Communication	Received the final approval on its merger with Sistema from the Department of Telecommunication (DoT). This merger will extend validity of RCom's spectrum portfolio in the highly valued 800 & 850 MHz band.
Chairman of Reliance Industries Limited (RIL) Mukesh Ambani overtook China's Hui Ka Yan to become Asia's richest person with a total wealth of \$42.1 billion, according to Forbes' real-time billionaire's list.	
Walmart India	Launched its first fulfilment centre in Mumbai.
ONGC	Received Information Memorandum from DIPAM for acquiring the majority stake in fellow public sector undertaking HPCL. ONGC's acquisition of 51.11 % stake in HPCL is in line with the government's plan.
Tata Steel	Established India's largest Coke Dry Quenching (CDQ) facility at Kalinganagar Industrial Complex in Jajpur district of Odisha
Ola with Microsoft	Building a new connected vehicle platform for car manufacturers worldwide.
Apollo Munich Health Insurance Company	Conferred with the 21st Asia Insurance Industry Awards in the "General Insurance Company of the Year" category.
Reliance Industries Ltd-RIL	Became the first Indian company to cross Rs. 6 trillion market capitalization.
Consumer Electronics major LG Electronics India	Launched OEM co-branded card with Bajaj Finserv. This will help customers buying LG products on a minimum amount of Rs 7,000 & maximum of up to Rs 2 lakh.
Hindustan Petroleum Corporation Limited-HPCL	become the first Oil Marketing Company (OMC) from India to mark its presence in the lubricant market in Myanmar.
Honda Motorcycle & Scooter India (HMSI)	Raced past Bajaj Auto to become 2 nd biggest bike seller in India during the first half of the ongoing fiscal.
Bharti Airtel	Received Ghana's National Communications Authority's approval for the merger between Bharti Ghana (Airtel) & Millicom Ghana (Tigo), subject to certain conditions.
Prasar Bharati Chairman A Surya Prakash	Launched an online application system for music auditions across all genres for the All India Radio.
Magicbricks	Launched India's first online bidding platform for residential & commercial properties & tied-up with developer M3M for inaugural 'My Bid, My Home' under which consumers can bid for ready-to-move-in residential properties in Gurugram.
Flipkart	Launched MarQ , an in-house brand in the large appliances category. MarQ is an in-house brand of Flipkart, that sells large appliances.
J Sagar Associates (JSA) is the first law firm to have opened an office at Gujarat International Finance Tec-City (GIFT). The office was inaugurated by Sudhir Mankad - Chairman of GIFT IFSC.	
Airtel Business, B2B arm Bharti Airtel	Launched Airtel GST Advantage - a solution designed to enable small businesses & start-ups to file their GST returns "accurately, securely & seamlessly."
Airtel	Launched 'Office-In-a-Box' for start-ups registered under the Karnataka government's Start-Up Cell initiative.
Infosys	Completed the acquisition of London-based Brilliant Basics.
HDFC Bank surpassed TCS to become the country's second most valued firm in terms of market valuation.	
Mahindra & Mahindra entered into a strategic alliance with US car major Ford Motor Company to explore cooperation in the sphere of products, technologies, & distribution.	
Reliance Industries Ltd (RIL)	Is the world's third-biggest energy company behind Russia's Gazprom & German utility E.ON, as per the Platts Top 250 Global Energy Company Rankings.
Telecom equipment & solutions provider VNL	Signed MoU with BSNL to provide solutions for disaster management. The 'Relief 123' service will restore connectivity at disaster sites.
Bharat Sanchar Nigam Limited (BSNL)	Signed a MoU with Chinese gear maker ZTE to work together & prove key technologies like Pre5G & 5G wireless systems.
Air India has tied up with PNB & IndusInd Bank to secure loans to the tune of over Rs 3,000 crore for meeting	



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working capital requirements.	
Patanjali Ayurved Ltd.	Collaborates with Google & Facebook for advertisements tailored for online audiences.
Airtel & Telenor India	Merger approved by the National Company Law Tribunal (NCLT)
India's leading FMCG Britannia Industries	To set up its largest plant in Maharashtra in a food park at Ranjangaon.
Hritik Roshan become the brand ambassador of health & wellness startup Cure.fit in a deal worth Rs 100 crore.	
Flipkart	Launched 'Budding Star Programme' for Flipkart employees to help them achieve their dreams by providing them financial assistance & paid leave.
Flipkart Group (Flipkart), India's leading e-commerce marketplace	Announced an investment from SoftBank Vision Fund (Vision Fund). This is the biggest ever private investment in an Indian technology company & made the Vision Fund one of the largest shareholders in Flipkart.
With the \$2.4 billion received from Japanese technology & telecom giant SoftBank, Flipkart has become the third most funded private company globally.	
Hike Messenger	Acquired Bengaluru-based tech start-up Creo for an undisclosed amount.
Indian Oil Corporation (IOC) brought the country's first shale oil from the US & is looking to step up imports from America as part of its crude diversification strategy.	
Anil Ambani's Reliance Infrastructure-controlled Reliance Defence & Engineering is changing its name to Reliance Naval & Engineering Ltd (RNEL).	
Bharat Sanchar Nigam Ltd (BSNL)	Launched bespoke mobile wallet (mobile payment App) that would enable its existing 100 million customers to make Bill payments.
Tata Power	The first power utility to introduce a QR code based bill payments system in India.
Oil & Natural Gas Corp	Given 'in-principle' approval to acquire govt.'s 51 (point) 11% stake in Hindustan Petroleum Corp Ltd.
INTERNATIONAL COMPANIES	
Amazon Web Services (AWS) & Microsoft	Teamed up to launch an open-source & deep learning interface 'Gluon' that will help developers to deploy machine learning models across several platforms.
Twitter	Officially increased the number of characters in tweets from 140 to 280 for the majority of users.
Tech major SAP	Launched the Asia Pacific Japan (APJ) region's first SAP Leonardo Center in Bengaluru.
The first US crude oil cargo of 1(point) 6 million barrels bought by Indian Oil Corporation from the US reached Paradip Port, Odisha. Indian Oil, which became the first Indian public sector refiner to source US crude.	
Amazon	Opened its largest fulfillment center in India on the outskirts of Hyderabad.
Google Tez	Become the latest UPI-based payments app in the country. The app can be used to pay for movie tickets, utility bills, & make other transactions online.
Suzuki Motor	will invest more than Rs 1,150 crore along with Japanese partners Toshiba & Denso to set up India's first lithium-ion battery facility in Gujarat.
London's transport regulator stripped Uber of its licence to operate, affecting over 40,000 drivers in a huge blow to the taxi app.	
Samsung's Bixby Voice now works in India. Bixby is meant to do additional & on-phone tasks which Samsung hopes will make getting things done faster & easier.	
Samsung	Tied up with State Bank of India to store higher variants of SBI debit cards on the app.
Facebook	Acquired an artificial intelligence (AI) startup Ozlo that specialises in understanding text-based conversations.
Two Iranian companies	Signed the Iran's biggest-ever car deal with French multinational automobile manufacturer Group Renault to produce 150,000 cars, beginning in 2018.
Netflix	Acquired Millarworld, a comic book company.
Amazon	Launched its virtual customer service (VCS) model, to create cost efficient employment prospects for skilled candidates seeking more flexible work opportunities.
BitBay (Cryptocurrency trading platform)	Launched a dedicated platform for trade & exchange of digital currencies such as bitcoin, litecoin, ether, Lisk, monero, dash & gamecredits.

Static Takeaways from Business Current Affairs

- Infosys:** Pravin Rao, Interim CEO & MD | Nandan Nilekani, Chairman of the Board
- Britannia Industries:** Nusli N Wadia, Chairman | Varun Berry, Managing Director
- Flipkart:** Bengaluru | Kalyan Krishnamurthy (CEO)
- Indian Oil Corporation:** Shri Sanjiv Singh, Chairman
- Oil & Natural Gas Corp Ltd:** Shashi Shanker, Chairman & Managing Director
- Amazon:** Washington, U.S. | Jeff Bezos (Chairman, President & CEO)
- Twitter:** San Francisco, California | Jack Dorsey (CEO)
- Samsung:** Seoul, South Korea | Lee Kun-hee (Chairman)
- Netflix:** California, United States | Reed Hastings (Chairman, CEO)
- Microsoft:** Washington, U.S. | John W. Thompson (Chairman) | Satya Nadella (CEO)
- Google:** California, U.S. | Sundar Pichai (CEO)

AGREEMENTS/MOU SIGNED

Between Whom	MoU/Agreement Details
Assam government with Singapore	For skilling youth of the state
Indiana State (US) & Karnataka State	Agreement to establish sister-state ties for cooperation in economic, educational & cultural fields.
Odisha Skill Development Authority (OSDA) & ITE Education Services	MoU for skill development in the State. ITEES is a subsidiary of Singapore's prestigious Institute of Technical Education (ITE).
Goa govt. signed trilateral MoU with Department of Bio-Technology, Ministry of Science & Technology, GoI & Nobel Media, Sweden to hold the 'Nobel Prize Series – India 2018 (Science Impacts Life)' in Goa.	
Government of India (GoI) & Patanjali	MoU of Rs 10, 000 Crores signed at World Food India 2017. Note: MD, Patanjali, Acharya Balkrishna
Financing Agreement for IBRD loan of US\$ 119 million (equivalent) for "Odisha Higher Education Programme for Excellence & Equity (OHEPEE) Project" signed with the World Bank.	
Engineering Export Promotion Council (EEPC) of India with Punjab National Bank	To provide easy access to finance for SMEs & merchant exporters of the council. PNB will provide finance with assurance that loans up to Rs. 10 crore would be provided within six to seven weeks.
National Research Development Corporation (NRDC) signed MoU each with European Business Technology Centre (EBTC) & Lovely Professional University. EBTC is a not-for-profit organization facilitating Europe-India cross-border collaboration in technology transfer & IP management.	
Asian Development Bank & the Government of India	Signed \$300 million loan to continue a series of fiscal reforms in the State of West Bengal to improve the quality of public service delivery.
Government of India & the World Bank	Signed \$200 million Loan Agreement for Assam Agribusiness & Rural Transformation Project. It will be implemented in over 16 Districts of Assam.
Odisha government's Directorate of Treasuries & Inspection & SBI	MOU for integration of SBI e-Pay with cyber treasury. This will facilitate revenue collection from citizens through digital banking.
Abu Dhabi Global Market-ADGM, the International Financial Centre in Abu Dhabi, & Yes Bank	Signed MoU to further foster cross-border exchange between the fintech ecosystems of the United Arab Emirates & India.
India with Japan	Memorandum of Co-operation (MoC) to send youngsters in Japan as technical interns for on-the-job training for a period of 3 to 5 years.
India & Ethiopia	Agreements on trade, communication & media to boost bilateral ties. President Ram Nath Kovind & Ethiopia President Mulatu Teshome.
MobiKwik with IRCTC Rail connect app	To allow customers book railway tickets using MobiKwik.
MoU signed by UP, Arunachal Pradesh & Meghalaya under 'Ek Bharat, Shrestha Bharat' program, to boost cultural ties. Under this, states will connect with each other to know more about the culture, heritage & traditions.	
India & European Investment Bank (EIB)	Signed finance contract for lending of 300 million euros (about Rs 2,293 crore) for Bangalore Metro Rail Project phase-II.

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IIT-Kharagpur with Samsung India	For the setting up of a digital academy on the institute's campus.
India & Switzerland	Signed two MoUs in field of Railways for technical cooperation in Rail Sector & to help the Konkan Railway in establishing the George Fernandes Institute of Tunnel Technology (GFITT) at Goa
India & Japan	Agreed to collaborate closely in defense production, including on dual-use technologies.
India & Japan	Signed an agreement that will allow their airlines to operate the unlimited number of flights between the two countries.
BSNL with US-based Coriant	Agreement to chart the path to 5G & Internet of Things (IoT) in India.
India & Afghanistan	Four pacts in areas of health, transport, space & new development partnership.
India & Norway	Extended bilateral cooperation in health sector through the Norway-India Partnership Initiative for a period of 3 years starting 2018.
Corporate Affairs Ministry & Central Board of Direct Taxes (CBDT)	Signed an MoU for automatic & regular exchange of information to curb the menace of shell companies, money laundering & black money in the country.
HSBC with microfinance industry association Sa-Dhan	Agreement to develop digital ecosystem for India's unbanked segment.
Amazon tied with BOB	For the loans, which can go up to Rs. 25 lakh. Amazon(India) plans to provide unsecured micro-loans, as low as 1 lakh, at interest rates as low as 10.45-11% at a short span of 3-5 days.
Andhra Pradesh government with US-based Hyperloop Transportation Technologies	Signed an MoU to build India's first Hyperloop system which is aimed at connecting cities Amaravati & Vijayawada in Andhra Pradesh.
Maharashtra Government & Mother Dairy Fruit & Vegetable Pvt. Ltd	Lease agreement to set up a state-of-the-art milk & milk products processing plant.
Maharashtra government with South Korea	Signed an MoU for increased co-operation in infrastructure projects like development of smart cities, roads, airports & metros.
Bharti Airtel & SK Telecom of Korea	Announced a strategic partnership under which Airtel will leverage the SK's expertise to build advanced telecom network in India.
Tata Steel & Thyssenkrupp of Germany	Signed MoU in a deal that is poised to create one of Europe's largest steel companies.
Paytm Payments Bank (PPB) with NPCI	To launch a RuPay-powered digital debit card
India & Somalia	Bilateral agreement for the transfer of sentenced persons.
MoU signed among India & BRICS countries	For establishment of the BRICS Agriculture Research Platform
Agriculture Ministry with IRRI	MoA for setting up a regional centre of the global rice research institute IRRI in Varanasi to develop high- yielding rice varieties.
Microsoft with the state of Telangana	To use its artificial intelligence-based MINE platform to screen children for eye problems & prevent avoidable blindness.
Thumbay Aviation & Bangalore International Airport Ltd (BIAL)	Partnered to launch HeliTaxi services from Bengaluru Airport.
SEBI & Securities & Exchange Organization (SEO) of Iran	Bilateral MoU for mutual cooperation & technical assistance.
India & Sweden	MoU on cooperation in the field of Intellectual Property (IPRs).
Rajasthan govt. & state-owned oil firm HPCL	Agreement to form a joint venture company for Barmer petroleum refinery & petrochemical complex. In new firm, HPCL Rajasthan Refinery Limited (HRRL), state govt. have 26% & HPCL have 74%.
Indian Council of Medical Research (ICMR) & the Union Ministry of Health	Pact with the International Vaccine Institute (IVI), South Korea to collaborate on vaccine research & development.

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Countries | Capital | Currency Part 1

- Japan:** Tokyo | Japanese yen
- Afghanistan:** Kabul | Afghan afghani
- Norway:** Oslo | Norwegian krone
- South Korea:** Seoul | South Korean won
- Germany:** Berlin | Euro
- Somalia:** Mogadishu | Somali shilling
- Iran:** Tehran | Iranian rial
- Sweden:** Stockholm | Swedish krona (SEK)
- Sri Lanka:** Administrative Capital: Sri Jayewardenepura | Commercial Capital: Colombo | Rupee (SL)
- Bangladesh:** Dhaka | Bangladeshi taka

NEW APPOINTMENTS: NATIONAL

S. No	Designation/Post	Who is Appointed?
Constitutional & Other Posts		
1.	Special director of the Central Bureau of Investigation-CBI	Gujarat-cadre IPS officer Rakesh Asthana
2.	Private Secretary to President Ram Nath Kovind.	Vikram Singh
3.	Private Secretary to Minister of State for Commerce & Industry C R Chaudhary.	P C Meena
4.	India's next high commissioner to Pakistan	Ajay Bisaria
5.	Karnataka's first woman Director General & Inspector General of Police	Neelmani N. Raju
6.	First woman to be appointed as senior Deputy Director General, Tamil Nadu, Telecom Enforcement Resource Monitoring (TERM)	N Poonguzhali
7.	New Finance Secretary	Hasmukh Adhia
8.	Ambassador of India to Switzerland	Sibi George (Replaced Smita Purushottam)
9.	Additional Director General, CISF.	Shri Alok Kumar Pateria
10.	High Commissioner of India to Republic of Zambia	N.J.Gangte
11.	Vice Chief of Naval Staff (VCNS)	Vice Admiral Ajit Kumar
12.	India's new Ambassador to China	Gautam Bambawale (Replaced Vijay Gokhale)
13.	Member (Staff) Railway Board & ex officio Secretary to GOI	D.K. Gayen
14.	Member (Engineering) Railway Board & ex officio Secretary to the Government of India	M K Gupta
15.	Tamil Nadu Governor	Banwarilal Purohit
16.	Solicitor-General of India Ranjit Kumar, the second highest ranking law officer of the government, resigned.	
17.	New Governor of Bihar	Satya Pal Malik
18.	New Governor of Assam	Prof Jagdish Mukhi
19.	New Lieutenant Governor of Andaman & Nicobar	Admiral (Retd) Devendra Kumar Joshi
20.	New Governor of Arunachal Pradesh	Brigadier (Retd) BD Mishra
21.	New Governor of Meghalaya	Ganga Prasad
22.	New Comptroller & Auditor General of India (CAG).	Rajiv Mehrishi
23.	New Election Commissioner	Sunil Arora
24.	New Union Railway Minister	Piyush Goyal
25.	New Defence Minister of India	Nirmala Sitharaman
26.	New Youth Affairs & Sports Minister	Rajyavardhan Singh Rathore
27.	Director General of the National Investigation Agency (NIA)	Y.C Modi
28.	Banaras Hindu University New Chief Proctor	Professor Royana Singh
29.	India's ambassador to Pakistan	Ajay Bisaria
30.	Gautam Bambawale will head the Indian mission in China.	
31.	First vice-chairman of NITI Aayog resigned	Arvind Panagariya
32.	Next Vice-Chairman of NITI Aayog	Rajiv Kumar
33.	Secretary to Vice President M Venkaiah Naidu.	I V Subba Rao

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34.	New Vice-President of India	Venkaiah Naidu
35.	Deputy CM (CM) of Tamil Nadu	O Panneerselvam
36.	Chairman of the Railway Board resigned	Ashok Mittal
37.	New Chairman of Railway Board	Ashwani Lohani
38.	New Director General of Railway Protection Force	CISF ADG Dharmendra Kumar
39.	Secretary to the GOI in Ministry of Home Affairs.	Mr. Rajiv Gauba
40.	Air Officer-in-Charge Administration (AOA), Indian Air Force	Air Marshal Hemant Narayan Bhagwat
41.	Ambassador of India to the Republic of Kazakhstan.	Shri Prabhat Kumar
42.	High Commissioner to Cyprus	Former CBI Director R.K. Raghavan
43.	Ambassador of India to the Republic of San Marino	Ms. Reenat Sandhu
44.	45 th Chief Justice of India	Justice Dipak Misra (replaced J S Khehar)
45.	Chairman of Central Board of Film Certification (CBFC)	Prasoon Joshi (replaced Pahlaj Nihalani)
CEO'S/Chairman of Companies/Organizations/Banks		
46.	MD & CEO of India Post Payments Bank (IPPB)	Mr. Suresh Sethi (Replaced A.P. Singh)
47.	Tata Steel's CEO & MD globally	T V Narendran
48.	Executive Director & CFO of Tata Steel	Koushik Chatterjee
49.	Honorary Consul General in Hyderabad by the Republic of Korea	Suresh Chukkapalli
50.	CEO, Bharti AXA Life Insurance	Vikas Seth
51.	CEO, Association of Mutual Funds in India (AMFI)	NS Venkatesh
52.	Laureus' first Brand Ambassador	Indian Cricketer Yuvraj Singh
53.	Business Head of 'MobiKwik Payment Gateway'	Rukaiya Rangwala
54.	Director of FICCI's United Kingdom (UK) operations.	Param Shah a
55.	MD & CEO PNB MetLife India Insurance Company Ltd	Ashish Srivastava
56.	Vice-chairman of NITI Aayog	Economist Rajiv Kumar (replaced Arvind Panagariya)
57.	Chairman, Film & Television Institute of India	Anupam Kher (Succeeds Gajendra Chauhan)
58.	Facebook India MD	Umang Bedi resigned
59.	Facebook India Interim MD	Sandeep Bhushan
60.	PepsiCo India Pvt. Ltd's Chairman & CEO	D. Shivakumar resigned. Ahmed El Sheikh new CEO & Chairman
61.	MD & CEO, PNB MetLife (India)	Ashish Srivastava
62.	New Chairperson of CBSE	Anita Karwal (replaced Rajesh Kumar Chaturvedi)
63.	MD & CEO of Vijaya Bank	R A Sankara Narayanan
64.	MD & CEO of Tamilnad Mercantile Bank.	KV Rama Moorthy (replaced HS Kamath)
65.	CMD of United India Insurance Co. Ltd	M. Nagaraja Sarma
66.	Chairman & Managing Director of NMDC Ltd.	N Baijendra Kumar
67.	Chairman of Press Trust of India	Viveck Goenka (Replaced Riyad Mathew)
68.	Ashish Kashyap resigned as the President & Co-founder of MakeMyTrip.	
69.	President of Society of Indian Automobile Manufacturers	Force Motors Chairman Abhay Firodia
70.	CMD of IRCTC Ltd.	Mahendra Pratap Mall
71.	Infosys Senior Vice President Sanjay Rajagopalan has resigned from his post.	
72.	Interim chairman of the Goods & Services Tax Network	UIDAI's CEO A.B. Pandey
73.	Interim Chairman of the board of NPCI	B Sabamurthy
74.	CMD of NHPC Ltd	Balraj Joshi
75.	CMD of Cotton Corporation of India (CCI) Ltd.	P. Alli Rani
76.	CMD of ONGC	Shashi Shankar (replaced Dinesh K Sarraf)
77.	MD & CEO of Tata Capital	Rajiv Sabharwal
78.	Cisco's President for its India & SAARC operations	Sameer Garde
79.	IFCI Ltd Managing Director & CEO	E Sankara Rao
80.	CMD, Hindustan Coper Limited (HCL).	Santosh Sharma
81.	Tata Motors's new Chief Financial Officer	P B Balaji (replaced C R Ramakrishnan)
82.	MD & CEO of Infosys Ltd resigned	Vishal Sikka

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83.	New Chairman of software giant Infosys	Nandan Nilekani (replaced R Seshasayee)
84.	Secretary General, FICCI	Sanjaya Baru
85.	Chief Executive Officer (CEO) of Payback India	Gautam Kaushik
86.	President & MD of General Motors India	Sanjiv Gupta (Replaced Kaher Kazem)
87.	Executive Director of IBBI	Dr. Mamta Suri
88.	Interim CMD of Air India.	Rajiv Bansal
89.	Chairman of Syndicate Bank	Ajay Vipin Nanavati
90.	BSE Chief for 5 More Years	Ashish Chauhan
91.	Jet Airways India Ltd new CEO	Vinay Dube
92.	Wal-Mart India New CEO & executive vice president.	Devendra Chawla
93.	CMD of SIDBI	Mohammad Mustafa
94.	Chairman of the board of directors of the BSE.	Dhirendra Swarup
95.	WHO Goodwill Ambassador for Physical Activity in South-East Asia Region.	Milkha Singh
96.	Metal & mining major Vedanta Ltd Interim CEO	Kuldip Kaura (succeeds Tom Albanese)

NEW APPOINTMENTS: INTERNATIONAL

S. No	Designation/Post	Who is Appointed?
1.	PM of New Zealand (Youngest NZ PM in 150 yrs)	Jacinda Ardern
2.	Next US Ambassador to India	Kenneth Juster
3.	30th PM of Mongolia	Ukhnaa Khurelsukh
4.	8th President of Singapore	Halimah Yacob
5.	Pakistan's New Chief of Naval Staff	Zafar Mahmood Abbasi
6.	Ambassador of India to the Principality of Monaco	Shri Vinay Mohan Kwatra
7.	Sri Lankan President Maithripala Sirisena has sacked his deputy Tourism Minister Arundika Fernando.	
8.	PM of Peru	Mercedes Araoz Fernandez
9.	President of Peru	Pedro Pablo Kuczynski
10.	PM of Iceland Mr. Bjarni Benediktsson has resigned from the post.	
11.	Fourth term as chancellor in Germany	Angela Merkel
12.	Angola's New President	Joao Lourenco
13.	Interim PM of Pakistan.	Shahid Khaqan Abbasi
14.	PM of Pakistan resigned	Nawaz Sharif
15.	Serbia's New PM	Ana Brnabic
16.	President of Mongolia.	Khaltmaa Battulga
17.	Chief Justice of Nepal.	Justice Gopal Prasad Parajuli
Mayors/Member of Parliament/Envoy/Judges		
18.	Leader of Canada's New Democratic Party & became the first non-white politician to head a major political party	38-year-old Sikh lawyer Jagmeet Singh
19.	Brenda Hale, the first female president of Supreme Court, & Sir Ian Burnett, the youngest lord chief justice for 50 years, sworn in at the opening of the legal year.	
20.	U.S ambassador to India.	Kenneth I. Juster
21.	Re-elected PM of Papua New Guinea	Peter O'Neill
22.	Chief of Sri Lanka's naval forces	Rear Admiral Travis Sinniah (First from the minority Tamil community)
23.	Lead the FBI(USA)	Christopher Wray (Replaced James Comey)
24.	Deputy Comptroller for Minority Affairs in New York's Nassau county.	Indian American Dilip Chauhan
25.	Canada's consul general in San Francisco	Rana Sarkar, an Indo-Canadian entrepreneur
26.	Pakistan's High Commissioner to India	Sohail Mahmood
27.	Russia's new ambassador to India.	Nikolay Kudashev
28.	Elected to an influential cross-party panel in UK Parliament that examines the workings of the Home Office.	Preet Kaur Gill
29.	USA Ambassador to Peru.	Krishna R. Urs
30.	Head of the Indian consulate in New York.	Sandeep Chakravorty
Other Appointments		
31.	HSBC's Chief Executive Officer for India	Jayant Rikhye (Replaced Stuart Milne)
32.	Samsung Electronics Chief Executive resigned	Kwon Oh-hyun
33.	WHO's Deputy Director General for Programmes	Soumya Swaminathan

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34.	WHO's Deputy Director General for Corporate Operations	Ms Jane Ellison
35.	Nisha Desai Biswal appointed as the new President of US India Business Council (USIBC).	
36.	FICCI's New Director for United Kingdom operations.	Param Shah
37.	Chair of Ethics Commission of the International Olympic Committee (IOC) for a four-year term.	Former United Nations (UN) Secretary-General Ban Ki-moon
38.	Secretary-General of UN Antonio Guterres appointed the first special envoy for the oceans	Peter Thomson
39.	Gulf carrier Etihad Airways' Group CEO	Tony Douglas
40.	Executive Director, World Bank	S. Aparna
41.	Goodwill Ambassador for Handicap International.	World's Most expensive player Neymar
42.	Uber's new CEO	Dara Khosrowshahi (replaced Travis Kalanick)
43.	Tata Sons Chief Digital Officer	Aarthi Subramanian
44.	India's Alternate Governor on the Board of Governors of ADB	Subhash Garg (Replaced Shaktikanta Das)
45.	WHO's goodwill ambassador for autism in the world body's Southeast Asia region.	Saima Wazed Hossain
46.	UNICEF's Global Goodwill Ambassador	Lilly Singh

Static Takeaways from New Appointments

- NHPC: Shri Balraj Joshi, Chairman & Managing Director
- SAARC | Kathmandu | 8 members | Secretary-General, Amjad Hussain B. Sial | 1985
- FICCI | Pankaj R. Patel, President | Established in 1927
- FICCI is the voice of India's business & industry. From influencing policy to encouraging debate, engaging with policy makers & civil society, FICCI articulates the views & concerns of industry.
- WHO | 7 April 1948 | Geneva, Switzerland | Tedros Adhanom, Director-General
- CAG: Shri Rajiv Mehreshi. He is primarily entrusted with the responsibility to audit the accounts & related activities of the three tiers of Government – Federal, Provincial & Local.
- NITI Aayog: National Institution for Transforming India, also called NITI Aayog, was formed via a resolution of the Union Cabinet on January 1, 2015. NITI Aayog is the premier policy 'Think Tank' of the Government of India, providing both directional & policy inputs.
 - a) Vice Chairperson: Dr. Rajiv Kumar b) Chief Executive Officer: Shri Amitabh Kant
- NHAI | National Highways Authority of India | Shri Deepak Kumar, Chairman
- Shripad Yasso Naik is the Minister of Ministry of AYUSH.
- Trivendra Singh Rawat is the present CM of Uttarakhand.
- Krishna Kant Paul is the present Governor of Uttarakhand.
- BIMSTEC stands for 'Bay of Bengal Initiative for Multi-Sectoral Technical & Economic Cooperation', includes namely Bangladesh, Bhutan, India, Myanmar, Nepal, Sri Lanka & Thailand.
- Jethabhai P Patel is the chairman of Gujarat Cooperative Milk Marketing Federation (GCMMF).

AWARDS

Name of the Award		Winner
Awards for Literature/Journalism		
1.	Ezhuthachan Puraskaram 2017 (Kerala Govt.'s Literary Honour)	Noted Malayalam Poet & literary critic, K Satchidanandan
2.	53rd Jnanpith Award 2017	Renowned Hindi litterateur Krishna Sobti
3.	Mathrubhumi Literary Award for 2016 for rich contribution to the Malayalam literature.	Eminent critic, biographer & orator M K Sanu
4.	Padma Prabha Puraskaram for 2017	Eminent poet, lyricist & journalist Prabha Varma
5.	2017 Man Booker Prize	US author George Saunders
6.	Saraswati Samman 2016	Prominent Konkani writer Mahabaleshwar Sail for his novel 'Hawthan'
7.	Hugo Award for Best Novel 2017	Nora K. Jemisin for 'The Obelisk Gate'
8.	First Kesari Media Award	Veteran journalist T J S George
Country's Highest Honour Given		
9.	President Kovind gave away the National award for senior citizens to Indian boxing coach Gurbax Singh Sandhu & Lal Bahadur Shastri National Award for Excellence in Public Administration, Academics & Management for	

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	2017 to Dr. Bindeshwar Pathak.	
10.	Rajesh Nath, MD of VDMA India, conferred 'Cross of the Order of Merit', the highest civilian honour awarded to individuals for services to Germany. It is also known as Bundesverdienstkreuz or Federal Cross of Merit.	
11.	Bollywood star Salman Khan received a Global Diversity Award at Britain's House of Commons .	
12.	Rajesh Nath, Managing Director of VDMA India, conferred 'Cross of the Order of Merit', the highest civilian honour awarded to individuals for services to Germany. It is also known as Bundesverdienstkreuz or Federal Cross of Merit .	
13.	Former DIG D Roopa, who highlighted irregularities at central jail in Karnataka, conferred President's Medal .	
14.	Indian cricket board, BCCI nominated MS Dhoni for country's third highest civilian award - the Padma Bhushan , for his contribution to the game.	
15.	Olympic silver medallist shuttler P.V. Sindhu recommended prestigious Padma Bhushan by Sports Ministry.	
16.	Army medic from Michigan named James McCloughan , who risked his life multiple times to rescue Vietnam War comrades is the first person to receive the Medal of Honor (Highest military honor) from President Trump.	
17.	Indian-origin actor Dev Patel honored by a leading educational organization for making a "transformative & positive" difference for the future of Asia & the world.	
18.	Aishwarya Rai Bachchan become the first female actor ever to hoist the Indian National Flag at the Indian Film Festival of Melbourne (IFFM).	
19.	Yoshiaki Ishizawa , a Japanese historian who helped Cambodians preserve the Angkor temples, & Gethsie Shanmugam, a Sri Lankan teacher who counseled war widows & orphans to overcome their nightmares, are among the six winners of this year's Ramon Magsaysay Awards . The other recipients are Abdon Nababan, an Indonesian, a Singaporean businessman Tony Tay, a Philippine theater group & Lilia de Lima, a Filipino.	
20.	Adobe Chief Shantanu Narayen & former US Surgeon General Vivek Murthy honoured with ' Great Immigrants ' annual award on US's Independence Day.	
21.	Guruswamy Jayraman awarded Order of Australia for community work, the highest civilian award in Australia.	
Film/Music Awards		
22.	'Best Short Film Award' at the South Asian Film Festival of Montreal (SAFFM)	Indian short film 'The School Bag' (Drected by Dheeraj Jindal)
23.	Madhya Pradesh government's prestigious National Lata Mangeshkar Award.	Alka Yagnik, Udit Narayan, Usha Khanna, Bappi Lahiri & Anu Malik
24.	Lifetime Achievement Award	Veteran actor Sharmila Tagore
25.	Golden Lion Award at the 74th Venice Film Festival	Guillermo del Toro's 'The Shape of Water'
26.	ANR National Award for contribution to Telugu film industry.	S S Rajamouli
27.	In the 69th Annual Primetime Emmy Awards , The Handmaid's Tale became the first web television series to win the award for Outstanding Drama Series.	
28.	Prem Nazir Award 2017	Veteran actress & national award winner Sharada
Other Awards Conferred		
29.	The Royal Opera House awarded the UNESCO Asia-Pacific Award for Cultural Heritage Conservation .	
30.	Sri Ranganathaswamy Temple of Srirangam in Tamil Nadu won UNESCO Asia Pacific Award of Merit 2017 for the cultural heritage conservation program .	
31.	Gitanjali Rao , an 11-year-old Indian-American schoolgirl, named as " America's top young scientist " for inventing a cost-effective, quick lead-contamination detector in water .	
32.	Indian-origin South African researchers honored with prestigious award for their exceptional contributions in the field of HIV/AIDS . Professors Salim Abdool Karim & Quarraisha Abdool Karim received the award from the Institute for Human Virology (IHV) in Baltimore, US.	
33.	Confederation of Indian Industry (CII) Industrial Innovation Award, 2017.	L&T Technology Services Ltd (LTTS)
34.	Award from All India Council for Technical Education (AICTE) for supporting start-ups	Entrepreneurship Development Institute of India (EDII)
35.	Golden Peacock Award under the category 'Global Leadership in Public Service & Economic Transformation'	Andhra Pradesh CM N Chandrababu Naidu
36.	Gujarat International Finance Tec-City (GIFT City)'s International Financial Services Centre (IFSC) bagged the 10th spot in the latest edition of Global Financial Centres Index (GFCI), London.	
37.	Best department for its contribution during Swachhta Pakhwada	Ministry of Health & Family Welfare
38.	International Business Person of the Year at the Asian	Birendra Sasmal, CEO of Subah

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	Achievers Awards in London	
39.	Meenakshi Sundareswarar Temple has been adjudged best 'Swachh Iconic Place' in India.	
40.	Journalist-activist Gauri Lankesh , who was shot dead by unknown assailants posthumously accorded with the prestigious Anna Politkovskaya Award , instituted by Reach All Women (RAW) in War .	
41.	Reliance Foundation was rewarded with Rashtriya Khel Protsahan Award . Chairperson of the foundation, Nita Ambani collected the award from President Ram Nath Kovind.	
42.	Gujarat International Finance Tec-City (GIFT City)'s International Financial Services Centre (IFSC) bagged the 10th spot in the latest edition of Global Financial Centres Index (GFCI) , London.	
43.	Gujarat Cooperative Milk Marketing Federation (GCMMF) , which manages brand AMUL , awarded as the best FMCG in the food sector at the 5th International Advertising Associations (IAA) Leadership Awards in Mumbai.	
44.	The Meenakshi Sundareswarar Temple has been adjudged best 'Swachh Iconic Place' in India.	
45.	Ministry of Health & Family Welfare adjudged as the best department for its contribution during Swachhta Pakhwada , an inter-Ministry initiative of Swachh Bharat Mission of Ministry of Drinking Water & Sanitation.	
46.	Birendra Sasmal , CEO of Subah , bagged the International Business Person of the Year at the Asian Achievers Awards in London for turning the company into a thriving IT, telecoms & manufacturing success story across West Africa.	
47.	Journalist-activist Gauri Lankesh , who was shot dead by unknown assailants posthumously accorded with the prestigious Anna Politkovskaya Award , instituted by Reach All Women (RAW) in War .	
48.	Infosys co-founder N R Narayana Murthy & Mumbai-born scientist Veena Sahajwalla conferred PLuS Alliance Prize .	
49.	ASSOCHAM Services Excellence Award.	Gujarat International Finance-Tec City
50.	First life time award by Badminton Association of India	Indian Badminton legend Prakash Padukone
51.	N R Madhava Menon Best Law Teacher Award 2017	Eminent jurist Tahir Mahmood
52.	National level Rajbhasha Keerti Award	Marine Products Export Development Authority
53.	UNHCR 2017 Nansen Refugees Award.	A Nigerian, Zannah Mustapha
54.	Eminent scientist, Professor C.N.R Rao , become the first Asian to be chosen for Von Hippel Award for his immense contribution in materials research.	
55.	Hyderabad International Airport Ltd bagged National Award for 'Excellence' in Energy Management at a conference hosted by Confederation of Indian Industry (CII) .	
56.	On 71st Independence Day, 112 Gallantry Awards approved by President Ram Nath Kovind. 5 Kirti Chakras, 17 Shaurya Chakras, 85 Sena Medals (Gallantry), 3 Nao Sena Medals (Gallantry) & 2 Vayu Sena Medals (Gallantry). Havaldar Giris Gurung from first Gorkha Rifles awarded Kirti Chakra posthumously.	
57.	Union Govt. announced the National Sports Awards. Para athlete Devendra & hockey player Sardar Singh will be honoured with the Rajiv Gandhi Khel Ratna Award .	

Static Takeaways from Awards & Recognition

- ✚ International Gandhi Peace Prize: For contributions towards social, economic & political transformation through non-violence & other Gandhian methods.
- ✚ Bharat Ratna: It is the premier civilian award, to serve the nation.
- ✚ Padma Vibhushan: Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.
- ✚ Padma Bhushan: The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.
- ✚ Padma Shri: It is awarded to citizens of India for their distinguished contribution in several fields including Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports & Public Affairs.
- ✚ Dronacharya Award: For brilliance in sports coaching.
- ✚ Dhyani Chand Award: Highest lifetime achievement award in sports & games in India
- ✚ Rajiv Gandhi Khel Ratna: Highest honor given for accomplishment in sports.
- ✚ Vyas Samman: For literary in the Hindi language.
- ✚ Saraswati Samman: For outstanding prose or poetry literary works in any Indian language listed in Schedule VIII of the Constitution of India.
- ✚ Param Vir Chakra: Highest decoration Awarded for the most conspicuous bravery or some daring or prominent act of valour or self-sacrifice in the presence of the enemy on land, sea or air.
- ✚ Maha Vir Chakra: Second highest decoration. It is awarded for acts of conspicuous gallantry in the presence of the enemy, whether on land, at sea or in the air.
- ✚ Vir Chakra: It is the third in the order of awards for acts of gallantry in the face of the enemy on land, sea or air.
- ✚ Ashok Chakra: Awarded for the most conspicuous bravery or some daring act of valour or self-sacrifice on land, at sea or in the air.

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Prize	Field
Academy (Oscar) Awards	Film (From 1929)
Grammy Award	Music (From 1958)
Ramon Magasaysay Award	Govt. (Public) Service, Social Service, Journalism, Literature, Communication & International Understanding (From 1957)
Bourlog Award	Agriculture (From 1992)
Awards	Related Fields
Grammy	Music
Pulitzer	Journalism & Literature
Arjun	Sports
Bowelay	Agriculture
Kalinga	Science
Dhanwantri	Medical Science
Bhatnagar	Science
Nobel Prize	Peace, Literature, Economics, Physics, Chemistry, Medical Science
Abel	Maths
Merlin	Magic
Man Booker	Literature
Vachspati Samman	Sanskrit Literature

CURRENT SUMMITS/EVENTS HELD (NATIONAL/INTERNATIONAL)

S.No	Name of the Summit	Location/Held in
SUMMITS HELD NATIONALLY		
1.	President Kovind, inaugurated the 21st World Congress of Mental Health	In New Delhi
2.	9th CMS Vatavaran - an international film festival on environment & wildlife with the theme "Conservation 4 Water".	In New Delhi
3.	PM Modi inaugurated International Mega Food event- World Food India 2017	In New Delhi
4.	PM Modi inaugurated a global conference on consumer protection in (Note: Twenty-two countries participated in the international conference)	New Delhi
5.	3rd Global Investors' India Forum with the theme 'Ideate, Innovate, Implement & Invest in India' held in	New Delhi.
6.	a) India will host the next United Nations (UN) global wildlife conference in 2020. b) India will host the next CMS Conference of the Parties CMSCOP13. CMSCOP12 plenary held in Manila, Philippines with the theme 'Their Future is Our Future - Sustainable Development for Wildlife & People'.	
7.	44th edition of world largest B2B handicraft & gifts fair entitled IHGF-Delhi Fair (Autumn) 2017 held at	India Expo Centre & Mart, Greater Noida
8.	The 2017 Global Entrepreneurship Summit will be held in. Note: Theme is "Women First, Prosperity for All".	Hyderabad, India
9.	Archaeological Survey of India (ASI), Ministry of Culture is hosting international conference on "Dialogue of Civilizations - IV"	Delhi, Gandhinagar & Dholavira
10.	The first ever ASEAN-India music festival held at Note: Theme is 'Shared Values, Common Destiny'.	Purana Quila in New Delhi
11.	First Meeting of India-Australia Joint Steering Committee held in	New Delhi
12.	VP Naidu inaugurated the 3rd International Conference on Yoga in New Delhi with theme 'Yoga for Wellness.'	
13.	Rajaswa Gyan Sangam, 2017 organized by CBDT & Central Board of Excise & Customs.	New Delhi
14.	1st National Conference on Mission Mode to address Under-Nutrition in the country with the goal of "Malnutrition Free India-2022"	New Delhi
15.	1st National Canine Seminar organized by NSG. The theme was 'Canine as Tactical Weapon in Fight against Terrorism'	Manesar, Haryana
16.	2nd State Startup Conference held in	New Delhi
17.	5th 'Coastal Shipping & Inland Water Transportation Business Summit 2017'	Kochi
18.	Conference on "Sustainable landscapes & forest ecosystems: Theory to Practice".	New Delhi

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19.	2 nd International Yoga Festival & Sports Championship 2017 organized in	J&K
20.	First 'BIMSTEC Disaster Management Exercise- 2017' (BIMSTEC DMEEx-2017)	Delhi & NCR
21.	6 th International textile & apparel fair, 'VASTRA'	Jaipur
22.	1 st Mobile, Internet & Technology event in India - India Mobile Congress 2017	New Delhi
23.	For the first time, India, US & Afghanistan will hold joint trade & investment show in	Delhi.
24.	1 st meeting of Japan-India Coordination Forum (JICF) for Devt. of NE Region	New Delhi
25.	Aadi Perukku is celebrated for the birth of the	Tamil month of Aadi.
26.	To promote cruise tourism in India, 'The dawn of cruise tourism in India' was inaugurated in	Mumbai.
27.	8 th Meet of Regional Technical Group of Confidence Building Measure on Trade, Commerce & Investment Opportunities under the Heart of Asia -Istanbul Process	India in New Delhi
28.	Annual cultural festival named 'Fete de Puducherry' organised by GOI held in	Puducherry.
29.	India-ASEAN Youth Summit 2017	Bhopal
	17 th Meet of Financial Stability & Development Council (FSDC) under Chairmanship of FM, Jaitley	New Delhi
	8 th World Renewable Energy Technology Congress 2017 Theme, "Renewable Energy: What Works"	New Delhi
30.	Fourth Session of the India-Tanzania Joint Trade Committee (JTC) meeting	New Delhi
31.	10 th India-European Union Counter Terrorism Dialogue (Agreed to strengthen cooperation between security & intelligence agencies to combat threat of terrorism & check terror financing)	New Delhi
SUMMITS HELD INTERNATIONALLY		
32.	International Energy Forum (IEF) 7th Asian Ministerial Energy Roundtable (AMER7) Bangkok, Thailand Minister of Petroleum & Natural Gas & Skill Development & Entrepreneurship, D. Pradhan attended.	
33.	2 nd World Congress on Marxism to be held at Note: Theme is "Marxism & the Current World & China".	Peking University in Beijing, China
34.	Union Minister for Finance Arun Jaitley participated in G-20 Finance Ministers & Central Bank Governors (FMCBG) Meeting in Washington D.C.	
35.	8 th Association of SAARC Speakers & Parliamentarians (ASSP) held in Note: Theme was 'Association of the SAARC Speakers & Parliamentarians': a platform for the Parliamentarians of South Asia to work together to reach the 2030 agenda for Sustainable Development	Colombo, Sri Lanka
36.	World Government Summit announced that India is a guest country in its upcoming gathering. Note: World Government Summit- HQ: Dubai, UAE & Chairman: Mohamed bin Abdullah Al Gergawi.	
37.	13 th Meeting of Inter-Governmental Commission (IGC) with Kazakhstan.	Astana, Kazakhstan
38.	9 th BRICS Summit held in Xiamen, China . The theme was "Stronger Partnership for a better future".	
39.	7 th ASEM (Asia-Europe Meeting) Economic Ministers' Meeting Theme: 'Innovative Partnership for Inclusive Prosperity'	Seoul, South Korea
40.	7 th Meeting of BRICS Trade Ministers	Shanghai, China
41.	International Military Music Festival "Spasskaya Tower" is the parade of the best military music bands of Russia & other countries that takes place every year at	Red Square in Moscow.
42.	Meeting of Heads of Govts. of SCO Member States on prevention & elimination of emergency situations. (Home Minister Rajnath Singh lead India)	Choplon Ata in Kyrgyz Republic
43.	15 th Ministerial Meeting of Bay of Bengal Initiative for Multi-Sectoral Technical & Economic Cooperation (BIMSTEC)	Kathmandu, Nepal.
44.	Summit of G-7 interior ministers centered on security issues in the fall.	Italy will host
45.	Indian Ocean Conference 2017 on the theme peace, progress, & prosperity.	Colombo, Sri Lanka

COMMITTEES IN NEWS

S. No	Purpose for which Committee is formed	Headed by
1.	Government set up a ministerial panel, to consider & oversee mergers among the country's 21 state-run banks	Led by Finance minister Arun Jaitley,
2.	The Government has directed that investigations in cases of Paradise Papers will be monitored through a reconstituted Multi Agency Group, headed by the Chairman, CBDT Sushil Chandra.	

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3.	Economic Advisory Council to PM (EAC-PM) held its first meeting in New Delhi to deliberate upon & lay out a roadmap to give a leg up to the Indian economy in the short term.	EAC-PM is chaired by Dr. Bibey Debroy
4.	Group of ministers (GoM) on making the GST composition scheme more attractive held its first meeting in New Delhi. The 5-member GoM, led by:	Assam Finance Minister Himanta Biswa Sarma
5.	5-member committee formed to select the candidate for the post of editor-in-chief of Rajya Sabha TV (RSTV).	Prasar Bharati Chairman A Surya Prakash
6.	NITI Aayog constituted an Expert Task Force to provide a major thrust to job creation by enhancing India's exports	NITI Aayog Vice Chairman Dr. Rajiv Kumar
7.	Five-member committee to examine sub-categorization of Other Backward Classes (OBCs) under Article 340 of the Constitution.	High Court's former Chief Justice G Rohini
8.	Govt.'s Committee on Haj Policy has recommended phasing out of subsidy for Haj pilgrims & allowing women devotees above 45 years of age to travel in a group of at least four without a male. The Panel formed under the Chairmanship of former Secretary Afzal Amanullah.	
9.	Centre has set up a High-level committee for proper management of water resources in the North-Eastern region.	NITI Aayog Vice Chairman Rajiv Kumar
10.	Advisory committee of SEBI to discuss a proposal for extending stock market trading hours. The committee is led by	Jayanth R Varma
11.	FM Jaitley constituted a Group of Ministers (GoM) to monitor & resolve the IT challenges faced in the implementation of GST.	Bihar Deputy CM Sushil Kumar Modi
12.	Committee on Exports constituted to look at the issues of export sector & to recommend the GST Council suitable strategy for helping the export sector in the post-GST scenario.	Convenorship of Revenue Secretary Dr. Hasmukh Adhia
13.	PM Modi reconstituted the Economic Advisory Council (EAC) to guide him on economic issues	Bibek Debroy is the Chairman.
14.	Committee by SEBI on 'fair market conduct' to suggest measures for improving surveillance of the markets & strengthen rules for trades.	T K Viswanathan
15.	Expert panel committee to study various issues relating to data protection in the country & will suggest a draft data protection Bill	Former SC Judge Justice B N Srikrishna
16.	High-Level Committee to review Institutionalization of Arbitration Mechanism in India	Justice (retired) BN Srikrishna
17.	I& B Ministry constituted a 40-member 'preview committee' for the International Film Festival of India 2017, Goa. 13-member steering committee (Head by Jahnu Barua) 12-member technical committee (Head by Nagesh Kukunoor)	Vivek Agnihotri, Convenor of the committee
18.	Task force Constituted on artificial intelligence (AI) to ensure "India's economic transformation"	Headed by V. Kamakoti
19.	Special committee to deal with the players' transfer disputes'	Ushanath Banerjee (Chairman)
20.	A selection committee formed by the GST Council to identify & recommend persons for appointments of Chairman & members of National Anti-profiteering Authority.	Pradeep Kumar Sinha
21.	A 3-member ministerial panel to oversee & precipitate the sale of government stake in oil refiner HPCL to explorer ONGC.	Arun Jaitley

Note: National Anti-profiteering Authority will be responsible for applying the anti-profiteering measures in case of reduction in rate of GST on supply of goods or services.

NATIONAL CURRENT AFFAIRS

INDIA & WORLD

PM Modi & his Bangladeshi counterpart Sheikh Hasina inaugurated the **long-awaited direct train-service between Kolkata & Khulna**. The new train service is called Bandhan Express.

The government notified the **third protocol between India & New Zealand** for avoidance of double taxation & prevention of fiscal evasion with respect to taxes on income.

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- ✚ **India & Tunisia** agreed to jointly combat terrorism & extremism while ramping up **cooperation in the field of security**. External Affairs Minister Sushma Swaraj co-chaired with her Tunisian counterpart Khemaies Jhinaoui. Six agreements in the fields of **judicial cooperation, cooperation in youth issues, information & communications technology, trade & business**, were also signed.
- ✚ **India pledged an additional amount of USD 100 million** towards the UN partnership fund, scaling up its support to sustainable development projects across the developing world.
- ✚ **ADB & Government of India** signed a \$65.5 million loan agreement in New Delhi to continue interventions to check coastal erosion on the **Western Coast in Karnataka**.
- ✚ To strengthen maritime security, **India & United States** agreed to implement the program for **Helicopter Operations from Ships Other Than Aircraft Carriers (HOSTAC)**.
- ✚ **German Railways** will assist **Indian Railways** to make country's existing rail corridors semi-high speed.
- ✚ **India opened two immigration check posts along the borders with Myanmar & Bangladesh**. Central government designated **Zorinpui land check post in Lawngtlai district of Mizoram** as an authorized immigration check post for entry into or exit from India with valid travel documents for all classes of passengers to or from Myanmar. **Kawrpuchhuah land check post in Lunglei district of Mizoram** as an authorized immigration check post for entry into or exit from India with valid travel documents for all classes of passengers to or from Bangladesh.
- ✚ **Bangladesh signed a \$4.5 billion third line of credit (LoC) agreement with India** for its infrastructure & social sector development. The agreement was signed in the presence of FM Jaitley & his Bangladeshi counterpart A M A Muhith.
- ✚ **ADB increase its annual lending to India** to maximum of **\$4 billion between 2018 & 2022** to help fasten inclusive economic transformation towards upper middle-income status.
- ✚ **GOI signed a loan deal worth \$76 million with Japan International Cooperation Agency (JICA)** for a project to upgrade the environment management plan at Alang-Sosiya ship recycling yards.
- ✚ **PM Modi met Belarus President Aleksandr Lukashenko** in New Delhi & discussed various issues of mutual interest of both countries.
- ✚ **PM Modi & Japan's PM Shinzo Abe** laid the foundation stone of the **508-km long Mumbai-Ahmedabad High-Speed Rail in Ahmedabad**.
- ✚ **NHAI awarded its first international project in Myanmar** to a joint venture of **Punj Lloyd-Varaha**. This is for the upgradation of the Yagyi-Kalewa section in Myanmar to two lanes.
- ✚ India started '**Operation Insaniyat**' to **provided assistance to Bangladesh** in response to the humanitarian crisis being faced on account of the large influx of Rohingya refugees from Myanmar.
- ✚ India launched a **campaign to woo Egyptian travellers & make them aware of magnificent holiday options in the country**.
- ✚ India ratified **2nd commitment period of the Kyoto Protocol** that commits countries to contain the emission of greenhouse gases, reaffirming its stand on climate action. **India became the 80th country to accept this**.
- ✚ **Govt. directed internet majors- Google, Facebook, Whatsapp, Instagram, Microsoft & Yahoo - to immediately remove the links of dangerous online game Blue Whale Challenge**.
- ✚ **PM Modi stated that India & the United States will co-host the Global Entrepreneurship Summit at Hyderabad in November'17**. President Trump's daughter Ivanka to lead American delegation.
- ✚ **India (New Delhi) will host the next steering committee meeting** of the proposed 1,814 kilometre-long TAPI gas pipeline.
- ✚ **India & US established new two-by-two (2 by 2) ministerial dialogue to enhance strategic coordination** between them & maintaining peace & stability in the Indo-Pacific region.
- ✚ **Mrs. Nirmala Sitharaman & Mr. Abdulaziz Kamilov, Minister of Foreign Affairs & Mr. Elyor Ganiev, Minister of Foreign Trade** held detailed discussions **on deepening trade & economic ties between India & Uzbekistan in a bilateral meeting in New Delhi**.
- ✚ **India & China agreed to withdraw their troops from Doklam** after being in a standoff for over two months.
- ✚ **India & Germany signed an agreement on technical cooperation under the Indo-German Energy Programme - Green Energy Corridors (IGEN-GEC)**.
- ✚ **India will host 5th Global Conference on Cyber Space (GCCS) in November 2017 in New Delhi**. The theme will be **Cyber4All: An Inclusive, Sustainable, Developmental, Safe & Secure Cyberspace**.
- ✚ **India has contributed \$500,000 to the UN Peacebuilding Fund**.
- ✚ **A new fast-growing Israeli flower was named after PM Modi**. Israeli Crysanthumun flower will now be called "MODI".
- ✚ **India declared itself free from highly pathogenic Avian Influenza (H5N1 & H5N8)**.

OTHER NATIONAL CURRENT AFFAIRS

- ✚ **India topped the list of seven countries, accounting for 64% of the 10.4 million new tuberculosis (TB)**

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- cases worldwide in 2016, as per WHO report. An estimated 1.7 million people died from TB in 2016.
- ✦ **Supreme Court ruled that technical education cannot be provided through correspondence courses.** The Apex Court restrained educational institutions from providing courses in technical education like engineering through distance learning programme.
 - ✦ **India Pavilion at Conference of Parties (COP) 23 was inaugurated by Union Minister of Environment, Forest & Climate Change, Dr. Harsh Vardhan at Bonn in Germany.** 23rd United Nations Framework Convention on Climate Change (UNFCCC) held at the Bonn, Germany. **India's theme for COP 23 is "Conserving Now, Preserving Future".**
 - ✦ **Union Home Minister Rajnath Singh along with Minister of Petroleum & Natural Gas & Skill Development & Entrepreneurship Dharmendra Pradhan inaugurated India's first Pradhan Mantri Kaushal Kendra (PMKK) for Skilling in Smart Cities, in collaboration with New Delhi Municipal Council (NDMC).**
 - ✦ **Union Home Minister Rajnath Singh announced that former Director IB Dineshwar Sharma was handpicked by the Ministry of Home Affairs (MHA) to hold a dialogue with stakeholders of Jammu & Kashmir.** A sustained dialogue will be initiated with all shades of opinion in Kashmir Valley.
 - ✦ **Union Cabinet approved the biggest ever highway project to develop & expand approximately 83,000 km of roads at an investment of Rs 6.9 lakh crore by 2022.** The project also includes the new 28,400 km Bharatmala highway program connecting border areas, improving international, port & coastal connectivity.
 - ✦ **India overtakes the US to become the world's second-largest smartphone market, trailing only China, as per Canalsys.**
 - ✦ **Union Cabinet approved over Rs 7,000 crore for construction of permanent campuses of six new Indian Institute of Technology (IITs) across the country.** Each of the permanent campuses to be established at Tirupati (Andhra Pradesh), Palakkad (Kerala), Dharwad (Karnataka), Jammu (J&K), Bhilai (Chhattisgarh) & Goa will have a facility for housing 1,200 students from the academic year 2020-2021.
 - ✦ **PM Modi dedicated the Bidar - Kalaburagi New Railway Line to the Nation by unveiling a plaque at Bidar Railway Station, in Karnataka.**
 - ✦ **PM Modi inaugurated the first ever All India Institute of Ayurveda (AIIA) in New Delhi, on 2nd Ayurveda Day.** It is the first institute under the Ministry of AYUSH with a National Accreditation Board for Hospitals & Healthcare Providers (NABH) accreditation.
 - ✦ **PM Modi laid the foundation stone for four sewerage projects under the Namami Gange programme; & four National Highway projects, at Mokama in Bihar.**
 - ✦ **Foundation stone for the first ever Industrial Training Institute for the Divyangans exclusively was laid at Dibrugarh ITI Complex at Borboruah, Dibrugarh by Assam CM Sarbananda Sonowal.**
 - ✦ **PM Modi laid the foundation stone for Bhadbhut Barrage to be built over Narmada River in Bharuch Gujarat.** He also flagged off the Antyodaya Express between Udhna in Surat & Jaynagar in Bihar. **A new 500-crore rupees civil hospital & a medical college in Vadnagar, Gujarat was inaugurated.**
 - ✦ **PM Modi laid the foundation stone of a four-lane cable-stayed bridge between Okha & Beyt Dwarka.** The bridge is a link between old & new Dwarka. The 2.32 km bridge, including 900 metres of central double span cable-stayed portion, will be constructed at a cost of Rs. 962.43 crores.
 - ✦ **The nation pays homage to Father of the Nation, Mahatma Gandhi on his 148th birth anniversary on 02nd October 2017.** His autobiography was "My experiments with Truth".
 - ✦ **The nation pays homage to former PM Lal Bahadur Shastri on his birth anniversary on 02nd October 2017.** Lal Bahadur Shastri was born on 02nd October 1901 at Mughalsarai in Uttar Pradesh. **He led the country during the Indo-Pakistan War of 1965 & gave the slogan - "Jai Jawan Jai Kisan".**
 - ✦ **PM Modi approved Rs 2,000 crores specifically for setting up Aadhaar centres in post offices.** Aadhaar enrolment & updation facilities will be available in around 15,000 post offices by March 31, 2018.
 - ✦ **India's first Centre for Animal Law established at NALSAR University of Law in Hyderabad, Telangana.** HSI-India Managing Director N G Jayasimha appointed as honorary director of Centre.
 - ✦ **President Kovind launched nation-wide campaign Swachhata Hi Sewa from Kanpur, UP.** The objective is to mobilize people & reinforce the Jan Aandolan for sanitation to contribute to Clean India.
 - ✦ **PM Modi launched the Sardar Sarovar Dam - the world's 2nd-biggest - on river Narmada in Gujarat.** The 1.2-km-long dam will irrigate over 18 lakh hectares in state through a canal network.
 - ✦ **President laid foundation stone of 2nd phase of link IV pipeline canal of Saurashtra Narmada Avtaran Irrigation (SAUNI) Yojana in Rajkot, Gujarat.**
 - ✦ **FSSAI CEO Pawan Kumar Agarwal inaugurated the Nestle Food Safety Institute in Manesar, Gurugram.** It will provide guidance & training on food safety.
 - ✦ **VP laid foundation stone for Ranchi Smart City.**

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- ✚ PM Modi announced a **package of Rs. 2,350 crores for all North-East states** for mitigating the impact of floods on short- & long-term basis.
- ✚ PM announced a **Rs. 100 crores corpus for setting up a research project** to study the Brahmaputra & its role in creating devastating flood.
- ✚ **10-year-old mountaineer from Visakhapatnam, Kaamya Karthikeyan, successfully summited one of the highest peaks in the Himalayas**, making her one of the youngest people in the world to achieve this.
- ✚ India paid tributes to **Sri Aurobindo on his 145th Birth Anniversary**.
- ✚ **India's first museum on Partition of Indian subcontinent will open in Amritsar Punjab**, as India & Pakistan celebrate 70 years as independent nations.
- ✚ PM Modi addressed gathering of **young entrepreneurs & CEOs startups at an event by NITI Aayog**. The event called 'Champions of Change' was organised by Aayog & aimed at bringing together young businessmen at a place & share ideas.
- ✚ SC pronounced that **individual privacy is a fundamental right protected by Constitution**. A nine-judge Constitution Bench of SC, led by J.S. Khehar ruled that right to privacy is intrinsic to life & liberty, thus coming under Article 21, & comes under various fundamental freedoms in PART III of Constitution.
- ✚ Union Minister of State for Home inaugurated the **Research Institution of World Ancient, Traditional, Culture & Heritage (RIWATCH) Museum at Roing, Arunachal Pradesh**. He inaugurated 235-meter long Chimari Bridge, which would serve as a life line between the National Highway 52 of Roing-Tezu.
- ✚ PM Modi inaugurated **former President, Dr. Kalam's memorial at Pei Karumbu in Rameswaram, Tamil Nadu** on his 2nd death anniversary.
- ✚ India launched its **first petroleum Research & Development (R&D) facility** for testing high-end BS-VI quality fuel emissions in Faridabad in NCR.
- ✚ Govt. merged the **ministries of urban development, & housing & urban poverty alleviation to form the Ministry of Housing & Urban Affairs**. This is third time the ministries have been merged.
- Tian Kun Hao is equivalent of three standard swimming pools.
- ✚ **Lebanese Prime Minister Saad al-Hariri resigned from his post**.
- ✚ **Bangladesh signed long-term sales & purchase agreement** with an Indian refiner to import gas oil to meet the country's energy demand.
- ✚ **Nicaragua signed the Paris Agreement on climate change**, leaving the United States & Syria as the only two countries holding out to sign this global climate pact. The President of Nicaragua is Daniel Ortega.
- ✚ **Qatar committed that it will introduce a minimum wage for workers in the country**. Other reforms to labour laws include stopping employers from preventing workers from leaving the country, a new central authority to ensure that work contracts are being adhered to & bilateral agreements with 36 countries to protect the legal rights of those who head to the Gulf for work.
- ✚ **Saudi Arabia become the first country to give a robot citizenship**. The move is an attempt to promote Saudi Arabia as a place to develop artificial intelligence and, presumably, allow it to become a full citizen. The Robot is named as 'Sophia'.
- ✚ **Burundi became the first nation ever to leave the International Criminal Court (ICC)**, set up 15 years ago to prosecute those behind the world's worst atrocities.
- ✚ **The world's first hybrid electric tram powered by hydrogen fuel cells has started running in China**.
- ✚ **Iran's key strategic port of Chabahar became operational** with the maiden shipment of wheat from India to Afghanistan. It was flagged off from Kandla port in Gujarat. Chabahar port is strategically located in Sistan-Balochistan province on energy-rich Iran's southern coast in Gulf of Oman.
- ✚ Turki Al-Asheikh, Chairman of the General Sports Authority of Saudi Arabia announced that **Saudi women will now be able to attend sports events in stadiums starting from 2018**.
- ✚ **US & Israel announced their withdrawal from the UN's cultural agency UNESCO** after Washington accused it of anti-Israeli bias.
- ✚ **South Pacific island nation of Vanuatu become host to the world's first government to accept bitcoin in exchange for citizenship**.
- ✚ **In the United States, hurricane Nate made landfall near the mouth of the Mississippi River in Louisiana**.
- ✚ **Austria's law banning face veils such as burkhas or niqabs has come into effect from now**. As per the Govt., acceptance & respect of Austrian values are basic conditions for successful cohabitation between the majority Austrian population & people from third countries living in Austria.

INTERNATIONAL CURRENT AFFAIRS

- ✚ **European Union Election Observation Mission** officially launched to monitor the general & provincial polls in Nepal.
- ✚ **Sharjah International Book Fair (SIBF) opened its doors to public & trade visitors**. It is the third largest book fair in the world. The book fair was held under the theme 'A World in My Book'.
- ✚ China unveiled **Asia's largest artificial island-building ship**. The 140-metre-long vessel has been dubbed as "magic island maker". It is capable of digging 6,000 cubic metres an hour. The boat named

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- ✦ China marked 68th National Day on 01st Oct. 2017 with more than 115,000 people from across the country gathering at the Tian'anmen Square to watch the raising of the National Flag in Beijing.
- ✦ The world's highest sandcastle is now standing 16.68 meters tall in the **German city of Duisburg**.
- ✦ China banned individuals & organizations from **raising funds through Initial Coin Offerings (ICO)**, or launches of digital currencies, saying the practice constituted illegal fund-raising.
- ✦ China restored the **maximum speed of bullet trains on the Beijing-Shanghai high-speed railway line to 350 kmph**, making it fastest commercially run train, 6 years after it reduced the speed due to a fatal accident.
- ✦ **Nepal signed a USD 635 million UN assistance package for 2018-2022** to lay out the country's development strategy for the next five years.
- ✦ **US banking regulators ordered Pakistan's Habib Bank to shutter its New York office** after nearly 40 years, for repeatedly failing to heed concerns over possible terrorist financing & money laundering.
- ✦ **Prince Charles, the heir to Britain's throne, became the longest-serving Prince of Wales in history.**
- ✦ **Russia & Iraq restored scheduled commercial airline services** for the first time since 2004.
- ✦ **Norway's sovereign wealth fund, the largest in the world, reached the value of \$1 trillion** for 1st time.
- ✦ WHO released its first tranche of emergency funding of \$175,000 to provide life-saving healthcare to the "vulnerable population" in Bangladesh's Cox's Bazar.
- ✦ **50 countries signed a treaty to ban nuclear weapons**, a pact that the world's nuclear powers spurned but supporters hailed as a historic agreement nonetheless.
- ✦ **Saudi Arabia's King Salman issued a decree allowing women to drive for the first time.** The order will be implemented by June 2018. Saudi Arabia is the only country in the world to forbid women from driving.
- ✦ **Indian Ambassador in UAE Navdeep Suri inaugurated 2nd Indian Workers' Resource Centre (IWRC) in UAE** to provide support & counseling to Indians in distress.
- ✦ **Malala Yousafzai secured a place at Oxford University** after getting her A-level results.
- ✦ **United States named Pakistan-based Hizbul Mujahideen (HM) as a Foreign Terrorist Organisation & a Specially Designated Global Terrorist group.**
- ✦ **Australian state govt. approved world's biggest single tower solar thermal power plant**, a 150-MW structure to be built in South Australia by 2020.
- ✦ **In Kenya, Uhuru Kenyatta re-elected as President following the election.**
- ✦ **In Kenya, selling or even using plastic bags will risk imprisonment of up to four years or fines of \$40,000.**
- ✦ **The largest volcanic region on Earth, with nearly 100 volcanoes**, discovered two km below the surface of the vast ice sheet in West Antarctica.
- ✦ **China launched its first cyber court specializing in handling Internet-related cases** in the e-commerce hub of Hangzhou.
- ✦ **US & Japan agreed to advance their multilateral security & defence cooperation with countries** like India, South Korea & Australia, amidst China's growing assertiveness in the Asia Pacific region.
- ✦ In a first, **Nepal launched its climate-smart snow leopard landscape management plan**, leading the way in safeguarding this endangered species, also found in India, & its habitat.
- ✦ **PM Modi attended 9th BRICS Summit, Xiamen in China's Fujian province.**
- ✦ **UN selected Dubai as the data hub for the Middle East North Africa & South Asia (MENASA) region** for the city's integrated initiatives to mine & manage data.
- ✦ **Australia became 35th country to join International Solar Alliance (ISA)**, an initiative launched by PM Modi in Nov. 2015, Paris. It is co-led by India & France.

RBI ASSISTANT COMBO

25 TOTAL TEST

- 15 PRE MOCKS
- 10 MAINS MOCKS

Bilingual

Countries | Capital | Currency Part 2

- ✦ **Cyprus:** Nicosia | Euro, Cypriot pound
- ✦ **San Marino:** San Marino | Euro
- ✦ **Kazakhstan:** Astana | Kazakhstani tenge
- ✦ **Indonesia:** Jakarta | Indonesian rupiah
- ✦ **Peru:** Lima | Sol
- ✦ **Iceland:** Reykjavik | Icelandic króna
- ✦ **Germany:** Berlin.
- ✦ **Angola:** Luanda | Angolan kwanza
- ✦ **Pakistan:** Islamabad | Pakistani rupee
- ✦ **Serbia:** Belgrade | Serbian dinar
- ✦ **Mongolia:** Ulaanbaatar | Mongolian tögrög
- ✦ **Nepal:** Kathmandu | Nepalese rupee
- ✦ **Papua New Guinea:** Port Moresby | Papua New Guinean kina
- ✦ **Russia:** Moscow | Russian ruble
- ✦ **Australia:** Canberra | Australian dollar

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- ✚ **Belarus:** Minsk | Belarusian ruble
- ✚ **Myanmar:** Naypyidaw | Burmese kyat
- ✚ **Uzbekistan:** Tashkent | Uzbekistani so'm
- ✚ **China:** Beijing | Renminbi
- ✚ **Vietnam:** Hanoi | Vietnamese dong
- ✚ **Philippines:** Manila | Philippine peso

- ✚ **Iraq:** Baghdad | Iraqi dinar
- ✚ **Norway:** Oslo | Norwegian krone
- ✚ **Saudi Arabia:** Riyadh | Saudi riyal
- ✚ **Kenya:** Nairobi | Kenyan shilling
- ✚ **Malta:** Valletta | Euro
- ✚ **Bolivia:** Sucre | Bolivian bolivian

CURRENT AFFAIRS RELATED TO STATES IN INDIA

NORTHERN STATES

- ✚ **Haryana govt.** announced **lifetime monthly pension of Rs 10,000 for 'Hindi Satyagrahis'** & those from the state who were jailed during Emergency.
- ✚ **Uttar Pradesh cabinet** decided to make **India's first conservation reserve for blackbuck in Allahabad's Meja.**
- ✚ **Border Roads Organisation (BRO)** built the world's **highest motorable road at a height of over 19,300 feet.** The constructed in the Ladakh region of **Jammu & Kashmir.** The 86-kilometre long strategic road constructed under 'Project Himank' of the BRO.
- ✚ **Haryana government** signed initial pacts worth **Rs. 2,069 crores with 44 agro-based & food processing enterprises & establishments** that will provide employment to 5,012 persons.
- ✚ **Uttar Pradesh government** issued an order **notifying Vrindavan & Barsana towns in Mathura district as "pavitra teerth sthals (sacred pilgrimage sites)".** No meat & liquor shops will be allowed in these towns anymore.
- ✚ **PM Modi's parliamentary constituency Varanasi** will soon get **two sewage treatment plants** as part of the government's bid to curb Ganga water pollution. The sewage treatment plants, having a total 260 million litres daily capacity, will be commissioned at Varanasi's Dinapur & Goitha before March next year.
- ✚ **UK State Govt. & a charitable funding agency named Swan Cultural Center & Foundation** launched 'Solar Briefcase' in Kedarnath Dham. It aimed to provide electricity to far-flung areas in the hill state.
- ✚ **Union Home Minister & UP CM Adityanath** jointly **flagged off the Lucknow Metro Project.** 8.5-km 'priority corridor' from Transport Nagar to Charbagh.
- ✚ **UK CM Trivendra Rawat** announced the appointment of actor **Akshay Kumar as the brand ambassador of the Swachh Bharat Mission** in the state.
- ✚ **HP government** launched first-of-its-kind **electric bus service in the 51km-long stretch road** between Manali & Rohtang Pass. With this, It become the first in world to ply electric buses at 13 thousand feet.
- ✚ **ADB** approved a loan of **\$80 million (about Rs 524 crore) for the modernization of Himachal Pradesh(HP)'s technical & vocational education & training (TVET) institutions.**

- ✚ **Bilal Dar,** a young boy from Srinagar become the **brand ambassador for Srinagar Municipal Corporation.**
- ✚ **World Bank** allowed **India** to construct **hydroelectric power facilities on tributaries of the Jhelum & Chenab rivers** with certain restrictions under the 1960 Indus Waters Treaty (IWT).
- ✚ **Punjab govt.** initiated the process of **inducting Indian women team cricketer Harmanpreet Kaur as a DSP.**
- ✚ **Centre** approved **UP govt.'s proposal to rename the Mughalsarai railway station after the Jan Sangh leader as Deen Dayal Upadhyaya (DDU) station.**
- ✚ **UP Govt.** launched a **new awareness drive called Namami Gange Jagriti Yatra.** It focus on cleanliness along the banks of Ganga river & maintain hygiene.
- ✚ **J&K govt.** decided to **build an Eco-Park** in the state's Rajouri district.

EASTERN STATES

- ✚ **Bihar Cabinet** approved **reservations for persons with disabilities in government jobs & educational institutions.** The cabinet gave its approval during a meeting presided by CM Nitish Kumar.
- ✚ **Petroleum Minister Dharmendra Pradhan** inaugurated the **first phase of Piped Natural Gas supply system in Bhubaneswar, Odisha.**
- ✚ **India's first State of art virology laboratory** at Dr Anjali Chatterjee Regional Research Institute for **Homoeopathy in Kolkata** inaugurated.
- ✚ **ADB sanctioned a USD 300 million loan facility** for carrying forward **fiscal reforms in West Bengal.**
- ✚ **Union Cabinet** given its approval to the **proposal to complete the balance works of the North Koel Reservoir Project in Jharkhand & Bihar** at an estimated expenditure of Rs.1622.27 crore.
- ✚ **Odisha CM Naveen Patnaik** launched the **grid-connected rooftop solar project** through net-metering system. He also launched the web portal of the rooftop solar programme- www.rtsodisha.gov.in.
- ✚ **Gobindobhog rice,** a speciality from **Burdwan district of W. Bengal,** got geographical indication (GI) status.
- ✚ **Odisha CM Patnaik** dedicates the state's longest bridge & named it after **Netaji Subhas Chandra Bose.** The 2.88 km bridge over the river Kathajodi will connect the Bhubaneswar with Cuttack reducing the distance between the two cities by 12 km.

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- ✚ Odisha CM Patnaik inaugurated **computerisation of PACS & also launched RuPay Kisan Credit cards** in the state. It is the first state to implement an integrated Core Banking Solution Project.

NORTH-EASTERN STATES

- ✚ A group of ministers (GoM) set up under Assam Finance Minister Himanta Biswa Sarma to make the composition scheme more attractive & also revisit GST rates on restaurants.
- ✚ In a bid to take Internet connectivity to the remotest part of the state, Assam government signed an MoU with Google India.
- ✚ Tripura become the first state in the country to set up family welfare district committees to examine the complaints of women against their husbands & in-laws & find an amicable solution.
- ✚ In Tripura, a new underground water treatment plant commissioned at Sadhutilla in the southern part of Agartala. The plant has fulfilled the need for drinking water free from iron & other contamination.
- ✚ Centre declared entire Assam as a "disturbed" area under the controversial Armed Forces (Special Powers) Act (AFSPA), citing various violent activities by insurgent groups ULFA, NDFB, & others.
- ✚ Manipur's Nungthaang Tampak village has emerged as the '100 percent computer literate' not only in the state but in the entire North East.
- ✚ Meghalaya CM Sangma launched 'Mission Football' at JN Sports Complex, Shillong. It is an initiative to help develop skills of football enthusiasts & develop young footballers for the country.
- ✚ Entire Nagaland declared as "disturbed area" for six more months under the Armed Forces (Special Powers) Act (AFSPA), which empowers security forces to conduct operations anywhere without any prior notice.

WESTERN STATES

- ✚ Gujarat will go to polls in two phases on December 9th & 14th for 182 assembly seats. CEC Mr. A K Joti made this announcement. 89 seats will go to polls in the first phase & the rest 93 in the second phase.
- ✚ Rajasthan assembly become the first in India to call attention & adjournment motions & proposals online from legislators to send them to the state government.
- ✚ Centre has given green clearance for a greenfield airport project at Hirasar, about 28 km from Rajkot in Gujarat, at a cost of over Rs. 1,400 crores.
- ✚ PM Narendra Modi has inaugurated the first phase of ambitious Ghogha-Dahej Roll-on Roll-off ferry service at Ghogha in Bhavnagar district in Gujarat. This passenger movement service reduced the distance between the Ghogha & Dahej from 310

kilometres by road to just 30 kilometres, which can be covered in one hour.

- ✚ PM Modi launched the Intensified Mission Indradhanush (IMI) at Vadnagar in Gujarat. Through this, govt. aims to reach each & every child under two years of age & all those pregnant women who have been left uncovered under the routine immunisation program.
- ✚ Ahmedabad accorded the status of India's first World Heritage City by UNESCO.
- ✚ Kandla Port, one of the top 12 major ports in the country, renamed as Deendayal Port in the name of Hindutva icon Pandit Deendayal Upadhyay.
- ✚ Gujarat govt. issued a tender for power developers to receive cheap coal marked for the state in return for selling coal-based power at less than Rs 2.82 a unit.
- ✚ Around 3.5 lakh college students in Gujarat will get tablets at a subsidised rate of Rs 1,000 each under a state govt. scheme launched by CM Vijay Rupani.
- ✚ Centre & ADB signed a 220 million-dollar loan for improving connectivity as well as transport efficiency & safety on State Highways of Rajasthan.
- ✚ Rajasthan becomes the first state in the country to fix minimum educational qualification for contesting cooperative body polls. The minimum educational qualifications now will range from class 5 to class 8.

CENTRAL STATES

- ✚ MP won the 'Best Tourism State' national award for the third consecutive year. President Kovind handed over the award, named as 'Hall of Fame Award', to Minister of State for Tourism Surendra Patwa.
- ✚ Jharkhand Assembly passed Religious Freedom Bill 2017. It aims to stop forced conversions in the state.
- ✚ Smriti Irani inaugurated Jharkhand's first textiles manufacturing & export unit 'Orient Craft Ltd'. She laid foundation stones under special make in Jharkhand drive, called "Momentum Jharkhand".
- ✚ Union Minister of State for Skill Development & Entrepreneurship Rajeve Pratap Rudy & MP CM Shivraj Singh Chouhan laid the foundation stone of the country's biggest Global Skill Park in Bhopal.
- ✚ As per reports, Chhattisgarh topped the list in issuance of soil health cards among all states.
- ✚ India's largest fresh water aquarium "Ranchi Machchli Ghar" inaugurated by Jharkhand CM Das.

SOUTHERN STATES

- ✚ Kerala government inked an MoU with Intel & UST Global for exploring the possibility of transforming the state into an electronic hardware manufacturing hub.
- ✚ Tamil Nadu CM, Edappadi K Palaniswami, laid the foundation stone for an aerospace park at Kanchipuram district to be set up by the State

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Government in 245 acres & at an estimated cost of Rs 198 crore.

- ✦ **Madras high court** banned the use of pictures of living persons on banners & hoardings in Tamil Nadu. It also banned the use of photos of people sponsoring the pictures.
- ✦ **Karnataka Government** announced the signing of an MoU with Microsoft Corporation India Private Limited with an intention to empower smallholder farmers with technology-oriented solutions that will help them increase income.
- ✦ CM of Maharashtra Devendra Fadnavis released a sum of Rs 4,000 crores under the first phase of the over Rs 34,000 crore farm loan waiver scheme. In the first phase, the scheme will cover more than 8 lakh farmers.
- ✦ **Kerala government** given green signal to a proposal of the state Startup Mission (KSUM) to accord sabbatical leave to the faculty members of all colleges who intend to establish startups. An expert panel, headed by KSUM CEO Saji Gopinath, will select 10 faculty members on a pilot basis for the implementation of the project.
- ✦ **Andhra Pradesh CM Chandrababu Naidu** launched Swachh Andhra Mission on the occasion of Gandhi Jayanti. Ace shuttler PV Sindhu has been chosen as the brand ambassador of Swachh Andhra.
- ✦ CM Fadnavis launched 'MahaLabharthi' web portal that will help people get information about all the government schemes that they are eligible for. The web portal, <https://www.mahalabharthi.in>, works on the basis of personal, educational & professional information provided by person while registering it.
- ✦ **Karnataka govt.** merge the existing 7 health schemes to launch a unified health scheme- 'Arogya Bhagya'. It will cover all 1.4 crore households. The main theme of scheme is "Treatment First & Payment Next".
- ✦ **Karnataka** is the first state to roll out an Electric Vehicle & Energy Storage Policy that looks at boosting sales of Electrical Vehicles & setting up charging infrastructure & special manufacturing zones.
- ✦ **Karnataka CM Siddaramaiah** launched 'Vision-2025' project across the state. It aimed at evolving a draft policy for the development of the state in next seven years by seeking the opinion of the public.
- ✦ In line with UN' theme for this year's World Tourism Day, Ola kicked off a tourism campaign in Karnataka. It is named "GhoomoResponsibly".
- ✦ **First water ATM** inaugurated by Telangana State Home Minister Narasimha Reddy.
- ✦ **Andhra Pradesh CM Naidu** declared the year of 2017 as e-Pragati year. The flagship program will help the government to make real-time governance.

- ✦ As a part of Govt. of India's initiative to develop green airports, **two airports in Andhra Pradesh- Tirupati & Vijayawada** are going to go completely green.
- ✦ **Andhra Pradesh's Eastern Power Distribution Company Ltd (EPDCL) & Southern Power Distribution Corporation of AP Ltd. (SPDCL)** become 1st state-owned distribution companies in India to accept payments through Bharat QR.
- ✦ In an effort to modernize the Sriram Sagar project & increase the area served, **Telangana CM Rao initiated a Rs. 2,000-crore project that seeks to modernize the project.** Under the Sriram Sagar project revival & restoration initiative, water from the Pranahitha river, which joins the Godavari, will diverted at Medigadda & pumped into the Sriram Sagar project.
- ✦ **Govt. of Telangana in association with the World Resources Institute (WRI) India - Ross Centre & the Indian School of Business (ISB)** launched the 'Smart Streets Lab' program.
- ✦ **Maharashtra Govt.** launched **two online portals MahaDBT & MahaVASTU** to streamline the process of direct benefit transfer (DBT) & to bring in more transparency in construction sector.
- ✦ **2030 Water Resources Group (2030WRG)** will help the Maharashtra Govt. to raise \$270 million for the Green Climate Fund, which will be invested in integrated watershed programmes such as Jalyukt Shivar Yojana.
- ✦ **MIT World Peace University, first of its kind in India,** inaugurated by CM of Maharashtra Fadnavis.
- ✦ **External Affairs Minister inaugurated the country's first 'Videsh Bhavan'.** The Bhavan integrates all offices of the Ministry of External Affairs (MEA) in Maharashtra. It is located in Mumbai.
- ✦ **Goa Legislative Assembly** passed a bill which reclassifies coconut as a 'tree', ensuring legal protection for it.
- ✦ **Karnataka Agriculture Department signed an MoU with Microsoft India** to develop a unique "farm price forecasting model" using latest IT tools in a bid to help farmers, administrators & other stakeholders to understand the market behaviour in advance.
- ✦ **Telangana State** will have eco-friendly bridges over a canal cutting across the tiger corridor linking the Tadoba-Andhari Tiger Reserve (TATR) in the Chandrapur district of Maharashtra with the forests in Telangana's Kumram Bheem Asifabad district.
- ✦ **Telangana govt. launched portal called "Janahitha"** to receive complaints from public. It is a single window for all grievances & their redressal management.
- ✦ **Telangana** is the first state to build India's first university for Dalit students by 2018.

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ALL ABOUT THE STATES IN INDIA
CM/GOVERNORS/WILDLIFE SANTUARIES/NATIONAL PARKS / POWER PLANTS IN INDIA

States	National Parks(NP)	Wild Life Sanctuaries	Power Plants
J&K CM : Mehbooba Mufti Governor: Narendra Vohra Capital: Jammu(Winter) Srinagar(Summer)	Dachigam National Park Hemis National Park Kishtwar National Park Salim Ali National Park	Gulmarg WLS Limber WLS Nandini WLS	-
Himachal Pradesh CM: Virbhadr Singh Governor: Acharya Dev Vrat Capital: Shimla	Pin Valley National Park Great Himalayan National Park Inderkilla National Park Khirganga National Park Simbalbara National Park	Bandli WLS Daranghati WLS Dhauladhar WLS Nargu WLS Pong Dam Lake WLS Shilli WLS Talra WLS	Girinagar Hydel Project Binwa Hydel Project Rangtong Hydel Project Baner&Neugal Project
Punjab CM: Captain Amarinder Singh Governor: V P Singh Badnore Capital: Chandigarh		Abohar WLS Harike Lake WLS Jhajjar Bacholi WLS	Guru Gobind Singh Super Thermal Power Plant
Haryana CM: Manohar Lal Khattar Governor: Kaptain Solanki Capital: Chandigarh	Kalesar National Park Sultanpur National Park	Bhindawas WLS Kalesar WLS Khaparwas WLS	Gorakhpur Atomic Power Station Deenbandhu Chhotu Ram TPS Rajiv Gandhi TPS
UP CM: Yogi Adityanath Governor: Ram Naik Capital: Lucknow	Dudhwa National Park	Hastinapur WLS Ranipur WLS Sohagibarwa WLS Sur Sarovar WLS Chandraprabha WLS National Chambal WLS	Narora Atomic Power Station Rihand Thermal Power Station Anpara Thermal Power Station
Bihar CM: Nitish Kumar Governor: Satya Pal Malik Capital: Patna	Valmiki National Park	Gautam Budha WLS Kaimur WLS Pant (Rajgir) WLS Valmiki WLS	Kahalgaon Super Thermal Power Station Barauni TPS
Chattisgarh CM: Raman Singh Governor: Balram Tandon Capital: Raipur	Indravati National Park Kanger Valley National Park Guru Ghasi Das (Sanjay)	Badalkhol WLS Bhairamgarh WLS Bhoramdev WLS Udanti Wild Buffalo WLS	Sipat Thermal Power Plant Hasdeo TPS Bhilai Expansion Power Plant
Jharkhand CM: Raghuvar Das Governor: Draupadi Murmu Capital: Ranchi	Betla National Park	Lawalong WLS Palkot WLS Parasnath WLS	Chandrapura TPS Koderma Thermal Power Station Bokaro TPS
Andhra Pradesh CM: N. Chandrababu Naidu Governor: E.S.L Narasimhan Capital: Amravathi [*Hyderabad initially]	Sri Venkateswara National Park	Coringa WLS Kolleru WLS Nellapattu WLS Pulicat Lake WLS Rajiv Gandhi (Nagarjuna Sagar-Srisailam) WLS Rollapadu WLS	Simhadri Super Thermal Power Plant Sri Damodaram Sanjeevaiah Thermal Power Station
Telangana CM: K. Chandrashekar Rao Governor: E. S. L.	Mrugavani National Park	Kawal WLS	

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Narasimhan Capital: Hyderabad			
Assam CM: Sarbananda Sonowal Governor: Jagdish Mukhi Capital: Dispur	<ul style="list-style-type: none"> Dibru-Saikhowa NP Kaziranga National Park Manas National Park Nameri National Park Rajiv Gandhi Orang National Park 	<ul style="list-style-type: none"> Amchang WLS Chakrashila WLS Dihing Patkai WLS East Karbi Anglong WLS North Karbi Anglong WLS Nambor WLS 	<ul style="list-style-type: none"> Bongaigaon Thermal Power Plant
Goa CM: Manohar Parrikar Governor: Mridula Sinha Capital: Panaji	<ul style="list-style-type: none"> Bhagwan Mahavir (Mollem) National Park 	<ul style="list-style-type: none"> Bondla WLS Madei WLS Bhagwan Mahavir (Mollem) WLS Netravali WLS 	-
Gujarat CM: Vijay Rupani Governor: O.P.Kohli Capital: Gandhinagar	<ul style="list-style-type: none"> Blackbuck National Park, Velavadar Gir Forest National Park Marine National Park, Gulf of Kutch Bansda National Park 	<ul style="list-style-type: none"> Jambugodha WLS Jessore WLS Kutch Desert WLS Mitiyala WLS Porbandar Lake WLS Rampara Vidi WLS Ratanmahal WLS Shoolpaneswar (Dhumkhal) WLS Thol Lake WLS Wild Ass WLS 	<ul style="list-style-type: none"> Mundra Thermal Power Station Ukai Thermal Power Station Akrimota Thermal Power Station Kakrapar Nuclear Power Plant
Karnataka CM: Siddaramaiah Governor: Vajubhai R. Vala Capital: Bangalore	<ul style="list-style-type: none"> Bandipur National Park Bannerghatta National Park Kudremukh National Park Nagarhole National Park Anshi national park 	<ul style="list-style-type: none"> Arabithittu WLS Attiveri WLS Bhadra WLS Bhimgad WLS Brahmagiri WLS Cauvery WLS Nugu WLS Pushpagiri WLS Ranganathittu Bird WLS Sharavathi Valley WLS Someshwara WLS 	<ul style="list-style-type: none"> Raichur Thermal Power Station Udupi Thermal Power Plant Bellary Thermal Power Station
Kerala CM: Pinarayi Vijayan Governor: P. Sathashivam Capital: Trivandampuram	<ul style="list-style-type: none"> Eravikulam National Park Mathikettan Shola National Park Periyar National Park Silent Valley National Park Anamudi Shola National Park Pampadum Shola NP 	<ul style="list-style-type: none"> Aralam WLS Chimmony WLS Idukki WLS Malabar WLS Mangalavanam Bird WLS Neyyar WLS Periyar WLS Thattekad Bird WLS 	<ul style="list-style-type: none"> Brahmapuram Power Station Kayamkulam Power Station
MP CM: Shivraj Singh Chouhan Governor: O P Kohli (Additional Charge) Capital: Bhopal	<ul style="list-style-type: none"> Kanha National Park Madhav National Park Mandla Plant Fossils National Park Panna National Park Pench National Park Sanjay National Park Satpura National Park 	<ul style="list-style-type: none"> Bori WLS Gandhi Sagar WLS Ghatigaon WLS Ken Gharial WLS Narsighgarh WLS National Chambal WLS Orcha WLS Kuno WLS 	<ul style="list-style-type: none"> Vindhyachal Super Thermal Power Station Sant Singaji Thermal Power Plant Satpura Thermal Power Station Amarkantak TPS Sasan Ultra Mega Power

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	✚ Van Vihar National park	✚ Sardarpur WLS ✚ Son Gharial WLS	Project
Maharashtra CM: Devendra Fadnavis Governor: C. Vidyasagar Rao Capital: Mumbai	✚ Chandoli National Park ✚ Navegaon National Park ✚ Tadoba National Park ✚ Gugamal national park	✚ Aner Dam WLS ✚ Bhamragarh WLS ✚ Bhimashankar WLS ✚ Great Indian Bustard WLS ✚ Jaikwadi WLS ✚ Koyana WLS ✚ Nagzira WLS ✚ Painganga WLS ✚ Radhanagari WLS ✚ Sagarshwar WLS ✚ Tipeswar WLS ✚ Tungreshwar WLS	✚ Tarapur Atomic Power Station ✚ Tirora Thermal Power Station ✚ Amravati Thermal Power Plant
Manipur CM: N Biren Singh Governor: Najma A Heptulla Capital: Imphal	✚ Keibul Lamjao National Park	✚ Yangoupokpi-Lokchao WLS	-
Meghalaya CM: Mukul Sangma Governor: Ganga Prasad Capital: Shillong	✚ Balphakram National Park ✚ Nokrek National Park	✚ Baghmara Pitcher Plant WLS ✚ Nongkhylliem WLS ✚ Siju WLS	-
Mizoram CM: Lal Thanhawla Governor: Nirbhaya Sharma Capital: Aizawl	✚ Murlen National Park ✚ Phawngpui Blue National Park ✚ Mountain National Park	✚ Dampa WLS (TR) ✚ Ngengpui WLS ✚ Pualreng WLS ✚ Tokalo WLS	-
Nagaland CM: T.R. Zeliang Governor: P.B.Acharya Capital: Kohima	✚ Intanki National Park	✚ Fakim WLS ✚ Puliebadze WLS ✚ Rangapahar WLS	✚ Dikhu Hydro Electric Power Plant
Odisha CM: Naveen Patnaik Governor: S.C. Jamir Capital: Bhubaneshwar	✚ Bhitarkanika National Park ✚ Simlipal National Park	✚ Badrama WLS ✚ Baisipalli WLS ✚ Chilika (Nalaban) WLS ✚ Hadgarh WLS ✚ Khalasuni WLS ✚ Satkosia Gorge WLS	✚ Talcher Super Thermal Power Station
Rajasthan CM: Vasundhara Raje Governor: Kalyan Singh Capital: Jaipur	✚ Sariska National Park ✚ Ranthambore National Park ✚ Darrah National Park ✚ Desert National Park ✚ Keoladeo National Park	✚ Bundh Baratha WLS ✚ Darrah WLS ✚ Jawahar Sagar WLS ✚ Kailadevi WLS ✚ Mount Abu WLS ✚ Ramsagar WLS ✚ Sariska WLS ✚ Sawai Man Singh WLS ✚ Shergarh WLS ✚ Sitamata WLS	✚ Chhabra Thermal Power Station ✚ Suratgarh Power Station
Sikkim CM: Pawan Kumar Chamling Governor: Srinivas Patel Capital: Gangtok	✚ Khangchendzonga National Park	✚ Fambong Lho WLS ✚ Kitam WLS (Bird) ✚ Maenam WLS ✚ Pangolakha WLS	✚ Rangit Hydro Electric Power Project
Tamil Nadu CM: Edappadi Palaniswami Governor: Banwarilal Purohit	✚ Mudumalai National Park ✚ Mukurthi National Park ✚ Indira Gandhi (Annamalai) National Park ✚ Guindy National Park	✚ Indira Gandhi (Annamalai) WLS ✚ Kalakad WLS ✚ Karaivetti WLS ✚ Karikili WLS ✚ Mudumalai WLS	✚ Kudankulam Nuclear Power Plant ✚ Neyveli Thermal ✚ Tuticorin Thermal Power Station

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

OBITUARIES (NATIONAL/INTERNATIONAL)

S.No	Person Died	Profession/Famous In?
Politician (National-International)		
1.	Purushottam Lal Kaushik	Former Union minister & socialist leader
2.	Jomde Kena	Arunachal Pradesh Health & Family Welfare Minister
3.	Purushottam Lal Kaushik	Former Union minister & socialist leader
4.	Santosh Mohan Dev	Senior Congress leader & former Union minister
5.	Rishang Keishing	Former Manipur CM & member of the first Lok Sabha
6.	Tony de Brum	Former Marshall Islands foreign minister
7.	Nar Bahadur Bhandari	Longest-serving CMs of Sikkim
8.	N. Dharam Singh	Former CM of Karnataka
Singer/Musician (National-International)		
9.	Girija Devi	Eminent classical singer & Padma Vibhushan awardee. Also known as "Queen of Thumri" & fondly called Appa Ji.
10.	Ustad Hussain Sayeeduddin Dagar	Classical vocalist & leading exponents of Dhrupad tradition
Actor/Director/Producer (National-International)		
11.	I V Sasi	Veteran Malayalam director
12.	Roy Dotrice	Veteran British actor, died in London.
13.	Kundan Shah	Veteran director
14.	Frank Vincent	Acotr who played tough guys & mobsters in "The Sopranos"
15.	Kundan Shah	Veteran Bollywood Director
16.	Shakila	Yesteryear Bollywood actor
17.	Tom Alter	Veteran film, television & theatre actor & Padma Shri
18.	Sitaram Panchal	Bollywood actor
19.	Jerry Lewis	American entertainer & acclaimed writer, actor, & philanthropist
20.	Ramanda Sengupta	Country's oldest cinematographer

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21.	Inder Kumar	Bollywood actor
Author/Journalist/Activist/Painter (National-International)		
22.	Punathil Kunjabdulla	Renowned Malayalam writer
23.	Satish Chandra	Veteran & one of India's eminent historian
24.	John Ashbery	Pulitzer-prize winning poet
25.	Vijay Nambisan	Poet & writer
26.	Brian Aldiss	One of the most prolific & influential science fiction writers
27.	Liu Xiaobo	China's political prisoner, the Nobel laureate & democracy icon
Sportsmen/Sportswomen (National-International)		
28.	Shamsher Khan	India's first Olympic swimmer
29.	Jake LaMotta	Former boxing champion
30.	Tom Pritchard	New Zealand's oldest cricketer
31.	Ahmed Khan	India's two-time Olympic footballer & East Bengal legend
Others (National-International)		
32.	Violet Mosse-Brown (Jamaica)	The world's oldest person has died at the age of 117.
33.	Arjan Singh	The sole Marshal of the Indian Air Force
34.	Dr. KS Chugh	"Father of nephrology in India"
35.	Liliane Bettencourt	Heir to French L'Oreal hairspray empire & world's wealthiest woman
36.	Eman Ahmed	World's heaviest woman
37.	Hugh Hefner	Playboy magazine
38.	Pushpa Mittra Bhargava	Molecular biologist & vehement critic of genetically modified crops
39.	Ruth Pfau	German nun who devoted her life to combatting leprosy in Pakistan (Known locally as Pakistan's Mother Teresa)
40.	Yisrael Kristal	Israeli Holocaust survivor, certified by Guinness World Records as the world's oldest man
41.	S Paul	Veteran photographer
42.	Mangesh Tendulkar	Renowned cartoonist
43.	Udupi Ramachandra Rao	Eminent space scientist & former ISRO Chairman
44.	Professor Yash Pal	Veteran scientist, administrator & popular science communicator

LIST/INDEXES ANNOUNCED RECENTLY

S.no	Name of the Index/List	Rank of India	Topped By?
1.	India slipped in 'business optimism' index to the 7th position in September quarter, as per Grant Thornton's International Business Report (IBR). Indonesia topped the List.		
2.	As per report by Euromonitor International, Hong Kong remains the world's most visited city by international travelers. Top 3 Countries in the list are- 1. Hong Kong. 2. Bangkok. 3. London.		
3.	India ranked 100 in World Bank's Ease of Doing Business rankings. The World Bank's 'Doing Business 2018 – Reforming to Create Jobs' report ranked 190 countries this year. New Zeland, Singapore & Denmark remain in top 3.		
4.	Michael Jackson is at top of the Forbes list of top-earning dead celebrities.		
5.	As per Gender Vulnerability Index (GVI) by NGO Plan India, Goa is safest for girls, & Bihar is least. Top Three Safest States- Goa (Safest), Kerala, & Mizoram. Least Safe States- Bihar (Least Safe), Uttar Pradesh, & Delhi.		
6.	As per World Economic Forum's Global Gender Gap, India ranked 108. Top 5 Countries in the List are- Iceland, Norway, Finland, Rwanda and, Sweden.		
7.	In the Forbes' World's 100 most powerful women, Five Indian women were there. Chanda Kochhar (32 nd), HCL Corp. CEO Roshni Nadar Malhotra (57 th) & Priyanka Chopra (97 th). List topped by German Chancellor Angela Merkel		
8.	64 cities from 44 countries designated as UNESCO Creative Cities by DG, Irina Bokova. Chennai is the third Indian city on the list of UNESCO Creative Cities list after Jaipur & Varanasi.		
9.	India's Silicon Valley - 'Bengaluru' - best host among 45 cities worldwide, as per the report of Economic Intelligence Unit (EIU). San Francisco came in second followed by Mumbai & New Delhi.		
10.	Jaipur & Srinagar Airport got First & Second rank in category of 2-5 million passengers in ACI-ASQ		

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	Survey.		
11.	The 2017 State of World Population report launched in London, entitled as "Worlds Apart: Reproductive Health & Rights in an Age of Inequality." As of 2017, half of 1.6 billion women of reproductive age living in developing regions want to avoid a pregnancy. Globally, women earn 77% of what men get.		
12.	Madhya Pradesh emerged as the top state in terms of digital initiatives undertaken followed by Maharashtra & Andhra Pradesh as per the report by Coeus Age Consulting.		
13.	Forbes List of 10 most valuable athletes in 2017	Virat Kohli ranked 7th spot	The list is topped by Roger Federer.
14.	Passport Index by Arton Capital	India secured the 75th rank	Singapore's passport on Top. Afghanistan on bottom (94th)
15.	2017 Global Hunger Index (GHI) by International Food Policy Research Institute (IFPRI)	India Ranked 100	Central African Republic ranked 119 on the list. "Extremely Alarming"
16.	As per the Credit Suisse Research Institute's (CSRI) latest "CS Family 1000" report , India has 108 publicly-listed family-owned businesses, third highest in the world. China topped the list followed by the US.		
17.	Indian origin campaigner Gina Miller named UK's most influential black person of the year. He ranked first in 2018 'Powerlist' of 100 people of African & African Caribbean inheritance published by Powerful Media.		
18.	Travel guide company Lonely Planet ranked Chile as the number one country to visit in 2018 in its Best in Travel 2018 list. The top 5 Countries in the list are: Chile, South Korea, Portugal, Djibouti & New Zealand.		
19.	As per Forbes magazine, Jeff Bezos surpassed Bill Gates as the richest person in the world.		
20.	With 13.7% contribution to global pharmaceuticals & biotechnology workforce, India emerged as the second largest market for the industry , as per LinkedIn.		
21.	The Economist Intelligence Unit's Safe Cities Index 2017	Delhi & Mumbai ranked 43rd & 45th	Japanese capital city Tokyo topped
22.	Donald Trump is now the world's most followed leader on Twitter , while Narendra Modi is the third, according to the latest report by Twiplomacy.		
23.	As per "Authentic Brands Study" by Cohn & Wolfe, Indian consumers regard Google as the most authentic brand. Amazon.com tops the list globally.		
24.	With 2.51 million deaths in 2015, India ranked No. 1 in pollution-related deaths, as per The Lancet Commission on pollution & health. China recorded the second highest number of such deaths.		
25.	As per the Forbes Magazine, India Rich List for 2017 Reliance Industries Limited chairman Mukesh Ambani topping the charts for the 10th consecutive year. He is followed by tech czar Azim Premji. Note: The combined net worth of the 100 richest Indians stood at \$479 billion.		
26.	2 Indian women featured on Fortune's list of Most Powerful Women in business outside the US. MD & CEO of ICICI Bank Chanda Kochhar ranked fifth & MD & CEO of Axis Bank Shikha Sharma ranked at 21. Group Executive Chairman of Spain's Banco Santander Ana Botín topped.		
27.	India ranked eighth most valuable nation brand while US retained its top position & China took the second spot in the league of nations according to Brand Finance's Nation Brands 2017.		
28.	J&K & Arunachal Pradesh were fastest expanding State economies in 2015-16 , as per the new series of gross State domestic product data with 2011-12 as the base year published by CSO. Arunachal Pradesh's gross SDP expanded 16.5% & Jammu & Kashmir 14.7% at constant 2011-12 prices.		
29.	Forbes Magazine released its India Rich List for 2017, with RIL Chairman Mukesh Ambani topping the charts for 10th consecutive year with net worth \$38 billion. He is followed by tech czar Azim Premji. Ranked third are the Hinduja brothers. The combined net worth of the 100 richest Indians stood at \$479 billion.		
30.	Donald Trump is now the world's most followed leader on Twitter , while Modi Ji is the third, as per Twiplomacy.		
31.	India's Council of Scientific & Industrial Research (CSIR) ranked 9th in the world, as per Scimago Institutions ranking World Report 2017. The report was topped by Chinese Academy of Sciences.		
32.	London retained its crown as the world's top financial center.		
33.	World Economic Forum's Global Human Capital Index	India Ranked at 103	Topped by Norway
34.	World Economic Forum Global Competitiveness Ranking 2017	India ranked at 40	Switzerland topped the List.

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35.	India has replaced China as the top retail destination in 2017 as part of the global retail development index.		
36.	In September 2017, Hui Ka Yan, the chairman of big China real estate developer China Evergrande Group, has become Asia's richest man following a run-up in the company's Hong Kong-listed shares.		
37.	As per the World Nuclear Industry Status Report 2017, India is third in the world in the number of nuclear reactors being installed while China leads the report.		
38.	India ranked at 14th in terms of best country for expats to live & work in, as per HSBC survey. The list topped by Singapore.		
39.	Central Industrial Security Force (CISF) security at Chhatrapati Shivaji International Airport (CSIA) in Mumbai recognised as the best service in this domain by a global quality rating agency.		
40.	3 Indian entrepreneurial legends, Ratan Tata, Lakshmi Mittal & Vinod Khosla included in Forbes's special list of the world's '100 Greatest Living Business Minds.		
41.	Central Govt. launched the third cleanliness survey 'Swachh Survekshan-2018' to rank all the 4,041 cities & towns of the country based on infrastructure development.		
42.	As per Sanitation survey carried out by the Quality Council of India (QCI), almost all rural households in Kerala & Haryana had access to a toilet report.		
43.	NITI Aayog shortlisted UP, Assam & Karnataka under its 'Sustainable Action for Transforming Human Capital', SATH initiative to handhold them & transform their health sector. It also selected Madhya Pradesh, Jharkhand & Odisha under its SATH initiative to transform their education sector.		
44.	Five Indian-origin persons, including Irish PM Leo Varadkar, have featured in Fortune's annual list of 40 young & influential people in the field of business.		
45.	As per Ookla, Fastest mobile Internet in the world	Norway	Netherlands(2) & Hungary(3)
46.	2017 Global Retirement Index (GRI) by Natixis Global	India ranked 43rd position	Top 3 countries are Norway, Switzerland & Iceland
47.	As per Economist Intelligence Unit's Global Liveability Report 2017	World's most liveable city Melbourne (in Australia)	World's worst liveable city: Damascus (in Syria)
48.	American Tennis Player Serena Williams topped the Forbes' list of highest paid female athletes of 2017.		
49.	As per Economic Survey, India now emerged as one of the most open economies in the world for receiving foreign direct investments (FDI), on the back of a host of liberalisation measures.		

Static Takeaways: Index/Reports released by different Organisations

Report title	Organisation
Asian Development Outlook	ADB (Asian Development bank)
Global Money Laundering Report	FATF (Financial Action Task Force)
Nuclear Technology Review	IAEA (International Atomic Energy Agency)
Ease of Doing Business	IBRD (World Bank)
World Development Report	IBRD (World Bank)
Safety Reports	ICAO (International Civil Aviation Organization)
Global Hunger Index report	IFPRI (International Food Policy Research Institute)
World Employment & Social Outlook	ILO (International Labour Organization)
World of Work Report	ILO (International Labour Organization)
World Economic Outlook	IMF (International Monetary Fund)
Global Innovation Index	Cornell University INSEAD & the World Intellectual Property Organization (WIPO)
World Energy Outlook (WEO)	International Energy Agency
World Oil Outlook	OPEC (Organization of the Petroleum Exporting Countries)
World Happiness Report	Sustainable Development Solutions Network (SDSN)
Global Corruption Report (GCR)	Transparency International
Levels & Trends in Child Mortality Report	UN Inter-agency Group
World Investment Report	UNCTAD (United Nations Conference on Trade & Development)
Actions on Air Quality	UNEP (United Nations Environment Programme)
Global Environment Outlook	UNEP (United Nations Environment Programme)
Global education monitoring Report	UNESCO (United Nations Educational, Scientific & Cultural Organization)
World Cities Report	UN-Habitat
The Global Report	UNHCR (United Nations High Commissioner for Refugees)
Report on Regular Resources	UNICEF (United Nations Children's Emergency Fund)

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Industrial Development Report	UNIDO (United Nations Industrial Development Organization)
World Drug Report	UNODC (United Nations Office on Drugs & Crime)
Global Information Technology Report	WEF (World Economic Forum)
Travel & Tourism Competitiveness Report	WEF (World Economic Forum)
Global Competitiveness Report (GCR)	WEF (World Economic Forum)
World Intellectual Property Report (WIPR)	WIPO (World Intellectual Property Organization)

IMPORTANT DAYS OBSERVED RECENTLY

Date	Day	Theme
5 th November	World Tsunami Awareness Day	'Reduce the Number of Affected People'
31 st October	Rashtriya Ekta Diwas (National Unity Day)	Marks birth anniversary of Sardar Vallabhbhai Patel
24 th October	United Nations Day	72nd anniversary of the UN Charter
27 th October	World Day for Audiovisual Heritage	"Discover, remember & share"
13 th October	International Day for Disaster Reduction	'Home Safe Home: Reducing Exposure, Reducing Displacement'
17 th October	International Day for the Eradication of Poverty (IDEP)	'Answering the Call of October 17 to end poverty: A path toward peaceful & inclusive societies'
17 th October	2nd Ayurveda Day in New Delhi Note: PM Modi was the Chief Guest & inaugurated country's first All India Institute of Ayurveda	
16 th October	World Food Day	"Change the future of migration. Invest in food security & rural development"
20 th October	World Statistics Day	
15 th October	International Day of Rural Women	"Challenges & opportunities in climate-resilient agriculture for gender equality & the empowerment of rural women & girls"
21 st October	National Police Commemoration Day	
2 nd October	International Day of Non-Violence	Marked the birthday of Mahatma Gandhi
1 st October	International Day of Older Persons	"Stepping into the Future: Tapping the Talents, Contributions & Participation of Older Persons in Society."
8 th October	Indian Air Force (IAF) 85th anniversary	
5 th October	World Teachers' Day	"Teaching in Freedom, Empowering Teachers"
World Space Week organized from 4 to 10 October with the theme 'Exploring New Worlds In Space'.		
10 October	World Mental Health Day	'Mental health in the workplace'
11 October	International Day of the Girl Child	"The Power of the Adolescent Girl: Vision for 2030."
1st to 7th September	National Nutrition Week	"Optimal Infant & Young Child Feeding Practices: Better Child Health"
8 th September	51st International Literacy Day	Literacy in a digital world
14 th September	Hindi Diwas	
15 September	The International Day of Democracy	'Democracy & Conflict prevention'
16 September	International Day for the Preservation of the Ozone Layer	'Caring for all life under the sun'
27 th September	World Tourism Day	'Sustainable Tourism - a Tool for Development'
28 September	International Day for Universal Access to Information (IDUAI)	"Overcoming Divides & Achieving the SDGs in Africa"
28th September	World Rabies Day	'Rabies: Zero by 30'
28 September	World Maritime Day	'Connecting Ships, Ports & People'
1st to 7th August	World breastfeeding week 2017	The theme "Sustaining Breastfeeding Together"
7 th August	National Handloom Day	On this day Swadeshi Movement launched in 1905
9th August	Nagasaki Day	
9th August 2017	India celebrated the 75th anniversary of Quit India Movement	Theme is "SANKALP SE SIDDHI"- the Attainment through Resolve.
10 August 2017	2 nd round of National Deworming Day (NDD)	Observed in 33 States & UTs to tackle worm Infections
12 August	International Youth Day	Theme 'Youth Building Peace'

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12 August	World Elephant Day	
19 August	World Humanitarian Day (WHD)	The theme- #NotATarget
August 20	Sadbhavana Diwas or Harmony Day	Commemorate the birth anniversary of Rajiv Gandhi.
29th August	National Sports day	To mark the birthday of legendary hockey player Major Dhyan Chand

DEFENCE CURRENT AFFAIRS

Indian Defence Forces

- Indian Army launched an independent & fully-integrated **Joint Training Node (JTN) at Umroi cantonment in Shillong, Meghalaya**. The JTN will pave a way for projecting the states of Meghalaya & Assam on the world map of foreign armies.
- Indian Air Force launched an **innovative health mobile App named 'MedWatch'** on the occasion of its 85th anniversary. It was launched by Air Chief Marshal BS Dhanoa during the Air Force Commanders' Conference in New Delhi.
- Defence Minister Sitharaman flagged off the **Navika Sagar Parikrama by an all-women crew of Indian Navy aboard Indian Naval Sailing Vessel (INSV) Tarini from INS Mandovi jetty in Goa**.
- Indian Army developed a **mobile application named 'Humraaz'** through which serving soldiers can track details like postings & promotions.
- Home Minister launched the **live twitter wall** for promoting Bharat Ke Veer portal on 71st Independence Day.
- PM Modi launched a **website <http://gallantryawards.gov.in>, to honour all gallantry award winners** since Independence. It will preserve & tell the stories of bravest men & women, civilians as well as armed forces personnel.
- Ministry of Defence decided to **delegate administrative & financial powers to the Border Roads Organisation (BRO)** to avoid delays on account of references between Chief Engineer, HQ DGBR & the Ministry. Ministry of Defence approved that for both departmental & contractual mode of execution.

INS | Missile | Device Inducted/ Decommissioned

- Indian Air Force, along with DRDO successfully tested an indigenously developed **lightweight 'Glide' bomb in Chandipur in Odisha**. Named **SAAW (Smart Anti Airfield Weapon)**.
- India conducted a flight test of its indigenously designed & developed **long-range sub-sonic cruise missile 'Nirbhay'**. It can carry warheads of **up to 300 kg** from a test range at Chandipur along the Odisha coast.
- Defence Minister Nirmala Sitharaman commissioned an indigenously-built anti-submarine warfare stealth corvette **INS Kiltan into the Indian Navy** at the Naval Dockyard in Visakhapatnam.

- India's indigenously developed **third generation anti-tank guided missile (ATGM) Nag** successfully flight tested by DRDO in deserts of Rajasthan, marking the completion of development trials.
- Final development trials of indigenous **beyond visual range air-to-air missile Astra** concluded into the IAF.
- Indigenous artillery gun, Advanced Towed Artillery Gun System (ATAGS)**, developed by DRDO has set a new world record in range by **hitting targets at a distance of 48 km**. ATAGS is a 155mm, 52 calibers towed artillery gun.
- The first of the Scorpene class submarines, **INS Kalvari, was delivered to the Indian Navy** by Mazagon Dock Shipbuilders Limited (MDL).
- INS Tarasa, a Water Jet Fast Attack Craft** intended for extended coastal & offshore surveillance & patrolling, was commissioned **into the Indian Navy**. The vessel has been built in Kolkata.
- Indian Coast Guard ship **'Shaurya', 5th in the series of six 105-metre Offshore Patrol Vessels (OPVs), commissioned**.
- Indian Coast Guard Ship Varuna**, which was part of the First Training Squadron of the Navy, was decommissioned with full armed forces honors at a ceremony.
- Defence Minister **handed over the Long-Range Surface-to-Air Missile (LRSAM) jointly developed by India & Israel, to the Indian Navy**, at Bharat Dynamics Ltd (BDL). LRSAM is an advanced combat suit for missile defence against air targets & missiles.
- Sri Lankan Navy commissioned an India-built state-of-the-art Advanced Offshore Patrol Vessel (AOPV)**, the first-ever purchase from a foreign ship builder, to boost its search & rescue capabilities. It commissioned the new patrol vessel **"SLNS Sayurata"**.
- DRDO developed **India's first unmanned tank Muntra, which has 3 variants** - surveillance, mine detection & reconnaissance in areas with nuclear & bio threats. It is called Muntra (Mission UNmanned TRAcked) & rolled out of the Chennai lab.
- Reliance Defence & Engineering Limited (RDEL)** announced the **launch of its first two Naval Offshore Patrol Vessels (NOPVs) at their shipyard in Pipavav, Gujarat**. The two NOPVs, 'Shachi' & 'Shruti' are among five ships being constructed by RDEL under the P-21 project of the Indian Navy.

GA POWER CAPSULE FOR IBPS MAINS & OICL MAINS 2017

- ✚ **Quick Reaction Surface-to-Air (QRSAM) short-range missile successfully test-fired** from a test range along the Odisha coast. The missile has a strike range of 25 km to 30 km.
- ✚ **US Navy commissioned world's largest aircraft carrier, USS Gerald R Ford into the fleet.** USS Gerald R. Ford is the first ship in this new class of nuclear-powered aircraft carriers for the U.S. Navy. The ship is named after the 38th President of the United States Gerald Ford.
- ✚ **Pakistan test-fired short-range surface-to-surface ballistic missile 'Nasr'.** NASR is a high-precision weapons system with the ability for quick deployment & a range of 70 kilometers.

International Defence Forces

- ✚ **Russia launched world's largest nuclear-powered icebreaker ship** in a bid to expand its strategic presence in the resource-rich, terrain of the Arctic. The massive vessel, **named Sibir (Siberia).**
- ✚ **Russia launched world's largest nuclear-powered icebreaker ship** to expand its strategic presence in the resource-rich, terrain of Arctic. **The massive vessel, named Sibir (Siberia),** was developed by the Rosatom State Atomic Energy Corporation.
- ✚ **US Army & the Israel Defense Forces (IDF)** inaugurated a **permanent base In Israel.** This is the first time that a permanent American base has been opened in the Middle Eastern country.
- ✚ **China opened its first overseas military base with a flag raising ceremony in Djibouti** in the Horn of Africa.
- ✚ **US & Australian jointly test-fired a hypersonic missile** capable of moving at a speed eight times faster than sound as part of a \$54-million research project. The test was part of a project called the **Hypersonic International Flight Research Experimentation Program (HIFIRE)** involving the US & Australian militaries, Queensland University, Australia's Defence Science & Technology Group.

Defence Exercises/Operations Conducted

- ✚ **Joint Indo-Russia Tri-Services Exercise INDRA-2017** successfully conducted at Vladivostok in Russia. It is the first Joint Tri-Services Exercise between Russia & India. The theme was **'Preparation & Conduct of Operations by a Joint Force for Suppression of International Terror Activity at the request of a host country under UN mandate'.**
- ✚ **A 45-member contingent of the Indian Air Force had left for Israel to participate in exercise 'Blue Flag-17'.** Blue Flag is a bi-annual multilateral exercise which aims to strengthen military cooperation amongst participating nations.

- ✚ **14-day joint training exercise "PRABAL DOSTYK - 2017" between the Indian Army & the Kazakhstan Army** commenced at Bakloh, Himachal Pradesh. It comprise of platoon strength from the 11th Gorkha Rifles of the Indian Army & a similar strength of the Kazakhstan Army.
- ✚ **Army personnel of India & Bangladesh are going to take part in a joint training exercise 'Sampriti-7' in Meghalaya & Mizoram.** This is the 7th edition of the joint training exercise.
- ✚ **Indian Navy Ship Sukanya** under the command of Commander SA Deodhar arrived at Belawan Indonesia to participate in the **30th CORPAT (Coordinated Patrol) & 3rd Bilateral exercise between the Indian Navy & the Indonesian Navy.** The exercise is aimed to foster closer maritime ties with countries located on the rim of the Indian Ocean
- ✚ **Navies of India & Japan began anti-submarine warfare exercise in the Indian Ocean** region to deepen their operational coordination in the strategically important sea lanes around the two countries.
- ✚ **Fifth India-Sri Lanka Joint Training Exercise (JTE) MITRA SHAKTI 2017 held conducted at Aundh Military Station, Pune.** The exercise is based on Counter Terrorist Operations & an Infantry company from both the countries is participating in the same.
- ✚ **12th edition of India-Nepal joint military exercise-Surya Kiran XII** held in Saljhandi, Nepal.
- ✚ **Joint military training, Exercise Yudh Abhyas-2017** conducted at Joint Base Lewis McChord, Washington, USA between **India & the USA.**
- ✚ **Indian Navy & Sri Lankan Navy** conducted the **2017 Sri Lanka-India Exercise (SLINEX)** at Visakhapatnam, Andhra Pradesh.
- ✚ **The air forces of China & Pakistan** conducted joint training exercise **named "Shaheen VI"** & deployed their latest fighter jets & AWACS aircraft.
- ✚ **US & UAE's ground forces** conducted a joint military exercise in Abu Dhabi. **Code-named Iron Union 5,** the drill is an extension of a series of Iron Claw exercises.
- ✚ **Joint exercise DRUZBA 2017 between special forces of Pakistan & Russia Armies** conducted in Russia.
- ✚ **US & South Korea** conducted the annual military exercise. The **Ulchi Freedom Guardian drill** is a computer-simulated defensive exercise.
- ✚ **Joint military training exercise 'Exercise Maitree 2017' between India & Thailand** held in Himachal Pradesh. It is commenced at Bakloh in Chamba district.
- ✚ **Malabar naval exercise** involving **Indian, American & Japanese navies** held in the Bay of Bengal. The aim of the exercise is to achieve deeper military ties & greater interoperability among the three navies.

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- NATO military exercises named **Saber Guardian 17** held in **Bulgaria**. It led by U.S. Army Europe.
- China-Russia naval exercise** named **"Joint Sea 2017"** held in **Baltic Sea**.

Defence Agreements Signed/Defence Summits Held

- India & France** agreed to strengthen bilateral defence cooperation as a key Pillar of strategic partnership between the two countries. The joint Naval exercise named the **VARUNA** is scheduled in early 2018 between the two countries.
- Swedish defence major **SAAB tie-up with Adani Group** to manufacture the **Gripen E** fighter jets in India under the Defence Ministry's \$10 billion single-engine fighter jet procurement programme.
- Turkey signed a deal with Russia** to buy **S-400 missile defence systems** in its first major weapons purchase from Moscow, according to the President of Turkey Recep Tayyip Erdogan.
- Saudi Arabia & Britain** signed a framework deal for **military cooperation**. The agreement came after Saudi Crown Prince Mohammed bin Salman discussed security ties with visiting British Defence Secretary Michael Fallon in the Red Sea port city of Jeddah.
- Bharat Dynamics Limited (BDL)** signed a contract with **Research Centre Imarat (RCI)** for supply of **MRSAM** to Indian Army.
- Defense entity of Hinduja Group flagship company **Ashok Leyland** signed **MoU with Rosoboronexport, Russia**, to supply tracked vehicle solutions to the armed forces.
- India's first private sector missile sub-systems manufacturing facility, a joint venture between the **\$2.5 billion Kalyani Group & Israel's Rafael Advanced Defence Systems Ltd.**, inaugurated near Hyderabad.
- 2nd Seminar on 'MAKE' projects for Indian Army** was held in **New Delhi** jointly under aegis of Indian Army & Confederation of Indian Industry (CII).

SPORTS CURRENT AFFAIRS

Cricket [National Game of: Australia, Bermuda, England, Jamaica No. of Players: 11]

Important Terms associated: Arm ball, Beamer, Bottom hand, Bouncer, Cameo, Carrom ball, Chinaman, Flick, Free hit, Glance, Googly, Hat-trick, Hit wicket, Leg bye, Nelson, Night watchman, Pinch hitter, Sweep, Upper Cut.

- Cricket Association of Puducherry (CAP)** chosen by the Committee of Administrators (CoA) as an associate member of **BCCI**.
- Virat Kohli** became the sixth Indian to complete **9000 ODI runs**.

- India captain Mithali Raj** moved up one place to occupy the number one spot in the latest ICC ODI rankings for batswomen.
- Indian fast bowler Jasprit Bumrah** climbed to the number one spot in the latest ICC T20 rankings. India captain **Virat Kohli** claim the top ranking in ODIs.
- Indian pacer Ashish Nehra** has confirmed his retirement from International Cricket.
- International Cricket Council Board** given an in-principle nod to the proposed nine-team Test Championship & a 13-team One-Day International league at the end of the meeting in Auckland. The **Test competition will begin after the 2019 World Cup & the 50-over event sometime in 2020**.
- Premier all-rounder Shakib Al Hasan** became the first cricketer from Bangladesh to be inducted in the **MCC World Cricket Committee** under the chairmanship of Mike Gatting.
- Australian fast bowler John Hastings** has called it quits from Test Match & ODIs.
- Star India** secured the **IPL's media rights** with a bid of Rs 16,347.50 crores for a 5 year period from 2018-22.
- MS Dhoni** became **first wicketkeeper in world cricket to effect 100 stumpings in ODIs**.
- Sachin Tendulkar** launched **-Mission 24** for **Mumbai's M east ward** which is known to have one of highest slum population's in the city.
- ICC launched an anti-corruption investigation** in Sri Lanka. The ICC's Anti-Corruption Unit (ACU) officers had recently visited the country as part of the probe.
- BCCI appointed Bharat Arun as the Indian Cricket team's bowling coach**. Sanjay Bangar retained as assistant coach & R Sridhar as fielding coach till the 2019 ODI World Cup.
- India skipper Mithali Raj** chosen as the captain of the ICC Women's World Cup 2017 team by ICC.
- Mithali became the woman cricketer** to scored most runs in ODIs. She became 1st to reach 6000 ODI runs.
- M S Dhoni** became the first Indian batsman to hit more than 200 sixes in ODI cricket.
- The women's cricket team from **England beat India by 9 runs to win the ICC Women World Cup 2017** at Lord's Cricket Ground at London. Player of the Series title given to **Tammy Beaumont of England**. Player of the match was given to **Anya Shrubose (England)**. **2021 women's world cup will be held at New Zealand**.

Football [National Game of: Brazil, Italy, Germany, Israel, Mauritius, Poland No. of Players: 11]

Important Terms Associated: Back Pass, Corner Kick, Free Kick, Dribble, Futsal, Header, Kick off, Banana Kick, Toe Poke, Throw-in, Bicycle Kick

GA POWER CAPSULE FOR IBPS MAINS & OICL MAINS 2017

- ✦ **Cristiano Ronaldo is the richest sports personality** in the world, according to the latest Forbes' Rich List.
- ✦ **Real Madrid star Cristiano Ronaldo** beaten Lionel Messi & Neymar **to win the Best FIFA Men's Player award** for the second year running. Ronaldo was presented the award at The Best FIFA Football Awards ceremony in London, UK. Netherlands' Lieke Martens won The Best FIFA Women's Player award. Real Madrid coach Zinedine Zidane was named the Best FIFA Men's Coach.
- ✦ **England scripted a dramatic turnaround in Kolkata to win the 2017 FIFA U17 World Cup** for the very first time after a 5-2 win over European U17 champions Spain.
- ✦ **Netherlands captain Arjen Robben** announced the **end of his international career** after his country failed to reach the 2018 World Cup finals despite a 2-0 win over Sweden.
- ✦ **Indian football team has qualified for the 2019 Asian Cup** after they had a convincing 4-1 win over Macau with two matches still to go in the qualifying round. This is the third time the country has qualified for the continental showpiece.
- ✦ Switzerland's **Esther Staubli** become the **first female referee to officiate a match at the FIFA U-17 World Cup**. She was the referee in the match between Japan & New Caledonia in the final round group E match.
- ✦ **Jackson Singh Thounaojam** created history at **Delhi's Jawaharlal Nehru Stadium** by scoring India's first goal in a FIFA U-17 World Cup during India's match against Colombia.
- ✦ **Maidan heavyweights Mohun Bagan** won the 37th All India Governor's Gold Cup football tournament for the 10th time by defeating Partha Chakra.
- ✦ Iceland created history by qualifying for the 2018 World Cup. This is the first time that Iceland qualified for the World Cup.
- ✦ FIFA decided to suspend the Pakistan Football Federation (PFF) with immediate effect on account of undue third-party interference.
- ✦ The official emblem & **slogan for FIFA Women's World Cup France 2019** unveiled in Paris, France. The slogan of the tournament is "Dare To Shine".
- ✦ **Brazil's Neymar** become the **world's most expensive footballer**, with Paris Saint-Germain signing him for a five-year deal from Barcelona for a fee of Rs. 1,680 crores (€222 million).
- ✦ **Oinam Bembem Devi**, the **flagbearer of Indian women's football** for over the past two decades named the winner of prestigious Arjuna Award. She becomes 2nd Indian woman footballer to win the award after Shanti Mullick.
- ✦ **Wayne Rooney (England)** retired from international football with boyhood club Everton.
- ✦ Real Madrid forward **Cristiano Ronaldo** won the **UEFA Men's Player of the Year award for the 2016/17 season**. UEFA Women's Player of the Year was given to Lieke Martens.
- ✦ **Barcelona forward Lionel Messi** scored a second-half brace against Alaves, becoming the **first ever player to score 350 goals in La Liga**.
- ✦ **Indian U-15 football team** defeated Nepal to win the **SAFF U-15 Championships in Kathmandu, Nepal**.

Hockey {National Game of: India, Pakistan No. of Players: 11
Important Terms Associated: Advancing, Bully, Center Pass, Dribble, Drive, Flagrant Foul, Flick, Free Hit, Striker, Tackle, Undercutting, Dodge, Drag Flick, Grip, Hacking, Penalty Corner, Wall Pass}

- ✦ **India defeated China** via shootout to win the **women's Asia Cup hockey title 2017**. With this, India also qualified for World Cup 2018 as Continental champion. Savita Punia was adjudged Goalkeeper-of-the-Tournament while Monica won the Woman-of-the-Match award. The Championship was held in Kakamigahara, Japan.
- ✦ **India beats Malaysia** to win the **2017 Asia Cup Hockey tournament held in Dhaka, Bangladesh**. This was India's third continental title. Lalit Upadhyay won goal of the match award while Akashdeep Singh adjudged the Man of the match.
- ✦ **Indian Junior Men's Hockey team** beat hosts **Malaysia** in the Bronze medal match of the **7th Sultan of Johor Cup 2017** at the **Taman Daya Hockey Stadium, in Malaysia**.
- ✦ **Hockey India** sacked national coach **Roelant Oltmans** after a string of unimpressive outings at the international level. High Performance Director David John will be in charge.
- ✦ **Women's national hockey coach Sjoerd Marijne** named **chief coach** of men's side. He replaced Roelant Oltmans.

Current Affairs related to Tennis

- ✦ **Martina Hingis**, one of only six women's players to hold the No. 1 ranking in both singles & doubles at the same time, **will retire after the WTA Finals**.
- ✦ Swiss superstar **Roger Federer** won his **eighth Basel title**, after defeating Juan Martin del Potro to clinch his ATP World Tour-leading seventh title of the year.
- ✦ **Maria Sharapova** defeated 102nd-ranked teenager **Aryna Sabalenka** to win the **2017 Tianjin Open**.
- ✦ **Roger Federer** has brushed aside world number one **Rafael Nadal** to win the **Shanghai Masters** & register his fourth victory of the year over his Spanish rival.
- ✦ **Rafael Nadal (Spain)** won his sixth title of the year by defeating Nick Kyrgios (Aus) at **China Open 2017**.
- ✦ **2017 US Open** | **Rafael Nadal** won the **Men's Singles**. **Sloane Stephens** won the **Women's Singles**.

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- ✦ Alexander Zverev won Rogers Cup to claim his second Masters 1000 title.
- ✦ Garbine Muguruza of Spain defeated seven-time Grand Slam Champion Venus Williams in straight sets to clinch her maiden Wimbledon title.
- ✦ Roger Federer won a record eighth Wimbledon title & became the tournament's oldest champion with a straight-sets victory over Marin Cilic. Federer claimed his 19th Grand Slam title.
- ✦ Novak Djokovic wins Eastbourne Aegon Championship by defeating Gael Monfils.

Current Affairs related to Grand Prixes

- ✦ Mercedes' Lewis Hamilton won the Formula 1 Singapore Grand Prix, in Singapore.
- ✦ Mercedes' British F1 driver Lewis Hamilton registered 58th win after claiming the Belgian Grand Prix title.
- ✦ Sebastian Vettel of Ferrari won the Hungarian Grand Prix, to claim his fourth victory of the season.
- ✦ Valtteri Bottas roared to the second victory of his career when he won the Austrian Grand Prix for Mercedes.
- ✦ Mercedes' Lewis Hamilton won the British Grand Prix for the fifth time.

Current Affairs related to Badminton

- ✦ World number 11 Saina Nehwal became the national champion for the third time, defeating world number 2 PV Sindhu in the women's singles final of Senior National Badminton Championships, in Nagpur, Maharashtra.
- ✦ H.S. Prannoy defeated World No 2 Kidambi Srikanth to claim the men's singles title at the 82nd Senior National Championship, in Nagpur, Maharashtra.
- ✦ India ace Kidambi Srikanth has grabbed a career-best ranking of World No. 2 after jumping two places in the latest BWF ranking. In women's singles, P V Sindhu, who also reached the semifinals at France, was static at World No. 2.
- ✦ Ace Indian shuttler Kidambi Srikanth has lifted the Denmark Open Superseries trophy at Odense, Denmark. He defeated South Korea's Lee Hyun-il to bag his third Super Series title of the year & fifth overall.
- ✦ India's Kidambi Srikanth created history as he became the first Indian player to win four Superseries titles in a year after he won the men's singles title at the French Open.
- ✦ Yonex French Open 2017 Badminton tournament was held in Paris. Indian shuttler Kidambi Srikanth became the first Indian to win the men's singles title. He defeated Kento Nishimoto of Japan. Tai Tzu Ying

of Chinese Taipei has won women's singles title at Yonex French Open Badminton 2017.

- ✦ Commonwealth Games bronze medallist Shuttler RMV Gurusaidutt clinched the men's singles title at the Bulgarian International Future Series tournament. Gurusaidutt has defeated Muhammed Ali Kurt (Turkey).
- ✦ The coastal city of Kochi hosted the BWF World Senior Badminton Championships. The championship held in India for the first time.
- ✦ PV Sindhu becomes the first Indian to win the Korea Open Superseries with an outstanding win over Nozomi Okuhara in women's singles final in Seoul.
- ✦ Lakshya Sen clinched Bulgaria Open International Series title by defeating Croatia's Zvonimir Durkinjak in men's singles final in Sofia, Bulgaria.
- ✦ PV Sindhu won Silver medal in World Badminton Championship 2017. She lost the match against Japan's Nozomi Okuhara, in Glasgow, Scotland.
- ✦ Badminton ace PV Sindhu appointed the first brand ambassador of tyre maker Bridgestone India.

Current Affairs related to Boxing/Wrestling

- ✦ Five-time world champion & Olympic bronze medalist MC Mary Kom named as the ambassador of the upcoming AIBA Women's Youth World Championships.
- ✦ M.C. Mary Kom (48kg) notched up her fifth gold medal at the Asian Women's Boxing Championships in Vietnam. He has defeated North Korea's Kim Hyang Mi. This is Mary Kom's sixth medal in the Asian Women's Boxing Championships & fifth gold medal.
- ✦ Kavita Devi, a former competitive powerlifter, become the first ever Indian woman to be signed by the World Wrestling Entertainment (WWE).
- ✦ Pooja Kadian became the first ever Indian sportsperson to win a gold medal at the Wushu World Championship in Kazan, Russia. Kadian, who competed in the women's 75kg Sanda category, defeated Russia's Evgeniya Stepanova.
- ✦ India's Konsam Ormila Devi bagged a gold medal (44kg) in Commonwealth Youth (boys & girls) weightlifting championships, held at, Australia.
- ✦ India will host the 2019 edition of the Commonwealth (Youth, Junior & Senior) Weightlifting Championships. 2017 edition of the tournament is being held at the Gold Coast, Australia.
- ✦ Cadet World Wrestling Championship held in Athens. Female Wrestler Neelam bagged Bronze Medal (43 Kg Category). India Wrestler Sonam Malik won gold medal by defeating Japanese Wrestler Sena Nagamoto Cadet.
- ✦ Indian women's boxing's first foreign coach, Stephane Cottalorda, has resigned.

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- ✚ India will host the South Asian Boxing Championship for 1st time in Guwahati. RK Sacheti unanimously elected as the new Executive Director of Boxing Federation of India (BFI).
- ✚ 5-time world champion & Olympic bronze-medallist M C Mary Kom become 1st Indian to be picked as the International Boxing Association's (AIBA) representative for International Olympic Committee Athletes' Forum.

Other Sports Current Affairs

- ✚ Assam's famed one-horned rhino was unveiled as the official mascot of the 2017 AIBA Youth Women's World Boxing Championship in Guwahati, Assam. The official mascot, named Guppy, is a female version of Assam's one-horned rhino. The World Championship's official anthem is 'Make Some Noise'. It is composed by Shaan & rendered by renowned singer Sunidhi Chauhan.
- ✚ Gagan Narang won a silver medal in the men's 50m rifle prone event at the Commonwealth Shooting Championships in Gold Coast, Australia. Annu Raj Singh won bronze medal in women's 50m pistol competition.
- ✚ Indian shooting contingent finished the Commonwealth Shooting Championship 2017 at top with the best tally of 20 medals. Indian shooters won a total of six gold, seven silver & seven bronze medals in the competition. Satyendra Singh & Sanjeev Rajput won a gold & a silver respectively in the men's 50m rifle three positions.
- ✚ Indian golfer Aditi Ashok made her return to the Ladies European Tour by clinching the Fatima Bint Mubarak Ladies Open in Abu Dhabi.
- ✚ Shiv Kapur clinched his first Asian Tour title in India, won Panasonic Open at the Delhi Golf Club.
- ✚ Chandigarh hoopster Amjyot Singh became the third Indian - after Satnam Singh & Palpreet Singh Brar to walk into the National Basketball Association (NBA) league.
- ✚ National Basketball Association (NBA) announced that former India men's national team head coach Scott Fleming has joined NBA India as Head of Basketball Operations.
- ✚ Gokul Natesan is the 97th pick in the NBA draft to become only the second Indian-origin player to be signed by an NBA G-League side. Natesan, 23, was picked by Canton Charge.
- ✚ Gaganjeet Bhullar had completed a wire-to-wire victory & lifted his eighth Asian Tour title at the Macau Open.
- ✚ Jitu Rai & Heena Sidhu combined to give India their first gold medal of ISSF World Cup Final in New Delhi in the 10m air pistol mixed team.

- ✚ India's Amanpreet Singh clinched a bronze medal in an ISSF World Cup Final, in New Delhi.
- ✚ Sangram Dahiya won a silver in the ISSF World Cup Final, in New Delhi in the Double trap.
- ✚ Ace Indian shooter Heena Sindhu bagged gold in women's 10m Air Pistol event at Commonwealth Shooting Championships in Brisbane, Australia.
- ✚ Pardeep Narwal helped Patna Pirates to third consecutive Pro Kabaddi title.
- ✚ Atlanta 1996 & Athens 2004 gold medal-winning sailor Robert Scheidt (44 years old) announced his retirement from Olympic competition, ending a career that spanned a quarter of a century.
- ✚ The Queen's Baton for the 2018 Commonwealth Games arrived in New Delhi, India. The 2018 Commonwealth Games will be held in Australia. The Baton was received by Indian Olympic Association (IOA) joint secretary Rakesh Gupta.
- ✚ In a bid to create awareness about para-sports & provide a platform to para sportspersons to narrate their stories of triumph & adversity, "thenationspride.com", the country's first portal dedicated to para-sports was launched. It is a non-profit initiative, helmed by 17-year-old Mumbai student & sports enthusiast, Saachi Munot.
- ✚ India's Anupama Ramachandran clinched the World Open Under-16 Snooker Championship title at St. Petersburg in Russia. In the girl's category, Anupama Ramachandran of India become World Open Under-16 champion.
- ✚ Pooja Kadian became the first ever Indian sportsperson to win a gold medal at the Wushu World Championship in Kazan, Russia. Kadian, who competed in the women's 75kg Sanda category, defeated Russia's Evgeniya Stepanova.
- ✚ Brazilian police arrested the chairman of the country's Olympic Committee Carlos Arthur Nuzman as part of a probe into alleged vote-buying to secure Rio's hosting of the 2016 Games.
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- ✚ International Olympic Committee (IOC) announced that Paris has been awarded the 2024 summer Olympics & Los Angeles has been given the 2028 edition.
- ✚ Brazilian police arrested the chairman of the country's Olympic Committee Carlos Arthur Nuzman as part of a probe into alleged vote-buying to secure Rio's hosting of the 2016 Games.
- ✚ Indian Olympic Association (IOA) awarded Goa the rights to host the 36th National Games.

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- ✦ **Mark Beaumont** broken the world record for cycling around the world - by 44 days. The 34-year-old, from Perthshire, arrived in Paris one day ahead of schedule having cycled the 18,000-mile route in 79 days.
- ✦ Captain of Indian basketball team **Amritpal Singh** created history by becoming the first Indian player to be signed by an Australian Basketball team.
- ✦ India has won **2nd South Asian Basketball, SABA, Under - 16 Championship**. India defeated Bhutan in its last league match at Kathmandu in Nepal.
- ✦ India's **Ankur Mittal** won his maiden **ISSF World Cup medal** by clinching silver in the double trap event of the edition being held in Moscow.
- ✦ India has finished fifth in the medals tally with one gold & two silver medals at the **Moscow Shotgun World Championships**.
- ✦ India won its first athletics gold, through **Purnima Hembram** in women's pentathlon, in the **5th Asian Indoor & Martial Arts Games** at Ashgabat, Turkmenistan. India also got two silvers, through **Sanjivani Jadhav** in women's 3000m & **Tejinder Singh Toor** in men's shot put, & a bronze through **Kerala's V. Neena** in women's long jump.
- ✦ Union Minister of Youth Affairs & Sports Minister announced that the **first edition of Rural Games or Grameen Khel Mahotsav** will kick-start from Delhi.
- ✦ England awarded the right to host the **2018 Table Tennis Team World Cup**, which will be held in London.
- ✦ Indian contingent created history in the **World Dwarf Games** by winning a record haul of medals. The **21-men Indian team** won 37 medals including 15 golds, 10 silver & 12 bronze medals in the **7th World Dwarf Games**. It was held in Toronto, Canada. **Arunachalam Nalini** won five medals, including 1 gold.
- ✦ **16th IAAF (International Association of Athletics Federations) World Championships 2017** was held in London. **Hero-the Hedgehog** was a Mascot of 2017 IAAF World Championships & **'Whizbee-the Bee'** was the Mascot for the Para Athletics.
- ✦ Indian shooter **Kynan Chenai** won a bronze in men's trap event, his first international medal at the senior level, at 7th Asian Championship Shotgun at Astana, Kazakhstan.
- ✦ Shooter **Maheshwari Chauhan** bagged bronze medal at the **Asian Shotgun Championship** to earn India's first women's skeet individual medal at a top international competition in Astana, Kazakhstan.
- ✦ **Davinder Singh Kang** has become the first Indian to qualify for the final round of the javelin throw World Championships.

Changes Made in the Constitution or in Policies by the SC/Parliament

- ✦ According to Union minister **Mukhtar Abbas Naqvi**, the govt. decided to proffer **40% reservation for girls at 100 Navodaya-type schools** & five higher education institutes it plans to set up for minority community students.
- ✦ The govt. hiked the ceiling for the creamy layer from **Rs. 6 lakh per annum to Rs. 8 lakh per annum for central govt. jobs**, according to **FM Arun Jaitley**. In the OBC category, those earning up to Rs. 8 lakh per annum will get reservation benefits.
- ✦ Union Cabinet approved the **scrapping of the no-detention policy in schools till Class 8th**. It also gave its nod to the Human Resource Development Ministry's plan of creating 20 world-class institutions in the country.
- ✦ **Right of Children to Free & Compulsory Education (Amendment) Bill, 2017**, a bill amending the law on free & compulsory education to extend the deadline for teachers to acquire the prescribed minimum qualifications for appointment was passed in Lok Sabha. The Bill adds a provision to Right of Children to Free & Compulsory Education Act, 2009 by stating that those teachers who do not possess the minimum qualifications as on March 31, 2015 will acquire the minimum qualifications within a period of four years i.e. by March 31, 2019.

INTERNATIONAL ORGANIZATION IN NEWS

- ✦ **UNESCO's** executive board chose **former French Culture Minister Audrey Azoulay** to be the **UN cultural agency's next leader**. He succeeds outgoing Director-General **Irina Bokova** of Bulgaria.
- ✦ **International Atomic Energy Agency (IAEA)** decided to open the **Low Enriched Uranium Bank** in Kazakhstan. IAEA opened the bank to ensure the supply of nuclear fuel in the event of disruption due to political or market problems.
- ✦ **WHO** declared **Somalia free of polio**.
- ✦ **Unicity International**, headquartered in **Orem, Utah**, **US** launched world's first ever **Genomeceutical** (gene controlling) range of products to India.


SCIENCE & TECHNOLOGY (NASA, ISRO & OTHERS)

- ✦ Indian Space Research Organization (ISRO) will set up a **research centre in Guwahati, Assam** for startups, academicians, environmentalists & entrepreneurs.
- ✦ **ISRO** will set up a **research centre in Guwahati, Assam** for startups, academicians, environmentalists & entrepreneurs.
- ✦ **Elon Musk**-led space exploration startup **SpaceX** successfully launched its **14th Falcon 9 rocket from California**. The rocket carried 10 satellites to orbit for American communications company **Iridium**.


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- Launched on September 28, 2015, **ASTROSAT, India's first multi-wavelength space-based observatory has completed two years in Earth's orbit.**
- Russian & US space agencies, **Roscosmos & NASA, have agreed to jointly build a "deep space gateway",** the first-ever astronaut-tended space station around the Moon.
- ISRO failed to successfully place IRNSS-1H,** India's first satellite built in collaboration with the private sector, in orbit.
- Astronaut Peggy Whitson returned to Earth.** Finishing a 288-day mission that put her over the top as the American who has spent the most cumulative amount of time in space.
- NASA's \$3.9-billion Cassini spacecraft ended its 20-year-long** ground-breaking journey with a fiery plunge into the Saturn's crushing atmosphere.
- ISRO stated that its Mars Orbiter Mission (MOM)** which has completed three years in its Martian orbit is in good health & continues to work as expected.
- ISRO is all set to launch PSLV-C39 carrying Indian Regional Navigation Satellite System (IRNSS-1H).** The satellite IRNSS-1H is a part of the indigenous navigation system called 'NavIC'.
- NASA launched** the latest in a series of satellites aimed at **ensuring astronauts at the International Space Station can communicate with Earth.** The \$408 million Boeing-made **Tracking & Data Relay Satellite (TDRS-M)** soared into space atop an Atlas V rocket that launched from Cape Canaveral, Florida.
- British scientists developed **the worlds smallest surgical robot which could transform daily operations** for tens of thousands of patients. **The robot, called**

- Versius,** mimics the human arm & can be used to carry out a wide range of laparoscopic procedures.
- For the first time, a team of Indian scientists has claimed to have discovered an **"extremely large supercluster of galaxies", Saraswati, in the universe.**
- The super-heavy Intelsat 35e** which is a commercial communications satellite delivered by SpaceX's Falcon 9 rocket, to a Geostationary Transfer Orbit (GTO). This was launched from Kennedy Space Centre, Florida, US. Intelsat 35e communications satellite is the heaviest payload SpaceX ever launched.
- Russia's Soyuz rocket deployed 73 satellites into three different orbits.** It was lifted off from Baikonur Cosmodrome in Kazakhstan. Kanopus-V-IK, a Russian satellite was among 73 satellites which was launched.
- Iran successfully launched its most advanced satellite-carrying rocket called 'Simorgh' into space.** The launch took place at the Imam Khomeini National Space Station in Semnan. The rocket is capable of carrying a satellite weighing 250 kilograms.



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SCHEMES

Schemes launched by Union Govt.

- Minister of Communications Shri Manoj Sinha launched a **Pan India scholarship program for school children called Deen Dayal SPARSH Yojana to increase the reach of Philately.** Under the scheme of SPARSH (Scholarship for Promotion of Aptitude & Research in Stamps as a Hobby), it is proposed to award annual scholarships to children of Standard VI to IX having good academic record & also pursuing Philately as a hobby. **The amount of Scholarship will be Rs. 6000/- per annum @ Rs. 500/- per month.**
- Communications Minister Manoj Sinha **launched Sampoorna Bima Gram (SBG) Yojana & an initiative for expansion of clientele base of Postal Life Insurance (PLI).** Under Sampoorna Bima Gram (SBG) Yojana, at least one village (with min. 100 households) will be identified in each of the revenue districts of the

country. Coverage of all households is the primary objective of this scheme.

- Mahindra & Mahindra has launched a program, Prerna,** to empower women working in the agriculture sector by promoting efficient & ergonomic farm tools & equipment. The project will be initially launched in the state of Odisha, with the intention to positively impact the lives of over 1,500 families across 30-plus villages.
- President Kovind launched 100 crore rupees Mata Amritanandamayi Math Project "Jeevamritham"** to provide the filtration system for cleaning drinking water to 5000 villages across India, in Kollam district in Kerala.
- Energy Efficiency Services Limited (EESL), GOI launched **UJALA (Unnat Jyoti by Affordable Lighting for All) Scheme** in Melaka, Malaysia. Under

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this, each household will get 10 high-quality 9-watt LED bulbs.

- ✦ Union Cabinet **approved the revamped Khelo India program at a cost of Rs. 1,756 crores** for the period 2017-18 to 2019-20. It aims at mainstreaming sport as a tool for individual devt., community development, economic development & national development.
- ✦ Dr. Harshvardhan launched **"Pt Deen Dayal Upadhyay Vigyan Gram Sankul Pariyojana"** which will experiment & endeavour to **formulate & implement appropriate S&T Interventions** for Sustainable Development in Uttarakhand.
- ✦ A **nationwide health campaign** to sensitise women about **early screening & preventive care for cancer**. Themed 'Nurturing the Nurturer', campaign was launched by FICCI Ladies Organisation (FLO) in partnership with Apollo.
- ✦ PM Modi launched **Sahaj Bijli Har Ghar Yojana or 'Saubhagya', to supply 24/7 electricity supply to poor households**. The govt. stated that states will required to complete the household electrification by March 31, 2019. The total outlay will be Rs 16,320 crore.
- ✦ Union Home Minister launched **Platform for Effective Enforcement for No Child Labour (PENCIL) Portal**. PENCIL is an electronic platform that aims at involving Centre, State, District, Governments, civil society & general public in achieving the target of child labour free society.
- ✦ Union Govt. launched a portal, **e-RaKAM**, to provide a platform to sell agricultural produce.
- ✦ To promote innovation & entrepreneurship in agriculture, **Govt. launched 2nd AGRI-UDAAN program in New Delhi**. It will mentor start-ups & help them connect with potential investors.
- ✦ **National Mission for Clean Ganga approved ten projects in Bihar, WB & UP** of about Rs 2,033 crores.
- ✦ GOI decided to launch **new sub-scheme named "Aajeevika Grameen Express Yojana (AGEY)"** as part of the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM).
- ✦ To take forward the initiative of PM Modi for a **New India movement from 2017-2022, Sankalp Se Siddhi (Attainment through Resolve) Program** organized at Coimbatore.
- ✦ Union Cabinet approved **raising extra budgetary resources up to 9,020 crore rupees for Long Term Irrigation Fund in 2017-18 under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)**.
- ✦ Union Minister for HRD launched the **'Swasth Bachche, Swasth Bharat' Programme in Kochi, Kerala**. He also launched the Health & Fitness Profile Card along with the programme.
- ✦ NITI Aayog launched the **'Mentor India Campaign'**. It is a **strategic nation building initiative to engage**

leaders who can guide & mentor students at more than 900 Atal Tinkering Labs, established across the country as a part of Atal Innovation Mission. It aimed at maximizing the impact of Atal Tinkering Labs.

- ✦ CCEA approved the **renaming of the new Central Sector Scheme- SAMPADA (Scheme for Agro-Marine Processing & Development of Agro-Processing Clusters)** as **"Pradhan Mantri Kisan Sampada Yojana (PMKSY)"** for the period of 2016-20 coterminous with the 14th Finance Commission cycle. The objective of PMKSY is to supplement agriculture, modernize processing & decrease Agri-Waste.
- ✦ VP Naidu launched **National Sports Talent Search Portal**, a govt. initiative to unearth sporting talent from every nook & corner of country. Under the initiative, a child or his parents, teachers or coaches can upload his bio data or video on the portal.
- ✦ Union Home Minister inaugurated the **YUVA - a skill development program**. It is an initiative by Delhi Police under Pradhan Mantri Kaushal Vikas Yojana. Delhi Police has tied up with National Skill Development Corporation (NSDC) & Confederation of Indian Industry (CII) for providing mass job linked skill training for the selected youth.
- ✦ PM Modi along with Union minister for road transport & highways Nitin Gadkari **inaugurated highway & road projects worth Rs15,000 crore for the state in Udaipur, Rajasthan**. He has also inaugurated Chambal bridge in Kota.
- ✦ FM Jaitley **launched Pradhan Mantri Vaya Vandana Yojana (PMVVY), a pension scheme** exclusively for senior citizens with 8% fixed rate of interest on their savings. Under this scheme, **there will be an assured return of 8% over a tenure of 10 years**. It can be purchased offline as well as online through Life Insurance Corporation (LIC) of India which has been given the sole privilege to operate this scheme.
- ✦ Union Minister for Panchayati Raj, Rural Development, Drinking Water & Sanitation- **Shri Narendra Singh Tomar launched Mobile App for Road Maintenance "Aarambh"**. The App aims at the use of GIS based mapping for making road inventories, condition surveys, & producing cost estimates & other relevant data for preparation & monitoring of annual road maintenance plans.
- ✦ Minister of Science & Technology, Earth Sciences & Environment, Forests & Climate Change, **Dr. Harshvardhan launched an app "Sagar Vani"**. 'Sagar Vani' has been launched to disseminate ocean related information & alerts to the user community in a timely manner for their safety.
- ✦ **Centre has launched an app - GST Rates Finder to verify the accurate tax rate on commodity & services under the GST regime**. Through this app, user can

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determine GST rate by entering the name of the commodity or service.

- ✚ **Jigyasa, a student- scientist connect program was launched in New Delhi.** Council of Scientific & Industrial Research (CSIR), has joined hands with Kendriya Vidyalaya Sangathan (KVS) to implement this program.

- ✚ Govt. launched a **GST training programme to skill around two lakh youths** in six months to handle tax compliance issues like invoice making. The people would be trained under the Pradhan Mantri Kaushal Vikas Yojana (PMKVY).

- ✚ The '**MERIT app (Merit Order Despatch of Electricity for Rejuvenation of Income & Transparency)**' & e-bidding portal was launched for providing e-Bidding solution to States to select Independent Power Producers (IPPs) for procurement of power by transferring their domestic coal under the scheme of flexibility in utilization domestic coal.

- ✚ An integrated mobile application **SAARTHI was launched by Indian Railways** which will cater to various passenger requirements, including ticket booking, inquiry, on-board cleaning & ordering meal on a single platform. SAARTHI is Synergised Advanced Application Rail Travel Help & Information.

- ✚ Women & Child Development ministry launched an online platform to enable women employees of the central government to file complaints related to sexual harassment at the workplace. **The ministry directed to make the 'She-box'(sexual harassment electronic box) as "interactive" as possible.**

- ✚ An App for Earthquake Parameter Dissemination named '**India Quake**' was launched by the **National Centre for Seismology**. This will make information dissemination faster with no restrictions on the number of recipients.

- ✚ President launched four digital initiatives over e-education. Digital initiatives launched are Swayam, Swayam Prabha, National Academic Depository & National Digital Library in New Delhi to push e-education in the country.

- Swayam:** It will host courses taught in classrooms from Class IX to post graduation, which can be accessed by anyone, anywhere at any time. It will target those students who could not complete their studies & professional who wish to upgrade their knowledge.

- Swayam Prabha:** It is the platform of 32 DTH channels devoted to telecasting high-quality educational programmes 24X7 using GSAT-15 satellite.

- National Academic Depository:** It will facilitate online verification of certificates. All the courses are interactive & available free of cost. Students from

various recognised institutes in India will be able to earn credits on clearing these online courses.

- He also launched the National Digital Library which containing 6.5 million books

Schemes launched by State Govt.

- ✚ Delhi government announced that the **odd-even scheme** will be reintroduced in the national capital from November 13 to November 17.

- ✚ **Kerala government launched "She Pad," a scheme to distribute free sanitary napkins to girl students from classes VI to XII in government & aided private schools** affiliated to the state school board. This is the first time that a state government is distributing sanitary napkins to school students.

- ✚ **Assam Chief Minister Sarbananda Sonowal rolled out 647 schemes** entailing an investment of Rs 24.57 crore for development of the world's largest river island Majuli. Out of these, 448 schemes under MGNREGA involved Rs 21.90 crore & 199 schemes under 14th Finance Commission have an outlay of Rs 2.67 crore, it added.

- ✚ Gujarat Government announced **Garments & Apparel Policy-2017, with the aim of creating more opportunities in the garment sector of Gujarat & to create huge employment opportunities for women** through the apparel industry. This Policy is prepared with an aim to make Gujarat number 1 in textile which produces more of cotton.

- ✚ **Madhya Pradesh CM Shivraj Singh Chouhan inaugurated the ambitious 'Bhavantar Bhugtan Yojna'** for the farmers of the state. Madhya Pradesh is the first state to lend money to farmers at zero percent interest.

- ✚ **MP Govt. implemented the CM's Skill Promotion & Skills Scheme** to provide jobs by providing employment oriented training to the youth. All the youth who are in the age group of 18-35 are being benefitted through Mukhya Mantri Kaushal Samvardhan Yojana & Mukhya Mantri Kaushalya Yojana. MP Govt. permitted Rs 30 crores for constant execution of the scheme from year 2017-18 to 2019-20.

- ✚ **Karnataka govt. launched the Rs. 302-crore Mathru Poorna scheme,** aimed at providing free mid-day meals to pregnant & lactating women in rural areas. The meals, which will be provided in Anganwadi centres, will include an egg, rice, pulses, vegetables, & milk. This is aimed at reducing child malnutrition & in turn curb infant mortality.

- ✚ **Odisha Govt. launched 'Sampurna (Sishu Abond Matru Mrityuhara Purna Nirakaran Abhijan) Yojna'** scheme for pregnant women. Under the scheme, Odisha government will provide Rs. 1,000 as transport cost for pregnant women to travel to the hospital.

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- Passengers can now access the **Delhi Police's women safety mobile application 'Himmat'** via cab aggregator Uber's application while travelling in taxis.
- CM Naveen Patnaik **launched 'She Means Business' program of Facebook** for women entrepreneurs in Odisha. Under the scheme, 25000 women entrepreneurs & SHG members will be given training on digital marketing skills.
- Maharashtra CM Devendra Fadnavis launched Namu Yuva Rojgar Kendra** an initiative providing job opportunities to unemployed youth in Mumbai.
- Odisha Govt. will soon launch "Durgama Anchalare Malaria Nirakaran" (DAMON)**, a special program to prevent the spread of malaria in remote areas of Ganjam district.
- Maharashtra govt. approved a revised policy of 'Majhi Kanya Bhagyashree' scheme**, according to which families have a yearly **income of up to Rs 7.5 lakh will be benefited**. It is aimed at improving the skewed girl child ratio, prevent sex determination & female foeticide, & support female education. Families having an **income up to Rs 7.5 lakh will be eligible for the scheme**. After bearing the first girl child, if the mother or the father undergoes a **family planning operation**, a sum of **Rs 50,000 shall be deposited in a bank** in the name of the girl child. The scheme will be valid only if there are a maximum of two girl children born. In case a **third child is born**, scheme shall become invalid for the first two as well.
- Meghalaya CM Mukul Sangma launched an ambitious flagship program titled "Livelihood Intervention & Facilitation of Entrepreneurship" (LIFE)** at Songsak. It will focus on capacity building.
- Kerala CM Pinarayi Vijayan launched G-Ride app**. The app automatically matches co-workers & neighbours & help them travel together to work.

Schemes launched by Ministries

- Shri Piyush Goyal, Union Minister of Railways & Coal has launched 'Grahak Sadak Koyla Vitaran App' benefitting customers of Coal India Limited (CIL) lifting coal through road mode.**
- Union Ministries of Power & Textiles jointly launched an initiative 'SAATHI' (Sustainable & Accelerated Adoption of efficient Textile technologies to Help small Industries).** Under this initiative, Energy Efficiency Services Limited (EESL), a public sector entity under the Union Ministry of Power, will acquire energy efficient Powerlooms, motors & Rapier kits in bulk & provide them to the small & medium powerloom units.
- In an attempt to end Gender bias in women against women, the Ministry of Women & Child Development is undertaking an online campaign #IamThatWoman.** Through the campaign, the

Ministry seeks to highlight the various aspects of women standing 'by' & 'for' women.

- Chairman of NHAI Deepak Kumar launched a world-class, new multilingual website of the organization.** He also launched a Project Monitoring Information System (PMIS) Mobile App that will facilitate close, in-house monitoring of NHAI projects on a mobile phone.
- Union Home Minister launched first Intelligence Wing of Sashastra Seema Bal (SSB) & Welfare & Rehabilitation Board (WARB) App** in New Delhi authorized to Protect the shared borders of India with Nepal & Bhutan.
- Union Environment Ministry launched environment awareness initiative on the occasion of Teachers' Day.** Under the initiative, an online environmental quiz competition named Prakriti Khoj will be conducted at the national level.
- Union Ministry of Health & Family Welfare launched two new contraceptives- an injectable contraceptive MPA under the 'Antara' program & a contraceptive pill 'Chhaya' in the public health system** to expand the basket of contraceptive choices for couples.
- Union Minister for Petroleum & Natural Gas launched Pradhan Mantri LPG Panchayat at Mota Ishanpur village in Gandhinagar district of Gujarat.**
- Union Minister of Consumer Affairs, Food & PD launched Web Portal of Warehousing Development & Regulatory Authority (WDRA) & "Electronic Negotiable Warehouse Receipt (e-NWR) System" in New Delhi.**
- National Skill Development Corporation (NSDC) & Google India launched Android Skill Development Programme to impart mobile app development training on the Android & Web platform & improve the quality of mobile app development ecosystem in India.**
- Congress VP Rahul Gandhi launched 'Indira Canteen' scheme, dedicated to former PM Indira Gandhi-** a state govt. initiative to provide food at low cost to cater to the urban poor.
- NHAI launched two mobile Apps - MyFASTag & FASTag Partner in New Delhi,** to facilitate the availability of FASTags for Electronic Toll Collection.
- FM Jaitley launched 'Aaykar Setu',** an e-initiative for the Income tax Department to directly communicate with the taxpayers & aimed at providing information on useful tax services.
- Minister of Women & Child Development, launched online complaint management system titled Sexual Harassment electronic-Box (SHe-Box) for registering complaints related to sexual harassment at workplace in Delhi.**
- Dr. Harshvardhan launched an app "India Quake" for Earthquake Parameter Dissemination.** The App

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will make information dissemination faster with no restrictions on the number of recipients.

- ✚ Minister of Railways launched **Initiatives named RailCloud, NIVARAN & Cashless treatment Scheme in Emergency (CTSE)**.
- ✚ Union Minister of Health & Family Welfare **launched the National Strategic Plan for Malaria Elimination (2017-22)**. The Strategic Plan gives year wise elimination targets in various parts of the country depending upon the endemicity of malaria in the next 5 years.

INDIAN RAILWAYS/ METRO in India

- ✚ Indian Railways launched the main arch of the **world's highest bridge on the River Chenab in Jammu & Kashmir's Reasi district** which will provide direct connectivity to the Kashmir Valley. The iconic bridge will soar 359 metres above the bed of the River Chenab.
- ✚ As per circular issued by the **railway board**, the passengers **in the reserved coaches can only sleep between 10 pm & 6 am** to allow others to sit in the seats for the rest of the time.
- ✚ India received its **first High Horsepower Locomotive** with the bodyshell of **12000 HP loco from Alstom France at Kolkata port**.
- ✚ DMRC declared as the world's first green metro after it added a green certification for all its major buildings & installations.

Other Miscellaneous Current Affairs

- ✚ 210-metre-high statue of **Chhatrapati Shivaji Maharaj** has received **environmental clearance**, making it the **world's tallest statue, once built**.
- ✚ **Fake news**, a term popularised by U.S. President Donald Trump, **named the word of the year** by Collins dictionary.
- ✚ The annual '**Balijatra**' festival inaugurated by Health & Law Minister Pratap Jena at Gadagadia ghat in Odisha on the banks of river Mahanadi.
- ✚ The **world's largest combustion research center** inaugurated at IIT-Madras in Tamil Nadu.
- ✚ Footwear Design & Development Institute (FDDI) declared an '**Institute of National Importance**' under Ministry of Commerce & Industry, Government of India. The FDDI bill was passed by the Parliament in July 2017.
- ✚ Actor Varun Dhawan will get a wax statue at Madame Tussauds Hong Kong, making him the youngest Indian actor to have his statue at the museum.
- ✚ For the first time, **Nepal & India will undertake a joint tiger census in their national parks, forests &**

protected areas adjoining the two countries using a globally-recognised method.

- ✚ **GMR Hyderabad International Airport Ltd (GHIAL), Malaysia Airports Holdings Berhad (MAHB) & Malaysia Tourism Promotion Board (MTPB)** have come together to promote the growth of tourism traffic.
- ✚ For the first time, **Nepal & India will undertake a joint tiger census in their national parks, forests & protected areas** adjoining the two countries using a globally-recognised method.
- ✚ '**Newton**' will be **India's official entry for the Best Foreign Film category** at the Oscars 2018, as per Film Federation of India. The movie directed by Amit Masurkar, starring Rajkumar Rao.
- ✚ **Government** issued an alert on the **spread of new malware 'Locky Ransomware'** that can lock computers & demand ransom for unlocking them. **Ransomware is a malicious software & the Locky Ransomware** is learnt to be demanding the ransom of half Bitcoin, which at present rate is equivalent to over Rs 1.5 lakh.
- ✚ **The elusive snow leopards**, long considered an endangered species, **has been upgraded to 'vulnerable'**. But experts warned the new classification does not mean they are safe.
- ✚ Spanning an awesome 1621 feet & rising as high as 279 feet, **the newly opened Charles Kuonen Suspension Bridge in Switzerland** broken the record for **world's longest pedestrian suspension bridge**, according to Zermatt Tourism.
- ✚ **Human Resource Development (HRD) Ministry** announced **November 13 as the date for conducting its National Assessment Survey (NAS)** for the students of class 3, 5, & 8.

INDIA'S GDP REPORTS

- ✚ **ADB downgraded India's growth projection to 7%** for the current fiscal while lowering its forecast for the next financial year as well.
- ✚ As on 4th Sept, Crisil lowered its growth forecast to 7% for fiscal year 2017-18, down from 7.4% earlier.
- ✚ IMF lowered India's growth projection to 6.7% in 2017, 0.5 percentage points less than its previous two forecasts in April & July.
- ✚ World Bank reduced India's GDP growth forecast to 7% for 2017-18 from 7.2% estimated earlier.
- ✚ Asian Development Bank as well as the Organisation for Economic Cooperation & Development (OECD) have also cut their growth projections for India to 7% & 6.7%, respectively, for fiscal 2017-18.
- ✚ **Axis Bank** completed the acquisition of **mobile wallet firm FreeCharge & appointed Sangram Singh as its CEO**.

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- FM announced that PAN & Aadhaar details will not be mandatory for jewellery purchases above Rs. 50,000.
- RBI said that interoperability amongst KYC compliant Prepaid Payment Instruments (PPIs) will be implemented within six months. With this, users will be able to transfer funds between mobile wallet.

Person on Visit

- King of Bhutan, Jigme Khesar Namgyel Wangchuck** arrived in New Delhi on a four-day visit to India.
- President of Armenia, Serzh Sargsyan** arrived in New Delhi on a three-day visit to India. He attended the World Food India Conference 2017.
- Minister of State (IC) Youth Affairs & Sports Col. Rajyavardhan Rathore** visited **Egypt** to attend World Youth Forum at Sharam El Shiekh. It was inaugurated by the President of Egypt Mr Abdelfateh El Sisi.
- Prince of Wales, Charles Philip Arthur George** arrived in New Delhi on a 2-day visit to India. This visit is a part of their 10-day tour to Singapore, Malaysia, Brunei & India. It aimed at strengthening bilateral relations.
- External Affairs Minister Sushma Swaraj** held a meeting with Guinea's Foreign Minister, Mamady Toure, during the course of which the latter handed over his country's instrument accession to the India-initiated International Solar Alliance (ISA).
- Petroleum & Natural Gas Minister Dharmendra Pradhan** visited **Japan** to participate in the 6th annual LNG Producers Consumer Conference.
- In her first foreign visit as **Defence Minister, Ms. Nirmala Sitharaman** left for the **Philippines** to attend the **Southeast Asian Defence Ministers' Meeting**. The ADMM (ASEAN Defence Ministers' Meeting)-Plus meeting will discuss ways to enhance defense & security cooperation among the member nations.
- Afghani President Ashraf Ghani** was on a **national visit to India**. During his visit, he met with the president Ram Nath Kovind & PM Modi. India & Afghanistan have agreed to work closely with the regional & international partners to further the objective of seeing Afghanistan emerge as a stable, peaceful, united & prosperous nation.
- PM of Italy Paolo Gentiloni** arrived in **New Delhi** on a **two-day visit to India**. The visit is aimed at strengthening the bilateral political & economic relations between the two countries.

- President of European Council, Donald Tusk & President of the European Commission, Jean-Claude Juncker** will be on a three-day visit to India to hold the 14th India-EU Summit in New Delhi.
- PM Modi** visited his **Lok Sabha constituency, Varanasi**. In the Visit, he flagged off remotely **Varanasi-Vadodara** country's **third Mahamana Express**. He inaugurated **Jal Shavbahan & Jal Ambulance** in Varanasi. He also inaugurated **Utkarsh Bank in Varanasi**, it specialises in micro-finance to extend assistance to self-help groups.
- PM received his **Japanese counterpart Shinzo Abe** at **Ahmedabad in Gujarat**. Mr. Abe visited India & attended the India-Japan annual summit meeting. The 12th edition of the summit was held in Gandhinagar, Gujarat.
- President of Swiss Confederation Doris Leuthard** visited **India**. India & Switzerland enjoy robust economic ties, with Switzerland being seventh largest trading partner & eleventh largest foreign investor for India.
- PM Modi** visited **China & Myanmar**. In his visit to China, Modi reached Xiamen to attend the 9th BRICS Summit. Then, he left for Myanmar. This was PM Modi's first bilateral State visit Myanmar.
- External Affairs Minister Sushma Swaraj** visited the **Russian port city of Vladivostok** to attend the third Eastern Economic Forum which will deliberate on pressing issues relating to global trade.
- External Affairs Minister Sushma Swaraj** arrived in **New York** to represent India at the annual UN General Assembly, UNGA, session.
- President Ram Nath Kovind** will make his first foreign trip as head of state to the strategically-significant African continent in the first week of October. **The President will visit to Ethiopia & Djibouti**.
- In his first foreign visit after assuming office, **Nepalese PM Sher Bahadur Deuba** will arrive **India on a four-day trip**.
- Navy Chief Admiral Sunil Lanba** visited the nation of **Mozambique & Tanzania** with an aim of exploring new avenues of bilateral defence cooperation. He visited Mozambique first. Later on his tour, Admiral Lanba went to Tanzania. India & Mozambique have a Joint Defence Working Group (JDWG) for defence & security cooperation.

Books & Authors

Former President Pranab Mukherjee released the third part of his memoir 'The Coalition Years: 1996-2012', speaking candidly about believing he could have been the Congress choice for the PM's post.

Rajasthan CM V. Raje launched e-book titled 'India 2017 Yearbook', compiled by present CAG **Rajiv Mehrishi**.

"Dreamnation: Uniting a Country with Handwritten Dreams"

Co-authored by Saji Mathew & Jubie John

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Hema Malini's biography 'Hema Malini: Beyond the Dream Girl'	Ram Kamal Mukherjee
What Happened	Hillary Clinton
Democracy's XI: The Great Indian Cricket Story	Rajdeep Sardesai
Smritichitre	Lakshmibai Tilak
The Crisis Within: On Knowledge and Education in India	G.N. Devy
Political Violence in Ancient India	Upinder Singh
A Life of My Own	Claire Tomalin
'Unstoppable: My Life So Far'	Maria Sharapova
"How India Sees the World: Kautilya to the 21st Century"	Shyam Saran
Biography of Capt. Vikram Batra "The Shershaah of Kargil"	Deepak Surana
"Future of Indian Universities: Comparative & International Perspectives"	Compiled by Professor (Dr.) C. Raj Kumar.
PM Modi released a photo book titled "President Pranab Mukherjee - A Statesman"	
Cryptocurrency for Beginners	Amit Bhardwaj
Book on PM Modi's Life named "Making of A Legend": Compiled by Bindeshwar Pathak	
Dalhousie...Through My Eyes	Kiran Chadha
President's Lady" (Pranab Preyosi) on Pranab Mukherjee's Wife Late Smt. Suvra Mukherjee	Sangeeta Ghosh
Playing with Fire	Katie Price
The Trees of Medley Gardens (Red Turtle)	Ranjit Lal
Watercolours: A Story from Auschwitz	Lidia Ostalowska
Touched by God: How We Won the Mexico '86 World Cup	Diego Armando Maradona with Daniel Arcucci
The People Next Door: The Curious History of India's Relations with Pakistan	T.C.A. Raghavan
From Chanakya to Modi: The Evolution of India's Foreign Policy	Aparna Pande
A Bonsai Tree: An Autobiography	Narendra Luther
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Kandhamal: Introspection of Initiative for Justice 2007-2015	Vrinda Grover & Saumya Uma
Dialogue of the Deaf	T. C. A. Srinivasa-Raghavan
The Decline of Civilization	Ramin Jahanbegloo

BANKING AWARENESS CAPSULE

List of Mergers in the Indian Banking Industry

The Bank which acquired	The Bank which got Merged	Year of Merger
State Bank of India	5 SBI's Associate Banks and Bharatiya Mahila Bank	2017
Kotak Mahindra Bank	ING Vysya Bank	2016
ICICI Bank	Bank of Rajasthan	2010
State Bank of India	State Bank of Indore	2009
State Bank of India	State Bank of Saurashtra	2008
HDFC Bank	Centurion Bank of Punjab	2008
Centurion Bank of Punjab	Lord Krishna Bank	2007

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Indian Overseas Bank	Bharat Overseas Bank	2007
IDBI Bank	United Western Bank Ltd.	2006
Federal Bank	Ganesh Bank of Kurundwad	2006
Centurion Bank	Bank of Punjab (BoP)	2005
IDBI Bank Limited	IDBI Limited	2005
Oriental Bank of Commerce	Global Trust Bank (GTB)	2004
Punjab National Bank	Nedungadi Bank	2003
Bank of Baroda	Benares State Bank	2002
ICICI Bank Limited	ICICI Limited	2002
ICICI Bank	Bank of Madura	2001
HDFC Bank	Times Bank	2000
Union Bank of India	Sikkim Bank	1999
State Bank of India	Kashinath State Bank	1995
Bank of India	Bank of Karad	1994
Punjab National	Bank New Bank of India	1993
State bank of India	Bank of Cochin	1985
Canara Bank	Lakshmi Commercial Bank	1985

A Brief on NPCI

National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was incorporated in December 2008 & the Certificate of Commencement of Business was issued in April 2009. The authorized capital was pegged at Rs 300 crore & paid up capital was Rs 100 crore.
B.Sambamurthy- Interim Chairman.

A Brief on BHIM

- ✚ Bharat Interface for Money is an app that lets you make simple, easy & quick payment transactions using Unified Payments Interface (UPI). This can be done using just Mobile number or Virtual Payment Address (VPA). Currently it is available in 12 languages.
- ✚ Virtual Payment Address (VPA) is a unique identifier which you can use to send & receive money on UPI.
- ✚ Amount of money that can be sent using BHIM is upto Rs 10,000 per transaction & a maximum of Rs 20,000 per day for one bank account.

A Brief on UPI- 2016

- ✚ Unified Payments Interface is an instant payment system developed by NPCI. UPI is built over the IMPS infrastructure & allows you to instantly transfer money between any two parties' bank accounts.
- ✚ UPI-PIN is a 4-6 digit pass code you create/set during first time registration with this App.
- ✚ The upper limit per UPI transaction is Rs. 1 Lakh.

Immediate Payment Service (IMPS)

It was launched in 2010. IMPS offers an instant, 24x7, interbank electronic fund transfer service through mobile phones.

Overview of *99# Service

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

Overview of *99*99# Service

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

MMID

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

A Brief on QSAM

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

A Brief on NACH

NPCI implemented "National Automated Clearing House (NACH)" for Banks, Financial Institutions, Corporates & Government, is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive & periodic in nature. NACH System

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can be used for making bulk transactions towards distribution of subsidies, dividends, interest, salary, pension etc. for bulk transactions towards collection of payments pertaining to telephone, electricity, water, loans, investments in mutual funds, insurance premium etc.

NACH's Aadhaar Payment Bridge (APB) System, developed by NPCI has been helping the Government & Government Agencies in making the Direct Benefit Transfer scheme a success.

BBPS

Bharat Bill Payment System (BBPS) will function as a tiered structure for operating the bill payment system in the country under a single brand image.

NPCI will function as the authorized Bharat Bill Payment Central Unit (BBPCU), which will be responsible for setting business standards, rules & procedures for technical & business requirements for all the participants.

Priority Sector Lending Certificates (PSLCs)

- ✚ These are a mechanism to enable banks to achieve the priority sector lending target & sub-targets by purchase of these instruments in the event of shortfall. This also incentivizes surplus banks as it allows them to sell their excess achievement over targets thereby enhancing lending to the categories under priority sector.
- ✚ All PSLCs will be valid till March 31st & will expire on April 1st.
- ✚ There are only four eligible categories of PSLCs i.e. PSLC General, PSLC Small & Marginal Farmer, PSLC Agriculture & PSLC Micro Enterprises.

A brief on ACU

- ✚ Asian Clearing Union (ACU) was established with its head-quarters at Tehran, Iran, on December 9, 1974.
- ✚ The Central Banks & the Monetary Authorities of Bangladesh, Bhutan, India, Iran, Maldives, Myanmar, Nepal, Pakistan & Sri Lanka are currently the members of the ACU.
- ✚ Asian Monetary Units (AMUs) is the common unit of account of ACU & is denominated as 'ACU Dollar' & 'ACU Euro'. All instruments of payments under ACU have to be denominated in AMUs.

Rupee Denominated Bonds

Any corporate (entity registered as a company under the Companies Act, 1956/ 2013) or body corporate (entity specially created out of a specific act of the Parliament) & Indian banks are eligible to issue Rupee denominated bonds overseas. Real Estate Investment Trusts (REITs) & Infrastructure Investment Trusts (InvITs) coming under the regulatory jurisdiction of SEBI are also eligible.

The minimum maturity period for such bonds will be 3 years.

Risk in Banking Sector

Banking risk can be defined as exposure to the uncertainty of outcome. It is applicable to full-service banks like SBI, PNB & Others.

Types of bank risks

1. Credit risk
2. Operational risk
3. Business risk
4. Market risk
5. Liquidity risk
6. Reputational risk

Credit risk: It usually occurs because of inadequate income or business failure. Credit risk signifies a decline in the credit assets' values before default that arises from the deterioration in a portfolio or an individual's credit quality.

Market risk: Basel Committee on Banking Supervision defines market risk as the risk of losses in on- or off-balance sheet positions that arise from movement in market prices. Market risk is the most prominent for banks present in investment banking.

Operational risk: Basel Committee on Banking Supervision defines operational risk "as the risk of loss resulting from inadequate or failed internal processes, people & systems or from external events. Operational risk, the risk in all banking transactions

Liquidity risk: Liquidity risk is the risk of a bank not being able to have enough cash to carry out its day-to-day operations.

Reputational risk – when banks lose the public's trust

It is the risk of damage to a bank's image & public standing that occurs due to some dubious actions taken by the bank.

Business Risk: Business risk is the risk arising from a bank's long-term business strategy. It deals with a bank not being able to keep up with changing competition dynamics, losing market share over time, & being closed or acquired.



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Sectors in the Indian Economy

Indian Economy is normally categorized into **three sectors** namely -

1. Primary Sector
2. Secondary Sector
3. Tertiary Sector

1. Primary Sector

Primary Sector is directly dependent on environment for manufacture & production. For example, agriculture, mining, farming etc.

2. Secondary Sector

Secondary Sector adds value to the product by transforming raw materials into valuable products. For example, processing & construction industries.

3. Tertiary Sector/Service Sector

Tertiary Sector is involved in production & exchange of services. For example, transportation, communication, & other services of such kind.

Tertiary Sector is also known as Services Sector as it facilitates the production & exchange of services.

National Institute of Bank Management (NIBM)

It was established in 1969 by RBI, in consultation with the Government of India, as an autonomous apex institution for research, training, education & consultancy in bank management. Its mandate is to play a proactive role of "think-tank" of the banking system. The Governor of RBI is the Chairman of the Governing Board. It is situated at Pune, Maharashtra.

Electronic Funds Transfer at Point of Sale (EFTPOS)

EFTPOS is the method for paying for goods or services without needing to carry cash.

Small Finance Banks

- ✚ The objective is to further financial inclusion by (a) provision of savings vehicles, (b) supply of credit to small business units; small & marginal farmers; micro & small industries; & other unorganised sector entities, through high technology-low cost operations.
- ✚ It shall primarily undertake basic banking activities of acceptance of deposits & lending to unserved & underserved sections including small business units, small & marginal farmers, micro & small industries & unorganised sector entities. The minimum paid-up equity capital is **Rs. 100 crores**.
- ✚ The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be 40 % & gradually brought down to 26 % within 12 years from the date of commencement of business of the bank.

Payments Banks

- ✚ The objective is to further financial inclusion by providing (i) small savings accounts (ii)

payments/remittance services to migrant labour workforce, low income households, small businesses, other unorganised sector entities & other users.

- ✚ **Scope of activities:** Acceptance of demand deposits. It will initially be restricted to holding a maximum balance of Rs. 100,000 per individual customer.
- ✚ It cannot undertake lending activities. Apart from amounts maintained as CRR on its outside demand & time liabilities, it will be required to invest minimum **75% of its "demand deposit balances" in SLR eligible. The minimum paid-up equity capital shall be Rs. 100 crore.**
- ✚ The promoter's minimum initial contribution to the paid-up equity capital of such payments bank shall at least be **40 %** for the first five years from the commencement of its business.

Reserve Bank of India (RBI)

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

Functions of RBI:

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

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

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

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

Controller of credit: RBI can fix interest rates (including Bank Rate) & exercise selective credit controls. Various tools such as change in cash reserve ratio, stipulation of margin on securities, directed credit guidelines etc. are used for

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this purpose. It also carries sale&purchase of securities which are known as open market operations.

Maintenance of external value: RBI is responsible also for maintaining external value of Indian currency as well as the internal value. Foreign exchange reserves are held by RBI&it has a wide power to regulate foreign exchange transactions under Foreign Exchange Management Act.

BANKING REGULATION ACT 1949

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

SCHEDULED BANK

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

Total No. of Banks (As per IBA Website)

Total PSBs: 22 (IPPB is 100% Equity of GoI)

Total Private Sector Banks: 24, If we include Payment & Small Bank (7) then it is 31.

RRB's: 56 | Foreign Banks: 46 | Cooperative Banks: 42

IMPORTANT POINTS ON RBI

- ✚ RBI is not expected to perform the function of accepting deposits from the general public.
- ✚ Prime lending rate is decided by the individual banks.
- ✚ RBI decides the following rates namely; Bank rate, repo rate, reverse repo rate&cash reserve ratio.
- ✚ The quantitative instruments of RBI are – bank rate policy, cash reserve ratio&statutory liquidity ratio.
- ✚ The objective of monetary policy is to control inflation; discourage hoarding of commodities&encourage flow of credit into neglected sector.
- ✚ When RBI is lender of the last resort, it means that RBI advances credit against eligible securities.
- ✚ GOI decides the quantity of coins to be minted.
- ✚ The method which is used currently in India to issue currency note – **minimum reserve system**. For issuing notes, RBI is required to hold the minimum reserves of Rs. 200 crore of which note less than Rs. 115 crore is to be held in gold.

POLICY RATES

Current Reserve Ratios & Policy Rates	
Bank Rate	6.25%
Repo Rate	6.00%
Reverse Repo Rate	5.75%
CRR	4.00%
SLR	19.50%
MSF	6.25%

Repo Rate

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

Reverse Repo Rate

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

SLR Rate

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

It is determined as the %age of total Net Demand&Time Liabilities (NDTL).

Bank Rate

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

CASH RESERVE RATIO

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

ACCOUNTS IN A BANK

- Savings Bank Account
- Current Deposit Account
- Fixed Deposit Account
- Recurring Deposit a/c

Savings Bank Account

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

Current Deposit Account

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

GA POWER CAPSULE FOR IBPS MAINS & OICL MAINS 2017**Fixed Deposit Account (also Term Deposit Account)**

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

Recurring Deposit Account

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

Important points to remember

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

INTEREST RATE ON BANK ACCOUNTS**A) Some points related to Interest Rates on Bank Accounts {Differential rate of interest (DRI)}**

- Interest on Savings A/c is calculated on daily balance basis.
- Now, All SCBs (Excluding RRBs) have the discretion to offer differential interest rates based on whether the term deposits are with or without-premature-withdrawal-facility, subject to the following guidelines:
 - All term deposits of individuals (held singly or jointly) of Rs.15 lakh & below should, necessarily, have premature withdrawal facility.
 - For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.
 - Banks should disclose in advance the schedule of interest rates payable on deposits i.e. all deposits mobilized by banks should be strictly in conformity with the published schedule.

B) Taxation of Savings Bank Interest rates:

Unlike interest on fixed deposits, interest earned on savings bank accounts is not subject to Tax Deduction at Source. However, this does not mean the interest earned on Savings accounts is completely tax free. It is exempt upto Rs. 10,000 in a year, & if the interest you earn from Savings accounts crosses this threshold, it becomes subject to tax.

Inoperative & Dormant Accounts

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

TERMS RELATING TO DEPOSITS

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

Demand liabilities

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

Time liabilities

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

NEGOTIABLE INSTRUMENTS ACT 1881

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

CHEQUE

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

AMOUNT OF A CHEQUE

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

Types of Cheque**1. Bearer Cheque or open Cheque**

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

2. Order Cheque

When the word "bearer" appearing on the face of a cheque is cancelled & when in its place the word "or order" is written on the face of the cheque, the cheque is called an order cheque. Such a cheque is payable to the person specified therein as the payee, or to any one else to whom it is endorsed (transferred).

3. Crossed Cheque

Crossing of cheque means drawing two parallel lines on the face of the cheque with or without additional words like "& CO." or "Account Payee" or "Not Negotiable". A crossed cheque cannot be encashed at the cash counter of a bank but it can only be credited to the payee's account.

4. Ante-Dated Cheque

If a cheque bears a date earlier than the date on which it is presented to the bank, it is called as "ante-dated cheque".

Such a cheque is valid upto 3 months from the date of the cheque.

5. Post-Dated Cheque

If a cheque bears a date which is yet to come (future date) then it is known as post-dated cheque. A post dated cheque cannot be honoured earlier than the date on the cheque.

6. Stale Cheque

If a cheque is presented for payment after 3 months from the date of the cheque it is called stale cheque. A stale cheque is not honoured by the bank.

7. A self cheque

A self cheque is written by the account holder as pay self to receive the money in the physical form from the branch where he holds his account.

8. "A truncated cheque" means a cheque which is truncated during the course of a clearing cycle, either by the clearing house or by the bank whether paying or receiving payment, immediately on generation of an electronic image for transmission. The expression "clearing house" means the clearing house managed by the RBI or a clearing house recognised as such by the RBI.

Parties of a Cheque:

There are three parties to the cheque

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

ENDORSEMENT

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

Endorsement in full

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

Restrictive endorsement

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

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

Crossing

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

Crossing is **applicable** in case of **cheques & demand drafts** only & does not cover BOE or promissory note.

TYPES OF CROSSING

General crossing (sec 123)

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

Special crossing (sec 124)

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

Special Crossing in favour more than one bank

As per Section 127, if a cheque is crossed specially to more than one bank (unless one bank is acting as collecting agent to another), the payment shall be refused. A cheque crossed to two or more branches of the same bank is considered to be crossed to one bank only.

Not negotiable crossing

As per Section 130, a person taking a cheque crossed generally or specially bearing the words 'not negotiable' shall not have not be capable of giving a better title to the cheque than that, which the person from whom he took it, had.

Demand Drafts

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

Important features of a demand draft are:

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

BANKING OMBUDSMAN SCHEME 2006

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

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- 1) The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- 2) All Scheduled Commercial Banks, Regional Rural Banks & Scheduled Primary Co-operative Banks are covered under the Scheme.
- 3) The Banking Ombudsman does not charge any fee for filing & resolving customers' complaints.
- 4) The maximum compensation which a BO can help a complainant to get is Rs. 20 lakhs.
- 5) If a complaint is not settled by an agreement within a period of one month, the BO proceeds further to pass an award. Before passing an award, the BO provides reasonable opportunity to the complainant & the bank, to present their case.
- 6) If one is not satisfied with the decision passed by the BO, one can approach the appellate authority who is the Deputy Governor of the RBI.

FINANCIAL INCLUSION

Financial inclusion involves

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

Some Important initiatives for Financial Inclusion

- Lead banking scheme (LBS).
- No frills account.
- BSBDA
- Business Correspondents (BC) system.
- Swabhiman Campaign
- PMJDY

Lead Bank Scheme

- Lead Bank Scheme, introduced towards the end of 1969, envisages assignment of lead roles to individual banks (both in public sector & private sector) for the districts allotted to them.
- A bank having a relatively large network of branches in the rural areas of a given district & endowed with adequate financial & manpower resources has generally been entrusted with the lead responsibility for that district. Accordingly, all the districts in the country have been allotted to various banks.
- The lead bank acts as a leader for coordinating the efforts of all credit institutions in the allotted districts.

No Frill Account

- 'No Frills' account is a basic banking account. Such account requires either nil minimum balance or very low minimum balance. Charges applicable to such accounts are low.
- The RBI in 2005-06 called upon Indian banks to design a 'no frills account' - a no precondition, low 'minimum balance maintenance' account with simplified KYC (Know Your Customer) norms.
- But all the existing 'No-frills' accounts opened were converted into BSBDA in compliance with the guidelines issued by RBI in 2012.

BSBDA

In 2012, RBI introduced BSBDA. Some important points are:

- This account shall not have the requirement of any minimum balance.
- The services available in the account will include: deposit & withdrawal of cash at bank branch as well as ATMs; receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques drawn by Central/State Government agencies & departments;
- While there will be no limit on the number of deposits that can be made in a month, account holders will be allowed a maximum of four withdrawals in a month, including ATM withdrawals.
- Facility of ATM card or ATM-cum-Debit Card.

Business Correspondent

BCs are bank representatives. They personally go to area allotted to them & carry out banking. They help villagers to open bank accounts, in banking transactions etc. Business Correspondents get commission from bank for every new account opened, every transaction made via them, every loan-application processed etc.

LENDING RATES

Base Rate

- RBI decided that banks should switch over to Base Rate system w.e.f. 1.7.2010.
- Banks may determine their actual lending rates w.r.t. Base Rate.
- No loan can be sanctioned below base rate.
- Exempted accounts: The following loans could be priced without reference to Base Rate: (a) DRI loans (b) loans to banks' own employees (c) loans to banks' depositors against their own deposits.

Marginal Cost Based Lending Rate

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

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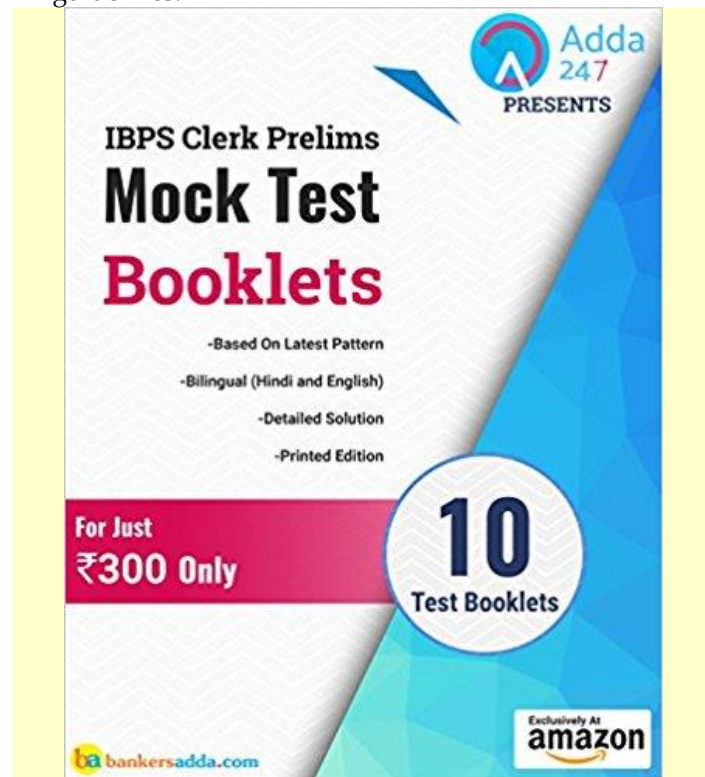
- ✚ All rupee loans sanctioned & credit limits renewed w.e.f. 01.04.16 to be priced w.r.t. MCLR. It will be internal benchmark.
- ✚ The MCLR comprises of (a) Marginal cost of funds; (b) Negative carry on account of CRR; (c) operating costs; (d) Tenor premium.
- ✚ Marginal Cost of funds (MCF): It has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

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

Exemptions from MCLR

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

- d) Fixed rate loans. In case of hybrid loans where the interest rates are partly fixed & partly floating, interest rate on the floating portion should adhere to the MCLR guidelines.



HANDY NOTES BANKING: PRIORITY SECTOR LENDING

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

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

Targets under PSL

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

2017-18	36
2018-19	38
2019-20	40

Categorization of MSME according to MSME ACT 2006

Manufacturing Sector (Goods)	
Enterprises	Investment in plant & machinery
Micro Enterprises	Does not exceed twenty five lakh rupees
Small Enterprises	More than twenty five lakh rupees but does not exceed five crore rupees
Medium Enterprises	More than five crore rupees but does not exceed ten crore rupees

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

Other Targets under PSL

- ✚ Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a

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landholding of more than 1 hectare & upto 2 hectares are considered as Small Farmers.

- SCB having any shortfall in lending to priority sector shall be allocated amounts for contribution to Rural Infrastructure Development Fund with NABARD.
- For Renewable Energy, bank loans up to a limit of Rs.15 crore to borrowers for purposes like solar based power generators, etc. For individual households, the loan limit will be Rs.10 lakh per borrower.
- For Housing, banks can provide loans to individuals up to Rs. 28 lakh in metropolitan centres (with population of ten lakh&above) & loans up to Rs. 20 lakh in other centres for purchase/construction of a dwelling unit per family.
- Export credit will be allowed up to 32% of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses upto Rs. 10 lakh for studies in India&Rs. 20 lakh for studies abroad.
- Limits under Social infrastructure** Bank loans up to a limit of Rs.5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities&sanitation facilities in Tier II to Tier VI centres.

Monitoring of Priority Sector Lending targets

To ensure continuous flow of credit to priority sector, there will be more frequent monitoring of priority sector lending compliance of banks on 'quarterly' basis instead of annual basis as of now.

Non-achievement of Priority Sector targets

- Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to RIDF established with NABARD&other Funds with NABARD/NHB/SIDBI, as decided by the Reserve Bank from time to time.
- The interest rates on banks' contribution to RIDF or any other Funds, tenure of deposits, etc. shall be fixed by Reserve Bank of India from time to time.

RBI revises priority sector lending norms for RRBs

Salient features of the guidelines:-

- Targets:** 75 % of total outstanding to the sectors eligible for classification as priority sector lending.
- Categories of the Priority Sector:** Medium Enterprises, Social Infrastructure&Renewable Energy will form part of the Priority Sector, in addition to the existing categories, with a cap of 15% of total outstanding.
- Agriculture:** 18% of total outstanding should be advanced to activities mentioned under Agriculture.
- Small & Marginal Farmers:** A target of 8% of total outstanding has been prescribed for Small&Marginal Farmers within Agriculture.
- Micro Enterprises:** A target of 7.5 % of total outstanding has been prescribed for Micro Enterprises.

Weaker Sectors: A target of 15 % of total outstanding has been prescribed for Weaker Sections.

Monitoring: Priority Sector Lending will be monitored on a quarterly as well as annual basis.

Note: The revised guidelines will be operational with effect from Jan 2016.

REVERSE MORTGAGE LOAN

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

- A homeowner who is above 60 years of age is eligible for reverse mortgage loan. It allows him to turn the equity in his home into one lump sum or periodic payments mutually agreed by the borrower&the banker.
- NO REPAYMENT is required as long as the borrower lives, Borrower should pay all taxes relating to the house&maintain the property as his primary residence.
- The amount of loan is based on several factors:
 - Borrower's age,
 - Value of the property
 - Current interest rates &
 - The specific plan chosen.

As per the scheme formulated by National Housing Bank (NHB), the maximum period of the loan period is 15 years. The residual life of the property should be at least 20 years. Where the borrower lives longer than 15 years, periodic payments will not be made by lender. However, the borrower can continue to occupy.

MONEY MARKET

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

CAPITAL MARKETS IN INDIA

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

Money Market VS Capital Market

Money Market	Capital Market
Market for short term financial assets	Market for long term financial assets
Maturity period less than one year	Maturity period beyond one year
Deals over the counter	Deals at stock exchange
No. of players limited	No. of players unlimited
Regulated by RBI	Regulated by SEBI

Major money market Instruments

- Certificate of Deposit (CD)
- Commercial Paper (CP)
- Inter Bank Participation Certificates

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- Inter Bank term Money
- Treasury Bills
- Bill Rediscounting
- Call/Notice Money

Terms relating to Money Market

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

CALL/NOTICE MONEY MARKET OPERATIONS

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



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VALIDITY 12 MONTHS

INSTRUMENT OF GOVT. BORROWING

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

TREASURY BILLS

- These are the instruments (in the form of promissory notes) of short term borrowing by the Central govt., first issued in India in 1917.
- TBs can be purchased by any one (including individuals) except State govt.
- Minimum amount of face value Rs. 25000 & in multiples thereof.
- Maturity: 91 days, 182 days & 364 days.**
- Treasury bills are zero coupon securities.** They are issued at a discount & redeemed at face value at maturity.

Cash Management Bills (CMB)

- CMB introduced on 11.08.11, is a short-term security to be sold by Govt. of India to raise temporary money for cash management needs.
- The tenure is less than 91 days but the notified amount & date of issue depends upon the temporary cash requirement of the Govt.**
- It is issued at discount to the face value** through auctions, as in the case of the Treasury Bills.

DATED SECURITIES

- These are long term securities & carry a fixed or floating coupon (interest rate) paid on the face value, payable at fixed time periods (half-yearly).
- The **tenor of dated securities** can be up to 40 years.
- Public Debt Office of RBI** acts as the registry/depository of Govt. securities & deals with the issue, interest payment & repayment of principal at maturity.

WAYS & MEANS ADVANCES (WMAs)

- WMAs were introduced as per an agreement between RBI & Govt.
- WMAs are temporary overdrafts by RBI to govt. (Central & State) under Section 17(5) of RBI Act. WMSs replaced the earlier ad hoc T-Bills system.
- WMAs bridge the time interval of mismatch between govt. expenditure & receipts.
- Duration:** 10 consecutive working days for Central Govt. & 14 days for State Govt.

OTHER MONEY MARKET INSTRUMENTS

CERTIFICATE OF DEPOSIT

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

Who can issue	Scheduled commercial banks (except RRBs) & All India Financial Institutions within their 'Umbrella limit'.
CRR/SLR	Applicable on the issue price in case of banks

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Investors	Individuals (other than minor), corporations, companies, trusts, funds, associations etc.
Maturity	Min: 7 days Max : 12 Months (in case of FIs minimum 1 year & maximum 3 years).
Amount	Min: Rs. 1 lac, beyond which in multiple of Rs. 1 lac
Int. Rate	Market related. Fixed or floating
Loan	Against collateral of CD not permitted
Nature	Usance Promissory note. Can be issued in Dematerialisation form only wef June 30, 2002

COMMERCIAL PAPER

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

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

iii. A company is eligible to issue CP if:

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

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

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

(d) Minimum credit rating from SEBI approved credit rating agency (CRA) is A3.

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

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

MERCHANT BANKING

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

CAPITAL MARKETS IN INDIA

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

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

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

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

The primary market refers to the setup which helps the industry to raise funds by issuing different types of

securities, which are issued directly to the investors, both individual & institutions.

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

INDIAN DEPOSITORY RECEIPTS (IDRs)

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

MUTUAL FUND TERMS

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

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

Net asset value: The price of value of one share of a fund. It is calculated by summing the quoted values of all the securities held by the fund, adding in cash & any accrued income & subtracting liabilities & dividing the result by the number of shares outstanding.

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

DICGC (Deposit Insurance & Credit Guarantee Corporation of India)

1. **Which banks are insured by the DICGC?**

All commercial banks including branches of foreign banks functioning in India, local area banks & regional rural banks are insured by the DICGC.

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

It insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.

(i) Deposits of foreign Governments;

(ii) Deposits of Central/State Governments;

(iii) Inter-bank deposits;

(iv) Deposits of the State Land Development Banks with the State co-operative bank;

(v) Any amount due on account of any deposit received outside India

(vi) Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.

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

Each depositor in a bank is insured upto a maximum of Rs.1,00,000 for both principal & interest amount held by him in the same capacity.

4. HQ: Mumbai Chairman: NS Vishwanathan

NPA-Non-Performing Asset & SARFAESI

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

Criteria for classification of loan as NPA

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

SARFAESI Act & Rules

✚ SARFAESI Act (The Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002) was enacted to regulate securitization & reconstruction of financial assets & enforcement of security interest created in respect of Financial Assets to enable realization of such assets.

✚ The Act provides for the manner for enforcement of security interests by a secured creditor without the intervention of a court or tribunal.

✚ If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the secured creditor is conferred with powers under the SARFAESI Act to

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

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

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

✚ Standard asset is one that does not disclose any problems & which does not carry more than normal risk attached to the business.

✚ An asset which has been classified as NPA for a period not exceeding 12 months is considered as sub-standard asset.

✚ Doubtful asset is one which has remained NPA for a period exceeding 12 months.

✚ An asset which is considered uncollectible & loss has been identified by the bank or internal or external auditors or the RBI inspection & the loss has not been written off is regarded as loss asset.

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

HYPOTHECATION/PLEDGE-DISTINCTION

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

MORTGAGE

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

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ATM

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

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

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

Ans. ATMs set up, owned & operated by non-banks are called White Label ATMs. Non-bank ATM operators are authorized under Payment & Settlement Systems Act, 2007 by the Reserve Bank of India.

Q.3. Is there any time limit for the card issuing banks for recrediting the customers account for a failed ATM/WLA transaction?

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

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

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

CURRENCY IN INDIA

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

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

What do you know by currency chest?

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

What is a small coin depot?

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

What are soiled, mutilated & imperfect banknotes?

- ✚ "Soiled note" means a note which, has become dirty due to usage & also includes a two piece note pasted together wherein both the pieces presented belong to the same note, & form the entire note.
- ✚ **Mutilated banknote** is a banknote, of which a portion is missing or which is composed of more than two pieces.
- ✚ **Imperfect banknote** means any banknote, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated banknote.

Pre-2005 series Banknotes

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

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

NATIONALISATION OF BANKS

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

TRANSFER SYSTEM IN BANKING SECTOR

Real Time Gross Settlement (RTGS)

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

National Electronic Funds Transfer (NEFT)

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

Amount: There is no lower / upper value limit.

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

Processing Charges/Service Charges

1. Banks cannot levy any charges for inward NEFT,

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2. For outward NEFT: Up to Rs. 10000 = Rs. 2.50, above Rs. 10000 to Rs. 1 lac = Rs. 5. Above Rs. 1 lac to Rs. 2 lac = Max Rs. 15 & above Rs. 2 lac = Max Rs. 25 (w.e.f. 13.07.2012).

CENTRALIZED FUNDS MANAGEMENT SYSTEMS (CFMS)

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

NEPAL REMITTANCE SCHEME

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

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

CORE BANKING SOLUTIONS

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

Accounts for Foreign (Currency/Person) in India

a) NRO A/c (Foreign Tourist)

- Foreign tourists during their short visit to India can open a Non-Resident (Ordinary) Rupee (NRO) account (Current / Savings) with any Authorised Dealer bank dealing in foreign exchange.
- Can be opened up to a maximum period of 6 months.
- All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / DDs.

b) EEFC A/c

- Exchange Earners' Foreign Currency Account (EEFC) is an a/c maintained in foreign currency with Authorised Dealer.
- It is a facility provided to foreign exchange earners, including exporters, to credit 100% of their foreign exchange earnings to the a/c, so that the account holders do not have to convert foreign exchange into Rupees, thereby minimizing the transaction costs.
- All categories of foreign exchange earners, such as individuals, companies, etc. who are resident in India, may open EEFC accounts.
- It can be held only in the form of a current account. No interest is payable on EEFC accounts.

ACCOUNTS FOR NRI/PIO

Non-Resident Ordinary Rupee Account (NRO Account)

- NRO accounts may be opened / maintained in the form of current, savings, recurring or fixed deposit accounts.

- Interest rates offered by banks on NRO deposits cannot be higher than those offered by them on comparable domestic rupee deposits.
- Account should be denominated in Indian Rupees.
- NRI/PIO may remit from the balances held in NRO account an amount not exceeding USD one million per financial year, subject to payment of applicable taxes.
- The limit of USD 1 million per financial year includes sale proceeds of immovable properties held by NRIs/PIOs.

Non-Resident (External) Rupee Account (NRE Account)

- NRE account may be in the form of savings, current, recurring or fixed deposit accounts.
- Account will be maintained in Indian Rupees.
- Accrued interest income & balances held in NRE accounts are exempt from Income tax.
- Authorised dealers/authorised banks at their discretion allow for a period not more than two weeks, overdrawings in NRE savings bank accounts, up to a limit of Rs. 50,000.
- Loans up to Rs. 100 lakh can be extended against security of funds held in NRE Account either to the depositors or third parties.

Foreign Currency Non-Resident (Bank) Account - FCNR (B) Account

- FCNR (B) accounts are only in the form of term deposits of 1 to 5 years
- Account can be in any freely convertible currency.
- Loans up to Rs. 100 lakh can be extended against security of funds held in FCNR (B) deposit either to the depositors or third parties.
- The interest rates are stipulated by the Department of Banking Operations & Development, RBI.

How Rating done to Banks in India

RATING OF BANKS

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

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

CAMELS Rating for Domestic Banks

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

Rating parameters for foreign banks

C	Capital adequacy ratio
A	Asset quality

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L	Liquidity
C	Compliance
S	System&controls

BASEL-3 NORMS

- Basel Committee is the primary global standard-setter for the prudential regulation of banks & provides a forum for cooperation on banking supervisory matters.
- Its mandate is to strengthen the regulation, supervision & practices of banks worldwide with the purpose of enhancing financial stability.
- Stefan Ingves, Governor of Sveriges Riksbank (SWEDEN), is the Chairman of the Basel Committee.
- Basel III or Basel 3 released in December, 2010 is the third in the series of Basel Accords. These accords deal with risk management aspects for the banking sector.
- According to Basel Committee on Banking Supervision "Basel III is a comprehensive set of reform measures, developed by the Basel Committee on Banking Supervision, to strengthen the regulation, supervision&risk management of the banking sector".
- Basel 3 measures aim to:
 - Improve the banking sector's ability to absorb shocks arising from financial & economic stress, whatever the source
 - Improve risk management & governance
 - Strengthen banks' transparency & disclosures.

Three Pillars of Basel 3

Pillar 1: Minimum Regulatory Capital Requirements based on Risk Weighted Assets (RWAs):

Maintaining capital calculated through credit, market&operational risk areas (mainly that capital which can absorb risk.)

Pillar 2: Supervisory Review Process:

Regulating tools&frameworks for dealing with peripheral risks that bank face.

Pillar 3: Market Discipline:

Increasing the disclosures that banks must provide to increase the transparency of banks

Important Facts related to BASEL 3

- Minimum Ratio of Total Capital To RWAs--10.50%
- Minimum Ratio of Common Equity to RWAs--4.50% to 7.00%
- Tier I capital to RWAs--6.00%
- Core Tier I capital to RWAs--5.00%
- Capital Conservation Buffers to RWAs--2.50%
- Leverage Ratio--3.00%
- Countercyclical Buffer--0% to 2.50%

NBFC

Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 engaged in the business of loans & advances, acquisition of shares/stocks/bonds/debentures/securities issued by Government or local authority or other marketable securities of a like nature, leasing, hire-purchase, insurance business, chit fund business.

Difference between BANK & NBFC:

NBFCs lend & make investments & hence their activities are akin to that of banks; however there are a few differences as given below:

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

Register with RBI:

A company incorporated under the Companies Act, 1956 & desirous of commencing business of non-banking financial institution as defined under Section 45 I(a) of the RBI Act, 1934 should comply with the following:

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

Deposits in NBFC:

- Presently, the maximum rate of interest an NBFC can offer is 12.5%. The interest may be paid or compounded at rests not shorter than monthly rests.
- NBFCs are allowed to accept / renew public deposits for a minimum period of 12 months & maximum period of 60 months. They cannot accept deposits repayable on demand.
- The deposits with NBFCs are not insured.
- The repayment of deposits by NBFCs is not guaranteed by RBI.

TYPES OF MONEY

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

Representative Money - is money that includes token coins, or any other physical tokens like certificates, that can be reliably exchanged for a fixed amount/quantity of a commodity like gold or silver.

Fiat Money - Fiat money, also known as fiat currency is the money whose value is not derived from any intrinsic value or any guarantee that it can be converted into valuable commodity (like gold). Instead, it derives value only based on government order (fiat)

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Commercial Bank Money - Commercial bank money or the demand deposits are claims against financial institutions which can be used for purchasing goods & services.

Reserve Money (M₀)

Currency in circulation + Bankers' 'deposits with the RBI + 'Other' deposits with the RBI = Net RBI 'credit to the Government + RBI credit to the commercial sector + RBI's claims on banks + RBI's net foreign assets + Government's currency liabilities to the public - RBI's net non-monetary liabilities.

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

M₂ = M₁ + Savings deposits of office savings banks.

M₃ = M₁ + Time deposits with the banking system
= Net bank credit to the Government + Bank credit to the Commercial sector + Net foreign assets of the banking sector + Government's currency liabilities to the public - Net non-monetary liabilities of the banking sector.

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

Note:

Bhartiya Reserve Bank Note Mudran Private Limited (BRBNMPL)

RBI established BRBNMPL in February 1995 as a wholly-owned subsidiary to augment the production of bank notes in India & to enable bridging of the gap between supply & demand for bank notes in the country.

BANKING ABBREVIATIONS

1. **PSBs**: Public Sector Banks
2. **SNBCs**: Schedule Non Commercial Banks
3. **SENSEX**: Sensitive Index Of Stock Exchange
4. **KYC**: Know Your Customer
5. **RTGS**: Real Time Gross Settlement
6. **NEFT**: National Electronic Fund Transfer
7. **EFT**: Electronic Fund Transfer
8. **CBS**: Core Banking Solutions
9. **LIBOR**: London Interbank Offered Rate
10. **MIBOR**: Mumbai Interbank Offered Rate
11. **MIBID**: Mumbai Interbank Bid Rate
12. **SARFAESI**: Securitisation & Reconstruction Of Financial Assets & Enforcement Of Security Interest
13. **CAR**: Capital Adequacy Ratio
14. **FIIs**: Foreign Institutional Investments
15. **MICR**: Magnetic Ink Character Recognition
16. **BIRD**: Bankers Institute Of Rural Development
17. **IBA**: Indian Bank Association
18. **BPLR**: Benchmark Prime Lending Rate
19. **SWOT**: Strength, Weaknesses, Opportunities & Threats
20. **SWIFT**: Society For Worldwide Interbank Financial Telecommunication
21. **FERA**: Foreign Exchange Regulatory Act
22. **FEMA**: Foreign Exchange Management Act
23. **CASA**: Current & Saving Account
24. **NDTL**: Net Demand & Time Liabilities
25. **NASDAQ**: National Association For Securities Dealers Automated Quotations
26. **CRISIL**: Credit Rating & Investment Services India Limited
27. **CIBIL**: Credit Information Bureau Of India Limited
28. **NAV**: Net Asset Value
29. **ICRA**: Indian Credit Rating Agency
30. **CARE**: Credit Analysis & Research Limited
31. **WMAs**: Ways & Means Advances
32. **ALM**: Asset Liability Management
33. **INFINET**: Indian Financial Network
34. **OLTAS**: On-line Tax Accounting System (OLTAS) for Direct Taxes
35. **TIN**: Tax Information Network (TIN)
36. **IMPS**: Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
37. **CDR**: Corporate Debt Restructuring
38. **CAD**: Capital Account Deficit
39. **REITs**: Real Estate Investment Trusts
40. **InvITs**: Infrastructure Investment Trusts
41. **ALM**: Asset Liability Management
42. **ASBA**: Application Supported by Blocked Amount
43. **PIN**: Personal Identification Number
44. **CECA**: Comprehensive Economic Cooperation Agreement
45. **CEPA**: Comprehensive Economic Partnership Agreement
46. **DTAA**: Double Taxation Avoidance Agreement
47. **EFSF**: European Financial Stability Facility
48. **FINO**: Financial Inclusion Network Operation
49. **FIPB**: Foreign Investment Promotion board
50. **FSLRC**: Financial Sector Legislative Reforms Commission
51. **CRAR**: Capital to Risk-weighted Assets Ratio
52. **LCR**: Liquidity Coverage Ratio
53. **TARC**: Tax Administration Reform Commission
54. **GIRO**: Government Internal Revenue Order
55. **FRBMA**: Fiscal Responsibility & Budget Management Act
56. **AMFI**: Association of Mutual Fund in India.
57. **TIEA**: Tax Information exchange Agreement
58. **GAAR**: General anti avoidance rule
59. **GSLV**: Geo-Synchronous Launch Vehicle
60. **PPP**: Public Private Partnership & Purchasing Power parity
61. **PSLV**: Polar Satellite Launch vehicle
62. **TAPI**: Turkmenistan-Afghanistan-Pakistan-India.
63. **QFI**: Qualified Foreign Investors
64. **AD**: Authorized Dealer.
65. **ASSOCHAM**: Associated Chambers of Commerce & Industry of India.
66. **BCSBI**: Banking Codes & Standards Board of India.
67. **BIS**: Bank for International Settlements.

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68. CDS-Credit Default Swap.
69. CEPA-Comprehensive Economic Partnership Management.
70. FIMMDA-Fixed Income Money MARKETS & Derivatives Association.
71. FPI-Foreign Portfolio Investment.
72. IBRD-International Bank for Reconstruction & Development.
73. UIDAI-Unique Identification Development Authority of India.
74. PMGSY- Pradhan Mantri Gram Sadak Yojana
75. PMEGP- PM's Employment Generation Programme
76. NRDWP- National Rural Drinking Water Programme
77. PMKK- Pradhan Mantri Kaushal Kendras
78. SANKALP- Skill Acquisition & Knowledge Awareness for Livelihood Promotion programme
79. STRIVE- Skill Strengthening for Industrial Value Enhancement
80. NTA- National Testing Agency
81. ICDS- Integrated Child Development Services
82. TIES- Trade Infrastructure for Export Scheme
83. FIPB- Foreign Investment Promotion Board
84. CERT-Fin- Computer Emergency Response Team for our Financial Sector
85. IRFC- Indian Railway Finance Corporation Limited
86. FFO- Further Fund Offering

IMPORTANT BANKING TERMS

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

IMPORTANT BANKING CONCEPTS

1) What is Balance of Trade?

The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise

trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.

2) What is Balance of Payments?

A list of all of a country's international transactions for a given time period, usually one year.

3) What is NOSTRO Account?

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

4) What is VOSTRO Account?

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

5) What is BCBS?

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

6) What is LIBOR?

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

7) What is STRIPS?

Separate Trading for Registered Interest & Principal Securities.

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

CASA stands for Current Account Savings Account. The CASA ratio shows how much deposit a bank has in the form of current&saving account deposits in the total deposit. A higher CASA ratio means better operating efficiency of the bank.

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

IMPORTANT CODES USED IN BANKING

IFSC (Indian Financial System Code)

- ✚ Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.
- ✚ This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero) and the last 6 characters representing the bank branch.
- ✚ For ex: PNB0014976 :
First 4 character PNB0 – refers to Punjab National Bank.
0 is a control number.
Last six characters (014976) represents the branch

MICR – Magnetic ink character Recognition

- ✚ MICR is 9-digit numeric code that uniquely identifies a bank branch participating in electronic clearing scheme.
- ✚ Used to identify the location of a bank branch.
- ✚ City (3) Bank (3) Branch (3)
- ✚ It is allotted to a bank branch is printed on the MICR band of cheques. MICR used for electronic credit system.

SWIFT Code: Society for Worldwide Interbank financial tele-communication

- ✚ India was 74th Nation to join SWIFT Network.

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- SWIFT Code is a standard format of bank Identifier code.
- This code is used particularly in International transfer of money between banks.
- A majority of FOREX related message are sent to correspondent banks abroad through SWIFT.
- SWIFT Code consist 8 or 11 character when code is 8 digit,
- It is referred to primary office.
- 4 – bank code
- 2 – country code
- 2 – location code
- 3 – branch code (optional)

Headquarters of NATIONALIZED/PSBs BANKS

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

FINANCIAL REGULATORS

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

TYPES OF BANKING

- Para banking-** When Bank provides banking services except the general banking facility.
- Narrow Banking-** When banks invest its money in government securities instead investing in market to avoid risk.
- Offshore Banking-** Bank which accept currency of all countries.
- Green banking-** Promoting environmental-friendly practices&reducing your carbon footprint from your banking activities.
- Retail Banking-** Retail banking refers to the division of a bank that deals directly with retail customers.
- Wholesale banking-**Wholesale banking is the provision of services by banks to organisations such as Mortgage Brokers, large corporate clients, mid-sized companies, real estate developers&investors, international trade finance businesses etc.
- Universal Banking**
- R H Khan committee & recommended the concept of Universal Banking. It means allowing Fls& banks to undertake all types of banking or development financing activity, subject to compliance of statutory&other requirements of RBI, Govt.& related legal Acts.
- Islamic Banking:** An Islamic bank is a deposit-taking banking institution whose scope of activities excluding borrowing&lendingon the basis of interest.

FINANCIAL INSTITUTIONS

National Bank for Agriculture&Rural Development

- Established on 12th July 1982 on the recommendation of CRAFTICARD committee (also called as SivaramanCommittee)
- For Agricultural finance, It is the apex organization.
- Chairman: Dr. Harsha Kumar Bhanwala
- Head Quarters: Mumbai
- Rural Infrastructure Development Fund (RIDF) is operated by NABARD, instead in April 1995.
- NABARD is the "Micro-Finance Regulatory Authority"

Small Industries Development Bank of India (SIDBI)

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

Securities&Exchange Board of India (SEBI)

- It is theregulator for the securitiesmarket in India. SEBI was initiallyestablished as a non statutory body in April 1988, to regulate theworking of stock

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exchange. Later it was given a statutory status on April 1992 via SEBI Act, 1992 with the following objectives.

- Chairman- Ajay Tyagi
- Head Quarters : Mumbai

REGIONAL RURAL BANK (RRB):

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

EXIM BANK:

- Export-Import (EXIM) Bank of India is the principal financial institution in India for coordinating the working of institutions engaged in financing export & import trade.
- It is a statutory corporation wholly owned by the Government of India.
- It was established on January 1, 1982 for the purpose of financing, facilitating & promoting foreign trade of India.
- Chairman- David Rasquinha
- Head Quarters : Mumbai



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NATIONAL HOUSING BANK (NHB)

- It is the apex institution of housing finance in India, was set up as wholly owned subsidiary of RBI.
- The bank started its operations from July 1988.
- NHB is a subsidiary bank of Reserve Bank of India.
- National Housing Bank was established under section 6 of National Housing Bank Act (1987).
- The headquarters of NHB is in New Delhi.
- Chairman: Shri Sriram Kalyanaraman

ECGC

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

A brief on Financial Terms

1. Cross Selling

Cross-selling stands for offering to the existing & new customers, some additional banking products, with a view to expand banking business, reduce the per customer cost of operations & provide more satisfaction & value to the customer.

2. Credit Card Business

Issue of cards

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

LIQUIDITY ADJUSTMENT FACILITY

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

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

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

Marginal Standing Facility (MSF)

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

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

Amount: 1% of NDTL

CLEARING CORPORATION OF INDIA

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

Collateralised Borrowing & Lending Obligation (CBLO)

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

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

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ASSET SECURITISATION

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

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

BANKING CODES & STANDARDS BOARD OF INDIA

Banking Codes & Standards Board of India (BCSBI) was set up on the lines of a similar set up in UK to oversee the Fair Practice Code evolved by the Bankers.

Members: The Board was set up as a Society, under the Societies Registration Act, 1860. Commercial banks, RRBs & Urban Coop Banks are its members.

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

KISAN VIKAS PATRA

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

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

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

Maturity period: 115 Months

Rate of Interest: 7.5%.

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

1. Nomination facility, 2. Pledge for loan facility & 3. premature payment after 2 years & 6 months subject to certain conditions, is eligible.

MUDRA BANK

MUDRA, which stands for Micro Units Development & Refinance Agency Ltd, is a financial institution being set up by Government of India for development & refinancing micro units' enterprises.

Under the aegis of **Pradhan Mantri MUDRA Yojana (PMMY)**, MUDRA has already created its initial products/schemes. The interventions have been named 'Shishu', 'Kishor' & 'Tarun' to signify the stage of growth/development & funding needs of the beneficiary micro unit / entrepreneur & also to provide a reference point for the next phase of graduation / growth to look forward to. The financial limit for these schemes is:-

(a) **Shishu:** covering loans up to 50,000/-

(b) **Kishor:** covering loans above 50,000/- & up to 5 lakh

(c) **Tarun:** covering loans above 5 lakh to 10 lakh

Indian Banks' Association (IBA)

Indian Banks' Association (IBA) set up in 1946 with 22 members to discuss issues of common interests. Over the years, IBA emerged as the Voice of Indian Banking Industry. IBA adopts a consultative approach to give its views on any issue pertaining to banking sector. **As on December 28, 2015** the total Membership of the Association is 237.

Ordinary: 139 Associate: 98 Total: 237

Rajeev Rishi is present Chairman of IBA & its headquarter is in Mumbai.

Prompt Corrective Action (PCA)

To ensure that banks don't go bust, RBI has put in place some trigger points to assess, monitor, control & take corrective actions on banks which are weak & troubled. The process or mechanism under which such actions are taken is known as Prompt Corrective Action, or PCA.

What is PCA as per RBI? All Misconceptions Cleared

RBI clarified that the PCA framework is not intended to constrain normal operations of the banks for the general public.

Under RBI's supervisory framework, it uses various measures/tools to maintain sound financial health of banks. PCA framework is one of such supervisory tools.

It involves monitoring of certain performance indicators of the banks as an early warning exercise & is initiated once such thresholds as relating to capital, asset quality etc. are breached.

Its objective is to facilitate the banks to take corrective measures including those prescribed by the Reserve Bank, in a timely manner, in order to restore their financial health.

It provides an opportunity to the Reserve Bank to pay focussed attention on such banks by engaging with the management more closely in those areas.

The PCA framework is, thus, intended to encourage banks to eschew certain riskier activities & focus on conserving capital so that their balance sheets can become stronger.

Salient Features of revised PCA Framework for Banks

A. Capital, asset quality & profitability continue to be the key areas for monitoring in the revised framework.

B. Indicators to be tracked for Capital, asset quality & profitability would be:

a) CRAR/ Common Equity Tier I ratio

CET ratio - the percentage of core equity capital, net of regulatory adjustments, to total risk weighted assets as defined in RBI Basel III guidelines

b) Net NPA ratio

NNPA ratio - the percentage of net NPAs to net advances

c) Return on Assets

ROA - the percentage of profit after tax to average total assets

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C. Leverage would be monitored additionally as part of the PCA framework.

D. Breach of any risk threshold (as detailed under) would result in invocation of PCA.

E. The PCA framework would apply without exception to all banks operating in India including small banks & foreign banks operating through branches or subsidiaries based on breach of risk thresholds of identified indicators.

F. A bank will be placed under PCA framework based on the audited Annual Financial Results & the Supervisory Assessment made by RBI.

Currency Quick Facts

Den.	Letter	Colour	Motif	Dimension
50	-	Fluorescent Blue	Hampi with Chariot	66 mm x 135 mm
200	H	Bright Yellow	Sanchi Stupa	66 mm x 146 mm
500	-	Stone Grey	Red Fort	66mm x 150mm
2000	-	Magenta	Mangalyaan	66mm x 166mm

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MoU's Signed

The Union Cabinet chaired by PM Shri Narendra Modi has given the following set of approvals. The full list of Cabinet Approvals are as follows:

- ✚ Memorandum of Cooperation (MoC) between India and Japan on the "Technical Intern Training Program (TITP)"
- ✚ Signing of the MoC between India and Japan on establishing a Liquid, Flexible and Global LNG Market
- ✚ MoU between SEBI and Financial Services Commission (FSC), Gibraltar.
- ✚ MoU between India and Belarus for Cooperation in the field of Vocational Education and Training
- ✚ Signing of MoU between Securities and Exchange Board of India (SEBI) and Capital Markets Authority (CMA), Kuwait.
- ✚ International Association of Marine Aids to Navigation and Lighthouse Authorities (IALA) to change its status from Non-Governmental Organization to Inter-Governmental Organization.
- ✚ MoU between India and Morocco on cooperation in the field of water resources
- ✚ Revised pay scales of teachers and equivalent academic staff in Universities/Colleges & centrally funded technical institutions.
- ✚ SANKALP & STRIVE Schemes to boost Skill India Mission.

Quick Facts Related to International Campaign to Abolish Nuclear Weapons (ICAN)

- ✚ It is a coalition of non-governmental organizations in one hundred countries promoting adherence to and implementation of the United Nations nuclear weapon ban treaty.
- ✚ ICAN began in Australia and was officially launched in Vienna, Austria in 2007.
- ✚ ICAN's headquarters is in Geneva, Switzerland. Beatrice Fihn is the Executive Director of ICAN.

Venues for the upcoming Tournaments

Hockey World Cup 2018 Venue:

1. Men's Hockey World Cup - India
2. Women's Hockey World Cup - England

ICC World Cup Cricket Venue:

ODI: (One day International):

1. England - 2019
2. India - 2023

T20 World Cup:

1. Australia - 2020.

FIFA (Football) World Cup venue

1. 2018: Russia
2. 2022: Qatar

Commonwealth Games venues:

1. 2014 - Glasgow (Scotland).
2. 2018 - Gold Coast (Australia).
3. 2022: Birmingham (England)

Olympics Games venues:

1. 2014 winter: Sochi (Russia)
2. 2016 Summer: Rio de Janeiro (Brazil)
3. 2018 winter: Pyeongchang (South Korea)
4. 2020 summer: Tokyo (Japan)
5. 2022 Winter: Beijing (China)
6. 2024 Summer: Paris (France)

Asian Games host cities:

1. 2014: Incheon (South Korea) (Note: 2010 Asain Games held in Guangzhou, China).
2. 2018: Jakarta, Indonesia
3. 2022: Hangzhou, China

United Nations Headquarters

International Organizations	Headquarters
UNO (United Nations Org)	New York
UNICEF	New York
UNCTAD	Geneva
WHO (World Health Org)	Geneva
ILO (International Labour Org)	Geneva
WMO (World Meteorological Org)	Geneva

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World Intellectual Property Org	Geneva
International Standards Org.	Geneva
IMF	Washington DC
World Bank	Washington DC
UNESCO	Paris
OECD	Paris
UNIDO (United Nations Industrial Dev. Org)	Vienna
IAEA (International Atomic Energy Agency)	Vienna
OPEC	Vienna
Amnesty International	London
Commonwealth of Nations	London
International Maritime Organization	London
ICJ (International Court of Justice)	The Hague
Food & Agricultural Organization	Rome
NATO	Brussels
Transparency International	Berlin
SAARC	Kathmandu
ASEAN	Jakarta
APEC (Asia Pacific Economic Forum)	Singapore
Organization of Islamic Cooperation	Jeddah

- ✚ Golden Fiber Revolution - Jute Production
- ✚ Golden Revolution - Fruits/Overall Horticulture development/Honey Production
- ✚ Green Revolution - Food grains
- ✚ Grey Revolution - Fertilizer
- ✚ Pink Revolution - Onion production/Pharmaceutical (India)/ Prawn production
- ✚ Red Revolution - Meat & Tomato Production
- ✚ Round Revolution - Potato
- ✚ Silver Fiber Revolution - Cotton
- ✚ Silver Revolution - Egg/Poultry Production
- ✚ White Revolution (In India: Operation Flood) - Milk/Dairy production
- ✚ Yellow Revolution - Oil Seeds production
- ✚ Evergreen Revolution - Overall development of Agriculture.

CENSUS

- 1) The population of the country as per the provisional figures of Census 2011 is 1210.19 million of which 623.7 million (51.54%) are males & 586.46 million (48.46%) are females.
The major highlights of the Census 2011 (Provisional figures) are as under:
*The population of India has increased by more than 181 million during the decade 2001-2011.
- 2) %age growth in 2001-2011 is 17.64; males 17.19 & females 18.12.
- 3) *Uttar Pradesh (199.5 million) is the most populous State in the country followed by Maharashtra with 112 million.

Some of the highlights

- ✚ Slogan - Our census, Our Future
- ✚ India's 1st Census - 1872
- ✚ 2011 Census is - 15th Census
- ✚ Total Population - 1,21,01,93,422
- ✚ India's Rank in population - 2nd with 17.5% (1st China with 19%)
- ✚ Most Populous State - Uttar Pradesh
- ✚ Least Populous State - Sikkim
- ✚ Most Literate State - Kerala (93.9%)
- ✚ Least Literate State - Bihar (63.82%)
- ✚ National Sex Ratio - Female : Male (940 : 1000)
- ✚ Highest Sex Ratio (State) - Kerala (1084 : 1000)
- ✚ Lowest Sex Ratio (State) - Haryana
- ✚ Highest Sex Ratio (UT) - Puducherry
- ✚ Least Sex Ratio (UT) - Daman & Diu (61 : 1000)
- ✚ Literacy of Male - 82.14%
- ✚ Literacy of Female - 65.46%
- ✚ Population Growth Rate - 17.64%
- ✚ Highest fertility Rate - Meghalaya
- ✚ Most literate union territory - Lakshadweep (92.2%)
- ✚ Least literate Union Territory - Dadra Nagar & Haveli
- ✚ Most Literate District - Serechhip (Mizoram)

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Revolutions in the field of agriculture in India:

- ✚ Black Revolution - Petroleum Production
- ✚ Blue Revolution - Fish Production
- ✚ Brown Revolution - Leather/Non-conventional (India)/Cocoa production

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- Least Literate District - Dadra Naga & Haveli
- Highest Density of Population - Bihar (1102 sq.km)
- Lowest Density of Population - Arunachal Pradesh (17)
- Total number of districts - 640
- Highest Populous District - Thane (Mumbai)
- 100% Literacy District - Palakkad (Kerala)
- 100% Banking State - Kerala
- 100% Banking District - Palakkad (Kerala)
- Density of Population in India - 382 sq. km
- Increase in population (during 2001-2011) - 181 million

Who's who?

Important National Officials	
Designation	Name
Chairperson, CBDT	Suhsil Chandra
Chairperson, National Commission for Scheduled Tribes	Nand Kumar Sai
Chairperson, UGC	V.S Chauhan
Chairman, ISRO	AS Kiran Kumar
Chairman, Atomic Energy Commission	Shekhar Basu
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, NHAI	Deepak Kumar
Chairman, National Cadet Corps	Hemant M Nerurkar
Chairperson, Central Board of Secondary Education	Anita Karwal
Chairperson, IRDAI	TS Vijayan
Chairperson, Press Council of India	CK Prasad
Director General, BSF	K K Sharma
Director General, SSB	Rajni Kant Mishra
Director General, CRPF	Rajiv Rai Bhatnagar
Director General, ITBP	RK Pachnada
Solicitor General	Ranjit Kumar resigned
Attorney General	KK Venugopal
Chairperson, National Green Tribunal	Justice Swatantra Kumar
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Sandeep Jajodia
President, NASSCOM	Raman Roy
Chairman, Press Trust of India	Vivek Goenka

Bureaucrats

Designation	Name
National Security Advisor	Ajit Kumar Doval

Chairman, Railway Board	Ashwani Lohani
Director, Central Bureau of Investigation (CBI)	Alok Verma
Chief, Intelligence Bureau (IB)	Rajiv Jain
Chief, Research & Analysis Wing (RAW)	Anil Dhasmana
Director General, NIA	YC Modi

Important Dignitaries

Post	Name
Chief Justice, Supreme Court	Deepak Misra (45 th)
Speaker, Lok Sabha	Sumitra Mahajan
Deputy Speaker, Lok Sabha	M. Thambidurai
Comptroller & Auditor General of India	Rajiv Mehrishi
Chief Election Commissioner	AK Joti
Chairman, Union Public Service Commission	David R. Syiemlieh
Deputy Chairman, Rajya Sabha	PJ Kurien

Important International Officials

Designation	Name
Secretary-General, United Nations Organisation	Antonio Guterres
Managing Director, International Monetary Fund	Christine Lagarde
President, World Bank	Jim Yong Kim
Director-General, World Trade Organisation	Roberto Azevedo
DG, UNESCO	Audrey Azoulay (from 15 th Nov '17)
President, UN General Assembly	Miroslav Lajcak
Director-General, WHO	Tedros Adhanom
President, International Court of Justice	Ghebreyesus
President, International Court of Justice	Ronny Abraham
President, Asian Development Bank	Takehiko Nakao
President, International Olympic Committee	Thomas Bach
Director-General, International Atomic Energy Agency	Yukiya Amano
Secretary-General, NATO	Jens Stoltenberg
Secretary-General, ASEAN	Lee Luang Minh
Secretary-General, SAARC	Amjad Hussain B Sial
Secretary-General, Commonwealth	Patricia Scotland
President, FIFA	Gianni Infantino
Chairman, International Cricket	Shashank Manohar

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Council	
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The 12 Major Ports are

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

Stock Exchanges around the World

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

Famous Temples in India

- Badrinath Temple: Chamoli district, Uttarakhand
- The Konark Sun Temple: Puri district of Odisha

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

IMPORTANT AIRPORTS IN INDIA

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose International Airport	Kolkata	West Bengal
Rajiv Gandhi International Airport	Hyderabad	Telangana
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan Singh International Airport	Lucknow	Uttar Pradesh
Lokpriya Gopinath Bordoloi International Airport	Guwahati	Assam
Srinagar Airport	Srinagar	J&K
Biju Patnaik International Airport	Bhubaneswar	Odisha
Visakhapatnam Airport	Visakhapatnam	Andhra Pradesh

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Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Dr. Babasaheb Ambedkar International Airport	Nagpur	Maharashtra
Lok Nayak Jayaprakash Airport	Patna	Bihar
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Swami Vivekananda Airport	Raipur	Chhattisgarh
Bagdogra Airport	Bagdogra	West Bengal
Veer Savarkar International Airport	Port Blair	andaman&Nicobar Islands
Birsa Munda Airport	Ranchi	Jharkhand
Maharana Pratap Airport	Udaipur	Rajasthan
Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Jolly Grant Airport	Dehradun	Uttarakhand
Rajahmundry Airport	Rajahmundry	Andhra Pradesh
Silchar Airport	Silchar	Assam
Lengpui Airport	Aizwal	Mizoram
Zaruki International Airport	Shillong	Meghalaya
Daporijo Airport	Daporijo	Arunachal Pradesh
Tezu Airport	Tezu	Arunachal Pradesh
Kandla Airport	Kandla	Gujarat
Sonari Airport	Jamshedpur	Jharkhand
Birsa Munda Airport	Ranchi	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

BOUNDARY LINES

- ✚ **Durand Line:** Afghanistan & Pakistan
- ✚ **Hindenburg Line:** Germany & Poland.
- ✚ **Mason-dixon Line:** Line of demarcation between four states in the United States.
- ✚ **Mannerheim Line:** Russia-Finland border.
- ✚ **Macmahon Line:** India & China
- ✚ **Medicine Line:** Canada & the United States.
- ✚ **Order-neisse Line:** Poland & Germany
- ✚ **Radcliffe Line:** India & Pakistan.
- ✚ **Siegfried Line:** Germany on its border with France.
- ✚ **17th Parallel:** North Vietnam & South Vietnam
- ✚ **26th Parallel south:** Africa, Australia & South America.
- ✚ **30TH PARALLEL** Equator & the North Pole.
- ✚ **38th Parallel:** Separates North Korea&South Korea.
- ✚ **39th Parallel north** is an imaginary circle of latitude that is 39 degrees north of the Earth's equatorial plane.
- ✚ **40th Parallel north:** formed the original northern boundary of the British Colony of Maryland.

- ✚ **42nd Parallel north:** New York - Pennsylvania Border.
- ✚ **The Parallel 440 north** is an imaginary circle of latitude that is 44 degrees north of the Earth's equatorial plane.
- ✚ **45th Parallel north** is often called the halfway point between the Equator&the North Pole.
- ✚ **45th parallel** makes up most of the boundary between Montana&Wyoming.
- ✚ **49th Parallel** is the boundary between USA&Canada

IMPORTANT DAMS IN INDIA

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

CLASSICAL DANCES&FOLK DANCES IN INDIA

Indian Classical Dances

- ✚ **Bharatnatyam:** Tamil Nadu & Karnataka
- ✚ **Kathak:** North India
- ✚ **Kathakali:** Kerala.
- ✚ **Kuchipudi:** Andhra Pradesh.
- ✚ **Manipuri:** Manipur

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- ✦ **Mohiniattam:** Kerala.
- ✦ **Odissi:** Orissa state.
- ✦ **Gaudiya Nritya:** West Bengal
- ✦ **Sattriya:** Assam
- ✦ **Ghoomar:** Rajasthan
- ✦ **Thang Ta:** Manipur

Folk dances in India

- ✦ **Gaur dance:** Folk dance of Madhya Pradesh
- ✦ **Chhau:** Folk dance of Bihar
- ✦ **Bihu:** Folk dance of Assam
- ✦ **Dumhal:** Popular dance of Kashmir
- ✦ **Padayani:** Southern Kerala.

- ✦ **Dollu Kunitha:** Karnataka state.
- ✦ **Dandiya:** Popular folk dance of Gujarat.
- ✦ **Bathukamma:** Flower & Cultural Festival of Telangana
- ✦ **Changu:** Odissa & Andhra Pradesh.
- ✦ **Dhaman:** Punjab & Andhra Pradesh
- ✦ **Gair:** Rajasthan
- ✦ **Garba:** Gujarat
- ✦ **Gatka:** Punjab
- ✦ **Karagam:** Tamil Nadu.
- ✦ **Raas:** Gujarat
- ✦ **Dumhal:** A folk dance of Kashmir.
- ✦ **Chau:** Orissa, Bihar & West Bengal

IMPORTANT DAYS

Important Days: April

- 2 April - World Autism Awareness Day
- 5 April - National Maritime Day
- 7 April - World Health Day
- 10 April - World Homoeopathy Day
- 11 April - National Safe Motherhood Day
- 18 April - World Heritage Day
- 22 April - World Earth Day
- 24 April - National Panchayati Day
- 25 April - World Malaria Day
- 26 April - World Intellectual Property Day
- 29 April - International Dance Day

Important Days: May

- 1 May - International Labour's day
- 2 May - World Asthma Day
- 3 May - Press Freedom Day
- 8 May - World Red Cross Day
- 11 May - National Technology Day
- 17 May - International Telecommunication Day
- 22 May - International Day for Biological Diversity
- 24 May - Commonwealth Day

Important Days: October

- First Monday of October- World Habitat Day
- 5th October- World Teachers Day
- 9th October- World Post Day
- 10th October- World Mental Health Day
- 11th October- International Day of the Girl Child
- 13th October- International Day for Disaster Reduction
- 15th October- International Day of Rural Women
- 16th October- World Food Day
- 17th October- International Day for Eradication of Poverty
- 21st October- Police Commemoration Day
- 24th October- United Nations Day, World Polio Day,
- 31st October- Rashtriya Ekta Diwas (National Unity Day)

Important Days: November

- 9 Nov: World Legal Services Day
- 10 Nov: World Immunization Day
- 12 Nov: World Pneumonia

31 May - Anti Tobacco Day

Important Days: June

- 4th June: World Day of Innocent Children Victims of Aggression
- 5th June: World Environment Day
- 8 June: World Oceans Day
- 12 June: World Day Against Child Labor
- 14th June: World Blood Donor Day
- 15th June: World Elder Abuse Awareness Day
- 3rd Sunday of June: World Father's Day
- 21st June: International Yoga Day
- 23rd June: International Olympic Day
- 26th June: International Day against Drug Abuse & Illicit Trafficking

Important Days: January

- 4th Jan: International World Braille Day
- 9th Jan: NRI Day
- 10th Jan: World Laughter Day
- 12th Jan: National youth day (India)
- 15th Jan: Army Day (India)
- 24th Jan: National Girl child day (India)
- 25th Jan: Tourism Day &

Day

- 16 Nov: International Day for Tolerance
- 17th Nov: International Students Day
- 19 Nov: International Journalist's remembrance Day
- 20th Nov: Universal Children's Day
- 21st Nov: World Television Day, World Fisheries Day
- 25th Nov: International Day for the Elimination of Violence against Women
- 26th Nov: National Law Day (India)

Important Days: December

- 1st Dec: World Aids Day
- 2nd Dec: International Day for the Abolition of Slavery
- 4th Dec: Indian Navy Day
- 7th Dec: Indian Armed Force Flag Day, International Civil Aviation Day
- 9th Dec: International Day against Corruption
- 10th Dec: Human Rights Day
- 14th Dec: National Energy Conservation Day (India)
- 18th Dec: International Migrants Day

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National Voters Day (India)	23rd Dec: Farmers Day (India)
Important Days: February	29th Dec: International Biodiversity Day
2nd Feb: World Wetlands Day	Important Days: March
4th Feb: World Cancer Awareness Day	8 Mar: International Women's Day
21st Feb: International Mother Language Day	15 Mar: World Consumer Rights Day, World Disabled Day
23rd Feb: World Peace and Understanding Day	16 Mar: National Vaccination Day
28th Feb: National Science Day (India)	World Forestry Day: 21Mar
	World Day for Water: 22Mar
	World TB Day: 24 Mar

City Of Lakes	Srinagar
Steel City Of India	Jamshedpur (Called Tatanagar)
City Of Temples	Varanasi
Manchester Of The North	Kanpur
City Of Rallies	New Delhi
Heaven Of India	J&K
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

Nick Names of Important Indian Places

Nick Names	City
Golden City	Amritsar
Manchester Of India	Ahmedabad
City Of Seven Islands	Mumbai
Queen Of Arabian Sea	Cochin
Space City	Bangalore
Garden City Of India	Bangalore
Silicon Valley Of India	Bangalore
Electronic City Of India	Bangalore
Pink City	Jaipur
Gateway Of India	Mumbai
Twin City:	Hyderabad, Secunderabad
City Of Festivals	Madurai
Deccan Queen	Pune
City Of Buildings	Kolkata
Dakshin Ganga	Godavari
Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Sorrow Of Bengal	Damodar River
Sorrow Of Bihar	Kosi River
Blue Mountains	Nilgiri
Queen Of The Mountains	Mussoorie (Uttarakhand)
Sacred River	Ganga
Hollywood Of India	Mumbai
City Of Castles	Kolkata
State Of Five Rivers	Punjab
City Of Weavers	Panipat

Important Defence Exercise Conducted in the World

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

Stadiums Around the World

Stadiums in Australia

- ✚ Adelaide Oval- Adelaide
- ✚ Bundaberg Rum Stadium- Cairns
- ✚ Telstra Dome- Melbourne
- ✚ Manuka Oval- Canberra
- ✚ Marrara Cricket Ground- Darwin
- ✚ Melbourne Cricket Ground- Melbourne

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- ✚ Sydney Cricket Ground- Sydney
- ✚ W.A.C.A. Ground- Perth

Stadiums in Bangladesh

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

Stadiums in England

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

Stadiums in India

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

Stadiums in New Zealand

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

Stadiums in Pakistan

- ✚ Arbab Niaz Stadium-Peshawar

- ✚ Ayub National Stadium-Quetta
- ✚ Gaddafi Stadium-Lahore

Stadiums in South Africa

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

Stadium in Sri Lanka

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

Stadiums in West Indies


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

Stadiums in Zimbabwe


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

Stadiums in United Arab Emirates

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



CAREER POWER
AN IIT/IIM ALUMNI COMPANY



RBI ASSISTANT
COMBO

25 TOTAL TEST

- 15 PRE MOCKS
- 10 MAINS MOCKS

Bilingual