



### RBI IN NEWS

- ✦ Reserve Bank said the aggregate ceiling for foreign investors to invest in Ujjivan Financial Services will remain at 49%.
- ✦ RBI has authorised 29 agency banks to accept payments of Income Tax dues. Some of the agency banks authorized by RBI to collect tax include Allahabad Bank, UCO Bank, BOI, Canara Bank, SBI and its five associate banks, CBI, Dena Bank, HDFC Bank Ltd, OBC, Axis Bank Ltd, ICICI Bank and PNB.
- ✦ It has stated that entities from Pakistan, China, Bangladesh, Sri Lanka, Afghanistan, Iran and Hong Kong or Macau will require its prior approval to establish branch office or project office or liaison office in India.
- ✦ The Cabinet has given approval to the MoU between the Reserve Bank and the Central Bank of United Arab Emirates (UAE) on co-operation on currency swap agreement.
- ✦ As per RBI it will shortly issue Rs. 1,000 denomination bank notes in the Mahatma Gandhi Series of 2005 with the insert letter of 'R' in both the number panels.
- ✦ RBI released Non-Banking Financial Company -Account Aggregator Directions, 2016. This will put in place the regulatory framework to allow a new kind of Non-Banking Financial Company (NBFC), which could act as an account aggregator. The Net Owned Fund of such companies should not be less than 2 cr. Rs..
- ✦ RBI issued revised Framework for Revival and Rehabilitation of Medium, Small and Micro Enterprises (MSMEs). The Framework has to be put in place by the banks not later than 30 June 2016.

### Key Guidelines

- It shall be applicable to MSMEs having loan limits up to 25 cr. Rs. including accounts under consortium or multiple banking arrangement (MBA).
- It classifies three categories in Special Mention Account (SMA) to identify incipient stress in the accounts of MSMEs in case of Non-Performing Assets (NPAs):
  - a) SMA-0: Principal or interest payment not overdue for more than 30 days but account showing signs of incipient stress
  - b) SMA-1: Principal or interest payment overdue between 31-60 days
  - c) SMA-2: Principal or interest payment overdue between 61-90 days
- ✦ RBI signed a Special Currency Swap Agreement with the Central Bank of Sri Lanka. Under the arrangement, the Central Bank of Sri Lanka can draw up to 700 million US dollars.
- ✦ To streamline monitoring of fraud cases in Urban Cooperative Banks, RBI said those involving Rs 1 cr. and above will have to be reported to its Central Fraud Monitoring Cell (CFMC) at Bengaluru within three weeks of detection. Fraud cases below Rs 1 cr. should be reported to respective regional offices of the Department of Cooperative Bank Supervision (DCBS) of the RBI.
- ✦ Reserve Bank Governor Raghuram Rajan has joined a task force of the World Economic Forum (WEF) to study the future of global financial system.
- ✦ The central bank has directed commercial banks to increase the provisioning by 2.5% every quarter so that

by March 31, 2017, provisioning reached the 15% level — in line with sub-standard accounts.

- ✦ RBI has extended the \$2 billion currency swap arrangement to SAARC nations till mid-November 2017. Under the arrangement, RBI is to offer swap arrangement up to an overall amount of \$2 billion both in foreign currency and Indian rupee.
- ✦ RBI has signed a pact with Bank of Israel for Information Exchange and Banking supervision.
- ✦ RBI has decided to share FDI-related data with the country's intelligence agencies, Intelligence Bureau (IB) and Research and Analysis Wing (RAW), to check the black money entering India.
- ✦ Tata Consultancy Services (TCS) CEO and MD Natarajan Chandrasekaran, former Chief Secretary of Gujarat Sudhir Mankad and Bharat Narotam Doshi appointed as Non Officials Directors to the board of RBI for a tenure of 4 year.

### SBI IN NEWS

- ✦ Nepal SBI Bank has launched payment gateway to facilitate online trade and non-trade transactions between the Himalayan nation 'Nepal' and India.
- ✦ SBI's point of sales terminal (PoS) network is now the largest in the country.
- ✦ Announced the launch of mVisa, a mobile based payment solution. Will help customers make payments through by simply scanning the unique merchant Quick Response code.
- ✦ SBI has been asked by RBI to provide for losses on food grain related loans issued to Punjab Govt..
- ✦ Meghalaya CM Mukul M Sangma inaugurated the first Digital Branch of State Bank of India in North East.
- ✦ SBI has launched a facility under 'SBI Quick: SMS and Missed Call Banking' service whereby the customer can choose to activate or deactivate their cards.
- ✦ SBI launched e-Smart SME, a working capital loan offering for sellers on ecommerce platforms.
- ✦ Myanmar has granted operating licenses to four Asian banks. Out of the 4, one is SBI.
- ✦ SBI has launched 'Japan Desk', a single window for inbound Japanese investments in India and vice-versa. This is a first-of-its-kind initiative that seeks to facilitate Japanese corporate looking to invest in India with banking and advisory services.
- ✦ SBI ties up with Taxi Aggregator, Uber to provide instant vehicle finance to "driver partners" on the latter's platform.

### ICICI BANK IN NEWS

- ✦ Launched the country's first contactless business credit card in association with Jet Airways.
- ✦ Become the first financial institution in the country to tie up with the New Development Bank to explore opportunities.
- ✦ Launched iWork@Home programme for its women employees to prevent them from dropping out of its workforce.
- ✦ Announced a new mobile payment solution Touch and Pay. This is based on Near Field Communication (NFC) technology.

- ✦ Sold 9% stake in its general insurance venture ICICI Lombard while 2% stake in life insurance subsidiary ICICI Prudential for about Rs 2,200 cr.
- ✦ K Ramkumar, executive director and member of the board at ICICI Bank has taken retirement. He will be replaced on the bank's board by another ICICI veteran Vijay Chandok.
- ✦ Tied up with marquee sports car maker Ferrari to launch co-branded credit card.
- ✦ Launched a credit-linked subsidy scheme for home loans under Pradhan Mantri Awas Yojana (PMAY). Under this scheme, the ICICI will provide housing loans at subsidized rates of 6.5 % annually for the loan amount of Rs. 6 lakh (maximum). The maximum loan tenure to get the subsidy is 15 years.

#### HDFC BANK IN NEWS

- ✦ HDFC Ltd has been ranked among the world's ten biggest and most powerful companies in the consumer financial services sector on a Forbes list topped by global major American Express. Ranked 7th, HDFC is the only Indian company in top ten in this category.
- ✦ HDFC Bank plans to open about 500 new branches this financial year as part of its steps to Expand footprint.

#### YES BANK IN NEWS

- ✦ India's fifth largest Private sector lender Yes Bank has received a 'Custodian of Securities' licence from the markets regulator SEBI to allow the entity to offer custodial services to financial market participants, including FIIs and FPIs.
- ✦ Signed a strategic MoU with India Brazil Chamber of Commerce (IBCC) to enable significant cooperation in terms of knowledge partnerships, project consultancy etc.
- ✦ Partnered with Clickandpay, a mobilebased payment solutions enterprise, to facilitate cashless, secure and flexible transactions for customers.
- ✦ Tied up with BankBazaar.com, to feature Yes Bank retail loan products including personal loans, home loans and car loans on its website.
- ✦ Inked a tripartite agreement for on-lending \$50 million loan from World Bank arm IFC to women entrepreneurs.
- ✦ Launched an all women operated bank branch 'Yes Grace' on Cunningham Road aimed at offering customised banking solutions to women.
- ✦ Received the prestigious Green Bond Pioneer Award for being the Pioneers in Emerging Markets-India .

#### KOTAK MAHINDRA BANK IN NEWS

- ✦ Became the fourth bank to open its IFSC Banking Unit (IBU) at International Financial Services Centre (IFSC) in Gujarat International Finance Tec-City (GIFT) City.
- ✦ Surpassed ICICI Bank to emerge as the third most valued lender in the country.
- ✦ Announces rise in earnings, becomes 2nd most valued private bank.
- ✦ Signed an agreement with Canada Pension Plan Investment Board (CPPIB) for investment in stressed assets in India.
- ✦ Uday Kotak, the chief of KMB is the only Indian in Forbes' list of 40 most powerful people in the financial world. He

is on rank 33 in the Forbes list of 'Money Masters: The Most Powerful People in The Financial World. The list is topped by the Blackstone Group's CEO Stephen Schwarzman.

#### AXIS BANK IN NEWS

- ✦ Reserve Bank has allowed Axis Bank to raise foreign shareholding to up to 62%, from the earlier limit of 49%.
- ✦ Sanjiv Misra will continue as non-Executive Chairman of Axis Bank for next three months.

#### OTHER PRIVATE SECTOR BANKS IN NEWS

- ✦ India's largest carrier Bharti Airtel received its payment bank license that is had applied for in partnership with Kotak Mahindra Bank.
- ✦ RBL Bank is going to launch an Entrepreneur-in-Residence (EIR) programme for fintech start-ups in the next 9-12 months.
- ✦ RBL Bank became the first private sector bank in India to open dedicated branch for startups. The dedicated branch was inaugurated at Koramangala, Bengaluru.
- ✦ Capital Local Area Bank became first to get Small Finance Bank license from RBI. It operates from Jalandhar in Punjab.
- ✦ IndusInd Bank which has been the settlement bank for e-auction for tea industry, is set to lose the status. The Tea Board has selected Bank of India as the new settlement bank.
- ✦ IDFC has just rolled out the first of its kind Twitter campaign, #IDFCTwitterResume, where you can sell yourself in 140 characters and land a job in the bargain.
- ✦ DCB Bank Limited has acquired an equity stake of 5.81% for Rs 9.99 cr. in its long standing business partner Annapurna Microfinance Private Limited.
- ✦ Small sized lender DCB Bank has started an Aadhaar based ATM usage facility wherein a customer can transact using his biometric details instead of the PIN.
- ✦ Indusind Bank goes online for loan disbursals.
- ✦ Kerala based private sector lender Federal Bank is opening incubation centres in Bangalore and Ernakulam exclusively for startups.
- ✦ Industry body Internet and Mobile Association of India, has appointed Paytm founder Vijay Shekhar Sharma, chairman of its the newly formed payments banks group.
- ✦ Federal Bank has tied up with Chillar Payment Solutions Pvt. Ltd. to promote the start-up's technology product 'Campus Wallet'.
- ✦ Honda Motorcycle and a Scooter India (HMSI) has signed a MoU with IndusInd Bank to offer retail finance to buyers at an attractive rate of interest on all Honda 2 Wheeler models.

#### INTERNATIONAL/FOREIGN BANKS IN NEWS

- ✦ Saudi Arabia based Islamic Development Bank (IDB) has announced to open its first branch in India at Ahmedabad, Gujarat.
- ✦ The Royal Bank of Scotland has confirmed its exit from retail banking operations in India.
- ✦ Singapore based DBS Bank has decided to set up its biggest technology hub out of its headquarter in Hyderabad. The bank has appointed Mr. Mohit Kapoor as

the head of its Technology Development Centre in Hyderabad.

- ✦ The Singapore's largest bank, DBS has unveiled the 'mobile only bank' in India.
- ✦ Zimbabwe is all set to introduce its own version of US dollars in order to ease a cash shortage in the country. The governor of the Reserve Bank of Zimbabwe, John Mangudya has stated that the bank will introduce the note of \$2, \$5, \$10, and \$20.
- ✦ The International Bank Note Society (IBNS) announced that New Zealand's five dollar note won the Banknote of the Year Award for 2015.
- ✦ British bank Standard Chartered (StanChart) has knocked on the doors of the PM's Office (PMO), seeking the state's help to go after Winsome group, India's largest 'willful defaulter' after Vijay Mallya's Kingfisher Airlines.
- ✦ India's largest foreign bank by number of branches Standard Chartered Bank announced the global launch of a digital tablet based sales and service tool, 'Retail Workbench' that "brings the bank" to clients.
- ✦ Hong Kong and Shanghai Banking Corp. (HSBC) will shut 24 of its 50 branches in India and reduce its presence to 14 cities.
- ✦ The New Development Bank (NDB), commonly known as BRICS bank, has sanctioned its first batch of loans, including \$250 million to India's renewable energy projects.
- ✦ European Union, through the European Investment Bank (EIB), will lend India €450 million (approximately Rs. 3,300 cr.) towards constructing a 23-km long Lucknow Metro rail line.
- ✦ Jefferies has hired Vikas Khattar as head of India and SouthEast Asia ECM.

#### OTHER PUBLIC SECTOR BANKS IN NEWS

- ✦ Punjab National Bank has reported the largest net loss of Rs. 5,367.14 cr. for 4th quarter. This is the biggest quarterly loss
- ✦ The New Development Bank (NDB) sanctioned its first batch of loans. The project from India entails provisioning of multi-tranche loan of \$250 million to Canara Bank for on-lending to renewable energy projects.
- ✦ The Cabinet Committee on Economic Affairs cleared conversion of Working Capital Term Loan (WCTL) of Bank of Baroda's (BoB) 29.91 cr. Rs. loan to Andrew Yule and Co. Ltd. (AYCL) into equity shares.
- ✦ Union Bank of India launched eSBTR (Electronic Secured Bank Treasury Receipt), a facility for a single window payment facility of both stamp duty and registration fee for home purchase in Maharashtra.
- ✦ SEBI has given approval to State-owned IDBI Bank market regulator to raise Rs 3,771 cr. through issue of shares to qualified institutional players (QIP).
- ✦ Indian Overseas Bank (IOB) has become the first bank to commence the sale of Indian Gold Coin (IGC) in the domestic market.

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

- ✦ The urban co-operative bank, Saraswat bank announced the donation of rs. 1 cr. for drought relief in Maharastra.

- ✦ South Indian Bank a tie-up with National Australian Bank (NAB) for online inward remittances from Australia at a competitive rate.
- ✦ Mahindra and Mahindra Financial Services has appointed former investment banker Dhananjay Mungale as chairman.
- ✦ TJSB Sahakari Bank will open 18 more branches this fiscal taking the total number of its network to 133 in the country. TJSB Sahakari Bank's Chairman, C Nandagopal Menon.
- ✦ International Finance Corporation, a member of the World Bank Group launched its first Uridashi Masala Bond.
- ✦ The South Indian Bank has announced that its personnel department has achieved the ISO 9001:2008 certification.

#### MISCELLANEOUS BANKING NEWS

- ✦ India will have 8-10 very competitive public sector banks once the "dust settles" and the consolidation phase ends according to the Union Minister Jayant Sinha.
- ✦ IREDA, the state run Indian Renewable Energy Development Agency can be converted into a Green Bank to enable its access funding from overseas banks.
- ✦ Australian entrepreneur Craig Wright has publicly identified himself as Bitcoin creator.
- ✦ SIDBI and Saarc Development Fund (SDF) has signed a MoU for mutual cooperation and collaboration.
- ✦ SIDBI will raise the proposed Rs 10,000 Cr. corpus for 'Stand Up India Fund' from RBI. The Fund will be disbursed to Dalit and women entrepreneurs.
- ✦ NABARD sanctioned a loan of 1000 cr. Rs. to Haryana State Warehousing Corporation (HSWC). The loan is sanctioned for purchase of wheat during the ongoing rabi marketing season.
- ✦ NABARD entered into collaboration with German Govt. on 'Soil Protection and Rehabilitation for Food Security'.
- ✦ Agri and rural lender Nabard is set to raise Rs 50,000 cr. from the markets in FY'17.
- ✦ Experian, the global information services company launched a fraud detection mechanism named the Hunter Fraud Score.
- ✦ Tech Process Payment Services received an in principle approval for setting up and operating Bharat Bill Payments Operating Unit (BBPOU).
- ✦ The postal department of India, India Post is going high tech by geo tagging the post office on Bhuvan and has begun monitoring timely clearance of the letter boxes through a mobile app.
- ✦ India Post selected Deloitte as consultant for payments bank.
- ✦ The National Payments Corporation of India (NPCI), launched a hackathon in partnership with software industry body Indian Software Product Industry Round Table (iSPIRT). The UPI (Unified Payment Interface) Hackathon has been launched for developers to come up with innovative digital payment products.
- ✦ The Modi Govt. has been praised all round for getting nearly 22 cr. bank account opened in roughly one and a half years. In all, the JDY accounts have a balance of Rs 37,617 cr. as of April 2016 or around Rs.1,700 per account.

- ✦ The newly constituted Banks Board Bureau (BBB), headed by former CAG Vinod Rai, held its first meeting that was attended by RBI Governor Raghuram Rajan and Union Minister of State for Finance Jayant Sinha, among others.
- ✦ Banks have so far disbursed over Rs 1.15 lakh cr. under Pradhan Mantri MUDRA Yojana (PMMY).
- ✦ The Govt. said it has created a Tax Policy Research Unit (TPRU) and Tax Policy Council to be chaired by the Union Finance Minister.
- ✦ Mastercard is launching new mobile technologies that will allow customers to authenticate their online purchases using selfies or fingerprints.
- ✦ India's first cash giving app has launched by a fin-tech company called Tslc Pte Ltd. The app is named as CASHe.

**ECONOMY NEWS**

1. The Department of Empowerment of Persons with Disabilities will now be known as 'Divyangjan' Sashaktikaran Vibhag in Hindi and dropped the word 'viklangjan'.
2. The Centre has approved an investment of over 5500 cr. Rs. for basic urban infrastructure in six states under Atal Mission.
3. According to the Union Railway Minister, Suresh Prabhu, the first bullet train will run in India in 2023.
4. India remained the world's largest recipient of remittances from abroad in 2015.
5. The National Stock Exchange (NSE) has launched a new index Nifty MidSmallcap 400. It will represent the mid and small market capitalization segments of the stock market.
6. The Govt. has issued a new set of income tax return (ITR) forms that require people with an income of Rs 50 lakh and above per annum to disclose their assets.
7. International Monetary Fund (IMF) has declared the India's growth is projected to notch up to 7.5% in 2016-17.
8. According to agency Carat, India's 2016 advertising growth rate will be the fastest at 12%.
9. The Govt. has notified that it has raised the threshold limit of PF withdrawal for deduction of tax (TDS) from existing Rs 30,000 to Rs 50,000.
10. The Govt. has relaxed FDI norms for the insurance sector by permitting overseas companies to buy 49% stake in domestic insurers.
11. The Govt. permitted 100% FDI in the marketplace format of e-commerce retailing.
12. The cabinet approved a 6% hike in Dearness Allowance (DA) to central Govt. employees and Dearness Relief (DR) to pensioners.
13. Saudi Oil giant Aramco plans to make major investment in India's petroleum sector.
14. India To Clock 7.4% GDP Growth This Fiscal, Says Stanchart.
15. As per an amendment to the Finance Bill 2016 approved by Lok Sabha, new 10% Dividend Tax will be payable only on dividend income over and above Rs. 10 lakh threshold in a year.
16. DIPP allowed 100% foreign direct investment (FDI) in asset reconstruction companies (ARCs) under the automatic route.
17. Govt. plans to provide mobile connectivity in 55,669 villages by March 2019 in a phased manner.
18. NSE is all set to launch a new trade receivable and credit exchange platform for micro, small and medium enterprises (MSMEs).
19. The Govt. of India has started the disinvestment process and has planned to sell its 11.36% equity shares in the National Hydroelectric Power Corporation (NHPC).
20. Union Finance Ministry extended the safeguard duty on steel imports until March 2018. The safeguard duty will be 20% minus any existing dumping duty till September 2016, reduced to 18% till March 2017, then brought down to 15% till September 2017 and eventually to 10% by March 2018.
21. The Cabinet gave approval for increasing the framework agreement between Exim Bank of India and a consortium of Iranian banks lead by Central Bank of Iran.
22. World Bank President Jim Yong Kim announced that the World Bank Group will invest 2.5 billion US dollars over 5 years in education projects that directly benefit adolescent girls.
23. Union Govt. notified that the Department of Disinvestment is renamed as Department of Investment and Public Asset Management or DIPAM.
24. The Cabinet approved to enhance investment by Bharat Petroleum Corporation Limited (BPCL) in Bharat Oman Refineries Limited (BORL).
25. Cabinet approved World Bank's \$1500 million support to Swachh Bharat Mission - Gramin.
26. The Central Board of Direct Taxes (CBDT) signed 11 unilateral Advance Pricing Agreements (APAs). With this, India entered into 59 unilateral/bilateral APAs.
27. Markets regulator, the Securities and Exchange Board of India (SEBI) decided to increase the Foreign Portfolio Investors (FPI) investment limit in Central Govt. securities. The limit was increased to 140000 cr. Rs. from 135400 cr. Rs..
28. The DIPP increased 100% FDI in Business to Business (B2B) ecommerce.
29. The Cabinet Committee on Economic Affairs (CCEA) gave its approval for winding up of National Manufacturing Competitiveness Council (NMCC) with immediate effect.
30. The Japanese financial company Nomura has announced fully departure of its mutual fund joint venture with insurance giant Life Insurance Corporation of India (LIC). LIC Nomura Mutual Fund has now been renamed LIC Mutual Fund.
31. Fitch, the global rating agency has maintained India's growth forecast for India at 7.5 % for this fiscal (2015-2016) and also sees higher growth around 7.7 % and 7.9 % over the next two financial years.
32. The Govt. will divest 5% stake in Container Corporation of India (Concor) through the offer for sale (OFS) route.

BUSINESS NEWS (NATIONAL and INTERNATIONAL)		
S.No	Companies	Key Points
<b>DOMESTIC COMPANIES</b>		
1.	<b>Mahindra and Mahindra (MandM)</b>	Incorporated its agricultural equipment rental services arm Trringo.com as a wholly-owned subsidiary.
2.	<b>Aditya Birla Fashion and Retail Ltd (ABFRL)</b>	Acquired the rights for California, US, based fashion retailer Forever 21
3.	<b>National Buildings Construction Corporation Ltd (NBCC)</b>	Takeover of Hindustan Steel Works Construction Limited (HSCL)
4.	<b>Tata Group</b>	Launched 'Tata CliQ', an online and app-based platform to let users buy apparel and electronics.
5.	<b>Online marketplace Snapdeal</b>	Established a data sciences centre in San Carlos, California, which will help it to get top global talent and build high-value solutions.
6.	<b>Reliance Industries</b>	Sold its stake in African fuel retailer Gulf Africa Petroleum Corporation (GAPCO) to Total S. A. of France.
7.	<b>Tech Mahindra</b>	To acquire UK based Target Group to strengthen its BFSI portfolio.
8.	<b>Tata Communications Ltd</b>	Sold 74% stake in its data centre business in India and Singapore to ST Telemedia
9.	<b>Tata Sons Chairman Emeritus Ratan Tata</b>	Invested in San Francisco-based medical emergency response startup MUrgency Inc.
10.	<b>Snapdeal</b>	Acquired Targeting Mantra, a move that will help the ecommerce major enhance personalisation of shopping experience of customers
11.	<b>Infosys co-founder Nandan Nilekani</b>	Invested in train travel app, RailYatri.In.
12.	<b>Honda Motorcycle and a Scooter India (HMSI)</b>	Signed a MoU with IndusInd Bank to offer retail finance to buyers at an attractive rate of interest on all Honda 2 Wheeler models.
13.	<b>Piramal Enterprises</b>	To acquire four brand from multinational drugmaker company Pfizer ltd namely- Neko Soap, Sloans, Ferradol and Waterbury's Compound
14.	<b>Reliance Jio Infocomm</b>	Launched its digital wallet service, called as JioMoney Wallet, for Indian consumers.
15.	<b>Snapdeal App</b>	Tied up with UrbanClap to provide over 80 personal and home services on the online retailer's android app.
16.	Union Govt. has approved Infosys to set up an IT/ITeS special economic zone (SEZ) in Bengaluru in an area spread over 4 hectares.	
17.	<b>E-commerce giant Flipkart</b>	Partnered with a Bangaluru based social technology company 'MapUnity' to launch its map services
18.	<b>Girnar Software Pvt. Ltd, which owns and operates online portals CarDekho.com, Gaadi.com and Zigwheels.com</b>	Acquired Volob Technologies, a virtual reality start-up
19.	<b>Paytm, India's largest mobile payments</b>	Partnered with the Wipro ltd to implement technology infrastructure for its upcoming Payment bank business
20.	<b>Bharti Airtel and networking player GBI</b>	Announced partnership to increase its direct reach in West Asian countries.
21.	<b>Bharat Petroleum Corporation Limited (BPCL)</b>	To invest Rs. 3,000 in Bharat Oman Refineries Limited (BORL)
22.	<b>Isuzu Motors India</b>	Opened its new manufacturing plant in Sri City, Andhra Pradesh
23.	<b>Reliance Power</b>	Govt. of Bangladesh has granted in-principle approval for the first phase of Reliance Power's gas-based power project in Bangladesh at Meghnaghat (Narayanganj district), Dhaka
24.	<b>Mondelez India</b>	Inaugurated a plant in Tada, SriCity, Andhra Pradesh. This is the largest plant in the Asia-Pacific region.
25.	<b>Videocon d2h</b>	Tied Up With Vodafone M-pesa through which Vodafone customers can recharge using the proven m-pesa platform
26.	<b>Housing.com</b>	Former KPMG Director Dilip Tuli appointed as the new Senior Vice President - Strategy and New Business Initiatives of Housing.com
27.	<b>Mahindra and Mahindra</b>	Became the first Indian company to join a global energy campaign, EP100, led by an international non-profit group, The Climate Group.
28.	<b>Tata Steel Sports Department</b>	Charles Borromeo resigned from the post.
29.	<b>JK Tyre and Industries Ltd</b>	Completely acquired the Cavendish Industries
30.	<b>Golden Tobacco Ltd.</b>	Became the first company in India to implement the Union Health Ministry's Cigarettes Packaging Amendment Rules, 2014.

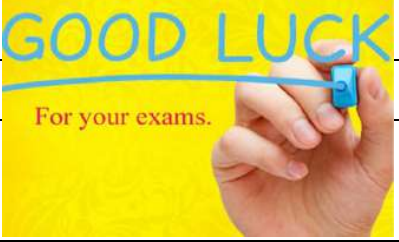
31.	<b>ITC Limited and Starwood Hotels and Resorts</b> have signed agreements to extend their existing partnership for 11 ITC Luxury Collection hotels and 1 hotel under the Sheraton brand.
32.	<b>Flipkart</b> Has acquired payments startup PhonePe Internet Pvt. Ltd.
33.	<b>Future Group</b> Acquired Rocket Internet's online furniture platform Fab Furnish
34.	<b>UltraTech</b> Acquired cement units of Jaiprakash Associates
35.	<b>Flipkart</b> Launched its own digital wallet Flipkart Money
36.	<b>Reliance Defence Ltd</b> The DIPP approved 12 industrial licenses to the Reliance Defence Ltd.
37.	<b>India Inc</b> First in world to formally adopt UN's sustainable goals
38.	<b>NTT Data, Inc.</b> To acquire Dell Services.
39.	<b>Bharti Airtel Ltd.</b> Announced the acquisition of Videocon Telecommunications Ltd's
40.	<b>Bharti Airtel</b> Acquisition of 20 MHz spectrum in eight circles from Aircel.
41.	<b>Carpooling platform Orahi</b> Acquisition of Odd-even.com, founded by 13-year old Akshat Mittal
42.	<b>Hero Cycles</b> Acquired 60 % stake of Sri Lanka' BSH Ventures
43.	<b>Oil and Natural Gas Corporation Limited (ONGC)</b> took over the infrastructure of abandoned Tapti gas field in western offshore from its joint venture partners Reliance Industries and BG.

**FOREIGN COMPANIES**

44.	<b>Google</b> Won a major US court battle with software firm Oracle
45.	<b>ONGC Videsh Ltd (OVL)</b> Signed a pact with the trading arm of Azerbaijan's state energy company SOCAR (State Oil Company of Azerbaijan Republic) to foray into oil trading.
46.	<b>Finland-based companies, Nokia and HMD Global Oy (HMD)</b> Signed a 10-year licensing deal to market Nokia-branded phones and tablets.
47.	<b>Pfizer Inc</b> Acquire biopharmaceutical firm Anacor Pharmaceuticals
48.	<b>Blackstone Group</b> Buying Hewlett Packard Enterprise Co.'s majority stake in Indian outsourcing firm Mphasis Ltd
49.	<b>Japanese financial company Nomura</b> Announced fully departure of its mutual fund joint venture with LIC and thus LIC Nomura Mutual Fund has now been renamed LIC Mutual Fund.
50.	<b>E commerce company, Amazon</b> Launched its online video service, called Amazon Video Direct
51.	<b>Asia's leading cloud telephony company, Knowlarity Communications</b> Announced the acquisition of Delhi-based Smartwards, a customer engagement platform that simplifies loyalty for local businesses and their customers.
52.	<b>Uber</b> Announced its global partnership with the third party payment platform, Alipay to provide its service in more than 400 cities globally.
53.	<b>Google</b> Acquired a business technology start-up 'Synergys'
54.	<b>Comcast, the parent company of Universal Pictures</b> To buy the DreamWorks Animation for \$3.8 billion in cash. The deal will put Comcast in direct competition with Disney.
55.	<b>The Global data services company, Experian</b> Launched its 'Hunter Fraud Score' in India. The mechanism will help to measure the probability of fraud in a credit application across banking and insurance industries. It will help the country to increase their efficiency in fraud detection.
56.	<b>Smartphone maker BlackBerry</b> In partnership with digital payments platform Digitsecure, launched its money transfer service, called BBM Money, in India.
57.	<b>Amazon</b> Commenced work on its biggest campus at Hyderabad in India
58.	<b>Drug major Lupin</b> Completely acquired the US-based GAVIS Pharmaceuticals LLC and Novel Laboratories (GAVIS)
59.	IT major Wipro, along with Saudi Aramco and Princess Nourah University (PNU) inaugurated Saudi Arabia's first all women business and technology park (WBP), which is expected to create nearly 21,000 jobs by 2025.
60.	Apple CEO Tim Cook announced the opening of its Hyderabad technology centre that will focus on the development of maps for its mobile products like iPhones, iPads, Macs and Apple Watches
61.	England automative brand Jaguar LAND Rover ltd and a subsidiary of Indian automaker Tata Motors, has tied up with UK-based Bullitt Group to develop mobile devices and a range of accessories under its brand.
62.	Asian Games gold medalist Charles Borrromeo resigned from the post of head of the Tata Steel sports department.

**AGREEMENTS (INDIA/WORLD)**

S. No	What is the MoU/Agreement?	Signed by/Between	Other Point
<b>BETWEEN INDIA and OTHER COUNTRY/ORGANIZATION</b>			
1.	US\$100 mn loan agreement for the Karnataka Urban Water Supply Modernization project.	<b>Govt. of India with World Bank</b>	
2.	MOU for strengthening cooperation in the field of tourism.	<b>Ministry of Tourism of India and Govt. of Maldives</b>	

3.	MoU for promoting sustainable, stable and low-carbon thermal power development in India.	Indian and Japan	
4.	Agreement for investing USD 15 million in the state to provide 1,000 jobs.	Telangana Govt. with Eclat Health Solutions	
5.	Agreement to curb malnourishment among women and children in the state.	The Bihar Govt. MDM scheme, UNICEF and the Bihar based Rajendra Agriculture University	
6.	MoU to enhance research and development capabilities in biotechnology by launching a joint funding call.	India and Australia	
7.	Agreement to provide a loan of Rs. 1,548 cr. to improve the quality of urban healthcare services in Tamil Nadu.	Japan International Cooperation Agency (JICA) with Govt. of India	
8.	Signed a Protocol to amend the existing bilateral double taxation avoidance agreement	India and Slovenia	
9.	A nuclear agreement with each other to engage the bilateral neighborhood relationship.	India and Bangladesh	
10.	LANDmark agreement for Global promotion of Traditional Systems of Medicine	India and WHO	
11.	Protocol for amendment of a two-decade-old Double Taxation Avoidance Agreement (DTAA)	India and Mauritius	
12.	Agreement in the area of medical technology to address major health challenges in India.	Australian state of Victoria, Swinburne University with India	
13.	Decided to exchange sports persons, coaches, experts and administrators to improve the standard of the game between both nations.	India and Japan	
14.	Promoting bilateral cooperation in the field of Information Communication Technology	India and Qatar	
15.	Bilateral air services agreement that would facilitate the operation of direct flights.	India and New Zealand	
16.	<b>India, Papua New Guinea sign four agreements to boost bilateral cooperation</b>	MoU regarding \$100 Million Credit Line. MoU in the field of Health Care and Medical Science.	MoU in the field of Agriculture. MoU in the field of Information technology.
17.	MoU on technical cooperation in the field of capacity building, bench marking and bilateral exchange in infrastructure engineering.	India and Bhutan	
18.	<b>India has ratified the new Trade Facilitation Agreement (TFA) of World trade Organisation (WTO).</b> It aims to ease customs procedures to boost commerce.		
19.	MoU on setting up Laser Interferometer Gravitational-wave Observatory (LIGO) in India	India and the United States	
20.	MoU for cooperation and mutual assistance in development of Ports	India and South Korea	
21.	MoU to provide 150 fishing boats and fishing equipment to 300 Tamil fishermen from Mullaithivu in North Sri Lanka	India and Sri Lanka	
22.	MoU on cooperation in preventing and combating of Human Trafficking.	India and United Arab Emirates (UAE)	
23.	Agreement on Namami Gange Programme.	India and Germany	
24.	Conclude a Logistics Exchange Memorandum of Agreement (LEMOA) to enable both militaries to use each other's assets and bases for repair and replenishment of supplies.	India and the US	
25.	<b>India and Maldives signed six agreements</b> to boost the bilateral relations between the two countries. <ul style="list-style-type: none"> <li>• Agreement for Avoidance of Double Taxation of income</li> <li>• Agreement for the Exchange of Information with respect to Taxes</li> <li>• Bilateral Agreement related to Orbit Frequency Coordination of "South Asia Satellite"</li> <li>• MoU for Cooperation in the area of conservation and restoration of ancient mosques and joint research and exploratory surveys in Maldives</li> </ul>		

	<ul style="list-style-type: none"> <li>• MoU on cooperation in the field of Tourism</li> <li>• Action Plan for Defence Cooperation</li> </ul>		
26.	Five agreements to boost the bilateral cooperation between the two nations	<b>India and Saudi Arabia</b>	
27.	Agreement to provide loan assistance of 500 million Euro (about 3750 cr. Rs.) for the modern and sustainable metro system for Nagpur city	<b>India and Germany's Development Bank KfW</b>	
28.	Madhya Pradesh Higher Education Quality Improvement Project	<b>India signed for IDA credit of 300 US dollars with the World Bank</b>	
29.	MoU on conservation of birds of prey in Africa and Eurasia, i.e. Raptor MoU	<b>Union Govt.</b>	India became the 56th signatory state to sign it
30.	MoU on Cooperation for Prevention of Human Trafficking	<b>India and Bahrain</b>	
31.	MoU for setting up South Asia Regional Training and Technical Assistance Center in India	<b>India and IMF</b>	
32.	Ashgabat Agreement	<b>Cabinet Approved</b>	The agreement is an international and transit corridor facilitating transportation of goods between Central Asia and the Persian Gulf.
33.	Finalized draft of the Chabahar Trilateral Agreement on Transport and Transit Corridors	<b>India, Afghanistan and Iran</b>	
34.	MoU on Capacity Enhancement on Sustainable Agriculture and Irrigation Development	<b>Govt. of Mizoram and the Japan International Cooperation Agency</b>	
<b>BETWEEN ORGANIZATIONS/COMPANIES</b>			
	<b>MOU</b>	<b>Between Whom?</b>	
35.	MoU to explore the possibility of setting up a smelter on joint venture in Iran.	<b>National Aluminium Company Limited (NALCO) with Iranian Mines and Mining Industries Development and Renovation Organization</b>	
36.	MoU for cooperation in the exploration and user of outer space for peaceful purposes.	<b>Indian Space Research Organisation (ISRO) and the United Arab Emirates Space Agency (UAESA)</b>	
37.	MoU to provide scientific parameters for construction of airports	<b>ISRO (ISRO) and Airports Authority of India</b>	
38.	For listing SANDP BSE Sensex-based derivatives contracts	<b>BSE Ltd with Korea Exchange (KRX) of South Korea</b>	
39.	MoU for setting up of Kalpana Chawla Chair on Geospatial Technology for Indian Railways	<b>PEC University of Technology of Chandigarh and Union Ministry of Railways</b>	
40.	MoU to focus on building a sustainable framework by supporting entrepreneurship, skill development training and self-defence courses for Safai Karamcharis and Scavengers.	Ola with National Safai Karamcharis Finance and Development Corporation (NSKFDC)	
41.	MoU for Mutual Co-operation and Technical Assistance.	SEBI and Financial Services Regulatory Authority	
42.	MoU for popularizing India HANDloom textiles as a fashionable product for youth.	The Development Commissioner (HANDlooms), Ministry of Textiles, Govt. of India and NDTV Ethnic Retail Ltd.	
43.	MoU for Research and Development (R&D) in fields of mutual interest.	National Aluminium Company (Nalco) with Bhabha Atomic Research Centre (BARC)	
44.	Agreed to use European Banks to clear \$6.4 billion oil payments to Tehran.	Central banks of India and Iran	
45.	MoU for plantation of trees alongside Railway Track on Railway LAND Boundary	Indian Railways with Haryana and Punjab	
46.	MoU to develop an application for Remote Sensing and Geographic Information System	Railways and ISRO	
47.	Agreement to impart vocational and skill training to 60,000 unemployed youth over the next 10 years across the country	National Skill Development Corporation (NSDC) and Dalmia Bharat Foundation	
48.	Construct a 10 MW energy storage array at Panasonic's Technopark manufacturing facility in Jhajjar, Haryana	Panasonic India and AES India Private Limited	



49.	Rolled out free WiFi service at Bhubaneswar railway station	Google in collaboration with RailTel	
50.	For commercialization of the plant, NEMHARI - Plant based Formulation for Management of Mulberry Root Knot Disease	National Research Development Corporation with M/s Rainbow Agrilife India Private Limited	
51.	MoU on IMPacting Research INnovation and Technology (IMPRINT) initiative	25 Ministries and Departments of the Union Govt.	
52.	MoU for strengthening and promoting business ties with Australia	FICCI with Australia India Business Council (AIBC)	
53.	Share Purchase Agreement (SPA) to acquire its 100% subsidiary Indo Rama Renewables Jath Limited (IRRJL)	Tata Power Renewable Energy Limited signed with Indo Rama Renewables Limited (IRRL)	
54.	Delhi based premier laboratory of DRDO, <b>Defence Institute of Physiology and Allied Sciences (DIPAS)</b> in collaboration with <b>Department of Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homoeopathy (AYUSH)</b> organised a training program on Yoga for the Defence Wing Staff.		
55.	Union Govt. signed a memorandum of agreement (MoA) to provide a loan of 1000 cr. Rs. to the <b>Fertilizers and Chemicals Travancore (FACT) Limited.</b>		
56.	Agreement to supply 619 units of its 6X6 high-mobility vehicle (HMV) multi-axle truck	Tata Motors with the Indian Army	
57.	License Agreement for commercialization of Ayush-82, an Ayurvedic formulation for prevention and management of diabetes.	National Research Devt. Corporation with Kudos Laboratories India	
58.	MoU regarding Effective Use of Space Technology in Remote Sensing and Graphic Information System (GIS) based Governance Application	Ministry of Railways and Indian Space Research Organisation	
59.	MoU to design and implement the AP Fiber Net project	Govt. of Andhra Pradesh and Cisco.	
60.	MoU for effective redressal of consumer complaints	Department of Consumer Affairs with Industry Association.	
61.	Agreement to build a product design initiative to engage the country's young entrepreneurs	Facebook and 'National Association of Software and Services Companies	
62.	Launched its money transfer service, called BBM Money	BlackBerry in partnership with digital payments platform Digitsecure	

#### NEW APPOINTMENTS (INDIA)

S. no	Newly Appointed	Designation(Post)/Department(Company)
<b>Constitutional and Other Posts</b>		
1.	<b>Sarbananda Sonowal</b>	CM, Assam,
2.	<b>Pinarayi Vijayan</b>	CM, Kerala
3.	<b>Mamata Banerjee</b>	CM, West Bengal
4.	<b>Kiran Bedi</b>	Lieutenant Governor, Puducherry
5.	<b>V Narayanaswamy</b>	CM of Puducherry
6.	<b>Ashok Lavasa</b>	Finance Secretary
7.	<b>Justice Navin Sinha</b>	CJ Of Rajasthan HC
8.	<b>Justice Deepak Gupta</b>	Chief Justice Of Chhattisgarh High Court
9.	<b>Justice Tinlianthang Vaiphei</b>	Chief Justice of Tripura High Court
10.	<b>Hindupur Pradeep Rao</b>	Deputy CAG
11.	<b>Atma Ram Nadkarni</b>	Additional Solicitor General
12.	<b>Dr. Radha Binod Barman</b>	Part-time Chairperson in the National Statistical Commission (NSC)
13.	<b>Justice PK Mishra</b>	Lokayukta of Goa.
14.	<b>Justice Balbir Singh Chauhan</b>	Chairperson, 21st Law Commission.
15.	<b>NK Aggarwal</b>	Lokayukta of Haryana
16.	President nominated 6 eminent personalities to Rajya Sabha <b>Subramanian Swamy:</b> a BJP leader <b>Navjot Singh Sidhu:</b> Former Indian cricketer turned politician <b>Suresh Gopi:</b> Malayalam actor	<b>Narendra Jadhav:</b> a renowned economist <b>Swapan Dasgupta:</b> a journalist

	<b>Mary Kom:</b> Legendary boxer and Olympic bronze medallist	
17.	<b>Justice (ret'd) Permod Kohli</b>	Chairman, Central Administrative Tribunal (CAT)
18.	<b>HL Dattu</b>	Chairperson, National Human Rights Commission
<b>CEO'S/Chairman of Companies/Organizations/Banks</b>		
19.	<b>Renowned scientist S K Sharma</b>	CMD, Nuclear Power Corporation of India Limited (NPCIL).
20.	<b>Bhushan Patil</b>	President, Paytm
21.	<b>CP Gurnani, MD and CEO, Tech Mahindra</b>	Chairman ,National Association of Software and Services Companies (Nasscom) for 2016-17.
22.	<b>Sunil Sabharwal</b>	Alternate Executive Director,IMF
23.	<b>Kunal Shah Govind Rajan</b>	Chairman, FreeCharge Chief Executive Officer, FreeCharge
24.	<b>Vinod K Dasari</b>	MD(MD), Ashok Leyland
25.	<b>Bollywood Actor R Madhavan</b>	Goodwill ambassador of LEPRAs India organization
26.	<b>Rajiv Bhalla</b>	MD, Barco India
27.	<b>Rohit Philip</b>	Chief Financial Officer (CFO), IndiGo
28.	<b>Nitin Prasad</b>	Head, Shell India
29.	<b>Ashok Chawla</b>	NSE Chairman
30.	<b>Sudhakar Rao</b>	Chairman of BSE
31.	<b>Sanjiv Misra</b>	Chairman, Axis Bank
32.	<b>Sudhir Raheja</b>	Chairman, Airport Authority Of India (AAI)
33.	<b>Sankaran Naren</b>	Executive Director, ICICI Prudential
34.	<b>Bhupendra Kainthola</b>	Director of Film and Television Institute of India (FTII)
35.	<b>Kishore Biyani</b>	MD of Bharti Retail
36.	<b>Mrugank Paranjape</b>	MD and CEO of Multi Commodity Exchange (MCX)
37.	<b>Jitendra Jagota</b>	Chairman ,Indian Direct Selling Association (IDSA)
38.	<b>Suresh Senapaty</b>	Chairman, Honeywell Automation India Ltd (HAIL)
39.	<b>Susmita Pande</b>	Chairperson, National Monument Authority (NMA)
40.	<b>Ram Bahadur Rai</b>	President,Indira Gandhi National Centre for the Arts (IGNCA)
41.	<b>A Ajith Kumar</b>	Chairman,Rubber Board
42.	<b>Rohit Philip</b>	Chief Financial Officer (CFO), IndiGo
43.	<b>Hemant Kumar Ruia</b>	Chief Financial Officer (CFO), Indus Towers
44.	<b>Sharad Agarwal</b>	Head of India operations, Italian luxury sports car maker Lamborghini
45.	<b>Kallol Roy</b>	CMD, Bhartiya Nabhikiya Vidyut Nigam
46.	<b>Amitabh Coomar</b>	Chief Executive Officer (CEO), Go Javas
47.	<b>Tapan Kumar Chand</b>	President, Aluminium Association of India (AAI).
48.	<b>Rakesh Mohan</b>	Independent Non—Executive Director , Nestle India Board
49.	<b>Patrick Dupuis</b>	Board of Directors, Wipro Limited
50.	<b>Amar Abrol</b>	Chief Executive Officer, AirAsia India
51.	<b>Ritu Beri</b>	Advisor, Khadi and Village Industries Commission
52.	<b>S Sridhar</b>	MD (MD), Pharmaceutical giant Pfizer
53.	<b>Vijay Mallya</b>	<b>Resigned</b> as Director of Royal Challengers Sports Private Limited
54.	<b>Mrugank Paranjape</b>	MD and CEO, Multi Commodity Exchange of India Ltd (MCX)
55.	<b>Vineet Taneja</b>	Chief Executive Officer (CEO), Micromax Informatics Ltd
<b>Other Important Appointments</b>		
56.	<b>Lt General S K Saini</b>	Commandant of prestigious Indian Military Academy (IMA)
57.	<b>Mr. Deepak Mishra</b>	Additional Director General, Central Reserve Police Force (CRPF)
58.	<b>Vice Admiral Girish Luthra</b>	Flag Officer Commander-in-Chief of the Western Naval Command
59.	<b>Surajit Kar Purkayastha</b>	Director General of Police in West Bengal
60.	<b>Vice Admiral Sunil Lanba</b>	New Chief of Naval Staff
61.	<b>Lieutenant General N P S Hira</b>	Deputy Chief of Army Staff
62.	<b>Rakesh Kumar Mishra</b>	Director, Centre for Cellular and Molecular Biology (CCMB)
63.	<b>A V S Ramesh Chandra</b>	Ambassador of India to Romania
64.	<b>Somnath Ghosh</b>	Ambassador of India to the Republic of Tajikistan
65.	<b>Anil Wadhwa</b>	Ambassador of India to the Republic of San Marino
66.	<b>Rajiv Gauba</b>	Secretary, Govt. of India in the Ministry of Urban Development
67.	<b>Debraj Pradhan</b>	Ambassador of India to Norway
68.	<b>D. Vasu</b>	Director, Tamil Nadu Cricket Association (TNCA) Academy
69.	<b>Mahendra Singh Dhoni</b>	Brand ambassador, Lava International
70.	<b>Virat Kohli</b>	Brand ambassador, Premier Futsal which is the newer and shorter five-a-side variant of soccer (football).

71.	<b>MS Dhoni</b>	Sun Pharmaceutical Industries Limited
72.	<b>Kangana Ranaut</b>	Brand ambassador of Reebok India
73.	<b>AR Rahman</b>	4th Goodwill Ambassador for Team India at the Rio Olympics.
74.	<b>Ajay Devgn and Kajol</b>	Brand ambassadors of Andhra Pradesh tourism
75.	<b>PP Pandey</b>	Director general of police (DGP) of Gujarat.
76.	<b>Justice Mukul Mudgal</b>	Deputy Chairman of FIFA Governance Committee
77.	<b>Somnath Ghosh</b>	Ambassador of India to the Republic of Tajikistan
78.	<b>Kumar Rajesh Chandra</b>	Chief of Bureau of Civil Aviation Security (BCAS)
79.	<b>Sudhir Yadav</b>	Director-General (DG) of Tihar
80.	<b>Sameer Chadha</b>	CEO of KPMG's offshore arm in India
81.	<b>Rohit Sharma</b>	'Brand Ambassador' of world famous watch brand Hublot
82.	<b>IAS officer Ajay Mittal</b>	Information and Broadcasting secretary
83.	<b>Surender Kumar Bhagat</b>	Director General (DG) of Railways Protection Force (RPF)
84.	<b>Rahul Johri</b>	CEO, Board of Control for Cricket in India (BCCI)
85.	<b>Geeta Johri</b>	Director General of Police (DGP),Gujarat
86.	<b>Meeran C Borwankar</b>	Director General (DG), Bureau of Police Research and Development
87.	<b>Sachin Tendulkar</b>	Endorse the I Support Skill India campaign.
88.	<b>Mehbooba Mufti</b>	First woman CM of J&K
89.	<b>Vice Admiral HCS Bisht</b>	Flag Officer Commanding-in-Chief of the Eastern Naval Command.
90.	<b>HL Dattu</b>	Member, International Coordinating Committee of National Human Rights Institutions (ICC) Bureau in Geneva.
91.	<b>Sanjiv Kapoor</b>	Chief Strategy and Commercial Officer of Vistara Airlines
92.	<b>Vice Admiral Atul Kumar Jain</b>	Chief of Staff of the Visakhapatnam

<b>NEW APPOINTMENTS (WORLD)</b>		
S. no	Newly Appointed	Designation(Post)/Department(Company)
<b>President of different countries</b>		
1.	<b>Tsai Ing-wen</b>	New president of Taiwan
2.	<b>Rodrigo "Digong" Duterte</b>	Philippines President
3.	<b>Tran Dai Quang</b>	9th President of Vietnam
4.	<b>Hashim Thaci</b>	President of Kosovo.
5.	<b>Idriss Deby</b>	President of Chad.
6.	<b>Faustin Archange Touadera</b>	President, Central African Republic
7.	<b>Ali Mohamed Shein</b>	President, Zanzibar
8.	<b>Htin Kyaw</b>	President, Myanmar
9.	<b>Riek Machar</b>	Vice-President Of South Sudan
10.	<b>Bounnhang Vorachit</b>	President, Laos
<b>PM of different countries</b>		
11.	<b>Lobsang Sangay</b>	PM of Tibetan
12.	<b>Mouamba Clement</b>	PM Of Congo
13.	<b>Enda Kenny</b>	PM of Ireland
14.	<b>Lobsang Sangay</b>	PM, Tibet
15.	<b>Sigurdur Ingi Johannsson</b>	PM, Iceland
16.	<b>Nguyen Xuan Phuc</b>	PM, Vietnam
17.	<b>Baciro Dja</b>	PM, Guinea Bissau
18.	<b>Volodymyr Groysman</b>	PM, Ukraine
<b>Mayors/Member of Parliament/Envoy</b>		
19.	<b>Philip Abraham</b>	Deputy Mayor of Loughton town in the United Kingdom
20.	<b>Murali Pillai</b>	Elected MP in Singapore from suburban Bukit Batok constituency.
21.	<b>Sadiq Khan</b>	First Muslim Mayor Of London
22.	<b>Indian American Geeta Pasi</b>	US next envoy to Chad
23.	<b>Merrick Garland</b>	Nominated to be the next US Supreme Court Justice.
24.	<b>H Deep Saini</b>	Vice Chancellor, Canberra University
<b>Other Appointments</b>		
25.	<b>Nguyen Thi Kim Ngan</b>	First female house speaker ,Vietnam's National Assembly (NA)
26.	<b>Tara Singh</b>	Caretaker "pardhan", Pakistan Sikh Gurdwara Parbandhak Committee
27.	<b>Manish Sharma</b>	Global executive council, Panasonic
28.	<b>Justice Sushila Karki</b>	Chief Justice (CJ) of the Supreme Court of the country.
29.	<b>Tausif Monif</b>	President for Global Operations ,Lambda Therapeutic Research
30.	<b>Patricia Espinosa Cantellano</b>	Executive Secretary of the UN Framework Convention on Climate Change

31.	<b>Pio Swati Dandekar</b>	Executive Director to the ADB
32.	<b>Indian-American Sachin Dev Pavithran</b>	Member of the Architectural and Transportation Barriers Compliance Board in US
33.	<b>An Indo-American engineer, Manjit Singh</b>	Member of President's Advisory Council on Faith-Based and Neighborhood Partnerships
34.	<b>Indian academician Radha Kumar</b>	UN' University Council to formulate its principles and policies
35.	<b>Jean Arnault</b>	Head, United National Political Mission (Columbia)
36.	<b>Ahmed Abul Gheit</b>	Secretary General, Arab League
37.	<b>Nandita Bakhshi</b>	President and Chief Executive Officer of Bank of the West
38.	<b>Surya Deva</b>	Adviser on human rights and multinationals and businesses, UNHRC
39.	<b>US Defence Secretary Ash Carter</b>	Nominated General Lori Robinson to lead the United States Northern Command (USNORTHCOM) and NORAD.
40.	<b>Naina Lal Kidwai</b>	Independent non-executive director, NBFC Altico Capital
41.	<b>Fazle Kabir</b>	Governor, Bangladesh Bank, the central bank of Bangladesh.
42.	<b>Ashley Judd</b>	Goodwill Ambassador, UN Population Fund (UNFPA)
43.	<b>Michelle Yeoh</b>	Goodwill Ambassador, UN Development Programme (UNDP)
44.	<b>Mickey Arthur</b>	Pakistan's Head Coach
45.	<b>Rozle Prezelj</b>	Chairman, International Association of Athletics Federations (IAAF)
46.	<b>Red, the leader of the "Angry Birds" mobile game characters</b>	Envoy to inspire climate action toward a sustainable and happier future for all.
47.	<b>Michel Platini resigned as Union of European Football Associations (UEFA)</b>	

<b>AWARDS</b>		
S.no	Awards	Winner
<b>Awards for Literature</b>		
1.	<b>Commonwealth Short Story Prize for 2016</b>	Indian author and Social Science professor from India Prashar Kulkarni
2.	<b>Edgar Allan Poe award</b>	Neela Banerjee and her three colleagues from Inside Climate News – John Cushman Jr, David Hasemyer and Lisa Song
3.	<b>Mongolia's highest civilian award "North Star"</b>	Indian scholars-Lokesh Chandra and Mansura Haider
4.	<b>PEN/Barbey Freedom to Write Award</b>	Egyptian novelist and journalist Ahmed Naji
5.	<b>George Grierson prize for remarkable works done for the propagation of Hindi abroad</b>	Chinese professor Ge Fuping
6.	<b>Saraswati Samman for 2015</b>	Author and poet Padma Sachdev ( <b>autobiography titled Chitt-Chete, written in Dogri language.</b> )
7.	<b>2016 PEN/Allen Foundation Literary Service Award</b>	J.K. Rowling
8.	<b>2016 Windham-Campbell Prize</b>	Columnist and author Jerry Pinto
9.	<b>2015 Bihari Puraskar</b>	Poet Dr Bhagwati Lal Vyas
10.	<b>Krutitava Smagra Samman</b>	Renowned Dogri poetess Padma Sachdev
11.	<b>CV Kunhiraman Literary Prize.</b>	Renowned Malayalam writer M Sukumaran
12.	<b>Krutitava Smagra Samman for 2015</b>	Padma Sachdev
<b>Country's Highest Honour Given</b>		
13.	<b>Japan's Fukuoka prize 2016</b>	Renowned Indian music composer A. R. Rahman
14.	<b>Highest French civilian honour -'French Legion Of Honour'</b>	Renowned author of Harry Potter series, JK Rowling
15.	<b>Honored by US President at the White House for her excellent work in the field of education.</b>	Indian-American Revathi Balakrishnan, from Texas
16.	<b>Japan's second highest national decoration i.e. The Order of the Rising Sun, Gold and Silver Star award</b>	N K Singh
17.	<b>Honoured with a special statue by the Switzerland Govt..</b>	Late director Yash Chopra
18.	<b>Highest French civilian honour, Officier de l Ordre national de la Legion d Honneur (Officer of the Legion of Honour)</b>	General (retd) Joginder Jaswant Singh
19.	<b>UK's prestigious Founders Award 2016</b>	Mother Teresa(posthumously)
20.	<b>King Abdulaziz Sash honour by Saudi Arabia</b>	PM Narendra Modi

21.	<b>Chevalier de la Legion d'Honneur (Knight of the Legion of Honour).</b>	Chairman and MD of Mahindra and Mahindra Group Anand G Mahindra
22.	<b>Chevalier de la Legion d'Honneur (Knight of the Legion of Honour)</b>	Tikka Shatruijit Singh
23.	<b>Mongolia has conferred its highest civilian award "North Star"</b>	Indian scholars-Lokesh Chandra and Mansura Haider
24.	<b>Conferred with one of the highest awards of Cyprus for his work in a number of senior roles within the Commonwealth Secretariat</b>	Amitav Banerji
25.	<b>Order of Arts and Letters, one of France's top honours</b>	Mahatma Gandhi's Grand daughter Tara Gandhi Bhattacharjee
26.	<b>Legion d'Honneur, France's highest honour</b>	Mohammed bin Nayef
27.	<b>Chevalier de la Legion d'Honneur (Knight of the Legion of Honour) by French Govt.</b>	Anand Mahindra
<b>Film Awards</b>		
28.	<b>Dadasaheb Phalke Award For 'Aligarh'</b>	Manoj Bajpayee
29.	<b>Dadasaheb Phalke Film Foundation Award 2016 in best actress category</b>	Priyanka Chopra
30.	<b>'Best Film Critic' award at the 63rd National Film Awards, 2015</b>	Manipur's Meghachandra
31.	<b>Best actress in an international narrative feature honour at Tribeca Film Festival 2016 for her performance in anthology film Madly</b>	Radhika Apte
32.	<b>Global Indian of the Year 2016 award</b>	Aishwarya Rai Bachchan
33.	<b>47th Dadasaheb Phalke Award for the year 2015.</b>	Film Actor and Director Manoj Kumar
34.	<b>'Maharashtrian Of The Year'</b>	Bollywood star Ranveer Singh
<b>Sports Awards</b>		
35.	<b>'Ceat T20 Player of the Year' awards 2016</b>	Virat Kohli
36.	<b>Test Player of the Year, Limited Overs Player of the Year and Fans' Player of the Year at the England's annual awards.</b>	England cricketer Joe Root
37.	<b>First African footballer to win the Professional Footballers Association's (PFA) Player of the Year award for the 2015-16 season</b>	Riyad Mahrez
38.	<b>Wisden's Leading Cricketer in the World for the year 2015</b>	Kane Williamson
39.	<b>Dhyan Chand Lifetime Achievement Award</b>	Late Captain Shankar Laxman
40.	<b>Dhruv Batra Player of the Year Award for Men and Women at the Hockey India Awards</b>	P.R Sreejesh and Deepika
41.	<b>'Sportsman and sportswoman of the Year' Laureus World Sports Awards</b>	Tennis stars, Novak Djokovic and Serena Williams
<b>Awards to Scientists</b>		
42.	<b>Millennium Technology Prize for her work 'directed evolution' in Finland</b>	US biochemical engineer, Frances Arnold
43.	<b>Springer Theses Award in recognition for his outstanding research in which he developed transgenic mice to study a critical tumour-suppressor called A20</b>	An Indian-American scientist Arnab De
44.	<b>European Materials Research Society's (E-MRS's) Young Scientist Award</b>	Nandini Bhandaru
45.	<b>'National Medal of Science' award from US President</b>	Mr. Rakesh Jain
46.	<b>International Plant Nutrition Scholar Award</b>	IIT scholar K Ashok Kumar
47.	<b>Grete Lundbeck European Brain Research Prize, largest prize for neuroscience in the world.</b>	Three British scientists, Tim Bliss, Graham Collingridge and Richard Morris
48.	<b>Association for Computing Machinery's 2015 A.M. Turing Award.</b>	Whitfield Diffie and Martin Hellman
49.	<b>Innovation Award 2016 given by the Indian Desalination Association (IDA), South Zone.</b>	Prof. Sirshendu De
<b>Other Awards Conferred</b>		
50.	<b>National Geographic Bee competition 2016</b>	A 12 year old, Indian American student Rishi Nair
51.	<b>Harvard Business School Alumni Achievement Award</b>	Mr. Sunil Bharti Mittal
52.	<b>'Scholastic Asian Book Award' for her 32,000-word manuscript rooted in "love of Indian history"</b>	Aditi Krishnakumar
53.	<b>Limca Book of Records for conducting the most intensive household survey by a state</b>	Telangana Govt.
54.	<b>Har Parkash Rishi is an Indian man who holds the Guinness World Record for having the maximum number of flags (366) tattooed on his body.</b>	
55.	<b>University of Houston's highest teaching award</b>	Indian-American Rupa Iyer

56.	<b>Global Green Hero award</b>	Veteran singer Stevie Wonder
57.	<b>'International Astronautical Federation (IAF) Hall of Fame' award for 2016</b>	Udupi Ramachandra
58.	<b>Best family destination in the Lonely Planet Magazine India (LPMI) Travel Awards 2016</b>	Kerala
59.	National Award for Smart Policing instituted by Federation of Indian Chamber of Commerce and Industry (FICCI)	SMS-based Vehicle Monitoring System of Nagaland police
60.	<b>'Excellence Award on empowering MSMEs'</b>	Corporation Bank
61.	<b>Amnesty International top human rights award</b>	Musician Angelique Kidjo
62.	<b>World Summit on the Information Society (WSIS) 2016 prize in the e-Agriculture category</b>	Harita-Priya Agriculture Project of Andhra Pradesh
63.	<b>2016 Nelson Mandela Award</b>	Tabassum Adnan
64.	Gold Medal At Moscow SAND Sculpture Championship 2016	Indian sand artist Sudarsan Pattnaik
65.	<b>Best Banknote of the year</b>	New Zealand's \$5 bill
66.	<b>Mandela Graça Machel Innovation Award 2016</b>	Tabassum Adnan
67.	<b>Hridaynath Award</b>	Chess wizard Viswanathan Anand
68.	UNESCO or Guillermo Cano World Press Freedom Prize 2016.	Khadija Ismayilova of Azerbaijan
69.	<b>FBB Femina Miss India World 2016</b>	Priyadarshini Chatterjee
70.	<b>Three international awards, including for best airport by size in the Asia Pacific region</b>	Indira Gandhi International Airport (IGIA)
71.	<b>Lifetime Achievement Award of the 11th edition of the Mahindra Excellence Theatre Awards (META)</b>	Veteran playwright and director Ratan Thiyam
72.	<b>Mahindra Samridhi Krishi Shiromani Samman.</b>	Amrita Patel
73.	<b>Visitor's Award for the Best University</b>	Tezpur University
74.	<b>Golden City Gate Award</b>	Kerala Tourism campaign
75.	<b>One million dollar Global Teacher Prize</b>	Hanan Al Hroub
76.	<b>Editor of the Year award at the 4th Indian Advertising Association (IAA) Awards</b>	Sanjay Gupta
77.	First Prize in UN #LinksSDGs Data Visualization Challenge.	Abdulqadir Rashik
78.	<b>2016 Abel Prize</b>	British mathematician Sir Andrew Wiles
79.	<b>Skoch Lifetime Achievement Award</b>	M Venkaiah Naidu
80.	Advertising Club Madras's 1st Distinguished Service Award	Srinivasan K Swamy
81.	<b>Mahindra Samridhi India Agri Lifetime Achievement Aear-Krishi Shiromani Samman</b>	Dr Amrita Patel
82.	<b>Research Investor Communication Award</b>	NTPC
83.	<b>'Krishi Karman Award'</b>	Govt. of Himachal Pradesh
84.	The 2016 Pulitzer Prizes were announced in the US. It is an <b>award for achievements in newspaper and online journalism, literature, and musical composition</b> in the United States.	
85.	Haryana won an awarded as a state for demonstrating improvement with work in improving <b>Child Sex Ratio (CSR) and Sex Ratio at Birth (SRB)</b> during 2015.	
86.	<b>President Pranab Mukherjee conferred Padma Awards 2016</b> <b>Padma Vibhushan</b> • Dr Vasudeva Kalkunte Aatre • Dr Girija Devi • Rajanikanth • Ramoji Rao • Dr V Shanta <b>Padma Bhusan</b> • Ravindra Chandra Bhargava • Robert Dean Blackwill • Indu Jain • Udit Narayan Jha • Heinam Kanhailal • Sania Mirza • Yarlagadda Lakshmi Prasad • Dayanada Saraswati (Posthumus) • Ram Vanji Sutar • NS Ramanuja Tatacharya • Swami Tejomayananda <b>Padma Shri</b> • Priyanka Chopra • Salman Khan • SS Rajamouli (Director of Bahubali) • Veena Tandon	

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

	Name of the Summit	Location/Held in	Other Points
<b>SUMMITS HELD NATIONALLY</b>			
1.	<b>Conference of the Northeast Region Commonwealth Parliamentary Association</b>	Tripura	Inaugurated by the Lok Sabha Speaker Sumitra Mahajan
2.	<b>First National-Level Khadi Exhibition</b>	Srinagar	
3.	<b>4th Ministerial meeting of South Asia Initiative to End Violence Against Children (SAIEVAC)</b>	New Delhi	8 nations Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka are composing the meet.

4.	National conference on ' Gaushalas '	New Delhi	
5.	International Vihar Mahakumbh	Ujjain in Madhya Pradesh	
6.	Heart of Asia Conference	New Delhi	
7.	Maritime India Summit 2016	Mumbai	
8.	North East-ASEAN Business Summit	Imphal	
9.	The National Summit on Family Planning	New Delhi	
10.	National Conference of Women Legislators	New Delhi	
11.	7th meeting of the Governing Board of the Indo-German Science and Technology Centre	New Delhi	
12.	8th BRICS Summit	Goa	
13.	Eighth International Seminar on Wheat and Wheat Products	Panaji, Goa	
14.	'Global Exhibition on Services'	UP's Greater Noida	
15.	3rd Asia Ministerial Conference on the Tiger Conservation	New Delhi	
16.	Regional Conference of North Eastern States on Child Adoption	Shillong, Meghalaya.	
17.	Simhastha Kumbh Mela 2016	<b>Ujjain</b>	
18.	1st Raisina Dialogue	New Delhi	
19.	World Sufi Forum	New Delhi	
<b>SUMMITS HELD INTERNATIONALLY</b>			
20.	The first-ever World Humanitarian Summit (Inaugurated by Ban Ki-moon)	Istanbul	Hosted by Turkey's President Recep Tayyip Erdogan
21.	155th birth anniversary of Rabindranath Tagore has been organised by India	Cairo, Egypt	
22.	First World Conference on Tourism for Development	Beijing, China	
23.	26th World Economic Forum on Africa	Kigali, Rwanda	Connecting Africa's Resources through Digital Transformation
24.	49th Annual Meeting of the ADB	Frankfurt (Germany)	
25.	2016 Nuclear Security Summit	Washington, D.C., USA	
26.	19th Round of Talks between India and China on Boundary Issue	Beijing	
27.	The 13th Islamic Summit Conference	Istanbul	
28.	Special meeting of the Org. for Economic Co-operation and Development (OECD) in the wake of the 'Panama Papers' leak	Paris	
29.	14th meeting of Foreign Ministers of Russia, India and China	Moscow	
30.	G7 Foreign Ministers' Meeting	Hiroshima	
31.	13th meeting of Broadband Commission for Sustainable Development	Dubai, United Arab Emirates (UAE)	
32.	9th International Abilympics	France	
33.	13th India-European Union Summit	Brussels, Belgium	India was represented by the PM
34.	60th Session of Commission on the Status of Women	New York	
35.	9th Session of Commission on Narcotic Drugs	Austria's capital Vienna	
36.	International Conference on Zero	Paris, France	
37.	4th World Congress of Biosphere Reserves	Lima in Peru	
38.	Finance Minister Arun Jaitley has launched Make in India conference in Sydney.		

#### COMMITTEES IN NEWS

S.No	Committee	Headed by
1.	New committee to swipe towards cashless society	<b>Neeraj Kumar Gupta.</b>
2.	Committee formed to comprehensively review and give recommendations on the Fiscal Responsibility and Budget Management (FRBM) roadmap for the future.	<b>NK Singh</b>
3.	Estimates Committee of Parliament, in its report on Ganga Rejuvenation	<b>Murli Manohar Joshi</b>

4.	Parliamentary Standing Committee's report on the Consumer Protection Bill 2015	Divakar Reddy
5.	To reform Medical Council of India	RM Lodha
6.	Govt. Constitutes Committee to Prepare Policy Framework for Taxi Operators	Sanjay Mitra
7.	Committee On Yoga Education in Universities	H R Nagendra
8.	Committee constituted to look holistically into the functioning of the censor board	Shyam Benegal
9.	Committee constituted to inquire into the omission and commission on part of all officers and officials of police and civil administration during Jat Quota agitation	Parkash Singh
10.	Committee to probe conspiracy behind violent incidents during Jat agitation.	Justice S N Jha
11.	Committee to monitor Govt. advertisements in accordance with SC directions	B B Tandon
12.	Committee to revamp Central Board of Film Certification (CBFC)	Shyam Benegal
13.	Parliamentary Panel suggested fine, jail for celebrities of misleading ads	Divakar Reddy
14.	Union Govt. Constituted the inter-ministerial panel to prepare a blueprint for doubling farmers' income by 2022	Ashok Dalwai
15.	Committee constituted to consider ST status to six communities of Assam.	Mahesh Kumar Singla
16.	Committee on Taxation of E-Commerce	Akhilesh Ranjan
17.	Committee constituted to review excise duty imposed on different jewellery articles	Ashok Lahiri
18.	Indian Railway Innovation Committee	Ratan Tata
19.	Committee to suggest ways to strengthen security along Indo-Pak border	Madhukar Gupta

#### NATIONAL NEWS

1. **India, Thailand and Myanmar** will soon be connected by a **1,400-kilometre highway**, to boost the trade and cultural exchanges among the three countries.
2. The Union Minister Nitin Gadkari stated that the **Govt. plans to make it mandatory to set aside 1 % of total cost of any highway project for road safety.**
3. **India** distributed **scholarships to over 800 Bangladeshi students** under the 'Mukti jodha Scholarship Scheme'.
4. The **Cabinet approved a \$1.5 billion (about Rs 9,000 cr.) offer of World Bank support for the Swachh Bharat Mission (SBM) in rural areas.**
5. To promote the **Swachh Bharat Mission**, Union Urban development Minister **Venkaiah Naidu inaugurated 'Namma Toilet' in the national capital Delhi.**
6. **India's first special purpose vehicle (SPV) on smart city - Bhubaneswar Smart City Limited** - commenced operations.
7. **India** has **banned its nationals from travelling to Libya**, irrespective of the purpose of the visit, in view of the prevailing security situation in that country.
8. The Cabinet **has approved the first ever policy for the country's capital goods sector** envisaging creation of over 21 million new jobs by 2025.
9. The Cabinet has **waived off loans worth more than Rs 9,079 cr. owed by Hindustan Fertilizer Corporation Ltd (HFCL)** as part of a financial restructuring package for the PSU.
10. The **Cabinet** has given its **approval to amend The Institutes of Technology (IIT) Act, 1961** for incorporation of **6 new IITs.**
11. PM Narendra Modi **has flagged off, the first ever direct train between Assam to J&K.**
12. External Affairs Minister **Sushma Swaraj** has launched the **official website of PM Narendra Modi's Office in six regional languages** including Gujarati, Marathi, Malayalam, Tamil, Telugu and Bengali.
13. **Indian Railways** has **conducted the first ever trial run for high-speed Talgo trains of Spain on the Bareilly-to-Moradabad stretch in Uttar Pradesh.**
14. President Pranab Mukherjee has inaugurated an **Intelligent Operations Centre (IOC) in Rashtrapati Bhavan.** The IOC is a software solution **designed by IBM.**
15. The Govt. plans to **revamp around 400 railway stations** across the country into iconic structures. **Habibganj station in Bhopal** will be taken up first.
16. Union Urban Development Minister Venkaiah Naidu and Delhi CM Arvind Kejriwal **flagged off the trial run of the first driverless metro trains in New Delhi.**
17. The Indian Railways is all set to conduct trial of its **first solar panel-powered train in Rajasthan's Jodhpur city.**
18. The Centre has approved the **Odisha Govt.'s proposal to set up Kalinganagar National Investment and Manufacturing Zone in Jajpur district.**
19. Union Health and Family Welfare Minister **J P Nadda** laid the **foundation stone for three new medical colleges** at Rajouri, Anantnag and Baramulla districts in **J&K.**
20. The Govt. has approved widening of the **crucial UP Gate to Dasna stretch of the Delhi-Meerut Expressway**, to be built at an estimated cost of **Rs 1,983 cr.**
21. Madan Mohan Malaviya founded **Banaras Hindu University Completes Its 100 years Of Glorious Existence.**
22. The National Democratic Alliance (NDA) Govt. led by PM Narendra Modi decided to **replace the five year plans with 15 year vision documents.**
23. Union Railway Minister Suresh Prabhu has inaugurated **Comrade Umraomal Purohit Memorial Research Centre situated in All India Railwaymen's Federation (AIRF) Office, New Delhi.**
24. The Income Tax department's **ambitious plan to link its PAN number database with Aadhaar** has crossed the **50-lakh mark.**
25. The **single emergency number '112'** will be operational throughout India from **January 1, 2017** to help people



reach immediate services of police, ambulance and fire department.

21. Centre has released **9,367 cr. to drought-hit States under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in 2016-17.**
22. PM Narendra Modi has launched **the country's first solar powered e-boats at the Assi Ghat in the river Ganga, Varanasi.**
23. The Cabinet chaired by the PM Narendra Modi has given its **ex-post facto approval for the MoU between Insurance Regulatory and Development Authority of India (IRDAI) and the Insurance Authority of United Arab Emirates.**
24. The Development of North Eastern Region (DoNER) Ministry will invest **Rs 33,000 cr. for development of the north-eastern states** during the current fiscal.
25. Union Minister of State (Independent Charge) for Development of North Eastern Region, **Dr. Jitendra Singh launched in Shillong the first of its kind, weeklong Cancer Care campaign in Northeast** under the supervision of North Eastern Council (NEC) - Pink Chain Cancer Conclave 2016.
26. The **Union Railway Ministry** has decided to **create a 1 lakh cr. Rs. safety fund named as Rashtriya Rail Sanraksha Kosh (RRSK)** to strengthen safety measures on the rail network to prevent accidents.
27. The **Minister of State for Labour and Employment Bandaru Dattatreya** informed that the **minimum wage for contract workers has been increased to Rs 10,000 per month** at the national level.
28. The **Nuclear Power Corporation of India Limited (NPCIL)** has cleared the **insurance policy for all 21 nuclear reactors** in India.
29. The Union Govt. approved country's first **Metrino Pod project for Gurgaon.** The project called the Metrino is a PRT system in which pods will be suspended from an overhead rail.
30. Cabinet chaired by PM Narendra Modi **approved India to become a formal member in the Asia Wildlife Enforcement Network, SAWEN** is a Regional network comprising of eight countries in South Asia.
31. PM Narendra Modi launched **the pilot of e-NAM, the e-trading platform for the National Agriculture Market, for the farmers.** The initiative will usher in transparency which will greatly benefit the farmers.
32. Union Minister for Culture and Tourism and Civil Aviation Mahesh Sharma released **a Commemorative Coin of 200 Rs. and a Circulation Coin of 10 Rs. to mark the Martyrdom Day of Tatyja Tope.**
33. **Prakash Javadekar** signed the **CoP 21 agreement on behalf of India** at the high level signature ceremony convened by the Secretary General of the UN, Ban Ki Moon.
34. The Commerce and Industry Ministry launched a service named **Twitter Seva to address issues and grievances of**

**startups, exporters and importers, and other stakeholders.**

35. NITI Aayog chaired by Vice Chairman Dr Arvind Panagariya launched the **Urban Management Programme in Vigyan Bhawan, New Delhi.**
36. **India** extended a **Line of Credit (LoC) of 1 billion US dollars to Mongolia.**
37. **India and Bangladesh** signed a **2 billion US dollar Line of Credit (LOC) to implement socio-economic development projects in Bangladesh and strengthen bilateral relations.**
38. The NITI Aayog launched the **Women Transforming India initiative in partnership with the UN** in India and MyGov.
39. **RITES (Public Sector Enterprise under Ministry of Railways)** signed a contract to **supply 18 Meter Gauge 1350 HP Diesel Electric Locomotives to Myanmar Railways.**
40. **India and the US** launched the **Fulbright - Kalam Climate Fellowship.** The fellowship programme will enable Indian research scholars to work with American institutions in the field of climate change.
41. **India and the International Monetary Fund (IMF)** signed an agreement to set up a **South Asia Regional Training and Technical Assistance Center (SARTTAC).**
42. The **Indian Space Research Organisation (ISRO)** established the **Gadanki Ionospheric Radar Interferometer (GIRI) near Tirupati in Andhra Pradesh.**
43. The Cabinet gave its ex-post facto approval for a MoU between **India and the United Arab Emirates (UAE)** to mobilise **long term investment into the National Investment and Infrastructure Fund (NIIF).**
44. The **first direct container MV Harbour-1 Vessel between India and Bangladesh carrying cotton** was flagged off from Krishnapatnam of Andhra Pradesh to Chittagong.
45. The **U.S. Agency for International Development and the ADB** signed a MoU to **facilitate 848 million US dollars in funding to develop solar parks across India.**
46. **P Susheela** entered Guinness World Records for **recording highest number of songs in several languages.**
47. **India became second biggest investor in London.**
48. **India** is planning to **develop regional connectivity projects worth \$5 billion in South Asia.** The projects include road corridors connecting India with Bangladesh, Nepal and Bhutan through West Bengal and India-Myanmar through Manipur.
49. **India ranks 5th position** in the **exports of Fake goods globally while china is No.1 in the list.**
50. **India signed loan agreement of 35 Million dollars with the World Bank** for Madhya Pradesh Citizen Access to Responsive Services Project.
51. **India and United States** have **launched the Fulbright - Kalam Climate Fellowship** enabling Indian research scholars to work with American institutions in the field of climate change.

## INTERNATIONAL NEWS

1. The **World Bank Group** has launched **Pandemic Emergency Financing Facility and launched a \$500 million fund to fight Pandemics** in poor countries and creating the world's first insurance market for pandemic risk.
2. **Britain** has granted **political refugee status to ousted former President of Maldives Mohamed Nasheed.**
3. US President **Barack Obama** has announced **an end to its embargo on sales of lethal weapons to Vietnam.**

4. **China has signed agreements with Sudan to build 600-megawatt atomic reactor.** It was the first of its kind in the African country.
5. **China has launched its first cyber security public organization aimed** at better safeguarding national cyber security.
6. According to a scientist at the **Chinese Academy of Sciences, China will launch the world's first quantum communication satellite.**
7. **Germany will partner India in turning Bhubaneswar, Coimbatore and Kochi** into smart cities, according to German ambassador to India Martin Ney.
8. A two day **International Buddhist conference held in Nepal to celebrate 2,560th birth anniversary of Lord Buddha.** Theme of the conference "Lumbini, Nepal: the birth place of Lord Buddha and the fountain of Buddhism and world peace".
9. The **son of Pakistan's Ex-PM Yousuf Raza Gilani, Ali Haider Gilani** rescued from the clutches of **Taliban in a joint operation by the US and Afghan forces in Afghanistan**, three years after he was abducted from his hometown in Pakistan's Punjab province.
10. **Pakistan and China** have launched the production of a new variant of the **JF-17B 'Thunder' multi-role combat jet** to be inducted into PAF to enhance its operational capabilities.
11. **China plans to build more than 500 airports by 2020** to create a market worth over **153 billion US dollars for its general aviation industry.**
12. Central Asian state leaders have **inaugurated the Central Asia South Asia (CASA-1000) transmission line near Dushanbe in Tajikistan** to link the four nations and to promote regional stability, security and prosperity. These countries are **Tajikistan, Kyrgyzstan, Afghanistan and Pakistan.**
13. The **Kenyan Govt.** has decided to **close the World's biggest refugee camp in Dadaab.** Presently, around 3,28,000 refugees mostly from Somalia are staying in Dadaab camp.
14. **Malaysia, Indonesia and the Philippines** has agreed to **conduct coordinated sea patrols** and establish a hotline to combat piracy and kidnappings in waters bordering the three nations.
15. **India and France** have launched a programme with **\$1 trillion Potential Solar Programme under the International Solar Alliance (ISA).** It is a solar finance programme that aims at helping developing countries to fully harness their solar resources for a clean energy future.
16. **Saudi Arabia and Egypt** agreed to build a **bridge over the Red Sea.** The announced bridge will connect the two countries. The planned bridge would help in boosting commerce between the two allied countries.
17. **Royal Mail of British honoured playwright William Shakespeare** by issuing a **set of special postage stamps to mark the 400th anniversary of his death.**
18. **The Taliban** said that it has **launched its annual spring military offensive in Afghanistan, titled Omari Operation.** It said that the operation has been named after its deceased leader Mullah Omar.
19. **Anti-slavery activist Harriet Tubman to become first African-American to appear on US paper currency.** His photo will appear on a new series of US \$20 bills.
20. **Japan successfully tested the first stealth fighter jet.** With this, the country joins a select group of world military powers wielding the radar dodging technology.
21. **China developed a new electronic paper,** which has been heralded as **"the world's first graphene electronic paper.**
22. The **Cabinet of Saudi Arabia kingdom approved the Vision 2030,** a broad-based economic reform plan. The Vision charts out the **roadmap for diversifying the Saudi economy in next 14 years and to ensure that Saudi Arabia can live without oil by 2020.**
23. **Bangladesh Cabinet approved a draft of the Bangladesh Supreme Court Judge (Investigation Act) 2016.** It will empower the Parliament to impeach a judge in the Supreme Court, if allegation of misconduct or incapacity is proved.
24. **Europe and Russia** launched an unmanned **spacecraft, named ExoMars 2016, to smell Mars' atmosphere for gassy evidence** that life once existed on the Red Planet, or may still be.
25. The **International Criminal Tribunal for the former Yugoslavia (ICTY)** sentenced former **Bosnian Serb leader Radovan Karadzic to 40-year imprisonment for his involvement** in the 1995 Srebrenica genocide.
26. **Pakistan and Iran** signed **6 MoU (MoUs) to strengthen bilateral cooperation in health, commerce, finance and foreign services.**
27. The **World Bank** agreed to provide concessional **100 million US dollar loan to Jordan** for creating one lakh jobs for Jordanians and Syrian refugees.
28. **French Defence Minister Jean-Yves Le Drian** announced that **France will end its Operation Sangaris in the Central African Republic** in 2016.
29. **Supreme Court of China** announced to **create its own international maritime judicial centre.**
30. **Pope Francis announced that Mother Teresa** will be made a saint of the **Roman Catholic Church at a ceremony on 4 September 2016.** The pope cleared the way for sainthood to Mother Teresa, who was famed for her lifetime of service to the poor, establishing shelters for homeless, orphanages, soup kitchens and clinics around the world.
31. **Bangkok to impose curfew during Songkran festival, the world's biggest water festival.**
32. **Nepal signed 10 agreements with China in Beijing.** These include a landmark transit treaty to end its total dependence on India and extension of the strategic Tibet rail link to Nepal.

## STATE IN NEWS

### Rajasthan in News

- ✚ **Rajasthan's Bundi** is stepping into the virtual world with an **'e-municipal council' to provide files at a click,** and detailed digital mapping of the city.
- ✚ **Nitin Gadkari** has launched **20 Nirbhaya buses of Rajasthan State Transport Corporation with multiple safety measures** to better protect women passengers.
- ✚ **Rajasthan to Be 1st State to Issue Ads to Appoint VC.**
- ✚ State Assembly passed the **Rajasthan Urban LAND (Certification of Titles) Bill, 2016.** With this, Rajasthan also became the first state to bring and pass a land title bill.
- ✚ The World Bank Board approved a **250 million US dollar Development Policy Loan (DPL)** for Rajasthan. The loan was

granted to support the Govt. of Rajasthan in improving the performance of its electricity distribution.

### Madhya Pradesh in News

- ✦ Madhya Pradesh Tourism received the "Best Indian Destination for Wildlife" award by the Lonely Planet Group.
- ✦ Govt. of Madhya Pradesh, Indian Council of Medical Research (ICMR) and Sun Pharma entered into an agreement for research and innovation in preventive health.
- ✦ CM Shivraj Singh Chouhan announced inclusion of widow marriage under the Mukhyamantri Kanya Vivah Yojana.
- ✦ **Madhya Pradesh** is going to have its **first Indo Tibetan Border Police weapon training centre** at Batiagarh, Damoh.
- ✦ A financing agreement for **International Development Association (IDA) credit of US\$ 300 (equivalent) for the Madhya Pradesh Higher Education Quality Improvement Project** was signed with the World Bank.
- ✦ The GOI signed a loan agreement with the **World Bank for Neeranchal National Watershed Project in MP.**

### Maharashtra and Goa in News

- ✦ Maharashtra Govt. has declared drought in over 29000 villages of the state, most of them in parched Marathwada and Vidarbha regions.
- ✦ **Mumbai Financial capital of India is likely to get the International Arbitration Centre.**
- ✦ **Maharashtra tied up with the Tata Trusts to link all Govt. colleges and medical colleges to the national cancer grid** for uniform cancer profiling and quality treatment.
- ✦ Maharashtra Governor C Vidyasagar Rao launched Adi Praman, a web-based application. With this, Maharashtra became the first state to provide caste validity certificates online.
- ✦ The Maharashtra Govt. decided to increase the punishment for chain snatching up to 5 years of rigorous imprisonment along with a fine of 25000 Rs.
- ✦ **Mumbai financial capital of India to host BRICS Friendship Cities Conclave.**
- ✦ Goa Govt. classified the country liquor, Feni as Heritage Spirit of Goa.

### Andhra Pradesh and Telangana in News

- ✦ **AP** will have another **Central Institute of Plastic Engineering and Technology** to train 5,000 plastic engineers and technicians every year and will be set up in Anantapur district.
- ✦ Telangana Govt. issued orders for setting up a 'Monkey Rescue and Rehabilitation Centre' in Nirmal area of Adilabad district. This rehabilitation centre will be established as a pilot project at Chincholi, Hyderabad.
- ✦ Andhra Pradesh CM formally inaugurated the state's interim Govt. complex named **AP Govt. Transitional Headquarters** at Velagapudi village in capital region Amaravati.
- ✦ Telangana Govt. decided to illuminate 25 municipalities in the state with Light Emitting Diode (LED) bulbs in 100 days.
- ✦ Telangana IT minister KT Rama Rao and transport minister P Mahender Reddy launched the State Road Transport Authority's new mobile app, M-Wallet.
- ✦ **The Govt. of Telangana signed a MoU with Aero Campus Aquitaine and Bordeaux Metropole** to set up aviation training institute in Hyderabad.

- ✦ **Andhra Govt.** which is known for its innovations and use of technologies in various sectors has also become the **first Indian state to implement lift irrigation.**

### Karnataka in News

- ✦ **The Karnataka State Govt.** has decided to go ahead with the **establishment of Asia's first Rice Technology Park at Gangavati in Koppal district and a Maize Technology Park at Ranebennur in Haveri district.**
- ✦ **In Bengaluru, South India's first underground metro services flagged off** at East-West corridor (Purple Line) of BMRCL (Bangalore Metro Rail Corporation Limited).

### Haryana in News

- ✦ The Legislative Assembly of Haryana passed the Haryana Municipal (Amendment) Bill, 2016. According to the bill any male person desiring to contest for Urban Local Bodies (ULBs) in Haryana must possess matriculation as the minimum education qualification. A woman and a Scheduled Caste (SC) candidate will be required to be at least 8th standard pass.
- ✦ Radha Mohan Singh laid the foundation stone of **Haryana State University of Horticultural Sciences** at Karnal.
- ✦ Haryana Govt. decided to rename **Gurgaon as Gurugram** and **Mewat as Nuh.**
- ✦ Haryana renamed Mustafabad village as Saraswati Nagar.
- ✦ **Haryana has become the first state in India to launch injectable contraceptives as a family planning measure** across all Govt. healthcare facilities.

### Gujarat in News

- ✦ **CM of Gujrat, Anandiben Patel** has launched **two state-wide campaigns against malnutrition at Ahwa town in Dangs district.**
- ✦ **Gujarat Govt. decided to set up country's first university focusing on organic farming.**
- ✦ Gujarat Govt. has granted minority status to the Jain community after issuing a resolution for same.
- ✦ Gujarat Govt. announced 10% reservation for economically backward classes (EBCs) in general category. EBCs in the upper castes, include Patidars, with a family income cap of 6 lakh Rs. a year can avail the benefit.
- ✦ Gujarat Govt. decided to set up country's first university focusing on organic farming.

### Punjab and J&K in News

- ✦ J&K govt. has approved 5% interest subsidy to flood-hit traders with effect from 1st April this year. The subsidy will have a cap of 5 lakh Rs. per affected business unit for a period of four years.
- ✦ Union Minister for Micro, Small and Medium Enterprises (MSME) **Kalraj Mishra** inaugurated the **Harmukh Khadi Gram Udyog Sansthan**, a spinning and weaving centre and marketing plaza for khadi goods **at a function in Srinagar.**
- ✦ **Cabinet Committee on Economic Affairs (CCEA)** given its **approval for extension of time period of the Udaan Scheme for J&K till 2019-20.** It provides exposure to the youth of JandK to the best of corporate India and corporate India to the rich talent pool available in the State.

- Union Govt. and J&K Govt. signed a MoU under the Scheme Ujwal DISCOM Assurance Yojana (UDAY) for operational and financial turnaround of the State's Power Distribution Dept.
- Govt. of Punjab has proposed to **develop 200 smart villages during the current financial year 2016-17** which will be provided with ultra-modern facilities.

#### Odisha in News

- The Centre has approved establishment of a **National Investment and Manufacturing Zone (NIMZ) in Odisha**.
- Odisha Governor **Dr SC Jamir has promulgated Odisha Official Language (Amendment) Ordinance, 2016**. This will facilitate use of Odia language in official business of Govt.
- The CM of Odisha Naveen Patnaik dedicated to the people 100 piped water supply projects for rural areas and promise to make piped water provision in all GP by 2017.
- The Odisha Govt. has signed a MoU with Sulabh International Social Service Organisation (SISSO) for construction and maintenance of 'hybrid toilet complexes' in its nine cities.
- Tata Trusts** has signed a pact **with the Odisha Govt.** to achieve **elimination of Malaria from the state by 2030**.

#### Delhi in News

- Delhi CM Arvind Kejriwal launched the Phase I of Green Delhi initiative by planting trees at the Triangular Park, ITO Chowk.
- Delhi Govt. launched **PoochhO Carpool** app to help people explore carpooling options during 15 day Odd-even Scheme.
- Delhi became the first state in the country to launch the Human Papillomavirus (HPV) vaccine as a public health programme for school children.
- Delhi bans** chewable **tobacco for a year**.

#### Other States News

- 13 cities have been selected in the first phase of the Govt.'s smart cities mission, which includes Lucknow, Warangal,

- Bhagalpur, Raipur, New Town Kolkata, Chandigarh, Faridabad, Raipur, Ranchi, Warangal, Agartala, Imphal, etc.
- Lakshadweep becomes the first UT to sign 24x7 'Power for All' document.
- Public sector company NBCC (India) is set to kickstart projects aimed at cleaning the Ganga in Bihar, which has also got the financial approval for few project from the centre.
- Nagaland capital Kohima has been declared as a 'smoke-free city'.
- Manipur CM Okram Ibobi Singh declared that the National Food Security Act has been implemented the state. The state Govt. has also stated that as per the Act one kg of rice would be made available at Rs 3 per kg to the beneficiaries.
- Sajibu Cheiraoba, a traditional festival that marks New Year of the **Meiteis** (majority ethnic group) of Manipur, was celebrated on 8 April.
- The Uttar Pradesh Govt. has cleared the proposal for constructing a "bicycle highway" connecting Taj Mahal in Agra to Lion safari in Etawah. The plan aims at encouraging eco-tourism in the vicinity of the Taj Mahal.
- Uttar Pradesh Govt.**, appointed **Manzil Saini** as the new **Senior Superintendent of Police (SSP) of state capital Lucknow**.
- Dharmendra Pradhan**, the Union Minister for Petroleum and Natural Gases laid the **foundation stone of Country's 1st its of kind Octomax unit at Mathura** refinery.
- PM Narendra Modi** has launched the **country's first solar powered e-boats at the Assi Ghat in the river Ganga, Varanasi**.
- Jharkhand Govt. announced to reserve 2% employment for meritorious sportspersons**.
- Kerala declared first digital state of India by President Pranab Mukherjee.
- Govt. of Kerala** has taken first of its kind initiative **by launching the Air Ambulance in Kerala** launched by the CM Oommen Chandy.

#### OBITUARIES (NATIONAL/INTERNATIONAL)

S.No	Person Died	Profession/Famous In?
<b>Politician (National-International)</b>		
1.	<b>MP K Anirudhan</b>	CPI(M) veteran and former MLA
2.	<b>SM Seenivel</b>	MLA of the All India Anna Dravida Munnetra Kazhagam (AIADMK)
3.	<b>KC Mathew</b>	Veteran communist leader
4.	<b>BJP leader Rudra Madhab Ray</b>	Former Lok Sabha MP from Odisha
5.	<b>Balraj Madhok</b>	Former Jana Sangh Chief
6.	<b>Praveen Rashtrapal</b>	Rajya Sabha MP from Gujarat
7.	<b>Romesh Sharma</b>	Former JandK Minister
8.	<b>Banharn Silpa-archa</b>	Thailand former PM
9.	<b>C Silvera</b>	Former Member of Parliament
10.	<b>Purno Agitok Sangma</b>	Former Lok Sabha Speaker
11.	<b>Ashok Ghosh</b>	Veteran All-India Forward Bloc leader
12.	<b>Anker Joergensen</b>	Former PM of Denmark
<b>Singer/Musician(National-International)</b>		
13.	<b>Diwaliben Bhil</b>	Veteran Gujarati folk singer
14.	<b>Merle Haggard</b>	American country music legend
15.	<b>George Henry Martin</b>	Legendary music producer
16.	<b>Keith Emerson</b>	British Keyboardist and Progressive rock legend
17.	<b>Ernestine anderson</b>	Internationally renowned Jazz vocalist
18.	<b>Frank Sinatra Junior</b>	American singer
19.	<b>Ustad Ali Ahmad Hussain Khan</b>	Shehnai exponent

20.	Prince Rogers Nelson	Music legend
<b>Actor/Director/Producer(National-International)</b>		
21.	Mr. Burt Kwouk	Actor, Pink Panther films
22.	Suresh Chatwal	Veteran film and television actor
23.	William Schallert	US actor
24.	Ronnie Corbett	British comedian
25.	Guy Hamilton	Hollywood movie director
26.	Victoria Wood	Comedian
27.	Doris Roberts	Five time Emmy winning actress
28.	Arnold Wesker	British playwright
29.	Patty Duke	Oscar winning actress
30.	George Kennedy	Oscar winning actor
31.	Tony Warren	Creator of television's longest-running soap opera Coronation Street
32.	Paramesh Krishnan Nair	Indian film archivist and film scholar
33.	Kalabhavan Mani	Renowned Malayalam actor
34.	Nana Vasconcelos	Eight time Grammy Award-winning Brazilian percussionist
35.	Garry Shandling	Hollywood Comedian
36.	Meir Dagan	Former Mossad Director
37.	Larry Drake	Emmy Award winning actor
<b>Author/Journalist/Activist(National-International)</b>		
38.	R G Jadhav	Noted Marathi critic and litterateur
39.	D. Javare Gowda	Kannada writer
40.	Morley Safer	Journalist
41.	Khurram Zaki	Pak human rights activist
42.	Harry Wu	Chinese human rights activist
43.	Babu Bharadwaj	Renowned journalist
44.	Pat Conroy	US novelist
45.	Jim Harrison	Renowned American author
46.	Anita Brookner	British author and renowned art historian
<b>Sportsmen/Sportswomen(National-International)</b>		
47.	Johan Cruyff	Dutch soccer legend
48.	Martin Crowe	Former NZ cricket captain
49.	Cesare Maldini	Former AC Milan player
50.	Bernardo Ribeiro	Brazilian footballer
51.	Tony Cozier	West Indies cricket writer, commentator and journalist
52.	Deepak Shodhan	Former Test cricketer
<b>Others(National-International)</b>		
53.	andre Brahic	The discoverer of Neptune's rings
54.	Guru Hardev Singh	Head of Sant Nirankari Mission
55.	'Nihal Bitla'	India progeria campaigner
56.	V T Thomas	Kerala cartoonist
57.	William Bill Campbell	Silicon Valley coach and mentor
58.	Satyanand Munjal	Cofounder of Hero Cycles group
59.	Malick Sidibe	Malian photographer
60.	Zaha Hadid	Renowned Iraqi-British Architect
61.	Ray Tomlinson	Inventor of E-mail
62.	Lloyd Stowell Shapley	Nobel Prize winner in Economics
63.	Paul Daniels	Famous magician
64.	Andrew Grove	Former Intel Chairman and CEO
65.	Bangladesh Govt. hanged the fundamentalist Jamaat-e-Islami chief Motiur Rahman Nizami for war crimes committed during the country's 1971 Liberation War.	

#### LIST/INDEXES ANNOUNCED RECENTLY

S.no	Name of the Index/List	Rank of India	Topped By?
1.	Crony-Capitalism Index	India Ranks Ninth	
2.	Forbes, Asia's 50 Power Businesswomen 2016 list. Forbes,	Reliance Industries Director <b>Nita Ambani</b> and State Bank of India Chairman <b>Arundhati Bhattacharya</b> have been ranked top two in the list	

	<b>Asia's 50 Power Businesswomen 2016 list.</b>		
3.	<b>Dell, Future Ready Economies Model</b>	Delhi was ranked 44th	<b>San Jose topped the list</b>
4.	<b>The World Anti-Doping Agency (WADA), Anti-Doping Rule Violations (ADRVs) Report</b>	India ranked third worldwide in the report	<b>The two countries above India are Russia and Italy.</b>
5.	<b>Time Magazine, list of 100 Most Influential People in the World.</b>	<b>RBI Governor Raghuram Rajan</b> , tennis player <b>Sania Mirza</b> , actress <b>Priyanka Chopra</b> , Google CEO <b>Sundar Pichai</b> and founders of Flipkart, <b>Binny Bansal</b> and <b>Sachin Bansal</b> have been in the list.	
6.	<b>2016 World Press Freedom Index</b>	<b>India ranked 133<sup>rd</sup></b>	Finland topped the list.
7.	<b>Global Energy Architecture Performance Index Report 2016 (EAPI)</b>	90 <sup>th</sup>	Switzerland
8.	<b>Forbes list of World Billionaires 2016</b>	Among Indians, Mukesh Ambani topped the list.	Bill Gates remained as the richest person in the world
9.	<b>Fortune Magazine, World's Greatest Leaders list</b>	Delhi CM Arvind Kejriwal at the 42nd position.	Topped by Amazon founder Jeff Bezos
10.	<b>TIME magazine, 30 Most Influential People on the Internet list.</b>	PM Narendra Modi stood at 15th	Topped by the artist and entrepreneur Kanye West
11.	<b>World Happiness Report (WHR) 2016</b>	118th out of 156 countries	Denmark (Topped) Burundi (Last)
12.	<b>The Hinduja Brothers, G P Hinduja and S P Hinduja topped the Asian Rich List 2016.</b>		
13.	<b>According to a UN Industrial Development Organisation (UNIDO) report, India ranked sixth among the world's top 10 manufacturing countries.</b>		
14.	In the <b>Global Connectivity Index report</b> , during the Global Analyst Summit 2016 in Shenzhen, China. In terms of numbers, <b>United States, Singapore and Sweden</b> top the rankings, while <b>India is ranked 44.</b>		
15.	<b>Forbes</b> in its inaugural edition of <b>Global Game Changers List</b> ranked some of the <b>biggest names in business. Topped by Mark Benioff of Salesforce.com</b> and Mark Zuckerberg of Facebook (ranked 30).		

#### IMPORTANT DAYS OBSERVED RECENTLY

S.No	Date	Day	Theme
1.	17 May	World Hypertension Day	Know Your Numbers
2.	17 May	World Telecommunication and Information Society Day	ICT entrepreneurship for social impact
3.	15 May	International Day of Families	Families, healthy lives and sustainable future
4.	10 May	World Migratory Bird Day	Stop the Illegal Killing, Taking and Trade of Migratory Birds
5.	1 May	International Labour Day	Celebrating the international labour movement
6.	11th May	National Technology Day	
7.	3rd May	World Press Freedom Day	Access to Information and Fundamental Freedoms - This Is Your Right!
8.	2 April	World Autism Awareness Day	Autism and the 2030 Agenda: Inclusion and Neurodiversity
9.	30 April	International Jazz Day	
10.	29 April	The Day of Remembrance for all Victims of Chemical Warfare	
11.	28 April	World Day for Safety and Health at Work	Workplace Stress: a collective challenge
12.	26 April	World Intellectual Property Day 2016	Digital Creativity - Culture Re imagined.
13.	24 April to 30 April	World Immunization Week 2016	Campaign is 'Close the Immunization Gap'
14.	25 April	World Malaria Day (WMD)	End Malaria For Good
15.	22 April	International Mother Earth Day	'Trees for the Earth'
16.	23 April	The World Book and Copyright Day	-
17.	18 April	World Heritage Day	'The Heritage of Sport'.
18.	17 April	World Haemophilia Day	Treatment for all is the vision of all
19.	12 April	International Day of Human Space Flight	
20.	10 April	World Homoeopathy Day	
21.	4 April	International Day of Mine Awareness and Assistance	Mine Action is Humanitarian Action
22.	5th April	National Maritime Day.	

23.	7 April	World Health Day (WHD)	Halt the Rise: Beat Diabetes
24.	8 April	International Roma Day	
25.	2nd of April	World Autism Awareness Day	"Autism and the 2030 Agenda: Inclusion and Neurodiversity".
26.	1 <sup>st</sup> March	Zero Discrimination Day	Stand Out
27.	3 <sup>rd</sup> March	World Wildlife Day	"The future of wildlife is in our hands"
28.	4 March	National Safety Day	
29.	8 March	International Women's Day	"Planet 50-50 by 2030: Step It Up for Gender Equality"
30.	24 March	World Tuberculosis Day (WTD)	Unite to End TB.
31.	25 March	International Day of Remembrance of the Victims of Slavery and the Transatlantic Slave Trade	Remember Slavery: Celebrating the Heritage and Culture of the African Diaspora and its Roots.
32.	24 March	International Day for the Right to the Truth Concerning Gross Human Rights Violations and for the Dignity of Victims	
33.	27 March	World Theatre Day	
34.	10 March	World Kidney Day (WKD)	Kidney Disease and Children. Act Early to Prevent It!
35.	15 March	World Consumer Rights Day	
36.	20 March	International Day of Happiness	
37.	20 March	World Sparrow Day	
38.	19 March 2016 from 8:30 pm to 9:30 pm: Earth Hour		
39.	21 March	International Day of Forests	
40.	22 March	World Water Day	
41.	21 March	World Poetry Day	
42.	23 March	World Meteorological Day (WMD) 2016	Hotter, Drier, Wetter. Face the Future.
43.	30 <sup>th</sup> March	National Doctor's Day	
44.	23 <sup>rd</sup> March	Shaheed Diwas or Martyrs day	
45.	21 <sup>st</sup> of March	International Day of Forests	"Forests and Water".

#### BOOKS and AUTHORS

Books	Author	Books	Author
<b>The Drowned Detective</b>	Neil Jordan	<b>Chaos and Caliphate: Jihadis and the West in the Struggle for the Middle East</b>	Patrick Cockburn
<b>India vs Pakistan: Why Can't we just be Friends?</b>	Pakistani Ambassador to the U.S. Husain Haqqan	<b>The Making of India: The Untold Story of British Enterprises</b>	Kartar Lalvani
<b>Blood on my Hands: Confessions of Staged Encounters</b>	Kishlay Bhattacharjee	<b>Shashi Kapoor - the Householder, the Star</b>	Aseem Chhabra
<b>The Kiss of Life: How a superhero and my son defeated cancer</b>	Emraan Hashmi coauthored the book with author Bilal Siddiqi	<b>A State in Denial - Pakistan's Misguided and Dangerous Crusade</b>	BG Verghese
<b>Book titled "Who was Shivaji?"</b>	Govind Pansare	<b>Fixed! Cash and Corruption in Cricket</b>	Shantanu Guha Ray
<b>Anything But Khamosh: The Shatrughan Sinha Biography</b>	Bharathi S Pradhan	<b>Gandhi: An Illustrated Biography</b>	Pramod Kapoor
<b>The Making of India: The Untold Story of British Enterprises</b>	Kartar Lalvani	<b>Endurance: My Year in Space and Our Journey to Mars</b>	Scott Kelly

#### DEFENCE NEWS

##### MISSILE LAUNCHED/INS INDUCTED

- ✚ The Indian Coast Guard ship 'Arush', the 17<sup>th</sup> in the series of twenty Fast Patrol Vessels (FPVs), designed and built by M/s Cochin Shipyard Limited, has commissioned at Kochi.
- ✚ Second submarine assembly workshop of the Mazagon Dock Limited (MDL) was inaugurated by Defence Minister.
- ✚ Nuclear capable Prithvi-II surface-to-surface missile was successfully test-fired from a test range at Chandipur in

- Odisha. It is a tactical short-range ballistic missile (SRBM) developed by DRDO and has the strike range of 350 km.
- ✚ India successfully test-fired supersonic interceptor missile, capable of destroying any incoming hostile ballistic missile known as The Advance Air Defence (AAD) missile or dubbed as Ashwin.
- ✚ Nuclear capable undersea ballistic missile, code named K4, was successfully test fired from an undisclosed location

in the Bay of Bengal. The missile was fired from 20meter deep and covered more than 700 km.

- ✦ India successfully test-fired indigenously **built nuclear-capable intermediate range Agni-I ballistic missile**. The sophisticated missile covered **700 km distance within 9 minutes and 36 seconds**.
- ✦ **The Fast Patrol Vessel (FPV), ICGS Arnvesh**, of the Indian Coast Guard (ICG) was **commissioned in Visakhapatnam**.
- ✦ **INS Karmuk**, an indigenously **built Missile Corvette**, along with a Dornier Maritime Patrol Aircraft, **participated in the 22nd Indo-Thai Coordinated Patrol (CORPAT) in the andaman Sea**.
- ✦ **Indigenously developed surface-to-air supersonic Akash missile System** was successfully test fired from complex-3 of the Integrated Test Range (ITR) at Chandipuri in Odisha.
- ✦ Defence Minister **Manohar Parrikar flagged off India's first indigenous** composites bow **mounted Sonar Dome** during **DefExpo 2016** in Goa.
- ✦ **US activated a land-based missile defence station (Aegis Ashore Missile Defence System)** in Deveselu, Romania.
- ✦ India's **premier Govt. R& D body DRDO** has developed a **radar that can look through a wall**. The **Through Barrier Imaging Radar**, named **'Divyachakshu'** (divine eye), has been developed by **Defence Research and Development Organisation's (DRDO) Electronics and Radar Development Establishment (LRDE)** based in Bangalore and is going through development trials now.

#### INDIAN ARMY IN NEWS

- ✦ **Indian Army** had conducted **major military training exercise '2016 Chakravyuh-II'** in **Suratgarh, Rajasthan**.
- ✦ The **11th Indo-Mongolia joint training Exercise, Nomadic Elephant - 2016** to promote military associations between India and Mongolia held in **Mongolia**.
- ✦ The Indian Army conducted **major battle exercise named as 'Shatrujeet'** in the **Thar Desert of Rajasthan** near to the border with Pakistan.
- ✦ **India, ASEAN Plus multilateral military exercise FORCE 18 concluded in Pune**.
- ✦ The fourth edition of the **joint exercise Garuda Shakti between India and Indonesia** held at **Magelang, Indonesia**.
- ✦ A team of **six Indian Army mountaineers** led by **Lt Colonel Ranveer Jamwal** successfully **scaled Mount Everest**.
- ✦ **Cycling event of Indian Army** with the theme **'Cycle to Recycle'** was flagged off from **Pangsau Pass on the India-Myanmar border**.
- ✦ The multinational mega **Military Exercise Force 18** was conducted by **Indian Army** in **Pune, Maharashtra**. The theme of the exercise is **'Humanitarian Mine Action' (HMA)** and **'Peacekeeping Operations' (PKO)**.
- ✦ **MoU** was signed between **Indian Army and Hinduja Grouped IndusInd Bank** on the **Defence Salary package**.

#### INDIAN NAVY IN NEWS

- ✦ The **Indian Navy** has commissioned **indigenously built highly maneuverable Fast Attack Craft INS Tarmugli** at the commissioning ceremony held in **Visakhapatnam, Andhra Pradesh**.
- ✦ **India and the US** held the first round of discussions under the recently-constituted **Maritime Security Dialogue**.

- ✦ **The Indian Navy phased out Sea Harrier fighter jets** — which were the **mainstay of Indian Naval air arm** since 1983, thus paving way for the supersonic **MiG 29K aircraft into the Indian Naval Air Squadron (INAS 300)**.
- ✦ **Indian Navy Launches Underwater Harbour Defence System at Visakhapatnam Naval Base**.
- ✦ **Indian Naval Ships (INS) Veer and Nipat** were **decommissioned at the Naval Dockyard in Mumbai, Maharashtra**.
- ✦ **A Naval Detachment (NAVDET)** was **inaugurated at the androth Island of Lakshadweep** Vice Admiral Girish Luthra, AVSM, VSM, Flag Officer Commanding in Chief, Southern Naval Command.
- ✦ **The seventh in the series of Indo-Seychelles Joint Training Exercises, Lamitye - 2016** concluded at **Victoria, Mahe Island in Seychelles**.

#### INDIAN AIR FORCE IN NEWS

- ✦ **The Indian Air Force (IAF)** has successfully test-fired an **advanced version of BrahMos land-attack supersonic cruise missile system**.
- ✦ **The Air Forces of India (IAF) and the United States** concluded their **four-week "Red Flag" aerial combat exercises at Alaska in the U.S**. The Indian Air Force flew 10 aircraft - four Su-30MKIs, four Jaguars and two IL-78 aerial refuelling tankers.
- ✦ **Indian Air Force (IAF)** has **launched its Electronic Maintenance Management System (e-MMS) Project**, an automated military maintenance system.
- ✦ **Panagarh Air Force Base** of West Bengal was **renamed as Air Force Station Arjan Singh**. This can be termed as a rare honour to the nation's oldest soldier Marshal of Air Force Arjan Singh.
- ✦ **The Indian Air Force (IAF) successfully conducted Exercise Iron Fist in Pokhran, Rajasthan**.
- ✦ **IAF to get the First Batch of Women Fighter Pilots** in June. **Bhawna Kanth, Avani Chaturvedi, and Mohana Singh** are likely to create history as India's first women fighter pilots.

#### OTHER DEFENCE NEWS

- ✦ **Goa Shipyard Limited (GSL)** launched **Indian Coast Guard Ship (ICGS) Shaurya** at **Vasco**.
- ✦ **India** has become **the world's fourth largest spender on defence**, following a 13.1% increase in its 2016-17 defence budget, according to US research firm IHS Inc.
- ✦ **India** is likely to **buy 145 M777 Howitzers for \$750 million to equip its Mountain Strike Corps**.
- ✦ **Anil Ambani-led Reliance Defence** has **inked a pact with Israel's Rafael Advanced Defence System** to set up a JV in India for specialised areas including air- to-air missiles.
- ✦ **Reliance Defence Has Received 16 Industrial Licences For Missiles, Equipment**.
- ✦ **United States of America (US) Navy** has tested **the world's largest unmanned surface vessel named Sea Hunter in San Diego**. It is a self-driving 132-foot ship able to travel up to 10000 nautical miles on its own to hunt for stealthy submarines and underwater mines.
- ✦ **A strategic partnership agreement** has been signed by the **Reliance Defence with three Ukranian state-owned companies** that will be allowing them to **collaborate on a range of military products including transport aircraft**,



upgrade of armoured vehicles, maritime gas turbines and unmanned aerial vehicles.

- ✦ **Iran unveiled S300 missile system parts at army parade in Tehran.** It was a long awaited air defence system ordered from Russia.
- ✦ **China successfully launched the Kungpeng1B sounding rocket from a launch pad in Danzhou City** in the southern Chinese Hainan Province.

- ✦ **Pakistan Navy has successfully test-fired shore-based anti-ship missile 'Zarb'**, bolstering its defence mechanism.
- ✦ **The Republic of Singapore Navy (RSN) has successfully test-fired a Barak missile from its Victory-class missile corvette RSS Vigour** during Fleet Exercise conducted in the South China Sea.

## SPORTS NEWS

### CRICKET NEWS

- ✦ **Coach of IPL franchise Kings XI Punjab Sanjay Bangar appointed India's head coach** for tour to Zimbabwe.
- ✦ **Sunrisers Hyderabad has defeated Royal Challengers Bangalore (RCB)** by 8 runs to clinch the IPL title for the first time at the Chinnaswamy stadium in Bangalore.
- ✦ **England captain Alastair Cook** has become the youngest ever batsman to cross 10,000 runs in Test cricket and also become the 12th man to join the elite 10,000-run club.
- ✦ **Rwandan national captain Eric Dusingizimana**, has set a new Guinness world record by batting out a straight 51 hours, the longest individual net session.
- ✦ **Former India captain Anil Kumble** has been re-appointed ICC Cricket Committee chairman.
- ✦ **Rahul Dravid and Mahela Jayawardena** have been appointed to the ICC Cricket Committee.
- ✦ **The ICC lifted the provisional suspension imposed on Sri Lanka wicket-keeper batsman Kusal Perera.**
- ✦ **Charlotte Edwards**, England's women cricket team captain, announced her international retirement.
- ✦ **Former England star all-rounder cricketer Matthew Fleming** has been appointed as the next Marylebone Cricket Club (MCC) president.
- ✦ **New Zealand, the 2016 ICC World Twenty20 semi-finalist topped** in the ICC T20I Rankings while India is on 2nd place with 132 points.
- ✦ **Former South Africa fast bowler Allan Donald** will join Australia as their bowling coach for their tour of Sri Lanka.
- ✦ **The former Sri Lankan opener, Sanath Jayasuriya** has been reappointed as the country's chief selector.
- ✦ **Australian pacer Clint McKay** announced his retirement from international cricket.
- ✦ **West Indies won the ICC Cricket World T20 Men's Cup 2016.** In the final clash at Eden Gardens, Kolkata, West Indies defeated England by 4 wickets.
  - **Player of the match** – Marlon Samuels (West Indies)
  - **Player of the series** – Virat Kohli (India)
- ✦ **West Indies Women's won their maiden Women's Cricket World T20 title.** In the final clash at Eden Gardens, Kolkata, West Indies defeated reigning champions Australia.
  - **Player of the match** Hayley Matthews (WI Women)
  - **Player of the series** - Stafanie Taylor (WI Women)
- ✦ **England and Nottinghamshire batsman James Taylor announced his retirement** at the age of 26 due to ill health.
- ✦ **Rangana Herath**, the veteran Sri Lankan spinner, retired from T20 and One Day International Cricket.
- ✦ **The Pakistan Cricket Board appointed Inzamam-ul-Haq as the new chief selector of the team.**
- ✦ **The International Cricket Council (ICC) and Emirates Airline renewed their deal for an additional seven years.**

- ✦ **International Cricket Council (ICC) has suspended Hong Kong allrounder Irfan Ahmed from Cricket** for 2.5 years.
- ✦ **Badminton ace Nandu Natekar became the first non-Cricketer to be inducted into the Legends Club** founded by the late Cricket Club of India (CCI) president Raj Singh Dungarpur.
- ✦ **International Cricket Council (ICC) suspended the Cricket Association of Nepal (CAN)** in view of Govt. interference in the board.
- ✦ **New Zealand ace batsman Kane Williamson** was confirmed as 29th test cricket captain of New Zealand cricket Team.
- ✦ **Tobago batsman Iraq Thomas** created a record by scoring 21 ball century in the Tobago Cricket Association's T20 tournament at Louis D'or.
- ✦ **The Mumbai under-23 team clinched the Col CK Nayudu Trophy by defeating Madhya Pradesh** at the Holkar Stadium, Indore.
- ✦ **Indian cricket team led by Mahendra Singh Dhoni won the Asia Cup** for the record sixth time.
- ✦ **Rest of India defeated Mumbai to lift Irani Cup Cricket Title.**
- ✦ **Australia's Shane Watson** announced that he will retire from international cricket at the end of the 2016 World Twenty20 Tournament.
- ✦ **India beat Bangladesh by 8 wickets in the final to win their Asia Cup title.** With this victory, India lifted their sixth Asia Cup title.
- ✦ **Rest of India (ROI)** pull off an incredible chase to beat 41 times Ranji Trophy champions Mumbai by four wickets to win the Irani Trophy 2016.
- ✦ **The Mumbai under-23 team clinched the Col CK Nayudu Trophy by defeating Madhya Pradesh** at the Holkar Stadium in Indore.
- ✦ **Services won the Santosh Trophy National Football Championships title.** In the summit clash at SEC Railway Stadium in Nagpur, Services defeated host Maharashtra 2-1.

### FOOTBALL NEWS

- ✦ **Real Madrid defeated Atletico Madrid 5-3 in the penalty shoot-out to win their eleventh Champions League title.**
- ✦ **FIFA acting Secretary General Markus Kattner** was dismissed from his position with immediate effect.
- ✦ **Sevilla were crowned for the third straight year as the UEFA Europa League champions** after they defeated Liverpool.
- ✦ **FIFA has appointed a UN diplomat, Fatma Samoura as its first ever female secretary-general.**
- ✦ **Leicester City have won the English Premier League title for the first time** in the club's 132 years history.

- ✦ Professional football club **Mohun Bagan** and India striker **Jeje Lalpekhlua** won the Football Players' Association of India (FPAI) Indian Player of the Year award.
- ✦ FC Barcelona's player **Lionel Messi** has been named as Huawei global ambassador.

#### HOCKEY NEWS

- ✦ **Australia** defeated **India** in the final to win the 25th edition of the **Sultan Azlan Shah Cup** in Ipoh, Malaysia.
- ✦ **India's Durga Thakur** promoted as **International Outdoor Umpire** by the International Hockey Federation (FIH).

#### RIO OLYMPIC 2016 BERTH BOOKERS (INDIA)

- ✦ Indian **Wrestlers Ravinder Khatri and Babita Kumari** have secured spots at the upcoming Rio Olympics.
- ✦ Indan **Wrestlers Vinesh Phogat and Sakshi Malik** earned 2016 Rio Olympics quota spots in wrestling.
- ✦ **Wrestler SANDeep Tomar** secured an Olympic quota place for India in the men's 57kg freestyle category.
- ✦ **India star wrestler Yogeshwar Dutt** secured an Olympic quota place for India with a **gold-medal finish in the men's 65kg freestyle category** in the Asian Olympic Qualification tournament in Astana, Kazakhstan.
- ✦ **Seven Indian Ace shuttlers** have made the cut for the **Rio Olympics**.
- ✦ A **three-member Indian women's archery team** comprising **Deepika Kumari, Bombayla Devi and Laxmirani Majhi** was named for the Rio Olympics.
- ✦ **Indian boxer Shiva Thapa** became the **first Indian boxer to book a seat in the Rio Olympics**.
- ✦ Indian artistic **gymnast Dipa Karmakar** created history by becoming the first Indian woman gymnast to qualify for Olympics.
- ✦ Union Sports Ministry **announced to provide one lakh Rs. per month as out of pocket allowance to the sports persons under the Target Olympic Podium scheme**.
- ✦ **Japan's Olympic organisers unveiled the new official logos of the 2020 Tokyo Olympic and Paralympic Games**. The emblems, **designed by Asao Tokolo**.
- ✦ **South Korea** announced that **its Olympic athletes will wear uniforms that have been infused with insect repellent to keep mosquitoes carrying the Zika virus at bay**.

#### BADMINTON NEWS

- ✦ **Kento Momota of Japan** won men's singles title at the **2016 Yonex Sunrise India Open badminton championship**. **Thailand's Ratchanok Intanon** won the women's singles title by defeating **Xuerui Li of China**.
- ✦ **Kento Momota of Japan** was axed from **Japan's badminton team** for the 2016 Rio Olympics. He was axed for **gambling at an illegal casino**.
- ✦ **Lee Chong Wei** won the men's singles title at the **Malaysia Open 2016** held in Shah Alam, Malaysia.
- ✦ **China's Lin Dan** earned his sixth **All England badminton title**. In the summit clash in Birmingham, Dan defeated compatriot **Tian Houwei**.
- ✦ India's fourth highest ranked **men's badminton player HS Prannoy** won the **men's singles title at the 2016 Swiss Open in Basel, Switzerland**.

#### GRAND PRIX NEWS

- ✦ **Lewis Hamilton** wins **Monaco F1 Grand Prix**.
- ✦ **The Red Bull, Max Verstappen** has become the youngest formula 1 winner by winning **Spanish Grand Prix**.
- ✦ **Nico Rosberg** has won the **Russian Grand Prix in Sochi**.
- ✦ **Mercedes driver Nico Rosberg of Germany** won the **2016 Formula 1 Gulf Air Bahrain Grand Prix**.
- ✦ **Nico Rosberg** won **2016 Pirelli Chinese Grand Prix**.

#### TENNIS NEWS

- ✦ World No. 1 women's doubles team of **Sania Mirza and Martina Hingis** beat the Russian pair **Ekaterina Makarova and Elena Vesnina** to **claim the Italian open title 2016**.
- ✦ Number one seed **Novak Djokovic** defeated **Andy Murray** to conquer the **Mutua Madrid Open** title in Madrid, Spain.
- ✦ **Victoria Azarenka of Belarusia** and **World No 1 Novak Djokovic** of Serbia won women's and men's singles titles of the **2016 Miami Open**.
- ✦ **Rafael Nadal** defeated Frenchman **Gael Monfils** to grab the **2016 Monte Carlo Masters** title.
- ✦ **Rafael Nadal** defeated two time defending champion **Kei Nishikori** of Japan to **win the Barcelona Open of tennis**.
- ✦ **Bob and Mike Bryan** won the **Barcelona Open doubles tennis** title.
- ✦ French pair of **Caroline Garcia and Kristina Mladenovic** won women's doubles final of the **Stuttgart Grand Prix** tournament.
- ✦ **Britain's Andy Murray** has won his first **Italian Open Men's Singles Tennis** title.
- ✦ **Former world number one Maria Sharapova** announced that she failed a drug test at the **Australian Open** and **due to this, she was provisionally suspended from Tennis**.
- ✦ **The UN Development Programme (UNDP)** suspended **Maria Sharapova** as a **goodwill ambassador**.
- ✦ **World No 1 Novak Djokovic of Serbia** and **Victoria Azarenka of Belarusia** won men's and women's singles titles of the **BNP Paribas Open at the Indian Wells Tennis Garden** in Southern California.

#### ATHELETICS NEWS

- ✦ Indian para athlete **Amit Kumar Saroha** from **Haryana** won the **gold medal in men's club throw (F-51)** at the 2016 French Open Athletics Championship in Paris.
- ✦ **Indian athlete Sudha Singh** has created history by **breaking the national record in women's 3,000m steeplechase event in Diamond League Meet in Shanghai**.
- ✦ Two-time Olympic **400meter hurdles gold medalist champion Felix Sanchez** announced his retirement.
- ✦ Olympian **Basanta Bahadur Singh Rana** won the **gold medal in men's 50km race walk event** on the final day of the National Championships in Jaipur.
- ✦ **Gurmeet Singh** became the **first Indian athlete to win a gold medal in the Asian 20 Kilometer (km) Race Walk Championships**.

#### BILLIARDS/SNOOKER NEWS

- ✦ **Star snooker player Mark Selby** belongs from England has won the **2016 World Championship title of Snooker**.
- ✦ **England's snooker great Steve Davis** announced his retirement from the game after **38 year career**.

- ✦ **Rahul Sachdev won 1st All India Open Invitational Snooker Championship 2016.**

#### OTHER SPORTS NEWS (BOXING / ARCHERY / JUDO / BASKETBALL / GOLF)

- ✦ **TVS Racing has signed Shreya Sunder Iyer as its first woman rider for the Indian National Rally championship.**
- ✦ **Indian women's team has won the silver medal in the recurve team final of Archery World Cup held at the Yuanshen Stadium in Shanghai, China. Women's team comprised of Deepika Kumari, Bombayla Devi Laishram and Laxmirani Majhi.**
- ✦ **Garima Chaudhary has won gold medal at the 2016 Commonwealth Judo Championship finals at Port Elizabeth in South Africa.**
- ✦ **Indian Star archer Deepika Kumari equalled the world record in the woman's recurve event at the Archery World Cup in Shanghai.**
- ✦ **Indian boxer Sonia Lather won a silver medal at the AIBA Women's World Championships in 57 kg category.**
- ✦ **Indian boxing star Vijender Singh registered his sixth straight professional boxing victory with a Technical Knockout over Poland's andrzej Soldra.**
- ✦ **Anthony Joshua won the International Boxing Federation heavyweight title 2016.**
- ✦ **NBA superstar Stephen Curry was named the National Basketball Association's (NBA) Most Valuable Player for the second straight year.**
- ✦ **Pakistan has won the third edition of the Asian Kabaddi Championship 2016 (Circle Style) by defeating India.**

- ✦ **Danny Willett won the US Masters, the first Briton to do so since Nick Faldo in 1996.**
- ✦ **Shiv Shankar Prasad Chawrasia was honoured as the Hilton Asian Tour Golfer of the Month for March 2016 in Sentosa, Singapore.**
- ✦ **Australian golfer Adam Scott won the 2016 WGC-Cadillac Championship at Doral, Florida, U.S.**
- ✦ **Shiv Shankar Prasad Chawrasia won the Hero Indian Open title of golf played at the Golf Course in New Delhi.**
- ✦ **The Union Govt. has merged Rajiv Gandhi Khel Abhiyan (RGKA), launched by the UPA Govt., with the Khelo India programme for development of sports.**
- ✦ **Mairaj Ahmed Khan won silver medal for India in the men's skeet event at ISSF World Cup in Rio de Janeiro.**
- ✦ **India has been allotted the Commonwealth Judo Championships 2018.**
- ✦ **Car racer Armaan Ebrahim awarded the Motorsports Man-of-the-Year Trophy by the Federation of Motor Sports Clubs of India.**
- ✦ **Indian shooter Jitu Rai clinched the 50m pistol gold at the ISSF World Cup in Bangkok.**
- ✦ **Patna Pirates defeated U Mumba to win 2016 Pro Kabaddi League title.**
- ✦ **Russian Grandmaster Sergey Karjakin won the FIDE World Chess Candidates Tournament held in Moscow.**
- ✦ **Indian wrestler Hardeep Singh won silver medal in the Asian Olympic Qualification Tournament held in Astana, Kazakhstan.**

#### BILLS PASSED

- ✦ **The Rajya Sabha has passed the Insolvency and Bankruptcy Code Bill 2016.**
- ✦ **Parliament has passed the Anti-Hijacking Bill, 2016. The Bill provides for the death penalty for hijackers even if ground airport personnel and handling staff are killed.**
- ✦ **Parliament passed the Industries (Development and Regulation) Amendment Bill, 2015. The Bill seeks to amend the Industries Act, 1951 that provides for development and regulation of certain industries.**
- ✦ **The Maharashtra Legislative Assembly unanimously passed the Dance Bar Regulation Bill 2016. There will be prison upto five years and fines of up to 25000 Rs. if the bar owners or operators violate the rules.**
- ✦ **Maharashtra Legislative Assembly unanimously approved the Prohibition of Social Boycott Bill, 2016. The bill seeks to crack down on extrajudicial bodies like caste and community panchayats.**
- ✦ **Rajya Sabha passed Bureau of Indian Standards Bill, 2015. The bill seeks to replace the Bureau of Indian Standards Act, 1986.**
- ✦ **The Rajya Sabha passed National Waterways Bill, 2015. The Bill seeks to unleash the navigation potential of India's larger river ways resources.**
- ✦ **Lok Sabha passed the Enemy Property (Amendment and Validation) Bill, 2016. The bill seeks to make amendments to the 48-year-old Enemy Property Act, 1968.**
- ✦ **Rajya Sabha passed the Real Estate (Regulation and Development) Bill, 2015. The bill among other provisions seeks to set up a Real Estate Regulatory Authority (RERA) for the orderly growth of the real state sector.**
- ✦ **The Lok Sabha passed the Aadhaar Bill, 2016. The bill seeks to provide for targeted delivery of subsidies and services to individuals residing in India by assigning them unique identity numbers, called Aadhaar numbers.**
- ✦ **Haryana cabinet meeting under the chairmanship of CM Manohar Lal Khattar approved the draft bill on reservation to Jats and four other castes in Govt. jobs and educational institutions.**

#### INTERNATIONAL ORGANIZATION IN NEWS

- ✦ **Tiny South Pacific island nation Nauru has become the 189th member of the International Monetary Fund (IMF) and the World Bank i.e. Bretton-Woods institutions.**
- ✦ **UN has announced the establishment of the UN Zika Response Multi-Partner Trust Fund (MPTF) to finance critical unfunded priorities in response to the Zika outbreak.**
- ✦ **The UN Children's Fund and the European Union (EU) have announced the launch of #EmergencyLessons campaign on education in crisis zones.**
- ✦ **World Bank and UNICEF announced establishment of new alliance that aims to make Early Childhood Development (ECD) programme a global policy.**

- ✦ **UN, IMF, World Bank and OECD formed Platform for Collaboration on Tax.** The Platform has been created as their step to boost global cooperation in tax matters.
- ✦ The **Interim Administrative Cell of International Solar Alliance and the UN Development Programme** declared their cooperation to promote solar energy globally.
- ✦ **UNHCR, UNICEF launched Blue Dot hubs to protect children and families** on move across Europe.
- ✦ The **UN Population Fund and the UN Children's Emergency Fund** jointly launched the Global Programme to Accelerate Action to End Child Marriage.
- ✦ The **Arab League** declared **Lebanese movement Hezbollah a terrorist group.**

- ✦ **UNESCO** signed an **agreement with CJ Welfare Foundation** to start a preschool animation series **Rainbow Ruby** to support girls' education globally.
- ✦ **Nepal became a dialogue partner** of the Beijing-based regional security grouping, **Shanghai Cooperation Organisation (SCO).**
- ✦ The **UN Children's Emergency Fund (UNICEF)** launched animate **film series 'Unfair Tales'.**
- ✦ **World Bank Group President Jim Yong Kim and Asian Infrastructure Investment Bank President Jin Liqun** signed the first **co-financing framework agreement** between the two institutions.

## SCIENCE and TECHNOLOGY

### ISRO IN NEWS

- ✦ **ISRO Scientists made world's lightest material 'Silica Aerogel' to keep soldiers warm in Siachen.** It is called 'silica aerogel' or 'blue air' or 'frozen smoke'.
- ✦ **ISRO** launched India's **seventh** navigation satellite of the **Indian Regional Navigation Satellite System (IRNSS 1G)** into a **Sub Geosynchronous Transfer Orbit (SubGTO)** onboard **PSLV C33.**
- ✦ The **ISRO** launched the country's **sixth Indian Regional Navigational Satellite System (IRNSS)-1F,** on board the trusted launch vehicle **PSLV C-32.**
- ✦ **ISRO** is set to launch a **record number of 22 satellites** in a single mission. **Polar Satellite Launch Vehicle, PSLV C34** will carry India's remote sensing satellite **Cartosat 2C.**

### NASA IN NEWS

- ✦ **NASA** successfully launched a **super pressure balloon to conduct near-space scientific investigations.** It was launched from South Island Wanaka Airport, New Zealand.
- ✦ **NASA** unveiled the **first global digital elevation (topographic model) of Mercury.**
- ✦ **NASA astronaut Scott Kelly** will write a memoir titled **Endurance: My Year in Space and Our Journey to Mars.**

- ✦ **NASA astronaut and Expedition 46 Commander Scott Kelly and his Russian counterpart Mikhail Kornienko** returned on Earth, after a **historic 340-day mission** aboard the **International Space Station.**

### OTHER SCI-TECH. NEWS

- ✦ **The world's first artificial intelligence lawyer** has been employed by a law firm in the **US.** The robot called **'ROSS' is built upon Watson, IBM's cognitive computer.**
- ✦ **United states (US) based, SpaceX** has successfully launched Japanese **JCSAT-14** communication satellite into space.
- ✦ **Australian researchers** built **world's first scanning helium microscope (SHeM).**
- ✦ **China** has successfully launched a **remote sensing satellite Yaogan-30 into sun-synchronous orbit (SSO)** using the **Long March-2D** rocket.
- ✦ **China** launched its **22nd satellite for its BeiDou Navigation Satellite System (BDS).**
- ✦ **All new mobiles to have panic button from 2017.**
- ✦ **Sikkim Governor Shrinvas Patil** formally **unveiled Supercomputer named 'Param Kanchenjunga' at the National Institute of Technology (NIT) Sikkim.** It is named after **Kangchenjunga Mountain (8586 m),** the third highest mountain in the world.

### POWER PLANTS ESTABLISHED

S.no	Name	Place
1.	<b>Bharat Bharat Heavy Electricals Ltd (BHEL)</b>	Commissioned the first 800 MW super critical thermal unit in Karnataka. Highest rating unit in the state.
2.	<b>BHEL (Bharat Heavy Electricals Limited)</b>	270 MW unit at Goindwal Sahib coal-fired power project in Punjab.
3.	<b>Tata Power Renewable Energy (TPREL)</b>	Won <b>two solar-grid connected photovoltaic projects of 50 mw capacity</b> each in <b>Pavagada Solar Park in the Tumkur district of Karnataka.</b>
4.	<b>BHEL Commissions 500 MW Thermal Power Unit</b>	Jharkhand
5.	<b>BHEL Commissions 600 MW Thermal Power Plant</b>	Madhya Pradesh
6.	<b>BHEL a season wise til-table canal top solar PV plant</b>	Bhimavaram in Andhra Pradesh
7.	<b>BHEL 600 MW Thermal power plant</b>	Jaipur in Adilabad district of Telangana

### Project/Operation/Campaign

S.no	Name of Project/Operation/Campaign	Key Point
1.	<b>Operation Sulaimani</b>	An initiative to eradicate poverty by feeding needy in Kozhikode hotels

2.	<b>Micro-blogging site Twitter launched #PositionOfStrength campaign.</b>	To empower women to raise voices against any form of discrimination
3.	<b>Setu Bharatam project</b>	To make all national highways free of Railway crossings by 2019
4.	<b>'Hillstorm 3'.</b>	Combat operation of Meghalaya police
5.	<b>Project Salamati in Chandigarh</b>	To maintain a healthy balance between the births of children by using injectable contraceptive

## VISITS

### Major Highlights of the PM visit to Belgium

- Attended 13th India EU summit and held meeting with Belgium PM Charles Michel
- Activated Asia's largest 'general purpose' optical telescope installed in 'Devsthal', 60 km from Nainital, through 'Remote Technical Activation'

### Major Highlights of the PM visit to the United States

- Attended the 4th Nuclear Security Summit in Washington DC.
- Announced a contribution of 1 million US dollars to Nuclear Security Fund of International Atomic Energy Agency.
- MoU for setting up Laser Interferometer Gravitationalwave Observatory (LIGO) observatory in India.

### Major Highlights of the visit to Saudi Arabia

- India and Saudi Arabia signed five agreements and MoUs.
- Visited TCS All Women IT Centre and Masmak Fortress in Riyadh.
- ✦ **Union Finance Minister Arun Jaitley will embark on a six-day official visit to Tokyo, Japan.**

- ✦ **Sri Lankan President Maithripala Sirisena** held talks with Narendra Modi. This is Sirisena's second visit to India.
- ✦ **US Secretary of State John Kerry** discussed with Saudi King Salman bin Abdulaziz al-Saud in the West Asia.
- ✦ After a historic **visit to Cuba in March, President Barack Obama** is to embark on another historic trip and visited **Hiroshima**.
- ✦ **President Pranab Mukherjee** went for a two Nation **tour to Papua New Guinea and New Zealand**. This is the first ever state visit of an Indian President to these two countries.
- ✦ Minister of State for Petroleum and Natural Gas, **Dharmendra Pradhan** visited **Bangladesh for 3 days**.
- ✦ **Union Minister for Science and Technology and Earth Science Harsh Vardhan** visited **Nagaland**.
- ✦ **Britain's Prince Harry** had a **five-day visit to Nepal** to mark the **200th anniversary** of the bilateral ties.

## SCHEMES

### Schemes launched by Union Govt.

- ✦ The **Union Ministry of Human Resource Development (HRD)** has decided to launch **ASMITA, a student tracking system programme**. ASMITA is acronym for **All School Monitoring Individual Tracing Analysis and shall be launched under Shala Asmita Yojana (SAY)**.
- ✦ The **Ministry of Human Resource Development** has announced the **launch of a multilingual knowledge portal www.bharatavani.in**. It aims to not only ensure universalisation of education but also creation of a knowledge society in the digital age

### Pradhan Mantri Ujjwala Yojana to provide free LPG connections to BPL households

The Cabinet Committee on Economic Affairs launched Pradhan Mantri Ujjwala Yojana. It seeks to provide free LPG connections to women from below poverty line (BPL) households.

#### Features of Pradhan Mantri Ujjwala Yojana

- Under the scheme, a financial support of 1600 Rs. will be provided for each LPG connection to the BPL households.
- This will benefit about **1 cr. 50 lakh households** below the poverty line **in 2016-17**.

### Initiatives for best practices in road transport sector

Union Minister of Road Transport and Highways and Shipping **Nitin Gadkari** has launched **three initiatives for best practices in road transport sector**. These three innovative IT initiatives are **INFRACON, ePACE and up-Scaled INAM PRO**. These innovative IT initiatives are developed in-house by National Highways and Infrastructure Development Corporation Ltd (NHIDCL).

- a. **e-PACE** : It Stands for Projects Appraisal and Continuing Enhancements.
- b. **INFRACON**: It is National Portal for Infrastructure Consultancy Firms and Key Personnel.
- c. **INAM PRO**: It is a web-based application for Infrastructure and Material Providers.

### Innovative Entrepreneurship and Skill Development Programme of MANAS

Union Minister for Minority Affairs Najma Heptulla launched innovative entrepreneurship and skill development programme of **Maulana Azad National Academy for Skills (MANAS)** through leading national and international experts in different skill sets.

It proposes to use leading celebrities who belong to Minority communities in various skill sets as the driving force behind the skill development projects in their respective fields.

### Pradhan Mantri Fasal Bhima Yojana

**The crop insurance scheme named Pradhan Mantri Fasal Bhima Yojana launched in Mumbai**. The scheme is aimed at reducing distress in the farm sector and to boost the agricultural sector in the country.

#### Features of the Pradhan Mantri Fasal Bhima Yojana

- To avail the scheme, farmers will pay a uniform premium of only 2% for all Kharif crops and 1.5% for all Rabi crops.
- In case of annual commercial and horticultural crops, farmers will pay a premium of only 5%.

- ✦ Govt. of India's **National Light-emitting diode (LED) programme - Unnat Jyoti by Affordable LEDs for All**

**(UJALA)** was launched in **Madhya Pradesh** by CM of Madhya Pradesh Shri Shivraj Singh Chouhan.

- ✦ Union Power, Coal and New and Renewable Energy Minister of State (Independent Charge) Piyush Goyal launched **Vidyt PRAVAH- Electricity, Price Availability and Highlights** mobile application in New Delhi. **The mobile application provides highlights of the power availability in India on real time basis.** The app will empower **common people to demand 24X7 power from the states.**
- ✦ Union Minister of Consumer Affairs, Food and Public Distribution **Ram Vilas Paswan** launched the **Online Depot System in New Delhi to automate all the operations of Food Corporation of India (FCI) depots.** The key objective of the Depot Online System is to align with **Digital India** vision for transformation of food distribution supply chain in India.
- ✦ PM Narendra Modi launched **Kisan Suvidha mobile application for farmers.** It will provide information on subjects such as weather, market prices, seeds, fertilizers, pesticides and agriculture machinery.
- ✦ Union Agriculture Minister **Radha Mohan Singh** launched a new mobile app **Pusa Krishi.** It will help the farmers to take the technology to farm fields.
- ✦ **Parytak Mitra Programme was launched by Union Ministry of Tourism** to inculcate appropriate tourism traits and knowledge amongst the trainees to enable them to **act/work as Tourist Facilitators (Prayatak Mitra).**
- ✦ PM Narendra Modi launched **'Gram Uday Se Bharat Uday Abhiyan'** at **Mhow, Madhya Pradesh.** The **Abhiyan (campaign) was launched on the 125th birth anniversary of Babasaheb Ambedkar** at his birthplace to strengthen Panchayati Raj in villages and ensure social harmony in villages.
- ✦ Union Govt. extended the **Beti Bachao Beti Padho (BBBP) Scheme** in additional 61 districts across 11 States and Union Territories. The scheme was extended in the districts with low Child Sex Ratio.
- ✦ Union Minister for Women and Child Development Maneka launched Mahila e-Haat portal in New Delhi. The Mahila e-Haat portal, <http://mahilaehaat-rmk.gov.in>, is an online marketing platform. It will provide access to markets to thousands of women.
- ✦ The **Govt. has replaced the conventional tendering process for power purchase by state power distributors with an e-bidding platform named DEEP in an attempt to make the bidding more efficient and transparent by bringing power procurement contract details to the public domain.** The **Discovery of Efficient Electricity Price (DEEP).**

#### Schemes launched by Odisha Govt.

- ✦ The **Odisha Govt.** has decided to **launch Green Passage scheme for orphan students** to ensure that they get **free of cost higher education** in the state. As per the scheme, **orphan students pursuing higher education from Plus-II level to post-graduation level,** will no longer have to bear the education expenses.
- ✦ **Odisha CM Naveen Patnaik** has launched a **'Direct Benefit Transfer'** scheme for the state's farmers and pledged digging of at least **1 lakh bore wells** to improve irrigation facilities.

- ✦ The **Odisha CM Naveen Patnaik** launched **Odisha Adarsh Vidyalaya (OAV) project** at **Sasan Ambagaon village in his home constituency Hinjli in Ganjam district.** These schools will provide **free education (classes VI to XII) to students** along with free uniforms and other study materials.
- ✦ **CM Naveen Patnaik inaugurated 100 piped water supply projects for rural areas.** The CM also pledged to make piped water provision in all gram panchayats by 2017.

#### Schemes launched by Other State Govt.

- ✦ **Gujarat CM Anandiben Patel** has launched **Ujala scheme in Vadodara to distribute LED bulbs to the people.**
- ✦ **Himachal Pradesh CM Virbhadra Singh** has introduced **PEHAL programme in Shimla district.** It aims to expediting developmental works and Govt. schemes through effective implementation at grassroots level. **With this Shimla has become the 1st district in the state to launch such different programme.**
- ✦ **Andhra Pradesh CM N Chandrababu Naidu** launched **Chandranna Bima Yojana in Vijayawada.** It is an **insurance scheme for the working class people.** Under the scheme **any insured worker who meets an accidental death and permanent disability will be paid 5 lakh Rs..**
- ✦ Union Minister of State (IC) for Power, Coal and New and Renewable Energy Piyush Goyal along with **Andhra Pradesh CM N Chandrababu Naidu** launched two schemes in Vijayawada, Andhra Pradesh. These are **National Energy Efficient Agriculture Pumps Programme and National Energy Efficient Fan Programme.**

#### National Energy Efficient Agriculture Pumps Programme

It will help farmers in replacing energy guzzlers age old agricultural pumps across the country with the new-age energy efficient agricultural pumps, with a 5-Star Rating.

#### National Energy Efficient Fan Programme

**a)** It was launched through state owned entity –Energy Efficiency Services Limited (EESL), a Joint Venture of PSUs under Union Ministry of Power, for Indian households and businesses.

**b)** It seeks to provide Energy Efficient Ceiling Fans of 5 star rating 50 Watts at 60 Rs. per month on EMI basis and 1250 Rs. on upfront basis.

- ✦ The **Karnataka Govt.** launched **Mukhyamantri Santwana Harish Yojana** to provide free treatment to road accident victims for the first 48 hours in the nearest Govt. or private hospital.
- ✦ **Maharashtra CM Devendra Fadnavis** launched **'Mission Drinking Water.** The mission was launched in the backdrop of recurring droughts and severe water crisis.
- ✦ **Jharkhand CM Raghubar Das** launched the **Bhimrao Ambedkar Awas Yojana for widows.** Its objective is to create equality and harmony in society, ensuring all round development. An amount of **75000 Rs. would be granted to build a house in districts in hilly terrains and 70000 Rs. in plains** and the amount would be distributed among the beneficiaries in three installments in their bank A/c.
- ✦ The **Haryana Govt.** notified its **Affordable Plotted Housing Policy 2016 for low and medium potential towns also known as Deen Dayal Jan Awas Yojna.** The policy is intended to encourage the development of high density plotted colonies in Low and Medium Potential towns of the State wherein small plots are made available through a liberal policy framework.

- ✦ Union Minister for State (IC) for Power, Coal and Renewable Energy Piyush Goyal launched National LED programme **Unnat Jyoti by Affordable LEDs for All (UJALA)** in Madhya Pradesh. Under this Programme, 3 cr. LED Bulbs will be distributed in the next 6 months in the State.

#### Schemes launched by Ministries

1. **The Ministry of Environment and Forests** launched a web-based application on **Integrated Waste Management**

**System (IWMS).** The system's web address is [www.iwms.nic.in](http://www.iwms.nic.in). The Govt. launched the system for better management of waste.

2. **The Department of Industrial Policy and Promotion (DIPP)** under Union Ministry of Commerce and Industry launched the **Startup India portal** <http://startupindia.gov.in> and mobile app in New Delhi.

#### MISCELLANEOUS TOPICS

##### INDIAN RAILWAYS IN NEWS

1. **Railway passengers** can now **cancel their wait-listed and RAC (reservation against cancellation)** train tickets by just dialing 139.
2. **Indian Railway** for the first time **used an unmanned air vehicles or drones** to inspect the ongoing work on the **Dedicated Freight Corridor (DFC)** project.
3. **Indian Railways appointed Ernst and Young (EY)** as a consultant to discover the advertising potential in trains.
4. Railway Minister **Suresh Prabhu launched an online Clean My Coach service.** The service allows travelers to get their compartments cleaned by sending an SMS or by using an app or a designated website.
5. **Manmadurai-Rameswaram Rail Track To Become 1st Green Corridor**
6. **Gatiman Express, India's fastest train is flagged off from Delhi to Agra.** Railway Minister Suresh Prabhu flagged off the much-awaited Gatiman Express for Agra from Nizamuddin Railway station.
7. **East Coast Railway (ECoR)** has emerged as the **largest freight loading railway zone of Indian Railways** in 2015-16.
8. **Minister for Railways Suresh Prabhakar Prabhu** inaugurated the **fitment of CCTV in Train Shan-e-Punjab Express** through video-conferencing from Rail Bhawan premises, New Delhi.
9. **Surat is the cleanest railway station** in the country, followed by Rajkot and Bilaspur (Chhattisgarh).

**heritage of the country.** The portal is a collaborative knowledge resource on the arts, culture and heritage of India.

- ✦ **Kachhabali village in Bhim tehsil of Rajsamand District** became the **first in Rajasthan to close down its only liquor shop.**
- ✦ **Prakash Javdekar inaugurated a White Tiger Safari at Mukundpur in Satna district of Madhya Pradesh.**
- ✦ Union Govt. **launched the low cost micro solar device, Surya Jyoti.** The solar dome would help rural and urban population to have a reliable access to electricity.
- ✦ A statue of **Maharaja Ranjit Singh** will be installed in France's **Saint-Tropez** town. The town is the birth place of Maharaja's Army General **Jean-Francois Allard.**
- ✦ **Infosys co-founder launched a new app named 'Itihaasa'** that chronicles Indian IT journey since the 1950s. The app 'itihaasa' is one of the **largest chronicles of its kind with 600 videos featuring 44 technology stalwarts.**
- ✦ **The Ministry of Health and Family Welfare launched the Longitudinal Ageing Study in India (LASI).** The Longitudinal Ageing Study is the largest survey of its kind.
- ✦ Union Health and Family Welfare Minister **J P Nadda launched the rotavirus vaccine as part of the Universal Immunization Programme (UIP) of the country.**
- ✦ **PM Narendra Modi and Belgian PM Charles Michel** remotely launched **Asia's biggest telescope, the Aryabhata Research Institute of Observational Sciences (ARIES) which is located at Devasthal near Nainital in UK.**
- ✦ **The Agasthyamala Biosphere Reserve** included in the **UNESCO's World Network of Biosphere Reserves**

##### RECOGNITION/FIRST TIME IN STATES

- ✦ **India** was the **favourite tourist destination for Bangladeshis** who topped the list of foreign tourists arrivals followed by USA and UK.
- ✦ **Taj Mahal has been voted among the top five tourist attractions** in the world, second in Asia and led the popularity list in India.
- ✦ **World's largest single rooftop solar power plant of 11.5 Mw capacity** has been inaugurated by the CM of Punjab at **Dera Baba Jaimal Singh, Beas, in Amritsar, Punjab.**
- ✦ According to the new **World Health Organisation (WHO)** urban air quality database report based on data collected between 2008 and 2013, **New Delhi was the 11th most-polluted city. Zabol in Iran is the most polluted city.**
- ✦ **The world's largest cargo aircraft - Antonov An-225 Mriya** has made its **first landing in India at the Rajiv Gandhi International Airport, Hyderabad.**
- ✦ **Bengaluru emerged as the top city in India for online learning with the highest number of registered learners.**
- ✦ The Govt. of India has recently **launched India's first online interactive portal named as Sahapedia, on the cultural**

##### OTHER MISCELLANEOUS NEWS

- ✦ **The Mother's Wax Museum in Kolkata** has unveiled a wax statue of **pop icon Michael Jackson.**
- ✦ **Actor and martial artist Jackie Chan** got a wax statue at the **Nahargarh Fort Museum in Jaipur.**
- ✦ **Bronze bust of ancient Indian mathematician & astronomer Aryabhata** unveiled at the **UNESCO HQ.**
- ✦ **The World's largest wooden Charkha (spinning wheel)** is planned to be installed at **Terminal 3 of the Indira Gandhi International Airport in New Delhi.**
- ✦ **Pallavi Fauzdar Becomes 1st Solo Woman to Ride Across Mana Pass**
- ✦ **A Kathak dancer from Varanasi** has broken the **world record of longest dance performance by continuously dancing for 123 hours and 30 minutes.**
- ✦ **ICCR to set up first Indian Chair in Arab world at Cairo.**
- ✦ Union Minister for Science and Technology and Earth Sciences, **Dr. Harsh Vardhan,** inaugurated **India's 1st Second-Generation (2G) Ethanol plant** at **Kashipur in Uttarakhand.**

- ✦ According to the UGC Regulations, 2016, an institution will be eligible to become a deemed university if it has **undergraduate and 5 post-graduate programmes with research in existence for 3 years.**
- ✦ Spiritual leader and Isha Foundation founder, **Sadhguru Jaggi Vasudev** will lead a **yoga session at the UN on the occasion of the second International Yoga Day.**
- ✦ **Indian Short Film 'Beti' To Be Screened at Seattle International Film Festival**
- ✦ As a part of **475th Birth Anniversary celebrations of Maharana Pratap**, Union Minister for Culture and Tourism

- ✦ Dr. Mahesh Sharma has released a **Commemorative coin of Rs. 100 and a Circulation coin of Rs. 10 in New Delhi.**
- ✦ Suresh Prabhu has inaugurated **Comrade Umraom Purohit Memorial Research Centre** situated in All India **Railwaymen's Federation (AIRF) Office, New Delhi.**
- ✦ The **World Wildlife Fund (WWF) and the Global Tiger Forum (GTF)** announced that **global wild tiger populations have increased. It is up by 22%.**
- ✦ **Actress Sonakshi Sinha** has become a **Guinness World Records title-holder** as she along with several other women participated in an initiative to set a record for 'most people painting their fingernails simultaneously'.

## JUNE CURRENT AFFAIRS TONIC 1ST to 5th June 2016

### National Current Affairs

- ✦ In **2015 Good Country Index (GCI)**, India has been placed at **70th position in the list of 163 countries.** The list has been topped by Sweden.
- ✦ PM Narendra Modi has **released the National Disaster Management Plan (NDMP).** The plan aims to make India disaster resilient and reduce loss of lives. It is the first of its **kind of national plan prepared in India.**
- ✦ **India has gifted 2,000 bicycles** to poor dalit girls in **different Govt. schools of Nepal** to encourage them to enrol in schools and enhance the literacy rate among them.
- ✦ The PM has approved the proposal for enhancing the age of superannuation of all doctors of the Central Health Service to 65 years with effect from 31st May 2016.
- ✦ India and Morocco have launched the India-Morocco Chamber of Commerce and Industry (IMCCI) in Rabat which was inaugurated by Vice President Mohammad Hamid Ansari and Moroccan PM Abdelilah Benkirane to accelerate the pace of economic development between the two countries. The motto of that chamber is, "Shake hands, strengthen ties, go with IMCCI."

### International Current Affairs

- ✦ PM Narendra Modi and Afghanistan President Dr Ashraf Ghani inaugurated the Afghan-India Friendship Dam in Herat province in Western Afghanistan. The Dam was earlier known as Salma Dam on the river Chist-e-Sharif in western Herat neighboring Iran.
- ✦ The BRICS Development Bank, i.e New Development Bank is set to issue its first yuan-denominated bonds, which is also known as 'green bonds'.
- ✦ The world's longest and deepest rail tunnel, running under the Switzerland Alps, inaugurated in Switzerland. The 57-kilometer Gotthard Base Tunnel connected north and south Europe.
- ✦ Middle East peace summit will begin in Paris.
- ✦ Asia's largest technology trade show COMPUTEX has kicked off in Taipei, Taiwan. Organized by TAITRA (Taiwan External Trade Development Council) and TCA (Taipei Computer Association).
- ✦ US Secretary of State John Kerry will host the third "Our Ocean" conference in September at Washington DC, US.
- ✦ The US President Barack Obama has become the first US president to visit the site of the Hiroshima atomic bombing.
- ✦ The World leaders begin two days of G7 talks in Japan.

- ✦ US President Barack Obama has announced an end to its embargo on sales of lethal weapons to Vietnam.
- ✦ Manohar Parrikar will attend security dialogue in Singapore focussing on inter-Govt.al security and undertake a 2 day bilateral visit to Vietnam to deepen military ties.
- ✦ Asia's largest annual security forum Shangri-La Dialogue was inaugurated in Singapore to talk about security issues in the Asia-Pacific region.

### States in India Current Affairs

- ✦ Haryana Govt. has launched Asia's first 'Gyps Vulture Reintroduction Programme' at the Jatayu Conservation Breeding Centre at Pinjore.
- ✦ Bihar CM Nitish Kumar has launched Right to Public Grievance Redressal Act. The act seeks disposal of peoples' complaints or redressal of grievances from Govt. officials within 60-days.
- ✦ Odisha is first in the country to give transgender people social welfare benefits - such as a pension, housing and food grains.
- ✦ The Cabinet has given its ex-post facto approval to the proposal for Chennai Metro Rail Phase-I Project from Washermanpet to Wimconagar. It covers a length of 9.051 km.
- ✦ Eknath Khadse, the most senior minister in the Maharashtra Govt., has resigned amid twin scandal over an illicit land deal and his cellphone allegedly appearing in the call records of most-wanted gangster Dawood Ibrahim.
- ✦ Assam Assembly has passed the Assam Ease of Doing Business Bill, 2016. The bill has the provision for speedy processing of applications and issue of clearances for setting up industries.
- ✦ Madhya Pradesh Govt. and Tata Trusts (TT) have signed an agreement on implementing interventions in healthcare areas like nutrition, mental health and cancer care in the state.
- ✦ The Odisha Govt. has decided to create 500 more gram panchayats in addition to the existing 6,234 ahead of the panchayat elections due in February next year.
- ✦ 'Dashar Maha Kumbh' is being organised on the confluence of sacred rivers Sindhu and Vitasta in Ganderbal district of Kashmir after a period of 75 years.
- ✦ CM of Gujrat, Anandiben Patel has launched two state-wide campaigns against malnutrition at Ahwa town in Dangs district. 'Bal Amritam' and 'Mission Shakti' campaigns, iron-rich supplementary food would be provided to children and women, whether they live in towns or remote forested areas.



- ✦ PM Narendra Modi has flagged off, the first ever direct train between Kamakhya in Assam to Katra – Vaishno Devi in J&K which will connect the two pilgrim towns of Devi Peeth of Maa Kamakhya and Shri Mata Vaishno Devi shrine.

### **New Appointments**

- ✦ Congress Legislature Party leader V Narayanasamy has sworn in as CM of the UT of Puducherry.
- ✦ CR Sasikumar has taken over as MD of State Bank of Travancore.
- ✦ P Sreeramakrishnan of the CPI (M) that leads the Left Democratic Front elected Speaker of the Kerala Assembly.
- ✦ NK Chari has been appointed MD of the State Bank of Mysore.
- ✦ Admiral Sunil Lanba taken over as the new Chief of Naval Staff.
- ✦ President Pranab Mukherjee has appointed Bhim Sain Bassi, IPS (Retd) as a member of Union Public Service Commission (UPSC).
- ✦ Navin Agarwal has been appointed as the chief of National Anti-Doping Agency (NADA), working for dope-free sports.

### **Economy**

- ✦ The CCEA has given its approval for the increase in the Minimum Support Prices (MSPs) for all Kharif Crops of 2016-17 Season. A bonus of Rs. 425 per quintal will be paid for dalhan (pulses), Rs. 100 for tilhan (oilseed) and Rs. 200 for til (sesamum).
- ✦ India's economy will grow by 7.7% in the current fiscal, according to the survey by the Federation of Indian Chambers of Commerce and Industry (FICCI).
- ✦ The Govt. has enforced the decision of retirement fund body EPFO to almost double the maximum sum assured under its insurance scheme from 3.6 lakh to Rs 6 lakh for its 4 cr. subscribers.

### **Banking Current Affairs**

- ✦ BSE, Asia's oldest bourse, has received the Reserve Bank approval to start an online bidding platform for Sovereign Gold Bond scheme.
- ✦ The Cabinet has approved the proposal to set up India Post payment bank as Public Limited Company under Department of Posts, with 100% Govt. equity. The total architecture of postal payments bank is of rs. 800 cr. which will have Rs. 400 cr. equity and Rs. 400 cr. grant.
- ✦ Country's largest private sector lender ICICI Bank has cut its marginal cost of funds-based lending rate (MCLR) by 0.05%.
- ✦ RBL Bank is going to launch an Entrepreneur-in-Residence (EIR) programme for fintech start-ups in the next 9-12 months.

### **BUSINESS NEWS**

- ✦ HDFC Ergo General Insurance, the insurance arm of mortgage lender HDFC, has acquired LANDT General Insurance for Rs 551 cr.
- ✦ E-commerce giant Flipkart has introduced 'No Cost EMI' option.

### **Obituaries**

- ✦ Muhammad Ali, former world magnificent heavyweight boxing champion has died at 74.

- ✦ ONGC Videsh Ltd signed a pact with the trading arm of Azerbaijan's state energy company SOCAR (State Oil Company of Azerbaijan Republic) to foray into oil trading.
- ✦ Reliance Industries has sold its stake in African fuel retailer Gulf Africa Petroleum Corporation (GAPCO) to Total S. A. of France.
- ✦ Mahindra and Mahindra signed a brand licence agreement with Italian car designer Pininfarina for using trademarks after closing the deal to acquire 76.06% stake in the Turin-based company.

### **Mou/Agreements Signed**

- ✦ India and Qatar have signed seven agreements in various fields to boost bilateral ties which includes investment on tourism and trading enhancement. These agreements were signed in presence the of PM Narendra Modi and Qatar Emir Tamim Bin Hamad Al Thani with Qatar PM Abdullah Bin Nasser Bin Khalifa Al Thani in Doha. The signed MoU includes- 1. MoU for investment in National investment and infrastructure fund (NIIF), 2. MoU on cooperation in tourism, 3. Agreement on cooperation and mutual assistance in custom matters, 4. MoU on Finance Intelligence Unit-India (FIU-IND) and Qatar Financial Information Unit (QFIU), 5. MoU in the field of youth and sports, 6. MoU on cooperation in skill development and recognition of qualifications, 7. MoU on cooperation in the field of health.
- ✦ The Indian Govt. and the ADB have signed an agreement for a \$200 million loan to upgrade 176-km roads in Jharkhand.
- ✦ India and Tunisia have signed two MoUs for co-operation in Information Technology and promotion of traditional handicrafts.
- ✦ India and United States have signed an MoU to enhance cooperation on energy security, clean energy and climate change in New Delhi with an aim to promote sustainable growth.
- ✦ Cabinet has given its approval for signing of a MoU between India and United States (US) to enhance cooperation in the field of wildlife conservation and combating wildlife trafficking.
- ✦ Cabinet has also given its approval for signing of a MoU between India and Qatar for strengthening cooperation in the field of Tourism.
- ✦ An agreement between the authorized Govt.al agencies of the Govt. of India and United States of America (USA) have been signed for the exchange of terrorist screening information.
- ✦ India and Morocco have signed five MoU covering fields as diverse as water resources management, television broadcasting, institutional co-operation and cultural and educational exchanges, further providing venues for enhanced cooperation.
- ✦ The Govt. of India and the World Bank has signed a 9.2 million US dollar grant agreement under the World Bank-Global Environment Facility (GEF) Programme for the Efficient and Sustainable City Bus Service Project.
- ✦ Tamil actor and director Balu Anand died following a massive heart attack at his house in Kalampalayam. He was 62 year old.
- ✦ Eden Garden's renowned curator Prabir Mukherjee has passed away in Kolkata. He was 86 year old.

- ✦ Famous comic star Razzak Khan passed away after having a heart attack in Mumbai.
- ✦ Eminent actress and theatre personality Sulabha Deshpande has passed away in Mumbai. She was 79 years old.
- ✦ India's first Mr Universe Manohar Aich has passed away in Kolkata. He was 104 years old.

### Sports Current Affairs

- ✦ The Indian Boxing Council has been granted affiliation by the Commonwealth Boxing Council.
- ✦ Veteran Indian tennis star Leander Paes completed a 'Career Slam' in mixed doubles with Swiss partner Martina Hingis with a hard-fought win over compatriot Sania Mirza and Ivan Dodig, in Paris. It was 18th Grand Slam title for Paes.
- ✦ Argentina (1st) and Belgium (2nd) continue to hold on to the top two spots in the latest FIFA rankings, with Colombia rounding up the top three. India have fallen down one spot to 163.
- ✦ World number one Tennis Player Novak Djokovic has become the first professional tennis player to earn more than \$100 million in prize money.
- ✦ Dave Richardson, the Chief Executive Officer of the International Cricket Council has stated that a league system for Test Cricket will be in place by the end of 2019.
- ✦ Sri Lanka seamer Nuwan Kulasekara has announced his retirement from Tests to focus on limited-overs cricket.
- ✦ Garbine Muguruza of Spain has won the French Open Women's Singles tennis title at the Roland Garros stadium in Paris, France.
- ✦ South Asian Games gold medallist Indian judoka Avtar Singh has qualified for the 2016 Rio Olympic Games.
- ✦ Serbian professional tennis player, Novak Djokovic defeated Andy Murray to win his maiden French Open title.

#### French Open 2016: In Brief

1. Men's Singles - Novak Djokovic
2. Women's Singles - Garbiñe Muguruza
3. Men's Doubles - Feliciano López and Marc López
4. Women's Doubles - Caroline Garcia and Kristina Mladenovic

- ✦ National football team goalkeeper Gurpreet Singh SANDHU has achieved a historic feat as he became the first Indian to feature in a top-tier league match in Europe by turning out for his Norwegian side Stabaek FC.

### Defence Current Affairs

- ✦ India has joined the Hague Code of Conduct against Ballistic Missile Proliferation (HCoC) to further strengthen global non-proliferation.

### Science and Tech. Current Affairs

- ✦ China has successfully launched three (one domestic and two foreign) satellites namely Ziyuan III 02 satellite and two NewSat satellites.
- ✦ A team of scientists from Harvard University (United States) has created a unique bionic leaf that uses sunlight (solar energy) to split water molecules into oxygen and hydrogen.

### Miscellaneous Current Affairs

- ✦ World Environment Day (WED) was observed globally on 5 June 2016 with theme Zero tolerance for the illegal trade in wildlife.

eating bacteria to produce liquid fuels from CO<sub>2</sub>. This artificial photosynthesis device has been dubbed bionic leaf 2.0.

- ✦ United States (US) space agency NASA (NASA) has successfully deployed the first experimental inflatable room attached to the International Space Station (ISS). The experimental inflatable room dubbed as BEAM (Bigelow Expandable Activity Module) was deployed after it was successfully expanded and pressurized.
- ✦ Dubai has opened the world's first functioning 3D-printed office building.
- ✦ Indian Space Research Organisation (ISRO) has successfully launched its maiden indigenous winged Reusable Launch Vehicle (RLV) from Sriharikota spaceport in Andhra Pradesh. It was carried up on a solid rocket motor (SRM). The 9 ton SRM was designed to burn slowly to accommodate the vertical lifting of winged body.

### Awards and Recognition

- ✦ V.O. Chidambaranar Port has bagged National Award for Excellence in Cost Management for the year 2015 from The Institute of Cost Accountants of India (ICAI).
- ✦ A Qatar-based Indian banker Dr. R Seetharaman has been awarded with the 2016 'Green Economy Visionary award'.
- ✦ PM Narendra Modi was conferred with Afghanistan's highest civilian honour, the Amir Amanullah Khan Award.
- ✦ Renowned Indian sand artist Sudarsan Pattanaik has won the gold medal in people's choice prize at world championship festival of sand sculpting Russe, 2016, held in Bulgaria.

### Current Schemes/App/Portal Launched By State and Central Govt.

- ✦ CM of Haryana, Manohar Lal Khattar laid the foundation stone of Jai Jawan Awas Yojna (JJAY), an initiative to provide affordable housing to serving and retired JCOs and Other Ranks at Bahadurgarh, Haryana. The project is being executed by Army Welfare Housing Organization and aims to provide low cost housing.
- ✦ The Telecom Regulatory Authority of India (TRAI) has launched a mobile application for telecom subscribers to register their complaints against pesky calls and SMSes to tighten the noose on telemarketers.
- ✦ The Income Declaration Scheme which seeks to provide an opportunity to all persons who have not declared their income correctly in previous years to come forward and declare undisclosed incomes, will open today and will remain in force till 30th of September, 2016. The Scheme is part of Finance Act, 2016 and will provide an opportunity to domestic black money holders to come clean by paying tax and penalty of 45% on undisclosed assets.
- ✦ Delhi CM Arvind Kejriwal has launched a mobile app, 'DVAT M SEWA' app through which city traders can register themselves with the VAT department of Delhi Govt., a move that is aimed at encouraging them to boost its tax collection.
- ✦ The Cabinet Committee on Economic Affairs given its approval for a new broad gauge line between Mau Station of North Eastern Railway and Tarighat Terminal station of East Central Railway.

- Two Indian-origin women have featured on the Forbes' annual list of America's 60 wealthiest and most successful self-made women entrepreneurs. India-born Neerja Sethi, who co-founded IT consulting and outsourcing firm Syntel with her husband Bharat Desai, is ranked 16th on 'America's Richest Self-made Women' list while president and CEO of Arista Networks Jayshree Ullal is ranked 30th. The richest self-made woman in America is Diane Hendricks, the owner of ABC Supply.
- Suresh Prabhakar Prabhu has flagged off the inaugural run of the Tiger Trail Circuit Train from Delhi Safdarjung Station. The launch of this Tiger Express on World Environment Day (June 5) is to highlight the significance of environment in our lives.
- India ranks 5th in the world in renewable energy (RE) job creation, with 416,000 employed in the sector during 2015.
- India, the world's third largest steel producer, was among the top 10 importers of the alloy in 2015, according to the latest data by the global industry body World Steel Association (WSA). The top importer is European Union (EU) as a bloc followed by US.

#### and the 63rd National Awards goes to...

- Best Film:** Baahubali - The Beginning
- Best Director:** Sanjay Leela Bhansali for 'Bajirao Mastani'
- Best Actor:** Amitabh Bachchan for 'Piku'
- Best Actress:** Kangana Ranaut for 'Tanu Weds Manu Returns'
- Indira Gandhi Award for Best Debut Film Of A Director:** Neeraj Ghaywan, Masaan
- Best Popular Film Providing Wholesome Entertainment:** Bajrangi Bhaijaan
- Best Choreography:** Remo D'Souza, Deewani Mastani song in Bajirao Mastani
- Best Malayalam Film:** Pathemari, Artistically narrated saga of 2 generations of Malayali workers who migrated to gulf for livelihood
- Best Tamil Film:** Visaaranai
- Best Sanskrit Film:** Priyamanasam

#### The Govt. Of India Has Slashed The Interest Rates On Provident Fund, Kisan Vikas Patra and On Small Saving Schemes

The Govt. of India has slashed the interest rates on **Provident Fund, Kisan Vikas Patra and on Small Saving Schemes**. The Govt. has reduced these rates on all small saving schemes across the board. **The new rates will come into effect on April 1 and will be valid till June 30.**

Please see the below image for all the Interest rate cut imposed by the GOI on Small Saving Schemes.

#### INTEREST RATE ON SMALL SAVING SCHEMES

Instrument	Existing Rate (April 1, 2015 to March 31, 2016)	New Rate (April 1, 2016 to June 30, 2016)
Savings Deposit	4%	4%
1-Year Time Deposit	8.4%	7.1%
2-Year Time Deposit	8.4%	7.2%
3-Year Time Deposit	8.4%	7.4%
5-Year Time Deposit	8.5%	7.9%
5-Year Recurring Deposit	8.4%	7.4%
5-Year Senior Citizen Savings Scheme	9.3%	8.6%
5-Year Monthly Income Account Scheme	8.4%	7.8%
5-Year National Savings Certificate	8.5%	8.1%
Public Provident Fund Scheme	8.7%	8.1%
Kisan Vikas Patra	8.7%	7.8%
Sukanya Samriddhi Account Scheme	9.2%	8.6%

Source: Finance Ministry

#### 10th Asian Film Awards 2016 concluded: 'The Assassin' Dominates with Eight Awards

The 10th edition of Asian Film Awards (AFA), held at the Venetian Theatre in Macau, China, honoured diverse talents across Asian cinema. The list of the awards given is given below:

#### Assassin wins more than half of the 15 awards presented in the Asian film awards

**Best Film:** The Assassin  
**Best Director:** Hou Hsiao-Hsien for The Assassin  
**Best Actress:** Shu Qi for The Assassin  
**Also,** Ranveer Singh and Deepika Padukone's "Bajirao Mastani" won the Best Visual Effects award.

#### 69th British Academy Film Awards, held in Central London at the Royal Opera House

In this year, 'The Revenant' scooped the best film, best actor and best director awards.

**The List of Other awards of BAFTA's which are presented are as follows:**

- ❖ Outstanding British Film: Brooklyn.
- ❖ Best Director: Alejandro G. Iñárritu (The Revenant).
- ❖ Best Actor: Leonardo DiCaprio (The Revenant).
- ❖ Best Actress: Brie Larson (Room).
- ❖ Best Original Screenplay: Tom McCarthy and Josh Singer (Spotlight).
- ❖ Best Adapted Screenplay: Adam McKay and Charles Randolph (The Big Short).

**Note: Most awards: The Revenant (5 wins) Most nominations: Bridge of Spies and Carol (9 nominations each)**

#### All about the 58th Grammy's Award 2016

**The Important winners in this year Grammy Awards were:**

- ❖ Record of the Year: Mark Ronson feat. Bruno Mars, "Uptown Funk"
- ❖ Album of the Year: Taylor Swift, 1989
- ❖ Best New Artist: Meghan Trainor
- ❖ Best Rock Performance: Alabama Shakes, "Don't Wanna Fight"
- ❖ Best Musical Theater Album: Hamilton
- ❖ Song of the Year: Ed Sheeran, "Thinking Out Loud"

### and the Oscars 2016 award goes to....

In the Oscars 2016, **Leonardo DiCaprio wins Best Actor for The Revenant**, **Brie Larson** is Best Actress while the bollywood star **Priyanka Chopra** presents the Oscars and makes her Oscar debut.

The complete list of awards are as follows:

**Best PICTURE** : Spotlight

**Best ACTOR** : Leonardo DiCaprio, "The Revenant"

**Best ACTRESS** " Brie Larson, "Room"

**Best SUPPORTING ACTOR** : Mark Rylance, "Bridge of Spies"

**Best SUPPORTING ACTRESS** : Alicia Vikander, "The Danish Girl"

**Best DIRECTOR** : Alejandro Iñárritu, "The Revenant"

**Best ADAPTED SCREENPLAY** : "The Big Short," Charles Randolph and Adam McKay

**Note:** The maximum number of awards is won by **Mad Max: Fury Road (6 awards)**

### 73rd annual Golden Globe Awards announced

The 73rd Golden Globe Awards honored the best in film and American television of 2015. The Revenant was only three-time winner at the 73rd annual awards, taking Best Actor for star Leonardo DiCaprio and Best Director for Alejandro G. Iñárritu along with Best Picture.

**Brief List of Winners at the 2016 Golden Globe Awards:**

🏆 **Best Motion Picture – Drama:** The Revenant

🏆 **Best Performance by an Actor in a Motion Picture – Drama:** Leonardo DiCaprio, The Revenant

🏆 **Best Performance by an Actress in a Motion Picture – Drama:** Brie Larson, Room

🏆 **Best Motion Picture – Musical or Comedy:** The Martian

🏆 **Best Performance by an Actress in a Motion Picture – Musical Or Comedy:** Jennifer Lawrence, Joy

🏆 **Best Performance by an Actress in a Television Series – Drama:** Taraji P. Henson, Empire

🏆 **Best Director – Motion Picture:** Alejandro Gonzalez, The Revenant

### 61st Filmfare Awards

The Grand annual 61<sup>st</sup> Filmfare Awards event was organised in Mumbai, Maharashtra on January 15, 2016. Bajirao Mastani was 8 awards was the film winning highest number of awards. Awards in various categories are'

🏆 **Best Actor:** Ranvee Singh (Bajirao Mastani)

🏆 **Best Actress:** Deepika Padukone (Piku)

🏆 **Best Film:** Sanjay Leela Bhansali (Bajirao Mastani)

🏆 **Best Director:** Sanjay Leela Bhansali (Bajirao Mastani)

🏆 **Lifetime Achievement:** Moushumi Chatterjee

🏆 **Best Debut Director:** Neeraj Ghaywan (Massan)

🏆 **Best Debutant (Male):** Sooraj Pancholi (Hero)

🏆 **Best Debutant (Female):** Bhumi Pednekar (Dum Laga Ke Haisha)

🏆 **Critics Award for Best Film :** Piku

🏆 **Critics Award for Best Actor (Male):** Amitabh Bachchan (Piku)

### GOLD SCHEMES LAUNCHED BY GOI

**a) PM Narendra Modi** launched three ambitious schemes to reduce the physical demand for gold **and fish out 20,000**

**tonnes of the precious metal** worth \$800 billion **lying idle with households.**

**b) PM Narendra Modi** launched three gold related schemes- Gold Monetisation Scheme (GMS), Gold Sovereign Bond Scheme and the Gold Coin and Bullion Scheme.

**c) He also unveiled** the first ever Indian gold coin and bullion, **bearing national emblem Ashok Chakra on one side and Mahatma Gandhi's image engraved on the other side. Initially the coins will be available in denominations of 5 and 10 grams. The 20 grams bullion will also be available through 125 MMTC outlets.**

**d) The Gold Monetisation Scheme (GMS), 2015 will offer option to resident Indians to deposit their precious metal and earn an interest of up to 2.5%; while under the Sovereign Gold Bonds Scheme, investors can earn an interest rate of 2.75% per annum by buying paper bonds.**

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

➤ SGBs are Govt. securities denominated in grams of gold and will be issued by Reserve Bank on behalf of Govt. of India.

➤ Persons resident in India as defined under Foreign Exchange Management Act, 1999 are eligible to invest in SGB. Eligible investors include individuals, HUFs, trusts, universities, charitable institutions, etc.

➤ The Bonds are issued in denominations of one gram of gold and in multiples thereof. Minimum investment in the Bond shall be two grams with a maximum buying limit of 500 grams per person per fiscal year.

➤ The Bonds bear interest at the rate of 2.75% (fixed rate) per annum on the amount of initial investment.

➤ Bonds are sold through scheduled commercial banks and designated Post Offices either directly or through their agents like NBFCs, NSC agents, etc.

➤ Price of bond will be fixed in Indian Rs. on the basis of the previous week's (Monday – Friday) simple average price for gold of 999 purity published by the India Bullion and Jewellers Association Ltd. (IBJA). The issue price will be distributed by RBI

➤ Though the tenor of the bond is 8 years, early encashment/redemption of the bond is allowed after fifth year from the date of issue on coupon payment dates.

➤ TDS is not applicable on the bond. However, it is the responsibility of the bond holder to comply with the tax laws.

### Gold Monetisation Scheme, 2015

➤ The scheme is aimed at converting an estimated 20,000 tonnes of idle gold worth Rs 540,000 cr. in family lockers and temples into the banking system.

➤ The GMS will replace the existing Gold Deposit Scheme, 1999.

➤ Resident Indians (Individuals, HUF, Trusts including Mutual Funds/Exchange Traded Funds registered under

SEBI (Mutual Fund) Regulations and Companies) can make deposits under the scheme.
➤ The minimum deposit at any one time shall be raw gold (bars, coins, jewellery excluding stones and other metals) equivalent to 30 grams of gold of 995 fineness. There is no maximum limit for deposit under the scheme. The gold will be accepted at the Collection and Purity Testing Centres (CPTC) certified by Bureau of Indian Standards (BIS) and notified by the Central Govt. under the Scheme. The deposit certificates will be issued by banks in equivalence of 995 fineness of gold.
➤ The principal and interest of the deposit under the scheme will be denominated in gold.
➤ The designated banks will accept gold deposits under the Short Term (1-3 years) Bank Deposit (STBD) as well as Medium (5-7 years) and Long (12-15 years) Term Govt. Deposit Schemes. While the former will be accepted by banks on their own account, the latter will be on behalf of Govt. of India.
➤ Interest on deposits under the scheme will start accruing from the date of conversion of gold deposited into tradable gold bars after refinement or 30 days after the receipt of gold at the CPTC or the bank's designated branch, as the case may be and whichever is earlier.

#### Facts related to Gold Coin/Bullion Scheme

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

#### Some Abbreviations related to Gold Schemes

CPTC- Collection and Purity Testing Centre
MLTGD - Medium and Long Term Gold Deposit
STBD- Short Term Bank Deposit
IBJA- India Bullion and Jewellers Association Ltd.

#### Venues for the upcoming Tournaments

- **Hockey World Cup 2018 Venue:**
  1. Men's Hockey World Cup – India
  2. Women's Hockey World Cup - England
- **ICC World Cup Cricket Venue:**

ODI: (One day International):

  1. Australia and New Zealand: 2015.
  2. England - 2019
  3. India - 2023
- **T20 World Cup:**
  1. Bangladesh -2014. – Sri Lanka defeat India to win the maiden title.
  2. India -2016.
  3. Australia - 2020.

- **Test:**
  1. England– 2017 (for first time).
  2. India - 2021.
- **FIFA (Football) World Cup venue: - RQ**
  1. 2018 : Russia
  2. 2022: Qatar
- **Commonwealth Games venues:**
  1. 2014 – Glasgow (Scotland).
  2. 2018 – Gold Coast (Australia).
- **Olympics Games venues:**
  1. 2014 winter: Sochi (Russia) – Russia tops in the medal tally in 2014 winter Olympic games.
  2. 2016 Summer: Rio de Janeiro (Brazil)
  3. 2018 winter: Pyeongchang (South Korea)
  4. 2020 summer: Tokyo (Japan)
- **Asian Games host cities:**
  1. 2014: Incheon (South Korea) (Note: 2010 Asain Games held in Guangzhou, China).
  2. 2019: Hanoi (Vietnam)

#### UN Headquarters

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

**Revolutions in the field of agriculture in India:**

- Black Revolution - Petroleum Production
- Blue Revolution - Fish Production
- Brown Revolution - Leather/non conventional (India)/Cocoa production
- Golden Fiber Revolution - Jute Production
- Golden Revolution - Fruits/Overall Horticulture development/Honey Production
- Green Revolution - Food grains
- Grey Revolution - Fertilizer
- Pink Revolution - Onion production/Pharmaceutical (India)/Prawn production
- Red Revolution - Meat and 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 and 586.46 million (48.46%) are females. The major highlights of the Census 2011 (Provisional figures) are as under:  
\*The population of India has increased by more than 181 million during the decade 2001-2011.
- 2) %age growth in 2001-2011 is 17.64; males 17.19 and females 18.12.  
\*2001-2011 is the first decade (with the exception of 1911-1921---GREAT DEPRESSION) which has actually added lesser population compared to the previous decade.
- 3) \*Uttar Pradesh (199.5 million) is the most populous State in the country followed by Maharashtra with 112 million.

**Some of the highlights**

- Slogan - Our census, Our Future
- India's 1st Census - 1872
- 2011 Census is - 15th Census
- Total Population - 1,21,01,93,422
- India's Rank in population - 2nd with 17.5% (1st China with 19%)
- Most Populous State - Uttar Pradesh

- Least Populous State - Sikkim
- Most Literate State - Kerala (93.9%)
- Least Literate State - Bihar (63.82%)
- National Sex Ratio - Female : Male (940 : 1000)
- Highest Sex Ratio (State) - Kerala (1084 : 1000)
- Lowest Sex Ratio (State) - Haryana
- Highest Sex Ratio (UT) - Puducherry
- Least Sex Ratio (UT) - Daman and Diu (61 : 1000)
- Literacy of Male - 82.14%
- Literacy of Female - 65.46%
- Population Growth Rate - 17.64%
- Highest fertility Rate - Meghalaya
- Most literate UT - Lakshadweep (92.2%)
- Least literate UT - Dadra Nagar and Haveli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra Naga and 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

**GRAND PRIX WINNERS 2016**

1. AUSTRALIAN GP: Nico Rosberg
2. BAHRAIN GP: Nico Rosberg
3. CHINESE GP: Nico Rosberg
4. RUSSIAN GP: Nico Rosberg
5. SPANISH GP: Max Verstappen
6. MONACO GP: Lewis Hamilton

**THE MOST IMPORTANT 50 POINTS ON THE UNION BUDGET 2016-17**

1. The total expenditure in the General Budget for 2016-17 has been projected at Rs.19.78 lakh cr., consisting of Rs.5.50 lakh cr. under Plan and Rs.14.28 lakh cr. under Non-Plan.
2. **100 Cr. each allocated for celebrating Birth Centenary of Pt Deen Dayal Upadhyay and 350th Birth Anniversary of Guru Gobind Singh**
3. The fiscal deficit in RE 2015-16 and BE 2016-17 have been retained at 3.9% and 3.5% of GDP respectively.
4. Revenue Deficit target has been improved upon from 2.8% to 2.5% of GDP in RE 2015-16.
5. **The Govt. will double the income of the farmers by 2022.**
6. **Total allocation for Agriculture and farmers' Welfare is Rs. 35,984 cr..**
7. **Allocation under Pradhan Mantri Gram Sadak Yojana has been increased to Rs. 19,000 cr. and it will connect remaining 65,000 eligible habitations by 2019.**
8. **The target for agricultural credit in 2016-17 will be an all-time high of Rs. 9 lakh cr.. To reduce the burden of loan repayment on farmers, a provision of Rs. 15,000 cr. has been made in the BE 2016-17 towards interest subvention.**
9. **The Finance Minister informed that for effective implementation of PM Fasal Bima Yojana, Rs. 5,500 cr. have been provided in the Budget 2016-17.**

10. Set the target for Soil Health Card Scheme coverage to 14 cr. farm holdings by March, 2017. This will help farmers to make judicious use of fertilizer.
11. **'Pamparagat Krishi Vikas Yojana'** for bringing 5 lakh acres of rain fed areas under organic farming.
12. Price Stabilisation Fund has been provided with a corpus of Rs.900 cr. to support market interventions.
13. **28.5 lakh hectares will be brought under 'Pradhan Mantri Krishi Sinchai Yojana'.**
14. The Finance Minister announced creation of a dedicated Long Term Irrigation Fund in NABARD with an initial corpus of about Rs. 20,000 cr..
15. 62 new Navodaya Vidyalayas will be opened in the remaining uncovered districts over the next two years.
16. To set up a Higher Education Financing Agency (HEFA) with initial capital base of Rs. 1,000 cr..
17. To incentivize creation of new jobs in the formal sector, GOI will pay the Employee Pension Scheme contribution of 8.33% for all new employees enrolling in EPFO for the first three years of their employment. The Scheme will be applicable to those with salary up to Rs.15,000 per month and a budget provision of Rs.1000 cr. has been made for this.
18. The surcharge increased from 12% to 15% on persons having income above Rs. 1 cr..
19. Proposed to **collect tax at source at the rate of 1% on purchase of luxury cars** exceeding value of Rs. 10 lakh and **purchase of goods and services in cash exceeding Rs. 2 lakh.**
20. **Proposed Krishi Kalyan Cess @ 0.5% on all taxable services.** It will come into effect from 1st June, 2016.
21. **Proposed infrastructure cess of 1% on small petrol, LPG, CNG cars, 2.5% on diesel cars of certain capacity and 4% on other higher engine capacity vehicles and SUVs.**
22. 'Clean Energy Cess' levied on coal, lignite and peat was proposed to be renamed as 'Clean Environment Cess'. Its rate was increased from Rs. 200 per tonne to Rs. 400 per tonne.
23. Increase the excise duties on various tobacco products other than beedi by about 10 to 15%.
24. Scheme to declare undisclosed income by paying 45% tax in a given compliance window. This will include paying tax at 30% and surcharge at 7.5% and penalty at 7.5%, which is a total of 45% of the undisclosed income. **The surcharge levied at 7.5% of undisclosed income will be called 'Krishi Kalyan surcharge' which will be used for agriculture and rural economy.** Govt. of India plan to open the window under this Income Disclosure Scheme from 1st June to 30th September, 2016.
25. **Dispute Resolution Scheme**
  - A taxpayer who has an appeal pending as of today before the Commissioner (Appeals) can settle his case by paying the disputed tax and interest up to the date of assessment.
  - No penalty in respect of Income-tax cases with disputed tax up to Rs. 10 lakh will be levied.
  - Cases with disputed tax exceeding Rs. 10 lakhs will be subjected to only 25% of the minimum of the imposable penalty for both direct and indirect taxes.
  - Any pending appeal against a penalty order can also be settled by paying 25% of the minimum of the imposable penalty.
26. Proposed to increase the limit of deduction of rent paid U/s.80 GG from Rs. 24,000 per annum to Rs.60,000 to provide relief to those who live in rented houses.
27. Raise the ceiling of tax rebate U/s. 87A from Rs.2000 to Rs.5000.
28. Corporate Tax on the new manufacturing companies incorporated on or after 1<sup>st</sup> March 2016 will be given an option to be taxed at 25% + Surcharge and Cess.
29. To lower the Corporate Tax rate for the next financial year for companies with turnover not exceeding Rs.5 cr. (in the financial year ending March 15), to 29% +Surcharge and Cess.
30. Create closer engagement b/w states and districts through Ek Bharat, Shresth Bharat.
31. **New health protection scheme** to provide health cover up to **Rs. One lakh per family for economically weak families.** For senior citizens of **age 60 and above**, an additional top-up package **up to Rs. 30,000 will be provided.**
32. 'National Dialysis Services Programme' will be started to provide dialysis services in all district hospitals.
33. "Stand Up India Scheme" to promote entrepreneurship among SC/ST and women. Rs.500 Cr. has been provided for this purpose.
34. **Rs. 2.87 lakh cr. will be given as Grant in Aid to Gram Panchayats and Municipalities. It will translate to an average assistance of over Rs. 80 lakh per Gram Panchayat and over Rs. 21 cr. per Urban Local Body.**
35. **Allocation of Rs. 38,500 cr. for MGNREGS.**
36. 100% village electrification by 1<sup>st</sup> May, 2018.
37. Under the Swachh Bharat Mission, Rs. 9,000 cr. has been provided.
38. To develop governance capabilities of Panchayati Raj Institutions on the Sustainable Development Goals, a new scheme **namely 'Rashtriya Gram Swaraj Abhiyan'**, for which Rs. 655 cr. is being set apart.
39. **For rural development as a whole, Rs. 87,765 cr. have been allocated.**
40. **A massive mission to provide LPG connection in the name of women members of poor households for which Rs. 2000 cr. have been earmarked. This will benefit about 1 cr. 50 lakh households below the poverty line in 2016-17.**
41. **To spread digital literacy in Rural India, 2 new Schemes approved viz. 'National Digital Literacy Mission' and 'Digital Saksharta Abhiyan' (DISHA).**
42. Together with the capital expenditure of the Railways, the total outlay on roads and railways will be Rs. 2,18,000 cr.. He said 10,000 kms. of National Highways are expected to be approved in 2016-17.
43. Deduction for additional interests of Rs.50,000 per annum for loans up to Rs.35 lakh sanctioned in 2016-17 for first time home buyers, where house costs does not exceed Rs.50 lakh.
44. **SARFAESI Act** is to be amended to strengthen **Asset Reconstruction Companies.** This will help in dealing with stressed assets of Banks.
45. Target of amount sanctioned **under Pradhan Mantri Mudra Yojana** is proposed to increase **to Rs 1,80,000 cr..**
46. **General Insurance Companies** will be listed in **stock exchanges.**

47. RBI Act 1934 is being amended to provide statutory basis for a Monetary Policy Framework and a Monetary Policy Committee through the Finance Bill 2016.
48. **Allocation of Rs. 25,000 cr. towards recapitalisation of PSBs**
49. Considering reduction of Govt. equity in IDBI Bank to 49% of below
50. **He said 100% FDI will be allowed through FIPB route in marketing of food products produced and manufactured in India.**

### Who's who?

#### Cabinet Ministers

Portfolio	Minister
Home Affairs	Rajnath Singh
External Affairs, Overseas Indian Affairs	Sushma Swaraj
Finance, Corporate Affairs, Information and Broadcasting	Arun Jaitley
Urban Development, Housing and Urban Poverty Alleviation, Parliamentary Affairs	M. Venkaiah Naidu
Road Transport and Highways, Shipping	Nitin Jairam Gadkari
Defence	Manohar Parrikar
Railways	Suresh Prabhu
Law and Justice	DV Sadananda Gowda
Water Resources, River Development and Ganga Rejuvenation	Uma Bharati
Minority Affairs	Dr. Najma A. Heptullah
Consumer Affairs, Food and Public Distribution	Ramvilas Paswan
Micro, Small and Medium Enterprises	Kalraj Mishra
Women and Child Development	Maneka Sanjay Gandhi
Chemicals and Fertilizers	Ananthkumar
Communications and Information Technology	Ravi Shankar Prasad
Health and Family Welfare	Jagat Prakash Nadda
Civil Aviation	Ashok Gajapathi Raju
Heavy Industries and Public Enterprises	Anant Geete
Food Processing Industries	Harsimrat Kaur Badal
Mines, Steel	Narendra Singh Tomar
Rural Development, Panchayati Raj, Drinking Water and Sanitation	Chaudhary. Birender Singh
Tribal Affairs	Jual Oram
Agriculture	Radha Mohan Singh
Social Justice and Empowerment	Thaawar Chand Gehlot
Human Resource Development	Smriti Zubin Irani
Science and Technology, Earth Sciences	Dr. Harsh Vardhan

#### Ministers of State (Independent Charge)

Portfolio	Minister
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Statistics and Programme Implementation, External Affairs, Overseas Indian Affairs	General VK Singh
Planning, Defence	Inderjit Singh Rao
AAYUSH, Health and Family Welfare	Shripad Yesso Naik
Petroleum and Natural Gas	Dharmendra Pradhan
Youth Affairs and Sports	Sarbananda Sonowal
Environment, Forest and Climate Change	Prakash Javadekar
Power, Coal, New and Renewable Energy	Piyush Goyal
Development of North Eastern Region, PM's Office, Personnel, Public Grievances and Pensions, Department of Atomic Energy, Department of Space	Dr. Jitendra Singh

#### Important National Officials

Designation	Name
Chairperson, CBDT	Atulesh Jindal
Chairperson, National Commission for Scheduled Tribes	Rameshwar Oraon
Chairperson, UGC	Ved Prakash
Chairman, ISRO	AS Kiran Kumar
Chairman, Atomic Energy Commission	Shekhar Basu
Chairperson, TRAI	Ram Sevak Sharma
Chairperson, National Highways Authority of India	Raghav Chandra
Director, National Cadet Corps	A. Chakravarty
Chairperson, Central Board of Secondary Education	YSK Seshukumar
Chairperson, Insurance Regulatory and Development Authority of India	TS Vijayan
Chairperson, Press Council of India	CK Prasad
Director General, BSF	Devendra Kumar Pathak
Director General, SSB	Archana Ramasundaram
Director General, CRPF	Prakash Mishra
Director General, ITBP	Krishna Chaudhary
Solicitor General	Ranjit Kumar
Attorney General	Mukul Rohtagi
Chairperson, National Green Tribunal	Justice Swatantra Kumar
Director, NCERT	Hrushikesh Senapaty
President, ASSOCHAM	Sunil Kanoria
Chairman, Indian Banks Association	TM Bhasin
President, NASSCOM	R. Chandrashekar
Chairman, Press Trust of India	Hormusji N. Cama

#### Bureaucrats

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



Director General, NIA	Sharad Kumar
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### Important Dignitaries

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

### Directors of Maharatna/Navaratna Companies

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

### Important International Officials

Designation	Name
Secretary-General, UN Organisation	Ban Ki-moon

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

## FINANCIAL BANKING AWARENESS

### RBI

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

### Functions of RBI:

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

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

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

**Controller of Banks:** An entity which is to conduct banking business in India has to obtain license from RBI. It acts as controller of banks by including the banks in 2nd Schedule of the

Act. It issues directions, carries inspection (on-site as well as off-site) and exercises management control.

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

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

### BANKING REGULATION ACT 1949

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

### SCHEDULED BANK

- As per Sec 2 (e) of RBI Act, a scheduled bank means a bank whose name is included in the 2<sup>nd</sup> schedule of RBI Act 1934.

b) A scheduled bank should satisfy the conditions which include paid-up capital and reserves requirement of not less than Rs. 5 lac, satisfaction of RBI that the affairs will not be conducted by the bank in a way to jeopardize the interests of the depositor. (Commercial, Rural and many State Coop Banks are classified as Scheduled Banks).

c) A bank that is not included in the 2<sup>nd</sup> Schedule of RBI is called **Non-scheduled Bank**.

#### Total No. of Banks

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

#### IMPORTANT POINTS ON RBI

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

#### POLICY RATES

Current Reserve Ratios and Policy Rates as on 3 <sup>rd</sup> June 2016	
Bank Rate	7.00%
Repo Rate	6.50%
Reverse Repo Rate	6.00%
CRR	4%
SLR	21.25%
MSF	7.00%

#### Repo Rate

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

#### Reverse Repo Rate

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

#### SLR Rate

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

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

#### BANK RATE

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

#### CASH RESERVE RATIO

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

#### ACCOUNTS IN A BANK

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

#### a. Savings Bank Account

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

#### b. Current Deposit Account

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

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

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

#### d. Recurring Deposit Account

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

#### Important points to remember

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

#### INTEREST RATE ON BANK ACCOUNTS

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

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

- For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.
- Banks should disclose in advance the schedule of interest rates payable on deposits i.e. all deposits mobilized by banks should be strictly in conformity with the published schedule.

#### B) Taxation of Savings Bank Interest rates:

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

#### C) Senior Citizens Savings Scheme, 2004:

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

<b>Tenure of the deposit account</b>	<b>5 years, can be extended by 3 years.</b>
<b>Rate of interest</b>	9.3% per annum
<b>Investment to be in multiples of</b>	Rs. 1000/-
<b>Maximum investment limit</b>	Rs. 15 lakh
<b>Minimum eligible age for investment</b>	60 years (55 years for those who have retired on superannuation or under a voluntary or special voluntary scheme).
<b>Premature closure/withdrawal facility</b>	Permitted after one year of opening the account but with penalty.
<b>Modes of holding</b>	Accounts can be held both in single and joint holding modes. Joint holding is allowed only with spouse.

- 1.
- 2.
- 3.
- 4.

#### Inoperative and 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.

**Escheat:** If a person dies without leaving any legal heirs, his estate will revert to the State Govt.

**Demand deposits:** mean a deposit received by the bank which is withdrawable on demand.

**Time deposits** means a deposit received by the bank for a fixed period and which is withdrawable only after the expiry of the said fixed period and shall also include deposits such as recurring, cumulative, annuity, reinvestment deposits and cash certificate and so on.

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

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

#### NEGOTIABLE INSTRUMENTS ACT 1881

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

#### NEGOTIABLE INSTRUMENTS

NI means and include promissory note, bill of exchange and cheque payable to order or bearer. As per Indian Currency Act (Sec 21), a Currency Note is not a Negotiable Instrument.

#### Categories of Negotiable Instruments

##### As per the NI Act:

1. Promissory note (including certificate of deposit and commercial paper)
2. Bill of Exchange
3. Cheque
4. Demand Draft.

#### What is negotiability?

Negotiability means transfer of right in a negotiable instrument to another person so as to constitute him the holder.

#### Parties to a Bill Of Exchange:

**Drawer:** The person who orders to pay (say seller of goods)

**Drawee:** Who is directed to pay (say a buyer of goods). He is the debtor.

**Acceptor:** The drawee becomes acceptor on acceptance of BOE for payment.

**Payee:** Who is authorized to obtain the payment.

#### CHEQUE

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

#### AMOUNT OF A CHEQUE

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

#### Legal amount and courtesy amount

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

#### Types of Cheque

##### 1. Bearer Cheque or open Cheque

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

## 2. Order Cheque

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

## 3. Crossed Cheque

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

## 4. Ante-Dated Cheque

If a cheque bears a date earlier than the date on which it is presented to the bank, it is called as "ante-dated cheque". Such a cheque is valid upto 3 months from the date of the cheque.

## 5. Post-Dated Cheque

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

## 6. Stale Cheque

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

## 7. A self cheque

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

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

### Parties of a Cheque:

There are three parties to the cheque

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

### ENDORSEMENT

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

### Endorsement in full

If an endorser signs his name and adds a direction to pay the amount mentioned in the instrument to, or to order of, a specified

person, the endorsement is said to be in full. Blank endorsements can be converted into full.

### Restrictive endorsement

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

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

### Crossing

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

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

### TYPES OF CROSSING

#### General crossing (sec 123)

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

#### Special crossing (sec 124)

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

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

#### Not negotiable crossing

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

### MATERIAL ALTERATION

Material alteration is an alteration of an NI which brings basic change in the operation/characteristic of the instrument (i.e. dilutes mandate of drawer) and liabilities of the parties thereto, whether the change be beneficial or detrimental.

Material alterations - Alteration would be taken as material when it relates to (a) change in date, sum payable; time of payment; place of payment; rate of interest; (b) addition of new party; (c) tearing material part of the NI; (d) conversion of an order cheque to bearer or cancellation of crossing.

### Demand Drafts

Demand draft is defined as per Section 85 (a) of NI Act 1881 as an order to pay money drawn by one office of a bank upon

another office of the same bank for a sum of money payable to order on demand.

Important features of a demand draft are:

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

### BANKING OMBUDSMAN SCHEME 2006

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

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

### FINANCIAL INCLUSION

#### Financial inclusion involves

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

#### Some Important initiatives for Financial Inclusion

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

#### Lead Bank Scheme

- The Lead Bank Scheme, introduced towards the end of 1969, envisages assignment of lead roles to individual banks (both in public sector and private sector) for the districts allotted to them.
- A bank having a relatively large network of branches in the rural areas of a given district and endowed with adequate financial and manpower resources has generally been entrusted with the lead responsibility for that district.

Accordingly, all the districts in the country have been allotted to various banks.

- The lead bank acts as a leader for coordinating the efforts of all credit institutions in the allotted districts.

#### No Frill Account

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

### BSBDA

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

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

#### Business Correspondent

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

#### Recently on Financial Inclusion

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

### Lending

#### Base Rate

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

- i. Base Rate includes all elements of the lending rates. Banks could use any methodology, to fix the base rate which is consistent and is made available for supervisory review/scrutiny.
- ii. Banks may determine their actual lending rates w.r.t. Base Rate.

- iii. No loan can be sanctioned below base rate.  
**Exempted accounts:** The following loans could be priced without reference to Base Rate: (a) DRI loans (b) loans to banks' own employees (c) loans to banks' depositors against their own deposits.
- iv. Changes in the Base Rate shall be applicable to all existing loans linked to the Base Rate.

### Marginal Cost Based Lending Rate

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

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

By using MCF, it will be calculated as:  

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

### d) Exemptions from MCLR

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

## HANDY NOTES BANKING: PRIORITY SECTOR LENDING

### Highlights of PSL

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

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

### Targets under PSL

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

**Weaker Sections:** 10% of ANBC.

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

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

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

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

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

Enterprises	Investment in plant and machinery
<b>Micro Enterprises</b>	Does not exceed twenty five lakh Rs.
<b>Small Enterprises</b>	More than twenty five lakh Rs. but does not exceed five cr. Rs.
<b>Medium Enterprises</b>	More than five cr. Rs. but does not exceed ten cr. Rs.

### Service Sector

Enterprises	Investment in equipment
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Micro Enterprises	Does not exceed ten lakh Rs.
Small Enterprises	More than ten lakh Rs. but does not exceed two cr. Rs.
Medium Enterprises	More than two cr. Rs. but does not exceed five cr. Rs.

### Other Targets under PSL

- Farmers with landholding of up to 1 hectare are considered as Marginal Farmers. Farmers with a landholding of more than 1 hectare and upto 2 hectares are considered as Small Farmers.
- Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with NABARD.
- For Renewable Energy, bank loans up to a limit of Rs.15 cr. to borrowers for purposes like solar based power generators, etc. For individual households, the loan limit will be Rs.10 lakh per borrower.
- For Housing, banks can provide loans to individuals up to Rs. 28 lakh in metropolitan centres (with population of ten lakh and above) and loans up to Rs. 20 lakh in other centres for purchase/construction of a dwelling unit per family.
- Export credit will be allowed up to 32% of ANBC for Foreign banks with less than 20 branches in India.
- For Education, banks can provide loans to individuals for educational purposes including vocational courses upto Rs. 10 lakh for studies in India and Rs. 20 lakh for studies abroad.
- **Limits under Social infrastructure** Bank loans up to a limit of ₹ 5 cr. per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres.

### Monitoring of Priority Sector Lending targets

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

### RBI revises priority sector lending norms for RRBs

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

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

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

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

#### REVERSE MORTGAGE LOAN

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

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

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

#### MONEY MARKET

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

#### CAPITAL MARKET IN INDIA

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

#### Money Market VS Capital Market

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

#### Major money market Instruments

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

#### Terms relating to Money Market

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

#### CALL/NOTICE MONEY MARKET OPERATIONS

Under call money market, funds are transacted on overnight basis and under notice money market, for 2 days to 14 days.

Participants include banks (excluding RRBs) and Primary Dealers (PDs), both as borrowers and lenders. Non-bank institutions are not permitted in the call/notice money market with effect from August 6, 2005.

Calculation of interest payable is based on FIMMDA's (Fixed Income Money Market and Derivatives Association of India) HANdbook of Market Practices.

#### INSTRUMENT OF GOVT. BORROWING

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

#### TREASURY BILLS

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

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

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

**Maturity:** 91 days, 182 days and 364 days.

**Rate of interest:** Treasury bills are zero coupon securities. They are issued at a discount and redeemed at face value at maturity.

The return to the investors is the difference between the maturity value or the face value (that is Rs. 100) and the issue price.

### Cash Management Bills (CMB)

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

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

### DATED SECURITIES

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

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

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

### WAYS and MEANS ADVANCES (WMAs)

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

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

These are not a source of finance.

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

### Other Money Market Instruments

### CERTIFICATE OF DEPOSIT

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

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

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

**iii.** A company is eligible to issue CP if:

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

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

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

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

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

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

### MERCHANT BANKING

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

### CAPITAL MARKETS IN INDIA

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

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

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

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

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

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

### Inflation Indexed bonds (IIB)

Inflation Index Bonds **aim at providing protection against inflation.** RBI launched **IIBs as part of the overall govt. borrowing program.**

**Features of first series of IIBs**

Institutional Investors: Include **Pension Funds, Insurance, Mutual Funds** etc.

**Other features:**

1. **IIBs have a fixed real coupon rate** and a nominal principal value that is adjusted against inflation.

2. **IIBs provide inflation protection to principal and coupon payment.** At maturity, **adjusted principal or face value, whichever is higher principal of face value, whichever is higher, will be paid.**



3. **Final Wholesale Price Inflation (WPI)** is used for **providing inflation protection**.
4. **Maturity : 10 years.**
5. The retail investor can invest from **Rs. 10,000 to Rs. 2 cr..**

#### Masala-bonds

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

#### INDIAN DEPOSITORY RECEIPTS (IDRs)

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

#### MUTUAL FUND TERMS

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

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

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

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

#### DICGC (Deposit Insurance and Credit Guarantee Corporation of India)

1. **Which banks are insured by the DICGC?**  
Commercial Banks: All commercial banks including branches of foreign banks functioning in India, local area banks and regional rural banks are insured by the DICGC.
2. **What does the DICGC insure?**  
In the event of a bank failure, DICGC protects bank deposits that are payable in India. The DICGC insures all deposits such as savings, fixed, current, recurring, etc. except the following types of deposits.
  - (i) Deposits of foreign Govt.s;
  - (ii) Deposits of Central/State Govt.s;
  - (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 RBI.
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 (Rs. One Lakh) for both principal and interest amount held by him in the same capacity.

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

The DICGC insures principal and interest upto a maximum amount of Rs. One lakh. Chairman: R Gandhi HQ: Mumbai

#### NPA-Non-Performing Asset and SARFAESI

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

#### SARFAESI Act and Rules

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

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

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

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

- (1) standard assets (2) sub-standard assets (3) doubtful assets and (4) loss assets.
  - **Standard asset** is one that does not disclose any problems and which does not carry more than normal risk attached to the business .
  - An asset which has been classified as NPA for a period not exceeding 12 months is considered as **sub-standard asset**.
  - **Doubtful asset** is one which has remained NPA for a period exceeding 12 months.
  - An asset which is considered uncollectible and loss has been identified by the bank or internal or external auditors or the RBI inspection and the loss has not been written off is regarded as **loss asset**.

#### DEBT RECOVERY TRIBUNALS

- ✚ DRTs are set-up under the provisions of **Recovery of Debts to Banks and Financial Institutions Act 1993 (amended during Jan 2000)**. The Act is applicable throughout India, except J and K. The Act came into effect wef June 25, 1993.
- ✚ DRT jurisdiction covers loans of banks and FIs with outstanding of Rs. 10 lac or more (Central Govt. can reduce

the amount to Rs. 1 lac). As per Section 18, other than DRT no court has jurisdiction over such loans. Where one bank has already filed suit, other bank can join it.

✚ It is headed by one Presiding Officer (appointed by the Central Govt. for 5 years max age 62 years).

### HYPOTHECATION

As per SARFAESI Act, hypothecation has been defined as 'a charge in or upon any movable property, existing or future, created by a borrower in favour of a secured creditor without delivery of possession of the movable property to such creditor, as security for financial assistance and includes floating charge and crystallization of such charge into fixed on movable property'.

### PLEDGE

In pledge, the legal rights are different from hypothecation as the possession of the securities remains with the bank while the ownership remains with the borrower. Delivery of goods pledged by the pledger to the pledgee is essential for creating a pledge, which may be actual or constructive.

### HYPOTHECATION/PLEDGE-DISTINCTION

	Hypothecation	Pledge
<b>Definition</b>	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
<b>Nature of securities</b>	Movable assets such as stocks, machinery, vehicles	Goods
<b>Possession</b>	Borrower (in trust for bank). Bank cannot take possession without consent of the borrower. On taking possession bank gets rights of pledge and can sell the assets without intervention.	Possession with bank till repayment of the loan. Bank has to preserve the goods carefully and return the same, if loan is repaid.

### ASSIGNMENT

Assignment is transfer of an actionable claim (such as life insurance policy), which may be existing or future, as a security for loan. The **transferor** of such claim is called the **assignor** and the transferee is called the **assignee**.

### MORTGAGE

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

### ATM

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

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

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

Ans. ATMs set up, owned and operated by non-banks are called White Label ATMs. Non-bank ATM operators are authorized under Payment and Settlement Systems Act, 2007 by RBI.

#### 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.

#### Q.5 What is the course of action for the customer if the complaint is not addressed by his/her bank within the stipulated time / not addressed to his satisfaction?

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

### CURRENCY IN INDIA

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

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

#### What do you know by currency chest?

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

#### What is a small coin depot?

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

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

✚ "Soiled note" means a note which, has become dirty due to usage and also includes a two piece note pasted together

wherein both the pieces presented belong to the same note, and form the entire note.

- ✚ **Mutilated banknote** is a banknote, of which a portion is missing or which is composed of more than two pieces.
- ✚ **Imperfect banknote** means any banknote, which is wholly or partially, obliterated, shrunk, washed, altered or indecipherable but does not include a mutilated banknote.

### Pre-2005 series Banknotes

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

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.

### RBI'S CLEAN NOTE POLICY

RBI has announced 'Clean Note Policy' and pumping fresh notes into circulation, the RBI introduced various changes in the system and procedures related to currency management which include mechanization of the currency verification and processing as also shredding and briquetting for destruction of soiled and mutilated notes.

RBI Issued a public interest directive (u/s 35A B R Act) to all banks instructing them:

- Note to staple bank notes,
- To Tender soiled notes to the Reserve Bank in unstapled condition,
- To use banks instead of staple pins,
- To issue only clean notes to members of public, 1.
- To open select currency chest branches on Sundays to provide2. exchange facility to members of public all over the country.
- To provide unrestricted facility for exchange of soiled and mutilated notes to members of public.
- Banks should sort notes into re-issuables and non-issuables, and issue only clean notes to public. Soiled notes in unstapled condition may be tendered at RBI in inward remittances through Currency Chests; and,
- Banks should stop writing of any king on watermark window of bank notes.

### NATIONALISATION OF BANKS

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

### FOREIGN EXCHANGE RESERVES

Item	As on 20 <sup>th</sup> May 2016	
	Bn. Rs.	US\$ Mn.
	1	2
<b>1 Total Reserves</b>	24,177.9	3,60,905.4
<b>1.1 Foreign Currency Assets</b>	22,580.2	3,36,938.9
<b>1.2 Gold</b>	1,333.2	20,043.0
<b>1.3 SDRs</b>	101.0	1,498.4

<b>1.4 Reserve Position in the IMF</b>	163.5	2,425.1
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### What actually is FOREX?

India's foreign exchange reserves comprise foreign currency assets, gold and special drawing rights allocated to it by the International Monetary Fund (IMF) in addition to the reserves it has parked with the fund. Foreign exchange reserves are held and managed by the RBI.

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

### TRANSFER SYSTEM IN BANKING SECTOR

#### REAL TIME GROSS SETTLEMENT (RTGS)

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

#### National Electronic Funds Transfer (NEFT)

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

**Amount:** There is no lower/upper value limit.

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

#### Processing Charges/Service Charges

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

#### AADHAAR ENABLED PAYMENT SYSTEM

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

#### CENTRALIZED FUNDS MANAGEMENT SYSTEMS (CFMS)

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

#### NEPAL REMITTANCE SCHEME

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

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

#### National Payments Corporation of India (NPCI)

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

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

## ELECTRONIC CLEARING SERVICES

ECS is a mode of electronic funds transfer from one bank account to another bank account using services of a Clearing House for bulk transfers.

## ELECTRONIC BENEFIT TRANSFER (EBT)

EBT is a product offered under Financial Inclusion (as per RBI committee headed by Dr. RB Burman), which facilitates payments to reach the intended beneficiaries of govt. sponsored schemes, through bank accounts.

## CORE BANKING SOLUTIONS

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

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

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

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

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

#### b) EEFC A/c

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

2) It is a facility provided to the foreign exchange earners, including exporters, to credit 100% of their foreign exchange earnings to the account, so that the account holders do not have to convert foreign exchange into Rs. and vice versa, thereby minimizing the transaction costs.

3) All categories of foreign exchange earners, such as individuals, companies, etc. who are resident in India, may open EEFC accounts.

4) An EEFC account can be held only in the form of a current account. No interest is payable on EEFC accounts.

### ACCOUNTS FOR NRI/PIO

#### 1. Non-Resident Ordinary Rupee Account (NRO Account)

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

#### 2. Non-Resident (External) Rupee Account (NRE Account)

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

#### 3. Foreign Currency Non Resident (Bank) Account – FCNR (B) Account

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

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

#### CAMELS Rating for Domestic Banks

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

#### Rating parameters for foreign banks

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

### BASEL-3 NORMS

- The Basel Committee is the primary global standard-setter for the prudential regulation of banks and provides a forum for cooperation on banking supervisory matters. Its mandate is to strengthen the regulation, supervision and practices of banks worldwide with the purpose of enhancing financial stability. Stefan Ingves, Governor of Sveriges Riksbank (SWEDEN), is the Chairman of the Basel Committee.
- 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 and risk management of the banking sector".

d) Basel 3 measures aim to:

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

### Three Pillars of Basel 3

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

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

➤ **Pillar 2: Supervisory Review Process:**

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

➤ **Pillar 3: Market Discipline:**

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

### Important Facts related to BASEL 3

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

### NBFC

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

### Difference between BANK and NBFC:

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

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

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

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

### Register with RBI:

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

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

### Deposits in NBFC:

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

### Brief about RNBC

a) Residuary Non-Banking Company is a class of NBFC which is a company and has as its principal business the receiving of deposits, under any scheme or arrangement or in any other manner and not being Investment, Asset Financing, Loan Company.

b) A RNBC can accept deposits for a minimum period of 12 months and maximum period of 84 months from the date of receipt of such deposit. They cannot accept deposits repayable on demand.

### TYPES OF MONEY

- **Commodity Money** - Commodity money value is derived from the commodity out of which it is made. The commodity itself represents money, and the money is the commodity.
- **Representative Money** - is money that includes token coins, or any other physical tokens like certificates, that can be reliably exchanged for a fixed amount/quantity of a commodity like gold or silver.
- **Fiat Money** - Fiat money, also known as fiat currency is the money whose value is not derived from any intrinsic value or any guarantee that it can be converted into valuable commodity (like gold). Instead, it derives value only based on Govt. order (fiat)
- **Commercial Bank Money** - Commercial bank money or the demand deposits are claims against financial institutions which can be used for purchasing goods and services.

### Reserve Money (M 0)

Currency in circulation + Bankers' 'deposits with the RBI + 'Other' deposits with the RBI = Net RBI 'credit to the Govt. + 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 Govt. + Bank credit to the Commercial sector + Net foreign assets of the banking sector + Government's currency liabilities to the public - Net non-monetary liabilities of the banking sector.

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

**Note: Bhartiya Reserve Bank Note Mudran Private Limited (BRBNMPL)**

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

### BANKING ABBREVIATIONS

1. **PSBs:** Public Sector Banks
2. **SNBCs:** Schedule Non Commercial Banks
3. **SENSEX:** Sensitive Index Of Stock Exchange
4. **GNP:** Gross National Product
5. **KYC:** Know Your Customer
6. **RTGS:** Real Time Gross Settlement
7. **NEFT:** National Electronic Money Transfer
8. **EFT:** Electronic Fund Transfer
9. **CBS:** Core Banking Solutions
10. **LIBOR:** London Interbank Offered Rate
11. **MIBOR:** Mumbai Interbank Offered Rate
12. **MIBID:** Mumbai Interbank Bid Rate
13. **SARFAESI:** Securitisation and Reconstruction Of Financial Assets and Enforcement Of Security Interest
14. **CAR:** Capital Adequacy Ratio
15. **FIIs:** Foreign Institutional Investments
16. **FDI:** Foreign Direct Investment
17. **IPO:** Initial Public Offering
18. **MICR:** Magnetic Ink Character Recognition
19. **BIRD:** Bankers Institute Of Rural Development
20. **IBA:** Indian Bank Association
21. **BPLR:** Benchmark Prime Lending Rate
22. **ICICI:** Industrial Credit and Investment Corporation Of India
23. **HDFC:** Housing Development Finance Corporation
24. **SWOT:** Strength, Weaknesses, Opportunities and Threats
25. **SWIFT:** Society For Worldwide Interbank Financial Telecommunication
26. **FERA:** Foreign Exchange Regulatory Act
27. **FEMA:** Foreign Exchange Management Act
28. **CASA:** Current and Saving Account
29. **NDTL:** Net Demand and Time Liabilities
30. **NASDAQ:** National Association For Securities Dealers Automated Quotations
31. **CRISIL:** Credit Rating and Investment Services India Limited
32. **CIBIL:** Credit Information Bureau Of India Limited
33. **NAV:** Net Asset Value
34. **ICRA:** Indian Credit Rating Agency
35. **CARE:** Credit Analysis and Research Limited
36. **WMAs:** Ways and Means Advances
37. **ALM:** Asset Liability Management
38. **INFINET** Indian Financial Network
39. **OLTAS -** On-line Tax Accounting System (OLTAS) for Direct Taxes
40. **TIN -** Tax Information Network (TIN)
41. **IMPS -** Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
42. **CDR-** Corporate Debt Restructuring
43. **CAD-** Capital Account Deficit
44. **REITs:** Real Estate Investment Trusts
45. **InvITs:** Infrastructure Investment Trusts
46. **ALM-** Asset Liability Management

47. **ASBA:** Application Supported by Blocked Amount
48. **PIN:** Personal Identification Number
49. **CCEA -** Cabinet Committee on Economic Affairs
50. **CECA -** Comprehensive Economic Cooperation Agreement
51. **CEPA -** Comprehensive Economic Partnership Agreement
52. **DTAA -** Double Taxation Avoidance Agreement
53. **ECBs -** External Commercial Borrowings
54. **EFSF -** European Financial Stability Facility
55. **FINO-** Financial Inclusion Network Operation
56. **FIPB -** Foreign Investment Promotion board
57. **FSLRC -** Financial Sector Legislative Reforms Commission
58. **CRAR:** Capital to Risk-weighted Assets Ratio
59. **LCR:** Liquidity Coverage Ratio
60. **TARC -** Tax Administration Reform Commission
61. **GIRO -** Govt. Internal Revenue Order
62. **FRBMA:** Fiscal Responsibility and Budget Management Act
63. **AMFI-** Association of Mutual Fund in India.
64. **TIEA -** Tax Information exchange Agreement
65. **GAAR -** General anti avoidance rule
66. **GSLV -** Geo-Synchronous Launch Vehicle
67. **PPP -** Public Private Partnership and Purchasing Power parity
68. **PSLV -** Polar Satellite Launch vehicle
69. **TAPI -** Turkmenistan-Afghanistan-Pakistan-India.
70. **QFI -** Qualified Foreign Investors
71. **AD-** Authorized Dealer.
72. **ASSOCHAM-** Associated Chambers of Commerce and Industry of India.
73. **BCSBI-** Banking Codes and Standards Board of India.
74. **BIS-** Bank for International Settlements.
75. **CDS-** Credit Default Swap.
76. **CEPA-** Comprehensive Economic Partnership Management.
77. **FIMMDA-** Fixed Income Money MARKETS and Derivatives Association.
78. **FPI-** Foreign Portfolio Investment.
79. **IBRD-** International Bank For Reconstruction and Development.
80. **UIDAI-** Unique Identification Development Authority of India.

### MUTUAL FUNDS:

- Mutual funds are investment avenues that pool the money of several investors to invest in financial instruments such as stocks, debentures etc. The profit earned on the investments is distributed among the investors on the basis of the units held by each of them.
- Due to a large pool of investors, the individual risk is spread. So individually you take on low risk.
- The mutual funds in India are governed by Association of Mutual Funds in India, the umbrella body for mutual funds, which is in turn governed by the Securities and Exchange Board of India.
- A diagrammatic representation to understand the Cycle":



## IMPORTANT BANKING TERMS

- **Moral Suasion**:-Moral Suasion is just as a request by the RBI to the commercial banks to take so and so action and measures in so and so trend of the economy. RBI may request commercial banks not to give loans for unproductive purpose which does not add to economic growth but increases inflation.
- **Bouncing of a cheque**: Where an account does not have sufficient balance to honour the cheque issued by the customer, the cheque is returned by the bank with the reason "funds insufficient" or "Exceeds arrangement". This is known as 'Bouncing of a cheque'.
- **Demat Account**: The term "**demat**", in India, refers to a dematerialised account for individual Indian citizens to trade in listed stocks or debentures.
- **Capital Adequacy Ratio (CAR)**:- Capital adequacy ratio measures the amount of a bank's capital expressed as a %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

**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.

**Balance of Payments** - A list of all of a country's international transactions for a given time period, usually one year. Payments into the country (receipts) are entered as positive numbers, called **credits**; Payments out of the country (payments) are entered as negative numbers called **debits**. A single numbers summarize all of a country's international transactions: the balance of payments surplus.

**NOSTRO Account** - A Nostro account is maintained by an Indian Bank in the foreign countries.

**VOSTRO Account**- A Vostro account is maintained by a foreign bank in India with their corresponding bank.

**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.

**STRIPS**: Separate Trading for Registered Interest and Principal Securities.

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

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

### **Inflation:**

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

### **Types of "Inflation":**

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

### **Effects of "Inflation":**

Ans. Following are the effect of inflation:-

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

## IMPORTANT CODES USED IN BANKING

[1] **IFSC (Indian Financial System Code)**: Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system.

This is an 11 digit code with the first 4 alpha characters representing the bank, The 5th character is 0 (zero).and the last 6 characters representing the bank branch.

For ex: PNB0014976 :

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

[2] **MICR - Magnetic ink character Recognition** :-

MICR is 9 digit numeric code that uniquely identifies a bank branch participating in electronic clearing scheme. Used to identify the location of a bank branch. City (3) Bank (3) Branch (3)

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

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

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

A majority of FOREX related message are sent to correspondent banks abroad through SWIFT. SWIFT Code consist 8 or 11 character when code is 8 digit, It is referred to primary office

- 4 – bank code
- 2 – country code
- 2 – location code
- 3 – branch code (optional)

## Headquarters of NATIONALIZED BANKS

- **Allahabad Bank**-Kolkata
- **Bank of India** -Mumbai
- **Bank of Maharashtra** -Pune
- **Canara Bank** -Bangalore

- **Central Bank of India** -Mumbai
- **Corporation Bank** -Mangalore
- **Dena Bank** -Mumbai
- **Indian Bank**- Chennai
- **Indian Overseas Bank**- Chennai
- **Oriental Bank of Commerce**- New Delhi
- **Punjab National Bank**- New Delhi
- **Punjab and 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

### BANK'S TAGLINES

- ✚ State Bank of India (Group) tagline :- Pure banking nothing else; With you **all the way**; The Nation banks on us: A Bank to the common man; A banker to every Indian.
- ✚ IDBI Bank tagline :- Banking for All; Aao Sochein Bada.
- ✚ Bank of Baroda Slogan :- India's international bank.
- ✚ United Bank of India :- The Bank that begins with U.
- ✚ Punjab National Bank tagline :- A Name you can Bank Upon
- ✚ Allahabad Bank tagline :- A tradition of trust.
- ✚ Yes Bank tagline:- Experience our expertise.
- ✚ Axis Bank tagline :-Badhti ka nam zindagi.
- ✚ Citi Bank tagline :- Let's get it done.
- ✚ Standard Chartered Bank Slogan - Your Right Partner.
- ✚ Andhra Bank tagline :- Where India Banks
- ✚ Bank of India Slogan :- Relationships beyond banking.
- ✚ Bank of Maharashtra :- One family one bank.
- ✚ Canara Bank Slogan :- Together We Can ; It's easy to change for those who you love
- ✚ Central Bank of India Slogan :- Build A Better Life Around Us; Central to you since 1911.
- ✚ Corporation Bank tagline:- Prosperity for All.
- ✚ Dena Bank tagline :- Trusted Family Bank.
- ✚ Andhra Bank tagline:- Much more to do; With You in focus.
- ✚ Allahabad Bank tagline :- A tradition of trust
- ✚ DBS Bank tagline :- Living, Breathing Asia
- ✚ American Express Bank Slogan :- Do more
- ✚ Indian Bank tagline :- Your tech friendly bank.
- ✚ HSBC Bank tagline - The World's local bank.
- ✚ HDFC Bank tagline:- We UnderStand Your World.
- ✚ Indian Bank tagline :- Taking Banking Technology to Common Man; Your Tech-friendly bank.
- ✚ Royal Bank of Scotland :- Make it happen.
- ✚ JPMorgan Chase Bank slogan :- The right relationship is everything
- ✚ Indian Overseas Bank tagline :- Good people to grow with.
- ✚ ICICI Bank tagline :- Khayaal Apka; Hum hai na.
- ✚ Federal Bank tagline :- Your Perfect Banking Partner.
- ✚ Oriental Bank of Commerce (OBC) :- Where every **individual** is committed.
- ✚ Syndicate Bank tagline :- Your faithful and friendly financial partner
- ✚ UCO Bank tagline :- Honours Your Trust.
- ✚ Bhartiya Mahila Bank tagline :- Empowering Women.
- ✚ BNP Paribas tagline :- The bank for a changing world.

- ✚ Barclays Bank :- Fluent in finance.
- ✚ South Indian Bank :- Experience Next Generation Banking
- ✚ Union Bank of India tagline :- Good People to Bank with.
- ✚ The Economic Times :- Knowledge is Power
- ✚ Deutsche Bank - A passion to perform
- ✚ Vijaya Bank tagline:- A Friend You can Bank Upon.
- ✚ J and K Bank tagline:- Serving to Empower.
- ✚ Karur Vysya Bank :- Smart way to Bank.
- ✚ Punjab and Sindh Bank Slogan :- Where series is a way of life
- ✚ Scotia Bank :- You're richer than you think.
- ✚ Syndicate Bank tagline :- Your Faithful and Friendly Financial Partner
- ✚ Lakshmi Vilas Bank :- The Changing Face of Prosperity.
- ✚ IndusInd Bank tagline - We Care... Dil Se; We Make You Feel Richer.

### SBI Associate Banks Taglines, Slogans, Punchlines.

- ✚ State Bank of Mysore tagline :- Working for a better tomorrow.
- ✚ State Bank of Patiala :- Blending Modernity with Tradition.
- ✚ State Bank of Travancore :- A Long Tradition of Trust.
- ✚ State Bank of Hyderabad :- You can always bank on us.

### Private Banks Taglines:

- ✚ Dhanalakshmi Bank :- Tann. Mann. Dhan.
- ✚ Centurion Bank of Punjab :- To rejoice working, join us
- ✚ City Union Bank :- Trust and Excellence since 1904
- ✚ Catholic Syrian Bank :- Support All the way.
- ✚ ING Vysya Bank :- Jiyo easy

### Other Banks:

- ✚ J&K Bank:- Serving to Empower
- ✚ Karnataka Bank:- Your family bank across India
- ✚ Kotak Mahindra Bank :- Lets make money simple
- ✚ Nainital Bank :- Banking with personal touch
- ✚ Saraswat Bank:- Service to the Common Man

### Foreign Bank Taglines:-

- ✚ Scotia Bank:- You're richer than you think
- ✚ Bank of Ceylon:- BOC-the Bank you can trust
- ✚ Standard Chartered Bank:- Your Right Partner
- ✚ BNP Paribas Bank:- The bank for a changing world
- ✚ Citi Bank:- The Citi never sleeps
- ✚ HSBC:- The world's local bank
- ✚ China Trust Commercial Bank:- We Are Family
- ✚ JPMorgan Chase Bank:- The right relationship is everything
- ✚ ABN-AMRO Bank :- Making More Possible
- ✚ Abu Dhabi Commercial Bank:- Our Vision. Your Future.
- ✚ Deutsche Bank :- A passion to perform.

### FINANCIAL REGULATORS

Chit Funds	Respective State Govt.s
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



## TYPES OF BANKING

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

## FINANCIAL INSTITUTIONS

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

- Established on 12th July 1982 on the recommendation of CRAFTICARD committee (also called as Sivaraman Committee)
- For Agricultural finance, NABARD is the apex organization.
- Chairman : Dr. Harsha Kumar Bhanwala
- Head Quarters : Mumbai
- It assists Cooperative Banks, RRBs, LAND Development Banks and Scheduled Commercial banks in lending to farmers, rural artisans and other nonfarmers in rural areas and to the State Govt.s for minor irrigation.
- Rural Infrastructure Development Fund (RIDF) is operated by NABARD, instead in April 1995.
- NABARD is the "Micro-Finance Regulatory Authority"

### SIDBI

- SIDBI (SIDBI in short) was established in the year 1990 (Date : 2nd April 1990) under the SIDBI Act 1989 as a subsidiary of Industrial Development Bank of India.
- It is the principal financial institution for promotion, financing and development of small, tiny and cottage sector.
- Chairman- Dr. Kshatrapati Shivaji
- Head Quarters : Lucknow

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

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

- Head Quarters : Mumbai

### REGIONAL RURAL BANK (RRB):

- Regional Rural Bank Were Set Up By An Ordinance In 1975, Later Replaced By Rrbs Act, 1976 As Pre Banking Commission Recommendation In 1975.
- Father Of Rrb Is M.Swaminathan.
- The Govt. Of India Had Appointed A Working Group On Rural Banks Under The Chairmanship Of Mr. M. Narasimham In 1975. First Rrbs Were Set Up On 2nd Oct.
- Share Holder Contribution In %: Govt. Of India 50% Sponsor Bank 35% State Govt. 15% Total 100%.

### EXIM BANK:

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

### NATIONAL HOUSING BANK(NHB):

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

### ECCG

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

## A brief on Financial Terms

### 1. Asset-Liability Management

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

### 2. Cross Selling

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

### 3. Credit Card Business

Issue of cards

(a) Banks having net worth of Rs. 100 cr or above only can undertake the credit card business.

(b) RBI permission is not required to undertake credit card issue business.

### What is ASBA?

ASBA is an application containing an authorization by the investor to block the application money in his bank account, for subscribing to a public issue. Under ASBA, application money shall be debited to the bank account only if application is selected for allotment is finalized. In case of rights issue, the money shall be debited to the account after the receipt of instruction from the registrars.

### LIQUIDITY ADJUSTMENT FACILITY

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

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

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

### Marginal Standing Facility (MSF)

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

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

**Tenor and Amount:** It can be availed up to 2% of NDTL at the end of 2<sup>nd</sup> preceding fortnight. It is for one day.

### CLEARING CORPORATION OF INDIA

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

### Collateralised Borrowing and Lending Obligation (CBLO)

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

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

### ASSET SECURITISATION

**Securitisation** is process through which the future receivables (say rent, installment of a term loan due in future) of an

organization (say bank), are converted into debt instruments (such as bonds with a fixed rate of return) and then sold.

### BANKING CODES and STANDARDS BOARD OF INDIA

It was formed to oversee the Fair Practice Code evolved by the Bankers. **A Governing council of the BCSBI looks after its financial affairs and managerial policies.** The tenure of the Council is 5 years and the appointment of the Council after 5 years would be with the concurrence of the RBI.

### FINANCIAL SECTOR SCHEMES

#### KISAN VIKAS PATRA

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

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

**Maturity period:** 8 years 4 months.

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

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

#### National Saving Certificates (NSCs)

NSCS are certificates issued by Govt of India and are available at all post office counters.

**Maturity:** 5 (10 years — discontinued Dec 2015).

**Denomination:** Rs 100, Rs 500, Rs 1,000, Rs 5,000 and Rs 10,000.

**Max amount of investment:** No upper limit.

**Who can purchase:** Individuals, singly or jointly or on behalf of minors. Trust and HUF cannot invest.

**Nomination:** One person. For denomination above Rs. 100, more than one person can be nominated.

#### PUBLIC PROVIDENT FUND

It is operated by SBI/selected banks and post offices.

**Contribution:** Min Rs.500 and max Rs.150000 p.a. w.e.f.1.04.2014 (max 12 instalments in a year). Account can be opened with initial deposit of Rs.100.

**Period:** 15 years. It can be extended by 5 years at the request of the subscriber.

Interest for any amount and fresh deposit up to Rs.1 lac, qualify for income tax rebates.

**Interest** is 8.7% (1.4.15) allowed on the minimum balance between 5<sup>th</sup> and last day of the month.

### STATIC AWARENESS CAPSULE

#### Famous Temples in India

- ✚ **Badrinath Temple:** Chamoli district, Uttarakhand
- ✚ **The Konark Sun Temple:** Puri district of Odisha
- ✚ **Brihadeeswara Temple:** Thanjavur city of Tamil Nadu
- ✚ **Somnath Temple:** Prabhas Kshetra in Saurashtra (Gujarat)
- ✚ **Kedarnath Temple:** Garhwal area (Uttarakhand)
- ✚ **Sanchi Stupa:** Raisen district of Madhya Pradesh

- ✚ **Ramanathaswamy (Rameshwaram) Temple:** Tamil Nadu
- ✚ **Vaishno Devi Mandir:** J&K, near Katra.
- ✚ **Siddhivinayak Temple:** Prabha Devi, Mumbai
- ✚ **Gangotri Temple:** Uttarkashi district of Uttarakhand
- ✚ **Golden Temple or Sri Harmandir Sahib:** Amritsar
- ✚ **Kashi Vishwanath Temple:** Varanasi (Uttar Pradesh)
- ✚ **Lord Jagannath Temple:** Puri (Orissa)
- ✚ **Yamunotri Temple:** Uttarkashi district of Uttarakhand
- ✚ **Meenakshi Temple:** Madurai (Tamil Nadu)

- ✚ **Amarnath Cave Temple:** State of J&K
- ✚ **Lingaraja Temple:** Orissa
- ✚ **Tirupati Balaji:** Tirumala (Andhra Pradesh)
- ✚ **Kanchipuram Temples:** Tamil Nadu
- ✚ **Khajuraho Temple:** Madhya Pradesh
- ✚ **Virupaksha Temple:** Hampi, Bellary, Karnataka
- ✚ **Akshardham Temple:** Delhi
- ✚ **Shri Digambar Jain Lal Mandir:** Oldest Jain temple in Delhi

- ✚ **Gomateshwara Temple:** Shravanabelagola town of Karnataka
- ✚ **Ranakpur Temple:** Pali district of Rajasthan
- ✚ **Shirdi Sai Baba Temple:** Shirdi town of Maharashtra
- ✚ **Sree Padmanabhaswamy Temple :** Thiruvananthapuram, the capital city of Kerala
- ✚ **Dwarkadhish Temple:** Dwarka city (Gujarat)
- ✚ **Laxminarayan Temple:** In Delhi

### IMPORTANT AIRPORTS IN INDIA

Airport	City	State/UT
Kempegowda International Airport	Bangalore	Karnataka
Netaji Subhash Chandra Bose International Airport	Kolkata	West Bengal
Rajiv Gandhi International Airport	Hyderabad	Telangana
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat
Chaudhary Charan Singh International Airport	Lucknow	Uttar Pradesh
Lokpriya Gopinath Bordoloi International Airport	Guwahati	Assam
Srinagar Airport	Srinagar	J&K
Biju Patnaik International Airport	Bhubaneswar	Odisha
Visakhapatnam Airport	Visakhapatnam	Andhra Pradesh
Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Dr. Babasaheb Ambedkar International Airport	Nagpur	Maharashtra
Lok Nayak Jayaprakash Airport	Patna	Bihar
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Swami Vivekananda Airport	Raipur	Chhattisgarh
Bagdogra Airport	Bagdogra	West Bengal
Veer Savarkar International Airport	Port Blair	andaman and Nicobar Islands
Birsamunda 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
Birsamunda Airport	Ranchi	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

### IMPORTANT AWARDS

- ✚ **International Gandhi Peace Prize:** For contributions towards social, economic and political transformation through non-violence and other Gandhian methods.
- ✚ **Indira Gandhi Peace Prize:** Recognition of creative efforts toward promoting international peace, development and a new international economic order; ensuring that scientific discoveries are used for the larger good of humanity, and enlarging the scope of freedom.

- ✚ **Bharat Ratna:** It is the premier civilian award, to serve the nation.
- ✚ **Padma Vibhushan:** Ranking wise the second award is the Padma Vibhushan in the Indian Republic. It awarded people from various fields including Govt. service to distinguish extraordinary service for the country.
- ✚ **Padma Bhushan:** The Padma Bhushan is the highest civilian award third in rank in the Indian Republic.
- ✚ **Padma Shri:** It is awarded to citizens of India for their distinguished contribution in several fields including

Education, Literature, Arts, Science, Industry, Social Service, Medicine, Sports and Public Affairs.

**Dronacharya Award:** For brilliance in sports coaching.

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

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

### Literary Awards

#### Jnanpith Award

**Vyas Samman:** For literary in the Hindi language.

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

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

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

#### VIR CHAKRA :

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

#### ASHOK CHAKRA:

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

### Some Important Awards in the World

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

### Some Important Awards in the India

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

### List of Important Awards and its Related Fields

Awards	Related Fields
Grammy	Music
Pulitzer	Journalism and Literature
Arjun	Sports
Bowley	Agriculture

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

### BOUNDARY LINES

- ✦ **Durand Line** is the line demarcating the boundaries of Afghanistan and Pakistan. It was drawn up in 1896 by Sir Mortimer Durand.
- ✦ **Hindenburg Line** is the boundary dividing Germany and Poland. The Germans retreated to this line in 1917 during World War I.
- ✦ **Mason-dixon Line** is a line of demarcation between four states in the United States.
- ✦ **Marginal Line** was the 320 km line of fortification built by France along its border with Germany before World War II, to protect its border from German attack.
- ✦ **Mannerheim Line** is the line of fortification on the Russia-Finland border. Drawn up by General Mannerheim.
- ✦ **Macmahon Line** was drawn up by Sir. Henry MacMahon, demarcating the frontier of India and China. China did not recognize the MacMahon line and crossed it in 1962.
- ✦ **Medicine Line** is the border between Canada and the United States.
- ✦ **Order-neisse Line** is the border between Poland and Germany, running along the Oder and Neisse rivers, adopted at the Poland Conference (August 1945) after World War II.
- ✦ **Radcliffe Line** was drawn up by Sir Cyril Radcliffe, demarcating the boundary between India and Pakistan.
- ✦ **Siegfried Line** is the line of fortification drawn up by Germany on its border with France.
- ✦ **17th Parallel** defined the boundary between North Vietnam and South Vietnam before the two were united.
- ✦ **24th Parallel** is the line which Pakistan claims for demarcation between India and Pakistan. This, however, is not recognized by India.
- ✦ **26th Parallel south** is a circle of latitude which crosses through Africa, Australia and South America.
- ✦ **30th PARALLEL north** is a line of latitude that stands one-third of the way between the equator and the North Pole.
- ✦ **33rd Parallel north** is a circle of latitude which cuts through the southern United States, parts of North Africa, parts of the Middle East, and China.
- ✦ **35th Parallel north** forms the boundary between the State of North Carolina and the State of Georgia and the boundary between the State of Tennessee and the State of Georgia, the State of Alabama, and the State of Mississippi.
- ✦ **36°30' Parallel north** forms the boundary between the Tennessee and Commonwealth of Kentucky between the Tennessee River and the Mississippi River, the boundary between Missouri and Arkansas west of the White River, and the northernmost boundary between the Texas and the Oklahoma.

- ✚ **37th Parallel north** formed the southern boundary of the historic and extralegal Territory of Jefferson.
- ✚ **38th Parallel** is the parallel of latitude which separates North Korea and South Korea.
- ✚ **39th Parallel north** is an imaginary circle of latitude that is 39 degrees north of the Earth's equatorial plane.
- ✚ **40th Parallel north** formed the original northern boundary of the British Colony of Maryland.
- ✚ **41th Parallel north** forms the northern boundary of the State of Colorado with Nebraska and Wyoming and the southern boundary of the State of Wyoming with Colorado and Utah.
- ✚ **42nd Parallel north** forms most of the New York - Pennsylvania Border.
- ✚ **43rd Parallel north** forms most of the boundary between the State of Nebraska and the State of South Dakota and also formed the northern border of the historic and extralegal Territory of Jefferson.
- ✚ **The Parallel 440 north** is an imaginary circle of latitude that is 44 degrees north of the Earth's equatorial plane.
- ✚ **45th Parallel north** is often called the halfway point between the Equator and the North Pole. The
- ✚ **45th parallel** makes up most of the boundary between Montana and Wyoming. 45th parallel of south latitude is the east-west line that marks the theoretical halfway point between the equator and the South Pole.
- ✚ **49th Parallel** is the boundary between USA and Canada

#### IMPORTANT DAMS IN INDIA

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

<b>Madupetty (Eb) Dam</b>	Palar	Kerala
<b>Parbati II Dam</b>	Parbati	Himachal Pradesh
<b>Chakra Dam</b>	Chakra	Karnataka
<b>Ukai Dam</b>	Tapi	Gujarat

#### CLASSICAL DANCES and FOLK DANCES IN INDIA

##### Indian Classical Dances

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

**Kathak: North India**

**Kathakali:** Kathakali is the classical dance form of Kerala.

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

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

**Mohiniattam:** Mohiniattam is a classical dance form of Kerala.

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

##### Folk Dances of India

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

**Gaur dance:** Folk dance of Madhya Pradesh dances

**Chhau :** Folk dance of Bihar

**Bihu:** Folk dance of Assam

**Dumhal:** Popular dance of Kashmir

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

**Dollu Kunitha:** Popular drum dance of Karnataka state.

**Dandiya:** Popular folk dance of Gujarat.

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

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

##### Folk dances in India

- **Bathukamma:** A folk dance of Andhra Pradesh.
- **Changu:** The changu dance is a folk dance found in Odissa and Andhra Pradesh.
- **Dhama:** 1) A folk dance of Punjab. 2) A folk dance of Andhra Pradesh
- **Gair:** This is a dance of Rajasthan. It is performed by groups of dancers moving in and out with an almost military precision.

- **Garba:** This is a folk dance from Gujarat. It is traditionally danced at marriages and during the time of Navaratri. • Gatra: A folk dance utilising swords, daggers, or sticks performed in the Punjab
- **Karagam:** This is a folk dance of Tamil Nadu. It is played with a pot balanced on the head.

- **Raas:** This is a folk dance from Gujarat. It is traditionally danced at marriages and during the time of Navaratri.
- **Dumhal:** A folk dance of Kashmir.
- **Odissi:** Folk dance performed in Orissa.
- **Chau:** A popular dance performed in Orissa, Bihar and West Bengal

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

#### Other Important Days:

- 12th January- National Youth day (Birthday of Vivekananda).
- 15th January- Army day.
- 24th Jan- National Girl Child Day.
- 25th January- National tourism day/ Voters day
- 30th January- National Martyrs day and World anti Leprosy Day
- 4th Feb- World Cancer Day.
- 28th Feb- National science day
- 8th March- International women day
- 9th March- World Kidney day
- 15th March- World Consumer rights day ,
- 20th March- World Sparrow Day and International Happiness Day.
- 21st March- World Forestry day
- 22nd March- World water day
- 23rd March- World Meteorological day

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

#### COUNTRY and CURRENCY

##### African Countries

Name	Capital	Currency
Algeria	Algiers	Dinar
Angola	Luanda	Kwanza
Cameroon	Yaoundé	CFA franc
Egypt	Cairo	Egyptian pound
Ethiopia	Addis Ababa	Birr

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

#### Asian Countries

Name	Capital	Currency
<b>Afghanistan</b>	Kabul	Afghani
<b>Bahrain</b>	Manama	Bahraini dinar
<b>Bangladesh</b>	Dhaka	Taka
<b>Bhutan</b>	Thimphu	Bhutanese ngultrum
<b>Cambodia</b>	Phnom Penh	Riel
<b>China</b>	Beijing	Renminbi (yuan)
<b>Cyprus [Europe]</b>	Nicosia	Euro
<b>Georgia [Europe]</b>	Tbilisi	Lari
<b>Indonesia</b>	Jakarta	Rupiah
<b>Iran</b>	Tehran	Rial
<b>Iraq</b>	Baghdad	Iraqi dinar
<b>Israel</b>	Jerusalem	New Shekel
<b>Japan</b>	Tokyo	Yen
<b>Kazakhstan</b>	Astana	Tenge
<b>Kyrgyzstan</b>	Bishkek	Som
<b>Laos</b>	Vientiane	Kip
<b>Lebanon</b>	Beirut	Lebanese pound
<b>Malaysia</b>	Kuala Lumpur (official)	Ringgit
<b>Maldives</b>	Malé	Maldivian rufiyaa
<b>Mongolia</b>	Ulaanbaatar	Tögrög
<b>Myanmar (Burma)</b>	Naypyidaw	Kyat

<b>Nepal</b>	Kathmandu	Nepalese rupee
<b>North Korea</b>	Pyongyang	North Korean won
<b>Oman</b>	Muscat	Rial
<b>Pakistan</b>	Islamabad	Pakistani Rupee
<b>Philippines</b>	Manila	Philippine Peso
<b>Qatar</b>	Doha	Riyal
<b>Saudi Arabia</b>	Riyadh	Saudi riyal
<b>South Korea</b>	Seoul	South Korean won
<b>Sri Lanka</b>	Sri Jayawardenepur a-Kotte	Sri Lankan rupee
<b>Syria</b>	Damascus	Syrian pound
<b>Taiwan</b>	Taipei	New Taiwan dollar
<b>Tajikistan</b>	Dushanbe	Somoni
<b>Thailand</b>	Bangkok	Baht
<b>Turkey [Europe]</b>	Ankara	Turkish lira
<b>Turkmenistan</b>	Ashgabat	Turkmen new manat
<b>United Arab Emirates</b>	Abu Dhabi	UAE dirham
<b>Uzbekistan</b>	Tashkent	Uzbekistan som

#### European Countries

Name	Capital	Currency
<b>Albania</b>	Tirana	Lek
<b>Austria</b>	Vienna	Euro
<b>Belarus</b>	Minsk	Belarusian ruble
<b>Belgium</b>	Brussels	Euro
<b>Bulgaria</b>	Sofia	Lev
<b>Croatia</b>	Zagreb	Kuna
<b>Czech Republic</b>	Prague	Czech koruna
<b>Denmark</b>	Copenhagen	Danish krone[a]
<b>Finland</b>	Helsinki	Euro
<b>France</b>	Paris	CFP franc
<b>Germany</b>	Berlin	Euro
<b>Greece</b>	Athens	Euro
<b>Hungary</b>	Budapest	Forint
<b>Iceland</b>	Reykjavík	Icelandic króna
<b>Ireland</b>	Dublin	Euro
<b>Italy</b>	Rome	Euro
<b>Latvia</b>	Riga	Euro
<b>Lithuania</b>	Vilnius	Euro
<b>Luxembourg</b>	Luxembourg	Euro
<b>Malta</b>	Valletta	Euro
<b>Monaco</b>	Monaco	Euro
<b>Netherlands</b>	Amsterdam	Euro
<b>Norway</b>	Oslo	Norwegian krone
<b>Poland</b>	Warsaw	Złoty
<b>Portugal</b>	Lisbon	Euro
<b>Romania</b>	Bucharest	Romanian leu
<b>Russia</b>	Moscow	Russian ruble
<b>Serbia</b>	Belgrade	Serbian dinar
<b>Slovakia</b>	Bratislava	Euro
<b>Spain</b>	Madrid	Euro

<b>Sweden</b>	Stockholm	Swedish krona
<b>Switzerland</b>	Bern	Swiss franc
<b>Ukraine</b>	Kiev	Ukrainian hryvnia
<b>United Kingdom</b>	London	Pound sterling
<b>Vatican City</b>	Vatican City	Euro

#### North American Countries

Name	Capital	Currency
<b>Bahamas</b>	Nassau	Bahamian Dollar
<b>Barbados</b>	Bridgetown	Barbadian Dollar
<b>Bermuda</b>	Hamilton	Bermudian Dollar
<b>Canada</b>	Ottawa	Canadian Dollar
<b>Cuba</b>	Havana	Cuban peso
<b>Jamaica</b>	Kingston	Jamaican Dollar
<b>Mexico</b>	Mexico City	Mexican peso
<b>Nicaragua</b>	Managua	Nicaraguan cordoba
<b>Panama</b>	Panama City	Panamanian balboa
<b>Trinidad and Tobago</b>	Port of Spain	Trinidad and Tobago Dollar
<b>United States</b>	Washington, D.C.	United States Dollar

#### South American Countries

Name	Capital	Currency
<b>Argentina</b>	Buenos Aires	Peso
<b>Bolivia</b>	Sucre	Boliviano
<b>Brazil</b>	Brasília	Real
<b>Chile</b>	Santiago	Peso
<b>Colombia</b>	Bogotá	Peso
<b>Ecuador</b>	Quito	United States dollar
<b>Paraguay</b>	Asunción	Guaraní
<b>Peru</b>	Lima	Nuevo sol
<b>Uruguay</b>	Montevideo	Uruguayan peso
<b>Venezuela</b>	Caracas	Bolívar fuerte

#### Other Countries

Name	Capital	Currency
<b>Australia</b>	Canberra	Australian dollar
<b>Fiji</b>	Suva	Fijian dollar
<b>New Zealand</b>	Wellington	New Zealand Dollar

#### Best Food Festivals Around the World

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

#### IMPORTANT INDIAN TOWNS ON RIVERS

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

#### Nick Names of Important Indian Places

Nick Names	City
Golden City	Amritsar
Manchester Of India	Ahmedabad
City Of Seven Islands	Mumbai
Queen Of Arabian Sea	Cochin
Space City	Bangalore
Garden City Of India	Bangalore
Silicon Valley Of India	Bangalore
Electronic City Of India	Bangalore
Pink City	Jaipur
Gateway Of India	Mumbai
Twin City:	Hyderabad, Secunderabad
City Of Festivals	Madurai
Deccan Queen	Pune
City Of Buildings	Kolkata
Dakshin Ganga	Godavari



Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Sorrow Of Bengal	Damodar River
Sorrow Of Bihar	Kosi River
Blue Mountains	Nilgiri
Queen Of The Mountains	Mussoorie (Uttarakhand)
Sacred River	Ganga
Hollywood Of India	Mumbai
City Of Castles	Kolkata
State Of Five Rivers	Punjab
City Of Weavers	Panipat
City Of Lakes	Srinagar
Steel City Of India	Jamshedpur (Called Tatanagar)
City Of Temples	Varanasi
Manchester Of The North	Kanpur
City Of Rallies	New Delhi
Heaven Of India	J&K
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

## DEFENCE FORCE EXERCISE BETWEEN INDIA and WORLD

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

## Stadiums Around the World

### Stadiums in Australia

- ✚ Adelaide Oval- **Adelaide**

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

### Stadiums in Bangladesh

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

### Stadiums in England

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

### Stadiums in India

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

### Stadiums in New Zealand

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

### Stadiums in Pakistan

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

### Stadiums in South Africa

- ✚ Kingsmead-Durban
- ✚ New Wanderers Stadium-**Johannesburg**

- ✚ Newlands-Cape Town
- ✚ St George's Park-Port Elizabeth
- ✚ Centurion Super Sport Park-Pretoria

#### Stadium in Sri Lanka

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

#### Stadiums in West Indies

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

#### Stadiums in Zimbabwe

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

- ✚ Queens Sports Club-Bulawayo

#### Stadiums in United Arab Emirates

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

### CMS'S/GOVERNORS OF STATES IN INDIA

State	Capital	CM	Governor
<b>Andhra Pradesh</b>	Amravathi [*Hyderabad initially]	N. Chandrababu Naidu	E. S. L. Narasimhan
<b>Arunachal Pradesh</b>	Itanagar	Kalikho Pul	Jyoti Prasad Rajkhowa
<b>Assam</b>	Dispur	Sarbananda Sonowal	Padmanabha Acharya
<b>Bihar</b>	Patna	Nitish Kumar	Ram Nath Kovind
<b>Chhattisgarh</b>	Raipur	Raman Singh	Balram Das Tandon
<b>Delhi</b>	New Delhi	Arvind Kejriwal	Najeeb Jung
<b>Goa</b>	Panaji	Laxmikant Parsekar	Mridula Sinha
<b>Gujarat</b>	Gandhinagar	Anandiben Patel	Om Prakash Kohli
<b>Haryana</b>	Chandigarh (shared with Punjab)	Manohar Lal Khattar	Kaptan Singh Solanki
<b>Himachal Pradesh</b>	Shimla	Virbhadra Singh	Acharya Dev Vrat
<b>J&amp;K</b>	Srinagar (Summer) Jammu (Winter)	Mehbooba Mufti	Narinder Nath Vohra
<b>Jharkhand</b>	Ranchi	Raghuvar Das	Draupadi Murmu
<b>Karnataka</b>	Bangalore	Siddaramaiah	Vajubhai Vala
<b>Kerala</b>	Thiruvananthapuram	Pinarayi Vijayan	P. Sathasivam
<b>Madhya Pradesh</b>	Bhopal	Shivraj Singh Chouhan	Ram Naresh Yadav
<b>Maharashtra</b>	Mumbai	Devendra Fadnavis	C. Vidyasagar Rao
<b>Manipur</b>	Imphal	Okram Ibobi Singh	V. Shanmuganthan
<b>Meghalaya</b>	Shillong	Mukul Sangma	V. Shanmuganthan
<b>Mizoram</b>	Aizawl	Lal Thanhawla	Nirbhay Sharma
<b>Nagaland</b>	Kohima	T. R. Zeliang	Padmanabha Acharya
<b>Odisha</b>	Bhubaneswar	Naveen Patnaik	S. C. Jamir
<b>Puducherry</b>	Puducherry	N. Rangaswamy	Kiran Bedi
<b>Punjab</b>	Chandigarh (shared with Haryana)	Parkash Singh Badal	Kaptan Singh Solanki
<b>Rajasthan</b>	Jaipur	Vasundhara Raje	Kalyan Singh

<b>Sikkim</b>	Gangtok	Pawan Kumar Chamling	Shriniwas Dadasaheb Patil
<b>Tamil Nadu</b>	Chennai	Jayalalithaa	K. Rosaiah
<b>Telangana</b>	Hyderabad	K. Chandrashekar Rao	E. S. L. Narasimhan
<b>Tripura</b>	Agartala	Manik Sarkar	Tathagata Roy
<b>Uttar Pradesh</b>	Lucknow	Akhilesh Yadav	Ram Naik
<b>Uttarakhand</b>	Dehradun	Harish Rawat	Krishan Kant Paul
<b>West Bengal</b>	Kolkata	Mamata Banerjee	Keshari Nath Tripathi

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

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

				➤ Bokaro Thermal Power Station
9.	<b>Andhra Pradesh</b> CM: N. Chandrababu Naidu Governor: E.S.L Narasimhan Capital: Hyderabad	<ul style="list-style-type: none"> <li>➤ Sri Venkateswara National Park</li> <li>➤ Mrugavani National Park</li> <li>➤ Rajiv Gandhi National Park</li> <li>➤ Namdapha National Park</li> <li>➤ Mouling National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Coringa WLS</li> <li>➤ Kawal WLS</li> <li>➤ Kolleru WLS</li> <li>➤ Nellapattu WLS</li> <li>➤ Pulicat Lake WLS</li> <li>➤ Rajiv Gandhi (Nagarjuna Sagar-Srisailem) WLS</li> <li>➤ Rollapadu WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Simhadri Super Thermal Power Plant</li> <li>➤ Sri Damodaram Sanjeevaiah Thermal Power Station</li> </ul>
10.	<b>Assam</b> CM: Sarbananda Sonowal Governor: P.V. Acharya Capital: Dispur	<ul style="list-style-type: none"> <li>➤ Dibru-Saikhowa National Park</li> <li>➤ Kaziranga National Park</li> <li>➤ Manas National Park</li> <li>➤ Nameri National Park</li> <li>➤ Rajiv Gandhi Orang National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Amchang WLS</li> <li>➤ Chakrashila WLS</li> <li>➤ Dihing Patkai WLS</li> <li>➤ East Karbi Anglong WLS</li> <li>➤ North Karbi Anglong WLS</li> <li>➤ Nambor WLS</li> </ul>	➤ Bongaigaon Thermal Power Plant
11.	<b>Goa</b> CM: Laxmikant Parsekar Governor: Mridula Sinha Capital: Panaji	➤ Bhagwan Mahavir (Mollem) National Park	<ul style="list-style-type: none"> <li>➤ Bondla WLS</li> <li>➤ Madei WLS</li> <li>➤ Bhagwan Mahavir (Mollem) WLS</li> <li>➤ Netravali WLS</li> </ul>	-
12.	<b>Gujarat</b> CM: Anandiben Patel Governor: O.P.Kohli Capital: Gandhinagar	<ul style="list-style-type: none"> <li>➤ Blackbuck National Park, Velavadar</li> <li>➤ Gir Forest National Park</li> <li>➤ Marine National Park, Gulf of Kutch</li> <li>➤ Bansda National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Jambugodha WLS</li> <li>➤ Jessore WLS</li> <li>➤ Kutch Desert WLS</li> <li>➤ Mitiyala WLS</li> <li>➤ Porbandar Lake WLS</li> <li>➤ Rampara Vidi WLS</li> <li>➤ Ratanmahal WLS</li> <li>➤ Shoolpaneswar (Dhumkhal) WLS</li> <li>➤ Thol Lake WLS</li> <li>➤ Wild Ass WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Mundra Thermal Power Station</li> <li>➤ Ukai Thermal Power Station</li> <li>➤ Akrimota Thermal Power Station</li> </ul>
13.	<b>Karnataka</b> CM: Siddaramaiah Governor: Vajubhai R. Vala Capital: Bangalore	<ul style="list-style-type: none"> <li>➤ Bandipur National Park</li> <li>➤ Bannerghatta National Park</li> <li>➤ Kudremukh National Park</li> <li>➤ Nagarhole National Park</li> <li>➤ Anshi national park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Arabithittu WLS</li> <li>➤ Attiveri WLS</li> <li>➤ Bhadra WLS</li> <li>➤ Bhimgad WLS</li> <li>➤ Brahmagiri WLS</li> <li>➤ Cauvery WLS</li> <li>➤ Nugu WLS</li> <li>➤ Pushpagiri WLS</li> <li>➤ Ranganathittu Bird WLS</li> <li>➤ Sharavathi Valley WLS</li> <li>➤ Someshwara WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Kakrapar Nuclear Power Plant</li> <li>➤ Raichur Thermal Power Station</li> <li>➤ Udupi Thermal Power Plant</li> <li>➤ Bellary Thermal Power Station</li> </ul>
14.	<b>Kerala</b> CM: Pinarayi vijayan Governor: P. Sathashivam Capital: Trivandampuram	<ul style="list-style-type: none"> <li>➤ Eravikulam National Park</li> <li>➤ Mathikettan Shola National Park</li> <li>➤ Periyar National Park</li> <li>➤ Silent Valley National Park</li> <li>➤ Anamudi Shola National Park</li> <li>➤ Pampadum Shola National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Aralam WLS</li> <li>➤ Chimmomy WLS</li> <li>➤ Idukki WLS</li> <li>➤ Malabar WLS</li> <li>➤ Mangalavanam Bird WLS</li> <li>➤ Neyyar WLS</li> <li>➤ Periyar WLS</li> <li>➤ Thattekad Bird WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Brahmapuram Power Station</li> <li>➤ Kayamkulam Power Station</li> </ul>

15.	<b>MP</b> CM: Shivraj Singh Chouhan Governor: Ram Naresh Yadav Capital: Bhopal	<ul style="list-style-type: none"> <li>➤ Kanha National Park</li> <li>➤ Madhav National Park</li> <li>➤ Mandla Plant Fossils National Park</li> <li>➤ Panna National Park</li> <li>➤ Pench National Park</li> <li>➤ Sanjay National Park</li> <li>➤ Satpura National Park</li> <li>➤ Van Vihar national park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bori WLS</li> <li>➤ Gandhi Sagar WLS</li> <li>➤ Ghatigaon WLS</li> <li>➤ Ken Gharial WLS</li> <li>➤ Narsighgarh WLS</li> <li>➤ National Chambal WLS</li> <li>➤ Orcha WLS</li> <li>➤ Kuno WLS</li> <li>➤ Sardarpur WLS</li> <li>➤ Son Gharial WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Vindhyachal Super Thermal Power Station</li> <li>➤ Sant Singaji Thermal Power Plant</li> <li>➤ Satpura Thermal Power Station</li> <li>➤ Amarkantak Thermal Power Station</li> <li>➤ Sasan Ultra Mega Power Project</li> </ul>
16.	<b>Maharashtra</b> CM: Devendra Fadnavis Governor: C. Vidyasagar Rao Capital: Mumbai	<ul style="list-style-type: none"> <li>➤ Chandoli National Park</li> <li>➤ Navegaon National Park</li> <li>➤ Tadoba National Park</li> <li>➤ Gugamal national park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Aner Dam WLS</li> <li>➤ Bhamragarh WLS</li> <li>➤ Bhimashankar WLS</li> <li>➤ Great Indian Bustard WLS</li> <li>➤ Jaikwadi WLS</li> <li>➤ Koyana WLS</li> <li>➤ Nagzira WLS</li> <li>➤ Painganga WLS</li> <li>➤ Radhanagari WLS</li> <li>➤ Sagareshwar WLS</li> <li>➤ Tipeswar WLS</li> <li>➤ Tungareashwar WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Tarapur Atomic Power Station</li> <li>➤ Tirora Thermal Power Station</li> <li>➤ Amravati Thermal Power Plant</li> </ul>
17.	<b>Manipur</b> CM: Okram Ibobi Singh Governor: V. Shanmuganathan Capital: Imphal	<ul style="list-style-type: none"> <li>➤ Keibul Lamjao National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Yangoupokpi-Lokchao WLS</li> </ul>	-
18.	<b>Meghalaya</b> CM: Mukul Sangma Governor: V. Shanmuganathan Capital: Shillong	<ul style="list-style-type: none"> <li>➤ Balphakram National Park</li> <li>➤ Nokrek National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bagmara Pitcher Plant WLS</li> <li>➤ Nongkhylliem WLS</li> <li>➤ Siju WLS</li> </ul>	-
19.	<b>Mizoram</b> CM: Lal Thanhawla Governor: Nirbhaya Sharma Capital: Aizawl	<ul style="list-style-type: none"> <li>➤ Murlen National Park</li> <li>➤ Phawngpui Blue National Park</li> <li>➤ Mountain National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Dampa WLS (TR)</li> <li>➤ Ngengpui WLS</li> <li>➤ Pualreng WLS</li> <li>➤ Tokalo WLS</li> </ul>	-
20.	<b>Nagaland</b> CM: T. R. Zeliang Governor: P.B.Acharya Capital: Kohima	<ul style="list-style-type: none"> <li>➤ Intanki National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Fakim WLS</li> <li>➤ Puliebadze WLS</li> <li>➤ Rangapahar WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Dikhu Hydro Electric Power Plant</li> </ul>
21.	<b>Odisha</b> CM: Naveen Patnaik Governor: S.C. Jamir Capital: Bhubaneshwar	<ul style="list-style-type: none"> <li>➤ Bhitarkanika National Park</li> <li>➤ Simlipal National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Badrama WLS</li> <li>➤ Baisipalli WLS</li> <li>➤ Chilika (Nalaban) WLS</li> <li>➤ Hadgarh WLS</li> <li>➤ Khalasuni WLS</li> <li>➤ Satkosia Gorge WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Talcher Super Thermal Power Station</li> </ul>
22.	<b>Rajasthan</b> CM: Vasundhara Raje Governor: Kalyan Singh Capital: Jaipur	<ul style="list-style-type: none"> <li>➤ Sariska National Park</li> <li>➤ Ranthambore National Park</li> <li>➤ Darrah National Park</li> <li>➤ Desert National Park</li> <li>➤ Keoladeo National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bundh Baratha WLS</li> <li>➤ Darrah WLS</li> <li>➤ Jawahar Sagar WLS</li> <li>➤ Kailadevi WLS</li> <li>➤ Mount Abu WLS</li> <li>➤ Ramsagar WLS</li> <li>➤ Sariska WLS</li> <li>➤ Sawai Man Singh WLS</li> <li>➤ Shergarh WLS</li> <li>➤ Sitamata WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Chhabra Thermal Power Station</li> <li>➤ Suratgarh Power Station</li> </ul>

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

*Congratulations*

# 2016

## ALL INDIA TOPPERS



**VINEET**  
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