

**Presents**



Dear Readers

Here we are presenting you the Current Affairs section of the whole General Awareness Capsule. No need to tell how important it is from exam point of view and what is the importance of this part. We have posted a post on Agreements and Appointments on Bankersadda.com and students have applauded the tabular form of data on the portal. So this capsule will be totally different from the past capsules and the presentation will be different too. Also we are presenting you the current affairs section in the beginning because you all know how IBPS is giving questions from current affairs and we can say that it will play an important role in the final selection of the student.

## CURRENT AFFAIRS CAPSULE

### RBI IN NEWS

1.	The Reserve Bank of India (RBI) declared State Bank of India (SBI) and ICICI Bank as Domestic Systemically Important Banks (D-SIBs) in line with the D-SIB Framework.
2.	Reserve Bank of India (RBI) has decided to issue coins of 5 rupees denomination to commemorate golden jubilee year of Indo-Pak War 1965. These coins will be issued under in The Coinage Act, 2011 and will be considered as legal a tender.
3.	In a fresh setback to the beleaguered Sahara India Pariwar, the Reserve Bank of India (RBI) has cancelled the license of its holding company Sahara India Financial Corporation Limited (SIFCL).
4.	Reserve Bank of India (RBI) has inked a Memorandum of Understanding (MoU) with the Nepal Rastra Bank (NRB) on Supervisory Cooperation and Exchange of Supervisory Information. The MoU was signed by RBI's Executive Director Meena Hemchandra and Nepal Rastra Bank's Executive Director Narayan Prasad Paudel in New Delhi.
5.	The Reserve Bank of India (RBI) has granted in principle approval to 10 entities to set up small finance banks to provide basic banking services to small farmers and micro industries. The in-principle approval will enable these entities comply with the guidelines on Small Finance Banks and will be valid for 18 months.
6.	In order to encourage overseas funding, the RBI proposed to allow domestic companies to borrow money from pension funds, sovereign wealth funds (SWFs) and insurance funds as part of the ECBs. The draft framework on External Commercial Borrowings (ECBs), however, proposed to lower the all-in cost borrowing by 0.50 percent to ensure that the funds are borrowed from abroad at a reasonable interest rate.
7.	The Reserve Bank of India (RBI) announced relaxation in norms that allow banks to upgrade credit facilities extended to borrowing entities upon a change in ownership, only if the ownership has been changed outside Strategic Debt Restructuring Scheme (SDR). The Banker's bank announced that the banks can treat loans to stressed companies that have undergone ownership changes as standard loans, provided the stress was due to operational or managerial inefficiencies.
8.	RBI Governor has surprised with 50 bps cut in the policy rates.
9.	Reserve Bank of India (RBI) suspends license of seven non-banking finance companies (NBFCs). The seven NBFCs whose licenses were suspended are – Religare Finance, Artisans Micro Finance, Eden Trade & Commerce, RCS Parivar Finance, Nott Investments, Dewra Stocks & Securities, Swetasree Finance.
10.	The Reserve Bank of India (RBI) has chosen just 11 out of 41 applicants to set up payments banks in the country. Payments banks are institutions that will offer most of the banking services except loans and credit card products to retail customers. Customers can deposit money up to Rs 1 lakh in these banks, transfer money, make payments and buy financial products such as insurance and mutual funds.
11.	RBI decided to issue 10 rupees coins to commemorate International Day of Yoga.
12.	RBI signed Special Currency Swap Agreement with the Central Bank of Sri Lanka. Under the arrangement, the Central Bank of Sri Lanka can draw up to 1.1 billion US dollar for a maximum period of six months.
13.	RBI permitted CBS-enabled Cooperative Banks to issue ATM cards in tie-up with a sponsor bank.
14.	Overall direct lending to farmers should not fall below average of past 3 years, RBI directed all the banks.
15.	RBI constituted Deepak Mohanty Committee on Medium-term Path on Financial Inclusion.

### BANKS IN NEWS

#### SBI

1.	Launched a mobile wallet app, SBI Buddy, in collaboration with Accenture and Mastercard.	It is used to send money to new and registered customers, book for movies, flights, hotels as well as for shopping.
2.	SBI Card, a leading credit card issuer announced a strategic partnership with 7 of India's biggest e-commerce players for its newest offering, the Simply CLICK SBI Card.	This is billed as the first-ever credit card that is focused on online shopping across diverse categories.
3.	launched Project Tatkal	The project will help home loan applicants to get the loan within 10 days after receipt of application form and relevant supporting documents.

#### HDFC BANK

S.no	News/Schemes	Other Points
1.	'Dhanchayat', an educational film to raise awareness on the dangers of borrowing money from unorganised sources.	-
2.	Ties up with Snapdeal for co-branded credit card	The card is aimed at getting Snapdeal's customers, 70 per cent of whom are from smaller cities and towns

3.	To sell its 9 percent stake in HDFC life to JV partner Standard Life for Rs. 1700 Crore	Note: There are over 52 insurance companies in India out of which 24 are in life insurance business and 28 are non-life insurers.
4.	Launched watch banking application for Apple Watch	
<b>ICICI Bank</b>		
1.	Launched 'ICICI Bank Saral-Rural Housing Loan' Scheme for weaker sections of society.	The scheme is new home loan proposition of the bank with special interest rate to cater people from rural areas including women borrowers as well as from weaker sections.
2.	Launched Smart Vault, a first-of-its-kind locker facility by a bank in India with latest robotic technology.	Chanda Kochhar, MD & CEO of ICICI Bank

### BANKS IN NEWS

S.no	Name of Bank	News/Schemes	Other Points
1.	<b>HSBC Bank</b>	It announced to launch 'green bonds' in India for raising funds for investments in environmental projects.	HSBC India's chairman Naina Lal Kidwai
2.	<b>IDFC Bank</b>	To start lending operations from October 1	-
3.	<b>NABARD</b>	Got accredited by the Green Climate Fund as a National Implementing Entity for undertaking climate change related projects in India.	-
4..	<b>Bandhan Bank</b>	Bandhan Financial Services started operations as a Scheduled Commercial Bank (SCB). Henceforth it will be called as Bandhan Bank.	The first micro finance company in the country to start operations as a full-fledged commercial bank.
5.	<b>Indian Bank</b>	Launches IndPay mobile app service	To enables its customers to operate bank accounts anytime from anywhere.
6.	<b>Corporation Bank</b>	launched first MUDRA card under Pradhan Mantri MUDRA Yojana	-
7.	<b>Kotak Mahindra Bank</b>	launched mobile banking app named Kotak Bharat	-
8.	CSC and HCL formed Joint Venture to provide technology services solutions to banks.		
9.	<b>Kolkata-based Bandhan Bank</b>	Ashok Kumar Lahiri appointed as the Chairman of the bank.	
10.	<b>Axis Bank</b>	Launched the first Contactless Debit, Credit and Multi-Currency Forex Card in association with VISA payWave in the country.	-

### INDIAN ECONOMY NEWS

S.no	News
1.	Union Government has released 2,000 crore rupees to Employees' Pension Scheme (EPS), 1995 as its contribution for the year 2015-16.
2.	Central Statistical Office (CSO) released the estimates of Gross Domestic Product (GDP) for the April-June quarter of 2015. As per the estimates, India grew by 7 percent during the first quarter of the 2015-16 financial year.
3.	Union Cabinet allows 100 per cent FDI under automatic route for white label ATMs.
4.	State-run power utility NTPC will raise up to Rs. 700 crore through tax free secured non-convertible bonds. The government has approved the company's raising Rs. 1,000 crore through tax free bonds, including Rs. 700 crore through public issue.
5.	The FIPB cleared 14 foreign investment proposals including that of Shyam Sistema Teleservices and IIFL Holdings.
6.	Current a/c deficit narrows to 1.2% of GDP in April-June.
7.	The Employees Provident Fund Organisation (EPFO) increased the life insurance cover of its subscribers from 3.6 lakh to 6 lakh rupees.
8.	The Election Commission (EC) has introduced a symbol for "None of the Above (NOTA)" option to facilitate voters in exercising their NOTA option in elections.
9.	The banks in Dakshina Kannada district conducted a mega credit camp to disburse loans under the MUDRA scheme of the Centre on September 28.
10.	The World Bank has promised \$30 billion financial assistance to the Railways.
11.	Union Cabinet has approved the proposal of direct release of wages in to the accounts of the workers engaged under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

12.	Central Government liberalises single-brand retail norms for non-resident entities.
13.	Union Railway Ministry has signed 4 Memorandum of Understandings (MoUs) with Union Power and New & Renewable Energy Ministry for energy conservation, transmission and solarisation.
14.	The Insurance Regulatory and Development Authority of India (IRDAI) has allowed banks to tie up with insurers.
15.	Pratyaksha Hastaantarit Laabh (PAHAL) scheme has been acknowledged as the world's largest cash transfer program (households) by the Guinness Book of World Records.
16.	Union Ministry of Home Affairs (MHA) has decided to establish a pan-India National fingerprint database to aid in the speedy identification of criminals and investigation of crimes across the country.
17.	Finance Minister Arun Jaitley launched two funds the India Aspiration Fund (IAF) and SIDBI Make in India Loan for Enterprises (SMILE) under Small Industries Development Bank of India (SIDBI) in line to carter funding for start-ups and to aid small enterprises in India. IAF- Initial corpus of Rs. 2,000 crores SMILE- Initial corpus of Rs. 10, 000 crores
18.	Union government has announced to sell 10 per cent stake in state owned Indian Oil Corporation (IOC). The 10 per cent stake in IOC comprises 24.27 crore shares.
19.	Union Telecom Minister Ravi Shankar Prasad released a commemorative postal stamp on emperor Ashoka. The postal stamp of 5 rupees will be available for sale in the post offices.
20.	Union Government has approved six new proposals 6 Special Economic Zones (SEZs) proposals including four from Information Technology and IT enabled Service (ITeS) sector.
21.	CCEA approved Pradhan Mantri Krishi Sinchayee Yoiana (PMKSY). The Yojana was approved with an outlay of 50000 crore rupees over a period of five years, that is, from 2015-16 to 2019-20.
22.	CCEA approved Scheme for Promotion of National Agricultural Market. The scheme helped in creation of a common electronic platform regulated markets across the country with an outlay of 200 crore rupees from 2015-16 to 2017-18.

## NEW APPOINTMENTS(INDIA)

S. no	Newly Appointed	Post
1.	L C Goyal	CMD of India Trade Promotion Organisation
2.	AK Jha	Interim CMD of NTPC Limited Note: National Thermal Power Corporation (NTPC) Limited.
3.	J Manjula	Appointed the new Director General (DG - Electronics & Communications Systems or ECS)
4.	Ramesh Chand	Appointed as new member of the Niti Aayog.
5.	Shashidhar Sinha	Chairman of ABC
6.	Rakesh Sharma	MD and CEO of Canara Bank
7.	Prabhat Singh	MD & CEO of Petronet LNG
8.	Hormusji N Cama	Chairman of Press Trust of India
9.	Krishnan Balakrishnan	Chief Financial Officer (CFO), GoAir
10.	Zayn Khan	President of Federation of Motor Sports Clubs of India
11.	KN Tripathi	Additional charge of Governor of Tripura. Note: He is also the Governor of West Bengal
12.	Sourav Ganguly	President of Cricket Association of Bengal
13.	S K Sharma	Chairman of Bhakra Beas Management Board
14.	Rajan S Katoch	Director of the Enforcement Directorate (ED). Note: Term Extended
15.	Amitava Ghosh	Snapdeal VP-engineering
16.	Rekha Menon	Chairman of Accenture India
17.	Anindya Basu	MD of Accenture India
18.	Governors of Bihar	Ram Nath Kovind
19.	Governors of HP	Acharya Dev Vrat
20.	Sanjay Jalona	MD and CEO for L&T Infotech
21.	Om Prakash Rawat	Election Commissioner of India
22.	Former Cabinet Secretary, Ajit Seth	Chairman of the Public Enterprises Selection Board
23.	Kishor Piraji Kharat	IDBI MD and CEO
24.	P S Jayakumar	MD and CEO of Bank of Baroda (BoB). Note: This is the first time that Union government has appointed the two candidates from the private sector to head the Public Sector Banks (PSBs).
25.	Rakesh Sharma	MD and CEO of Canara Bank.
26.	Ashwani Lohani	Air India CMD

		Note: succeeded Rohit Nandan
27.	Amitabh Mattoo	Appointed as Advisor to J&K CM Mufti Mohammad Sayeed
28.	Amol Palekar	appointed chairman of India's Oscar jury
29.	Justice Madanlal Laxmandas Tahaliyani	New Lokayukta of Maharashtra.
30.	Rana Kapoor	MD and CEO of YES bank
31.	Dilip Vengsarkar	President of cricket statisticians body
32.	Al Rajwani	Gillette India Managing Director
33.	Swati Maliwal	Chairperson of Delhi Commission for Women
34.	Ashish Bahuguna	Chairman of food safety regulator FSSAI
35.	Ram Sevak Sharma	Chairman of TRAI
36.	Ajay Mathur	Director-General of TERI
37.	Ananth Narayanan	Chief Executive Officer of Myntra
38.	Pankaj Munjal	CMD of Hero Motors Group
39.	Prashant Pathrabe	Interim Director of Film and Television Institute of India
40.	Rakesh Sahni	Chairman of Narmada Valley Development Authority
41.	Lt General Man Mohan Singh Rai appointed as	Vice-Chief of Indian Army Note: He succeeded Lt Gen Philip Campose
42.	Union Government appointed Lawyer Rodrigo Oreamuno	To arbitrate Vodafone tax case
43.	Chandrasekaran Ramakrishnan	CFO of Tata Motors' Group
44.	Rahul Bhatnagar	MD and CFO of Bharti Enterprises
45.	Sriram Kalyanaraman	MD and CEO of National Housing Bank
46.	B. Roychowdhury	Chairman, ASCI
47.	Atul Sobti	CMD, BHEL
48.	Rajiv Mehrishi	Home Secretary
49.	Ratan P Watal	Finance Secretary
50.	Shaktikanta Das	Economic Affairs Secretary
51.	Hasmukh Adhia	Revenue Secretary
52.	Anjuly Chib Duggal	Secretary of Department of Financial Services(MoF)
53.	P K Singh	Chairman, SAIL
54.	Raghav Chandra	Chairman, NHAI
55.	Girish Sahni	Director-General, CSIR
56.	C V R Rajendran	CEO, AMFI
57.	Alka Panda	Director General, BIS
58.	George Baker, Prof Richard Hay	Members, Lok Sabha
59.	Sriram K Raman	MD and CEO, NHB
60.	Gopal Singh	CMD, NMDC Limited
61.	C D Balaji	Director of the Aeronautical Development Agency

## NEW APPOINTMENTS (WORLD)

S. no	Newly Appointed	Post
1.	Bazmi Husain	The global chief technology officer of ABB
2.	Indian American Jagdeep Grewal	Chosen as postmaster for Sacramento
3.	Malcolm Turnbull	Australia's New Prime Minister
4.	Ashok-Alexander Sridharan	Mayor of German city of Bonn
5.	Metro Man Elattuvalapil Sreedharan	Invited to the United Nations' High Level Advisory Group on Sustainable Transport (HLAG-ST). Note: UN Secretary General Ban Ki-moon
6.	Sherif Ismail	PM of Egypt Note: President Abdel-Fattah el-Sissi
7.	Arvind Panagariya, vice-chairman of Niti Aayog	Appointed as the sherpa for G20 negotiations
8.	Matthias Mueller	CEO, Volkswagen AG appoints
9.	Indian-American Atul Keshap	U.S. Ambassador to Sri Lanka and Maldives
10.	Raffi Freedman-Gurspan	Recruitment director for presidential personnel in the White House Office of

		Presidential Personnel, LGBT groups and the White House Note: First openly transgender staff member in White House.
11.	Sebastian Coe	IAAF president
12.	Athletics Federation of India President Adille Sumariwalla	Elected as one of the members of the prestigious Council of the IAAF
13.	Ranil Wickremesinghe	Prime Minister of Sri Lanka Note: President(SL) Maithripala Sirisena
14.	Masashi Muromachi	CEO and President of Toshiba
15.	Maurice Obstfeld appointed as	Chief Economist of IMF
16.	Professor Kamal Bawa, an Indian-origin scientist,	Elected to Royal Society of London
17.	Anisa Rasouli nominated as	First female judge of Afghanistan Supreme Court
18.	Lord Kamlesh Patel became	First British-Asian appointee to ECB Management Board
19.	Keith Rowley	PM, Trinidad and Tobago
20.	Smita Purushottam	Indian Ambassador to Holy See
21.	<b>Alexis Tsipras</b>	<b>Prime Minister, Greece</b>
22.	Sundar Pichai	CEO, Google
23.	Pierre Nkurunziza	President, Burundi
24.	Jin Liqun	Head, Asian Infrastructure Investment Bank (AIIB)

## NATION IN NEWS (INDIA)

S.no	News
1.	Union Ministry of Youth Affairs and Sports has decided to recognize Yoga as a sports discipline and place it in the Priority category.
2.	Union Government has cancelled licence of Greenpeace India, a non-profit Non-Governmental Organisation (NGO) to receive foreign donations.
3.	Describing Bodh Gaya as the "land of enlightenment", Prime Minister Narendra Modi said his government would develop the site as the spiritual capital.
4.	Union Information and Broadcasting Minister Arun Jaitley launched the e-version of the 100 volumes of the Collected Works of Mahatma Gandhi (CWMG) in New Delhi.
5.	The Union Cabinet gave its approval for the Constitution of the 21st Law Commission of India. The formation of the commission was necessitated as the term of the 20th law commission ended on 31 August 2015. It was headed by Justice Ajit Prakash Shah.
6.	India and Belarus have set the bilateral trade target of one billion dollar by 2018. The decision was taken at the Seventh Session of the India-Belarus Intergovernmental Commission held in Minsk, Belarus.
7.	Indian Prime Minister Narendra Modi has become the first political leader to have a mobile app, developed for him to digitally connect with the citizens of the country. The PM himself launched the 'Narendra Modi Mobile App'.
8.	The road transport and highways ministry will add nearly 50,000 km of roads to the National Highways (NH) network in the country in the next six months. This addition within two years of the Narendra Modi government will be more than twice the length NDA-I had added in its six years and over three times of what UPA added in its 10-year rule.
9.	Union Government extends e-Tourist Visa Scheme to 37 more countries in order to attract maximum foreign tourists in the country. With this extension, the total 150 countries will come under the ambit of e-Tourist Visa Scheme from present 113 countries.
10.	The Union Cabinet gave its approval for minor amendments in the MoU signed to facilitate implementation of Indo-German Strategic Partnerships in Higher Education Programme. Funding period of the programme will be changed from 2015-19 to 2016-20. Now it will be from 1 July 2016 to 30 June, 2020.
11.	The Union Cabinet has approved the setting up of Indian Sign Language Research and Training Centre (ISLRTC). It will be located in New Delhi.
12.	Union Government announced four brand ambassadors for Digital India programme <b>List of Brand Ambassadors</b> 1. Satwat Jagwani, All India IIT-JEE —Advanced Topper -2015 (Student) 2. Krati Tiwari, All India IIT-JEE —Advanced Girl Topper -2015 (Student) 3. Ankit Fadia, Author & Ethical Hacker 4. Pranav Mistry, Samsung USA (Computer Scientist & Author of 6th Sense)
13.	In order to reduce air pollution due to vehicles, the Ministry of Road Transport & Highways issued a notification to introduce Bharat Stage IV (BS-IV) compliant four wheeler vehicles though out the country from 1 April 2017.
14.	Union Cabinet chaired by Prime Minister Narendra Modi gave 4 months extension (up to 31 December 2015) to the 7th Central Pay Commission.

	Justice Ashok Kumar Mathur is the Chairman of the Commission.
15.	The government unveiled the list of 98 cities that will be part of its ambitious Smart Cities project. Union Minister of Urban Development Venkaiah Naidu released the list of 98 cities, including 13 cities from Uttar Pradesh and 12 from Tamil Nadu. Other cities include 10 from Maharashtra, 7 from Madhya Pradesh, 3 each from Bihar & Andhra Pradesh.
16.	India's largest power generator National Thermal Power Corporation (NTPC) Limited has achieved a record of highest single-day electricity generation of over 733 million units.
17.	India has lost solar case against United States at the World Trade Organisation (WTO).
18.	India launched e-Migrate system for Foreign Employers. Under this, foreign employers (FEs) who wants to recruit Indian workers, including nurses, will have to register in the e-Migrate system.
19.	Union Home Ministry extended the 'disturbed area' status of Nagaland for one more year.
20.	According to UN World Population Prospects, India to become most populous nation by 2022
21.	India signed Loan Agreement of \$300 Million with ADB for National Urban Health Mission.
22.	White-Fi technology of Microsoft to boost Digital India Initiative.
23.	Union Cabinet approved redevelopment of 400 railway stations through Swiss Challenge method.

## INTERNATIONAL NEWS

S.no	Country/Continent in News	Related to
1.	Syria	Islamic State (IS) militant group has destroyed part of historical Temple of Bel in the ancient site of Palmyra in Syria.
2.	North America	Highest mountain of North America Mt McKinley renamed as Denali
3.	Australia	An Indian-origin driver in Australia, Tejinder Pal Singh was named as Australian of the Day by Commonwealth Bank of Australia Note: For feeding the homeless in Darwin for the past three years.
4.	Britain	Queen Elizabeth II becomes Britain's longest-reigning Monarch.
5.	Pakistan	Supreme Court of Pakistan ordered immediate adoption of Urdu as official language of the country.
6.	Singapore	Singapore's PM lauded the city-state's youth vote for helping return his party, The PAP (People's Action Party) to power in a massive victory for the 12th time. Note: Prime Minister Lee Hsien Loong
7.	Nepal	Nepal's parliament has overwhelmingly approved a new constitution. It was passed by 507 votes to 25.
8.	Syria	The radical militants of Sunni Islamist militant group Islamic State (IS) have seized Qaryatayn, a key town in central Syria.
9.	Egypt	It has launched a major expansion of the Suez Canal. Note: It was inaugurated by Egyptian President Abdel Fattah al-Sisi
10.	US	The US military has launched the largest NATO airborne drills dubbed as Swift Response 15 since the end of the Cold War to enhance security and stability in the European region.
11.	Australia	Australian government appoints Adam Gilchrist ambassador to India - for education.
12.	Kazakhstan	The International Atomic Energy Agency (IAEA) and Kazakhstan have signed an agreement to create the world's first internationally-controlled bank of low-enriched uranium in Kazakhstan to ensure fuel supplies for power stations and prevent nuclear proliferation.
13.	Pakistan	Pakistan has banned the Islamic State (IS) militant group which has undertaken vast stretches of Iraq and Syria in its control.
14.	Greece	Became first developed nation to default on IMF debt.
15.	USA, Brazil issued Joint Statement on Climate Change	In the joint statement, both the countries agreed to increase the share of renewable energy to 20 percent of their energy mix by 2030.
16.	France	Champagne vineyards of France granted with World Heritage status by UNESCO
17.	Cuba	became first country in the World to eliminate mother-to-child transmission of HIV and Syphilis
18.	Nepal	It banned animal Sacrifice at Gadhimai Festival
19.	Nepal	It's political parties agreed to remove word 'Secularism' from the Constitution
20.	US	Defense Department of US set up Working Group on allowing Transgender persons into Military Service

## OBITUARIES (NATIONAL/INTERNATIONAL)

S.no	Person Died	Profession/Famous In?
1.	Chandra Bahadur Dangi	World's shortest man
2.	Aadesh Shrivastava	Bollywood Music Composer-Director
3.	Ramaswamy Iyer	Renowned Water policy expert
4.	Kalamandalam Sathyabhama	Classical dancer
5.	Brian Close	Former England and Yorkshire captain
6.	Bal Pandit	Veteran Marathi cricket commentator
7.	Radhika Thilak	Malayalam playback singer
8.	Jackie Collins	Novelist
9.	Jagmohan Dalmiya	Former BCCI President
10.	Dr. Syed Ahmad	Former Manipur Governor passes away
11.	Lynn Anderson	US country singer
12.	Colonel Harwant Singh (Retd),	World War-II hero passes away.
13.	Kayyara Kinhana Rai	Poet, freedom fighter
14.	Om Prakash Munjal	The founder of Hero Cycle
15.	NR Varhadpande	Eminent Sanskrit Scholar and Indologist
16.	Arthur Morris	Former Australian Cricketer
17.	Matti Makkonen	pioneer of SMS technology
18.	Jerome Charles Weintraub	Legendary producer
19.	Abdullah Hussain	Renowned Urdu novelist
20.	Diana Douglas	Hollywood actress
21.	Y K Sabharwal	Former Chief Justice of India
22.	Phil Walsh	Adelaide Crows football coach
23.	K P P Nambiar	Keltron founding chairman
24.	Dr. Suniti Solomon	Pioneering Indian HIV/AIDS researcher
25.	Vasundhara Komkali	Eminent vocalist
26.	Clive Rice	First post-apartheid captain of South Africa Cricket team
27.	P Hariharan	Noted Physicist
28.	Santasilan Kadirgamar	The veteran Sri Lankan historian
29.	APJ Abdul Kalam	Former Indian President
30.	PR Chari	The nuclear disarmament advocate
31.	Bijoy Krishna	Veteran Congress Leader
32.	Ramkrishna Suryabhan Gavai	Former Bihar Governor
33.	Tom Moore	Cartoonist
34.	Olaf Pooley	Noted Hollywood actor
35.	Alex Rocco	Actor
36.	Dr Bisheshar Pradeep	Noted Urdu writer
37.	Alcides Edgardo Ghiggia	Uruguayan soccer legend
38.	V Ramakrishna	Veteran Telugu playback singer
39.	Joan Sebastian	Iconic musician
40.	Manayangath Subramanian Viswanathan	Tamil music composer
41.	Pashupatinath Roy	Former BSFI president
42.	Bashar Navaaz	Renowned Urdu poet

## AWARDS

S.no	Awards	Winner
1.	The UNESCO prize 'Award of Excellence' 2015 for the conservation efforts of the Sree Vadakkunnathan Temple in Kerala.	India
2.	Gandhi Peace Prize 2014	ISRO
3.	Royal Aeronautical Society Silver Medal	Dr G Satheesh Reddy
4.	The 'Certificate of Recognition' from the California legislature for his dedication to helping Kashmiri Hindu community.	Anupam Kher
5.	United Nations Champions of the Earth award	Bangladesh Prime Minister Sheikh Hasina
6.	Champions of Change award	Indian-American girl Swetha Prabakaran
7.	Icon Award by the Indo-Caribbean Alliance	Shiv Chanderpaul



8.	2015 United Nations High Commissioner for Refugees (UNHCR) Nansen Refugee Award	Aqeela Asifi
9.	Honorary life membership by the Cricket Club of India (CCI)	Ajinkya Rahane Note: CCI president Kekoo Nicholson
10.	2015 Beijing International Marathon	Mariko Kipchumba of Kenya
11.	2015 Global Leadership Award	Hindustan Times Group chairperson Shobhana Bharatia and PepsiCo Chairman Indra Nooyi
12.	Community Impact Award at Google Science Fair	Lalita Prasida Sripada Srisai of Odisha
13.	24th Vyaas Samman	Dr Kamal Kishore Goenka
14.	Skoch Award for Smart Governance	Employees' Provident Fund Organisation (EPFO)
15.	2015 SASTRA Ramanujan Prize	Dr. Jacob Tsimerman
16.	Arjuna Awards 2015	a) M.R. Poovamma- for Athletics b) Babita Kumari- for Wrestling.
17.	Pride of Britain Award	Indo-British van driver Dee Patel Note: Patel had risked his life to save others.
18.	Arjuna Award	Cricketer Ravichandran Ashwin Note: Arjuna Awards was instituted in 1961
19.	Ramanujan Prize 2015	Mathematician Dr. Amalendu Krishna Note: For his outstanding contributions in the area of algebraic cycles, algebraic K-theory and the theory of motives.
20.	Esri Special Achievement in GIS Award 2015	National Dairy Development Board (NDDB) Note: For exemplary work in Dairy Geographical Information System.
21.	Germany's highest civilian honour Cross of Order of the Merit	Indian sociobiologist Raghavendra Gadagkar
22.	The Pacific Area Travel Writers Association (PATWA) - Safari India South Asia Travel Award 2015.	Goa Tourism Minister Dilip Parulekar
23.	Saraswati Sammaan	Dr. M Veerappa Moily Note: He received the award for his epic Sri Ramayana Mahanveshanam written in Kannada.
24.	Maharashtra Bhushan Award 2015	Historian Babasaheb Purandare Note: He is famously entitled as Shiv Shahir i.e. 'Shivaji's poet'
25.	2015 Peter Mackler Award	Syrian woman Journalist Zaina Erhaim
26.	Sunhak Peace Prize.	Indian agricultural scientist Dr Modadugu Vijay Gupta
27.	UEFA Best Player in Europe award	Barcelona's Lionel Messi
28.	Rajiv Gandhi Khel Ratna award	Tennis player Sania Mirza
29.	Tenzing Norgay National Adventure Award 2014-15.	Mountaineer Jot Singh of Indo-Tibetan Border Police (ITBP)
30.	Ramon Magsaysay Awards	Two Indians , namely Sanjiv Chaturvedi and Anshu Gupta
31.	First-ever Nelson Rolihlahla Mandela Prize	Helena Ndume, Jorge Sampaio awarded Note: Asia's Nobel Prize
32.	Fukuoka Asian Culture Prize 2015	Ramachandra Guha chosen for
33.	Royal Society's Copley Medal	Peter Higgs received Note: The world's oldest scientific prize
34.	Grand Prix World Press Cartoon 2014 Award	Telugu cartoonist Pamarthy Shankar won
35.	PATA award	Kerala tourism's Muziris heritage project bagged
36.	Honorary fellowship from University of Central Lancashire	Indian-origin Shiv Pande received
37.	Champions of Change by US White House	Indian American Sunita Viswanath honoured
38.	Highest French civilian honour Legion of Honour	Sayed Haider Raza honoured with
39.	18th National Youth Parliament Competition	Jawahar Navodaya Vidyalaya, Churachandpur of Manipur
40.	Frost and Sullivan's 2015 Economic Development Innovation Award	Make in India initiative of DIPP won
41.	Microsoft Country Partner of the Year Award 2015	India-based Comparex India Pvt Ltd won
42.	Golden Peacock Environment Management Award 2015	Tata Steel's West Bokaro Division conferred with
43.	G D Birla Award for Scientific Research for 2014	Sanjeev Galande selected for
44.	US Presidential Award	Darshan Jain, an Indian-American teacher named for

45.	GCHERA World Agriculture Prize 2015	Indian-American Professor R. Paul Singh named for
46.	World Food Prize 2015	Sir Fazle Hasan Abed of Bangladesh
47.	Names Tait Black Prize 2015	Zia Haider Rahman
48.	Swati Puraskar 2015	Ustad Amjad Ali Khan
49.	S Radhakrishnan award 2015	Bhajan Sopori
50.	Kalpana Chawla Award 2015	Jothimani Gowthaman
51.	1 <sup>st</sup> Abdul Kalam Award 2015	N Valarmathi

## SPORTS NEWS

### CRICKET

➤ Veteran all-rounder cricketer Shane Watson from Australia has announced his retirement from International Test cricket.	➤ Champions League T20 scrapped due to limited public following
➤ After picking up minority stake in the Goa franchise of the Hero Indian Super League (Hero ISL), Indian test captain Virat Kohli has now invested in the Dubai franchise of Mahesh Bhupathi-promoted Coca-Cola International Premier Tennis League (IPTL). ➤ The franchise, called UAE Royals also has on board Neelesh Bhatnagar and Sachin Gadoya as co-owners.	➤ IPL franchise Chennai Super Kings, Rajasthan Royals suspended for two years by Justice Lodha panel.
➤ Hrishikesh Kanitkar and Ajay Ratra retired from all forms of Cricket	➤ BCCI suspended Mumbai Ranji player Hiken Shah for corruption ➤ Kagiso Rabada became second bowler to claim hat-trick on ODI debut

### TENNIS


➤ Leander Paes and Swiss Martina Hingis won the US Open Mixed Doubles Title 2015 ➤ Note: Defeated Americans Bethanie Mattek-Sands and Sam Querrey	➤ Sania Mirza-Martina Hingis won women's doubles title in Wimbledon
➤ Andy Murray wins Rogers Cup Masters Tournament 2015. ➤ Belinda Bencic of Switzerland won maiden Canadian Open Masters title in women's single category.	➤ Paes-Hingis won mixed doubles final at Wimbledon
➤ Serena Williams won Cincinnati Masters Women's Singles title ➤ Roger Federer won Cincinnati Masters Men's Singles tennis title for record seventh time ➤ Note: The final match was held at Cincinnati in Ohio State of the USA.	➤ Serena Williams won her sixth Wimbledon Women's Single title
➤ Amelie Mauresmo inducted into the International Tennis Hall of Fame	➤ Novak Djokovic won the men's singles title of Wimbledon

### GRAND PRIX

➤ Lewis Hamilton wins 2015 Italian Grand Prix of Formula One.	➤ Lewis Hamilton 2015 Japanese Grand Prix
➤ Ferrari driver Sebastian Vettel from Germany has won 2015 Singapore Grand Prix of Formula One.	➤ Ferrari driver Sebastian Vettel of Germany won Hungarian Formula One Grand Prix

### ATHLETICS

➤ Delhi's specially-abled athletes win 7 medals at Summer Games in US. ➤ Note: Phoolan Devi (17) won first gold for the country in power lifting (bench press category).	➤ Jamaican sprinter Shelly-Ann Fraser won Women's 100 meters gold at the 2015 World Championships in Athletics
➤ Jamaican athlete Usain Bolt has won world 100 metre title in the World Athletics Championships held in Beijing, China.	➤ Usain Bolt beats Justin Gatlin in World Championships 200m final

➤ In the women's marathon at the World Athletics Championships, O.P. Jaisha registered a time of two hours, 34 minutes and 43 seconds to set a new national record.	➤ Inderjeet Singh became first Indian to win a Gold Medal at World University Games in Gwangju.
<b>FOOTBALL</b>	
➤ Bangladesh Under-16 team won their first-ever South Asian Football Federation (SAFF)	➤ Chile defeated Argentina to win 2015 Copa America Cup Football tournament
➤ Note: The hosts defeated defending champions India 4-2 in penalties.	
➤ USA defeated Japan to win Women's FIFA World Cup for the third time	➤ Mexico defeated Jamaica to win CONCACAF Gold Cup Football tournament
<b>SHOOTING</b>	
➤ Ace Indian shooter Abhinav Bindra gold medal in the men's 10 metre Air Rifle event of the Asian Air Gun Championships held in New Delhi.	➤ Young Indian shooter Apurvi Chandela clinched the silver medal in women's 10m air rifle event of the ISSF Rifle and Pistol World Cup Finals.
➤ India's ace shooter Gurpreet Singh has won silver medal at 2015 Asian Air Gun Championship held in New Delhi.	
<b>BADMINTON</b>	
➤ Ajay Jayaram wins silver medal in 2015 Korea Open Badminton tournament.	➤ Saina Nehwal struck a landmark deal with management company IOS Sports & Entertainment.
➤ Note: In the final match played at Seoul, he lost to World no. one Cheng Long of China.	➤ Note: Her deal is worth Rs 25 crores over two years.
➤ Carolina Marin Martin of Spain has won the prestigious World Badminton Championship 2015 in women's single category by defeating India's Saina Nehwal.	
➤ Note:	
➤ Saina Nehwal is first Indian women badminton player to reach finals of Badminton World Championship & also won the silver medal.	
<b>HOCKEY</b>	
<b>India women's hockey team books 2016 Rio Olympics berth</b>	Hockey India appointed Roelant Oltmans as coach of Men's national team
<b>Golf</b>	
Anirban Lahiri becomes 1st Indian golfer to qualify for President's Cup of Golf	Ace Indian golfer Aditi Ashok won the prestigious Ladies British amateur stroke-play Championship 2015 at Leeds, United Kingdom.
Aditi Ashok clinched the Singha Thailand Amateur Championship	
<b>Wrestling</b>	
Indian Wrestler Narsingh Panoram Yadav has secured quota for India in the 2016 Olympic Games.	Indian wrestler Anil has clinched gold medal in Cadet Wrestling World Championships in the 50 kg freestyle competitions. <b>Note:</b> In the final match played at Sarajevo, Bosnia he defeated Erfan Aeni of Iran.
<b>Archery</b>	
India women's team wins silver in World Archery Championship, Copenhagen, Denmark. <b>Note:</b> Indian women's team included trio of Laxmirani Majhi, Deepika Kumari, and Rimil Buriuly	Abhishek Verma wins gold medal in Archery World Cup. <b>Note:</b> Final held in Wroclaw in Poland

## Other SPORTS NEWS

S.no	Sports	News
1.	<b>Boxing</b>	Indian boxer Vikas Krishan has won the silver medal in the Asian Championships held in Bangkok, Thailand.
2.	<b>Fifth Youth Commonwealth Games</b>	Deepak Lather won gold in the 62 kg category.
3.	<b>Weightlifting</b>	Indian weightlifters Deepak Lather won a gold medal in the 62 kg category of the 2015 Commonwealth Youth Games (CYG) being held in Apia, Samoa.
4.	<b>Shot put</b>	Railways shot putter Manpreet Kaur became the latest Indian athlete to qualify for next year's Olympics when she shattered an 18-year-old national record en route to a sixth title at the 55th National Open Athletics Championship.
5.	<b>Skeet shooter</b>	Mairaj Ahmad Khan clinched a Rio Olympics quota place for India.
6.	<b>Billiards</b>	India's ace cueist Pankaj Advani won 2015 IBSF World Billiards Championship (Time Format) in Adelaide, Australia, by defeating Peter Gilchrist of Singapore. Note: It was his overall 14th World title.
7.	<b>Sprinter</b>	India's Prabhroop Sekhon wins two golds in Special Olympics World Games Note: He won the medals in 300 metre and 500 metre Roller Skating event.
8.	<b>New Sport</b>	IOC gives Olympic Sport recognition to 'Frisbee' Note: International Olympic Committee (IOC)
9.	<b>Asian Youth Chess Championship</b>	5 Gold, 5 Silver and 7 Bronze: India top with 17 medals Note: Event organized by Korea Chess Federation.
10.	<b>Snooker</b>	Pankaj Advani clinched his 13th world title after winning the World 6-Red Snooker Championship Note: He defeated Chinese Yan Bingtao
11.	<b>Kabaddi</b>	Pro Kabaddi League 2015-U Mumba crowned champions after defeating Bengaluru Bulls
12.	<b>Basketball</b>	India won 2015 South Asian Basketball Championship
13.	<b>Cycling</b>	Team Sky cyclist Chris Froome of Britain won 102nd Tour de France
14.	<b>Powerlifting</b>	Indian-American Amitoj Chhabra won Junior Title at US Powerlifting Championships 2015
15.	<b>Athletics</b>	Ethiopia's Mare Dibaba won women's marathon at World Athletics Championships <b>Note:</b> Fifteenth IAAF World Championships in Athletics concluded in Beijing

## SPORTS VENUES RECENTLY ANNOUNCED

S.no	Sport Event	Venue	Other Points
1.	2022 Commonwealth Games	Durban in South Africa	-
2.	2022 Asian Games	Hangzhou, China	Next Asian Games will take place in Jakarta in 2018.
3.	Youth Delphic Games in February 2016	Goa to host the	
4.	2022 Winter Olympics and Paralympics	Beijing chosen to host	
5.	ICC World Twenty20 2016	India	Kolkata's Eden Gardens to host final

## DEFENCE NEWS (India & World)

S.no	Which Defence Force/ Body/ Initiative?	News
1.	Air Force	China and its strategic partner Pakistan have launched a joint air exercise called Shaheen (Eagle)-4 in China. It is fourth edition of air exercise between the air forces of both countries
2.	EKOVERIN	6th Indo-Maldives Joint Military Exercise held in Thiruvananthapuram
3.	Navy	<b>AUSINDEX15</b> , first Australia and India maritime exercise begins in Visakhapatnam
4.	Pentagon	Established the first-ever country special cell to speed up its defence ties with India and accelerate the process of co-development and co-production of hi-tech military equipment in the country. <b>Note:</b> India is the only country to have a specific cell of its kind inside the Pentagon.
5.	Army	China has successfully launched a newly-developed smaller version of carrier rocket Long March-6 as part of the country's space program.

6.	Cabinet Committee on Security (CCS)	Approval to a multi-billion dollar deal to purchase Military helicopters from United States aviation giant Boeing. <b>Note:</b> Under this deal, India will purchase 22 Apache Attack helicopters and 15 Chinook heavy-lift choppers from Boeing.
7.	Indian Air force	Union Government has given its approval for Integrated Air Command & Control System (IACCS) project of Indian Air force (IAF) with allocation of 8,000-crore rupees. <b>Note:</b> IACCS system is an automated command and control system for Air Defence (AD) which integrates different air sensors and radars to protect Indian airspace.
8.	India Navy	Indian Navy has commissioned INS Kochi, a Kolkata-class Guided Missile Destroyer in its contingent to showcase India's indigenous efforts in the field of underwater warfare.
9.	Army	India-Sri Lanka joint military exercise MITRA SHAKTI 2015 conducted at Aundh Military Station in Pune, Maharashtra.
10.	Param Tyag Chakra	Initiative launched to honour families of martyrs
11.	Indian Army	dedicated Prerna Sthal at Hussainiwala to the nation
12.	India Navy	INS Astravahini decommissioned after 31 years of service
13.	Defence Acquisition Council	approved defence proposals worth 30000 crore rupees
14.	IAF	Indigenously developed helicopter-launched Nag missile test fired

### STATE IN NEWS (INDIA)

S.no	News
1.	Haryana Government inaugurated Sakhi, one stop center for women in distress
2.	The West-Central Railway (WCR) zone headquartered in Jabalpur, Madhya Pradesh has become the first Railway Zone in Indian Railways to eliminate all unmanned level crossings.
3.	Haryana Government won the Skoch Order-of-Merit national award for implementing 6 E-Governance and IT initiatives in the state.
4.	Punjab Government has established a special MGNREGA cell to coordinate effective implementation of National Rural Employment Guarantee Scheme in the state. It has been established by Punjab Rural Development and Panchayat Department at Chandigarh with an outlay of 233 crore rupees.
5.	Prime Minister Narendra Modi inaugurated Badarpur-Faridabad Metro in Delhi National Capital Region (NCR). It is also first environment-friendly metro in India, as all the stations and depot have been equipped with solar power plants.
6.	To promote organic farming in the state, the Himachal Pradesh Government organised a three-day organic fair and food festival in the state. The organic fair and food festival was organised in Shimla, the capital city of Himachal Pradesh.
7.	Haryana Assembly has passed Haryana Panchayati Raj (Amendment) Bill, 2015 that seeks to fix matriculation as minimum educational qualification for elections to Panchayati Raj institutions (PRIs). ii. With this Haryana became second state in India after Rajasthan to fix educational and other qualifications for the candidates contesting Panchayat elections.
8.	Rajasthan becomes the first state in the country to submit State Annual Action Plan under Atal Mission for Rejuvenation and Urban Transformation (AMRUT).
9.	The Bharatiya Janata Party-affiliated Akhil Bharatiya Vidyarthi Parishad (ABVP) has for the second consecutive year trounced National Students Union of India (NSUI) to win all four seats in the student union elections of Delhi University.
10.	Gujarat has been placed to top position in World Bank's first ever ranking of States on the ease of doing business in India. The World Bank report titled Assessment of State Implementation of Business Reforms was released in New Delhi under the aegis of the Confederation of Indian Industry (CII).
11.	Organ donation is the need of the hour and the Kerala government has been on a drive to boost it in the state. Now 200 people from Sastamnada village have come forward to pledge their organs for donation.
12.	Andhra Pradesh Chief Minister N Chandrababu Naidu will release water of river Godavari into Krishna on to mark the formal linking of the two rivers. The programme held at Ibrahimpatnam village near Vijayawada.
13.	Perumanna Grama Panchayat in Kozhikode district of Kerala has become the first Panchayat in the State, to declare its own water policy.
14.	Korea-Andhra Pradesh Friendship Forum organized the Korea Caravan 2015 in Vishakhapatnam. This is for the first time that Caravan was held outside New Delhi.
15.	Asia's biggest telescope MAST inaugurated at Udaipur Solar Observatory in Rajasthan. Note: Multi-Application Solar Telescope (MAST)
16.	Delhi Government decided to have tram network in Old Delhi. As of 2014, the Kolkata tram in Kolkata (formerly Calcutta) is the only public tram system in the country.
17.	Rajasthan signs MoUs for Rs 2,452-cr investments at the investment meet in New Delhi. Investment pacts were signed between the state government and several private companies that plan to set up industrial units in Rajasthan.

18.	Global electronic manufacturing giant Foxconn announced that it will invest \$5 billion over the next five years in Maharashtra.
19.	Maharashtra government has declared the area along Thane Creek as Flamingo Sanctuary
20.	China-based Smartphone maker Xiaomi Inc has tied up with Taiwan-based Foxconn to set first Assembly line in Andhra Pradesh under 'Make in India' initiative.
21.	Telecom Minister Ravi Shankar Prasad has launched a new mobile app 'Disha' to aid digital literacy in Bihar. It aims to help people learn about computers and Internet through self-learning modules.
22.	Kochi becomes first Indian city to be a member of Beijing headquartered, World Tourism Cities Federation (WTCF) Council
23.	Amitabh Bachchan is now Maharashtra's Tiger ambassador.
24.	The Ministry for New and Renewable Energy sanctioned a 1,500-MW ultra-mega solar power park for Andhra Pradesh.it will be developed in Kadapa district by NTPC.
25.	Gujarat Govt declares ban on use of Plastic.
26.	Kerala Govt declares state as "Digital State"
27.	Maharashtra government has roped Cricket legend Sachin Tendulkar as its new ambassador for the Tiger Conservation Project.
28.	Telangana Chief Minister K. Chandrasekhar Rao launched a flagship programme Grama Jyothi across the state. The scheme is aimed at comprehensive development of rural areas allowing planning and execution of works by villages themselves.
29.	The Cochin International Airport became the first in the world to operate completely on solar power. Kerala Chief Minister Oommen Chandy inaugurated the 12 MWp solar power plant.
30.	Tata Trust to develop 264 villages in Vijayawada Lok Sabha constituency of Andhra Pradesh under Sansad Adarsh Gram Yojana(SAGY) initiative.
31.	The Rajasthan government entered into an agreement with Future Consumer Enterprise Ltd. (FCEL) to modernise the public distribution system (PDS) by providing multi-brand consumer goods at competitive prices to public through fair price shops.
32.	Delhi Jal Board (DJB) commissioned the first ever Hydro-power plant in the city, at Chilla area of east Delhi.
33.	The United Kingdom will fund a capacity building programme for making Kolkata a low carbon city.
34.	The New Delhi Municipal Council or NDMC has decided to change the name from Aurangzeb road to Abdul Kalam road.
35.	The 21st edition of the Delhi Book Fair was launched at the Pragati Maidan in New Delhi. The book fair has been organised by the Federation of Indian Publishers in association with India Trade Promotion Organisation.
36.	Maharashtra government signed MoU with Blackstone and Panchshil SPV for three projects.
37.	Digital Guddi-Gudda Board of Jalgaon district adopted as Best Practice under BBBP scheme.
38.	National Green Tribunal banned use of Plastic in Haridwar & Rishikesh
39.	Microsoft agreed to set up Digital Village in Maharashtra
40.	Punjab Government to create Beas Belt near Harike Patan as habitat for Gharials
41.	Indian Railways and Odisha Government signed MoU for Dasappla-Bolangir Railway Line
42.	Maharashtra assembly passed Guarantee of Public Services Bill, 2015. The bill will empower citizens to avail their rights in stipulated time with less efforts and cost. It will also pave way to curb corruption, bring transparency and for empowering citizens.

## MOVIES/ENTERTAINMENT RELATED NEWS

S.no	Movies/Organization	Honour/News
1.	Marathi film 'Court'	Selected as India's official entry to Oscars Note: The film is directorial debut of Chaitanya Tamhane
2.	Jodhpur Film Society	honoured with Pritiman Sarkar Award 2014-15
3.	Film Talvar	to be premiered at Toronto International Film Festival
4.	'Visaarnai'	became first Tamil film to enter Venice film festival
5.	Haryanavi film 'Pagdi: The Honour'	made tax free in Haryana
6.	French film The Big Day	to showcase Anand Kumar's Super 30

## OPERATIONS LAUNCHED FOR SAFETY

1.	Operation Smile	Tracing of 44 missing children in Uttarakhand	Uttarakhand Police
2.	Operation Shiva	To secure Amarnath Yatra	Indian Army
3.	Operation Muskaan helped Gurgaon Police	To trace over 1000 kids	Gurgaon Police
4.	Operation Shishtachar	To teach lesson to eve-teasers.	Delhi Police

## SEBI IN NEWS

1.	NSE announced that it has formalised a memorandum of understanding with the Stock Exchange of Mauritius (SEM) to facilitate co-operation between the two exchanges.
2.	Union Government notified the merger of commodities market regulator Forward Markets Commission (FMC) with Securities and Exchange Board of India (SEBI). Its merging will be effective from 28 September 2015.
3.	SEBI cancelled Certificate of Registration of Sahara Mutual Fund

## RECENTLY FIRST IN INDIA


Sr. No.	News
1.	India's first Harbour Defence System commissioned in Kochi. Note: Designed by Israel Aerospace Industries (IAI).
2.	India & Kazakhstan launched first drilling at Satpayev oil block
3.	India's first railway-line built under PPP model inaugurated in Gujarat
4.	Patnitop Tunnel, India's longest road tunnel, set to open in 2016
5.	India's 1st Earthquake Warning System successfully installed in Uttarakhand.

## LIST/RANKING ANNOUNCED

S.no	List Name	Important Points	Other Points
1.	The World Federation of Exchanges (WEF) Report	BSE has highest number of listed companies in the world	By the end of June 2015, a total number of 5689 companies were listed with the BSE.
2.	50 Most Powerful Women in Business	a) Indra Nooyi, CEO of food and beverage giant PepsiCo is the sole Indian-origin in the list. b) India-born Nooyi was placed at second position in this year's list	Topped by General Motors CEO Mary Barra
3.	Fortune's most powerful women list (Aisa-Pacific)	Bankers Chanda Kochhar and Arundhati Bhattacharya have been ranked as top two in a list of most powerful women	-
4.	World University Rankings of 2015-16.	Indian Institute of Science (IISc), Bangalore and Indian Institute of Technology (IIT) Delhi are two India institutes to figure in the top 200 in QS.	Topped by Massachusetts Institute of Technology (MIT) of United States (US)
5.	2015 Forbes magazine's India rich list	Mukesh Ambani India's richest person for 9th consecutive year.	The combined wealth of India's 100 richest persons remained largely unchanged at 345 billion dollars in 2015 as compared to 346 billion dollars in 2014.
6.	'Access to Clean Cooking Energy and Electricity - Survey of States Report'.	Piyush Goyal Union Minister of State (IC) for Coal, Power and New and Renewable Energy launched.	The report highlights that about 300 million Indians rely on kerosene for lighting, and more than 800 million relying on traditional biomass.
7.	The world's top 100 innovative Companies by Forbes	Hindustan Unilever, Sun Pharma Industries and Tata Consultancy Services (TCS) among the world's top 100 in the list.	California-Based Tesla Motors has topped the list
8.	Forbes Asia's Fabulous 50 List of the year 2015 released	The companies from China dominate this year	-
9.	Power Generation from Nuclear Source	India ranked 12th in terms of power generation from nuclear source	-
10.	61 <sup>st</sup> edition of Fortune 500 list released	7 Indian companies in the list. Topped by: Walmart	-

## CURRENT SUMMITS HELD (INTERNATIONAL)

1.	Disaster Mitigation conference of member counties of South Asian Association on Regional	New Delhi	India has taken the lead to begin SAADMEx, a simulation exercises on disaster management in the region.
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	Cooperation (SAARC)		Note: South Asian Annual Disaster Management Exercise (SAADMEx)
2.	South Asian Sub-Regional Drug Focal Point meeting	New Delhi	-
3.	'E-Payments Literacy Workshop' organized	By National Payments Corporation of India (NPCI), under the aegis of Nabard and Karnataka Vikas Grameen Bank (KVGB) at Dharwad	-
4.	The Tenth World Hindi Conference (विश्व हिंदी सम्मेलन)	Bhopal, Madhya Pradesh	Theme was Hindi Jagat-Vistar and Sambhavnaye. Held in India after 32 years.
5.	India and Pakistan three-day Director General (DG)-level border dialogue	New Delhi.	Director General (DG) Border Security Force (BSF) D K Pathak led 23 member Indian delegation and his counterpart Major General Umar Farooq Burki, DG of Pakistan Rangers (Punjab) led a 16 members Pakistani delegation
6.	India-US Ministerial Energy Dialogue	At the US Department of Energy, Washington.	Indian delegation was led by Piyush Goyal, Minister of State for Power, New and Renewable Energy and US delegation was led by Dr Ernest Moniz, the US Secretary of Energy
7.	2nd Forum for India-Pacific Islands Cooperation (FIPIC)	Jaipur, Rajasthan	-
8.	7th BRICS Summit	Held in Ufa, Russia	The theme 'BRICS Partnership - a Powerful Factor of Global Development'.
9.	Call To Action Summit 2015 on ending preventable child and maternal deaths held	in New Delhi	
10.	Second Australia-India Defence Minister's dialogue concluded	New Delhi	
11.	11th session of the India-UAE Joint Commission Meeting for Technical and Economical Cooperation held	New Delhi.	
12.	4th meeting of India-Kuwait Joint Working Group on Hydrocarbons	New Delhi	
13.	The first-ever US-India-Japan Trilateral Ministerial dialogue was held on 29 September 2015.	New York.	

### IMPORTANT DAYS OBSERVED RECENTLY

S.no	Date	Day
1.	<b>21 September</b>	The International Day of Peace was observed on
2.	22 September	World Rhino Day
3.	29 September	World Heart Day
4.	<b>27 September</b>	World Tourism Day The board will give a new shape to medical tourism keeping in view its importance in the country. <b>Note:</b> a) To mark 2015 WTD, Union Ministry of State for Tourism and Culture established a Medical Tourism and Wellness Board. b) Declared free entry for tourists to nearly 200 ticketed monuments and museums across India except in Bihar as a part of celebrations of 2015 WTD.



5.	7 August	National Handloom Day <b>Note:</b> The day was selected to commemorate the 110 year old Swadeshi Movement
6.	10th August	World Bio-Fuel Day
7.	Aug 19	World Photography Day
8.	Aug 29	National Sports Day. <b>Note:</b> Prime Minister Narendra Modi paid tribute to hockey legend Major Dhyan Chand on his 110th birth anniversary.
9.	31 <sup>st</sup> July	World Day Against Trafficking in Persons
10.	29 <sup>th</sup> July	International Tiger Day
11.	28 <sup>th</sup> July	World Hepatitis Day
12.	23 <sup>rd</sup> July	National Broadcasting Day
13.	18 July	Nelson Mandela International Day observed on
14.	16 <sup>th</sup> July	World Youth Skills Day
15.	11 <sup>th</sup> July	'World Population Day'

## BOOKS & AUTHORS PART 1

Books		Author	
"Feminist and Orientalist Perspectives - A Study of Lady Mary Montagu's Turkish Embassy Letters"		Dr. Farha Hiba Parvez'	
Igniting minds Target 3 Billion Turning Points		APJ Abdul Kalam's	
The Kumbh Mela: Mapping the Ephemeral Megacity		Tarun Khanna	
Book	Author	Book	Author
Making India Awesome	Chetan Bhagat	Globalisation, Democratization and Distributive justice	Pro. Mool Chand Sharma
Mrs Funnybones	Twinkle Khanna	1995: Stories from the Second Indo-Pak War	Rachna Bisht Rawat
Midnight's furies: The deadly legacy of India's partition	Nisid Hazari	Calcutta: The Stormy Decades Edited	Tanika Sarkar and Sekhar Bandopadhyay
The Blue Between Sky and Water	Susan Abulhawa	To the Brink and Back: India's 1991 Story	Jairam Ramesh
The House of the Hidden Mothers	Meera Syal		
37 Bridges and Other Stories	Aamer Hussein	The Seven Sages	Ramchandra Gandhi
The Tears of the Rajas: Mutiny, Money and Marriage in India, 1805-1905	Ferdinand Mount	The Crown Prince, The Gladiator And the Hope-Battle For Change	Ashutosh
Baluta by Daya Pawar: Translated from Marathi	Jerry Pinto	Alibaba's World	Porter Erisman
Finders Keepers	Stephen King	Darjeeling: A History of the World's Greatest Tea	Jeff Koehler
Gaata Rahe Mera Dil: 50 Classic Hindi Film Songs	Balaji Vittal, Anirudha Bhattacharjee	Indira Gandhi: A Personal and Political Biography	Inder Malhotra
Godhuli: The Golden Dusk-Memoirs of a Zamindar's Son	Harihar Panda	A Pedagogue's Romance Reflections on Schooling	Krishna Kumar
ISIS: The State of Terror	Jessica Stern and J M Berger	In Search Of Freedom: Journeys Through India and South-East Asia	Sagari Chhabra
Panther	Chhimi Tenduf-La	Ocean of Cobras	Murad Ali Baig
Three Rivers and a Tree: The Story of Allahabad University	Neelum Saran Gour	Looking Away: Inequality, Prejudice and Indifference in New India	Harsh Mander
Chanakya In You	Radhakrishnan Pillai	Rest in Peace	Kiran Nagarkar
Language of War, Language of Peace: Palestine, Israel and the Search for Justice	Raja Shehadeh	The Contemporary Embassy: Paths to Diplomatic Excellence	Kishan S Rana

<b>The Cosmopolitans</b>	Anjum Hasan	<b>The Spinner's Tale</b>	Omar Shahid Hamid
<b>India-EU People Mobility: Historical, Economic and Regulatory Dimensions</b>	A.K. Agarwal	<b>Footprints of Partition: Narratives of four generations of Pakistanis and Indians</b>	Anam Zakaria
<b>In a State of Violent Peace – Voices from the Kashmir Valley</b>	Meera Khanna	<b>Diversity in Intellectual Property – Identities, Interests and Intersections</b>	Eds Irene Calboli and Srividhya Ragavan
<b>In the Court of the Ranees of Jhansi and Other Travels</b>	John Lang	<b>The World At War: World War Two in 100 Phrases</b>	P Gooden and P Lewis
<b>The Devil Take Love</b>	Sudhir Kakar	<b>A Love Story for My Sister</b>	Jaishree Misra
<b>Books</b>	<b>Authors</b>	<b>Books</b>	<b>Authors</b>
<b>Ajaya 2: Rise of Kali</b>	Anand Neelankantan	<b>The Anti-Sikh Violence and After</b>	Sanjay Suri
<b>Saving Wild India: A Blueprint For Change</b>	Valmik Thapar	<b>Maidens Of Trafford House</b>	Harsh Vardhan Khimta
<b>Mistress of Honour</b>	Bhaavna Arora	<b>It Doesn't Hurt To Be Nice</b>	Amisha Sethi
<b>Empire of Cotton: A Global History</b>	Sven Beckert	<b>Gopal Krishna Gokhale: Gandhi's Political Guru</b>	Govind Talwalkar
<b>Early Hindu Temples of Gujarat</b>	Varun Maira	<b>Becoming a Mountain</b>	Stephen Alter
<b>Mad in Heaven</b>	P.G. Bhaskar	<b>Hill House</b>	Gopikrishnan Kottoor
<b>The Field of the Cloth of Gold</b>	Magnus Mills	<b>Magic Within</b>	Manal Shakir
<b>Night of the New Moon</b>	Anees Jung	<b>Mistress of Honour</b>	Bhaavna Arora
<b>The Other End Of The Corridor</b>	Sujata Rajpal	<b>Ghosts of Calcutta</b>	Sebastian Ortiz
<b>Anusual: Memoirs of a Girl Who Came Back From The Dead</b>	Anu Aggarawal	<b>The Raj at War: A People's History of India's Second World War</b>	Yasmin Khan

## ISRO/NASA/Other Space Organization in News

1.	NASA and US Agency for International Development (USAID) have started the SERVIR-Mekong project, to strengthen the environmental monitoring in Southeast Asia region. It has been launched in the Asian Disaster Preparedness Center in Bangkok, Thailand to serve the 5 countries of the Mekong River Basin viz. Myanmar, Thailand, Cambodia, Laos and Vietnam.
2.	Russian astronaut Gennady Padalka has returned to Earth with the record for having spent the most time in space. The 57-year-old's latest mission lasted 168 days, bringing his total to 879 days in space over five trips.
3.	A mission that could bring chunks of rock samples collected by NASA's 2020 Mars rover back to Earth for analysis could launch as early as 2022. NASA's Ames Research Center has developed a draft proposal for the "Red Dragon" project which would see NASA team up with Elon Musk's company SpaceX.
4.	PSLV Successfully Launches India's Multi Wavelength Space Observatory ASTROSAT. A Polar Satellite Launch Vehicle (PSLV-C30) carrying Astrosat and six other satellites lifted off from the Satish Dhawan Space Centre in Sriharikota.
5.	A global satellite for earth observation and disaster risk reduction — GlobalSat for DRR — is to be dedicated to A.P.J. Abdul Kalam. This was stated by Milind Pimprikar, Chairman of CANEUS (CANada-Europe-US-ASia) Organization on Space Technologies for Societal Applications headquartered in Montreal, Canada.
6.	Indian Space Research Organisation (ISRO) has fully commissioned and started commercial production at the first indigenous Titanium Sponge Plant at Chavara in Kerala.
7.	The Geosynchronous Satellite Launch Vehicle (GSLV-D6) has successfully blasted off from the Satish Dhawan Space Centre at Indian Space Research Organisation (ISRO) in Sriharikota, near Chennai.
8.	ISRO successfully launched five British satellites into space
9.	NASA selected four Astronauts for First US Commercial Spaceflights. Astronauts and test pilots Robert Behnken, Eric Boe, Douglas Hurley and Sunita will work for crew transportation systems with Boeing Company and SpaceX.

## COMMITTEES IN NEWS

1.	B S Baswan committee	To revisit civil services examination pattern
2.	RBI Deputy Governor R Gandhi Committee headed the	High Powered Committee on UCBS. Note: Recommended conversion of Urban Cooperative Banks (UCBs) with business size of 20,000 crore rupees or more into regular banks.
3.	A P Shah Committee	For the issue of levying MAT on capital gains made by FIIs retrospectively Note: Recommended that Minimum Alternate Tax (MAT) should not be imposed on

		FILs retrospectively for the period preceding 1st April 2015.
4.	Justice Mahajan Committee constituted	for Re-drafting National Sports Development Code of India
5.	Committee to draft bill for protection of indigenous people of Manipur constituted	The committee will be chaired by State Law Minister Thoudam Debendra Singh
6.	Pam Rajput Committee's	recommendation on Status of Women
7.	BCCI constituted IPL working group to study Lodha committee verdict	The four member group includes IPL chairman Rajiv Shukla, BCCI secretary Anurag Thakur, BCCI treasurer Anirudh Choudhury and former India captain Sourav Ganguly.
8.	Union Cabinet approved setting up of Panagariya Committee	to classify Caste Census data, 2011
9.	A K Bhargava committee	report on Net Neutrality
10.	Union Sports Ministry constituted Ashwini Nachappa committee	to study status of SAI training centers


CALAMITY		
S.no	Name	Place
1.	Cyclone Komen	Makes landfall in Bangladesh
2.	Cyclone Komen formed	Over Bay of Bengal

BUSINESS NEWS (NATIONAL & INTERNATIONAL)		
S.No	Companies	News related to
1.	<b>Snapdeal</b>	Acquired Silicon Valley-based startup Reduce Data, a programmatic display advertising platform
2.	<b>State-owned Oil and Natural Gas Corporation (ONGC)</b>	Bought a 15 per cent stake in Russia's second-largest oil field Vankor from Rosneft located in East Siberia.
3.	<b>JK Tyre</b>	JK Tyre & Industries (JK Tyre) and JK Asia Pacific Singapore Ltd, a wholly-owned subsidiary of JK Tyre said that it has signed deal with Kesoram Industries Ltd (KIL) to acquire 100 per cent equity in Cavendish Industries Ltd (CIL).
4.	<b>FreeCharge</b>	Snapdeal-owned mobile transactions platform FreeCharge announced its foray into the wallets space. FreeCharge has partnered with Yes Bank and payment bank licensee Fino PayTech to launch the service.
5.	<b>Paytm</b>	Introduced cashless payments in educational institutions, which will enable users to pay school fees and dues, cafeteria bill, buy uniforms, books and merchandise.
6.	<b>Uninor</b>	Telenor Group announced that it had changed its brand identity along with legal company name from Uninor, its subsidiary in India, as Telenor India Communications Pvt. Ltd.
7.	<b>Bajaj Auto</b>	Launches RE60 quadricycle, which has been named 'Qute', at a free-on-board (FoB) price tag of \$2,000 (around Rs. 1.35 lakh).
8.	<b>Facebook</b>	Announced partnerships with Internet Service Providers in India to launch wi-fi enabled broadband services in rural areas. Called Wi-Fi Express, the initiative is part of Facebook's Internet.org platform.
9.	<b>Reliance Defence</b>	Reliance Defence signed a strategic Memorandum of Understanding (MOU) with Emirates Defence Industries Company (EDIC) in defence sector. <b>Note:</b> The MoU seeks to boost partnership between both countries for manufacturing, knowledge transfer, services and technology development from the United Arab Emirates (UAE).
10.	<b>Thomas Cook (India) Ltd buys Sri Lankan firm Luxe Asia Pvt. Ltd</b>	Acquisition by Thomas Cook.
11.	<b>Airtel &amp; YTS for mobile payment solutions</b>	Acquisition by Airtel <b>Note:</b> This acquisition will help Airtel to expand its footprint in the payments sector.

12.	<b>Alibaba &amp; Paytm</b>	Alibaba to invest INR 4000 crore in Paytm
13.	<b>Murugappa Group Japan-based Organo</b>	Formed a new Joint venture to set an industrial water treatment requirement company
14.	<b>Airtel</b>	It commercially launches India's first 4G services across 296 cities and towns.
15.	<b>Thomas Cook (India) Ltd</b>	Acquires Zurich Kuoni's travel business in India and Hong Kong
16.	<b>Pramerica Asset Managers Pvt Ltd</b>	It buys Deutsche Bank's mutual fund business in India.
17.	<b>Google Inc.</b>	Has announced formation of a new holding or parent company called Alphabet Inc to encompass its search engine unit and all other subsidiaries. <b>Note:</b> The new company will be led by Co-founder and current CEO of Google Larry Page while Sergey Brin, the other co-founder will serve as the President
18.	<b>Facebook</b>	Gave out 21 million US dollar to Indian app developers under its FbStart initiative.
19.	<b>Coca Cola</b>	Signs Sourav Ganguly for 3-years as social ambassador
20.	<b>Uninor now Telenor</b>	Has inked an agreement worth 1,200 crore rupees with Chinese firm Huawei for modernising and managing its network.
21.	<b>Birla Corporation</b>	Signed an agreement with French-based Lafarge Group to acquire its Jojobera unit in Jharhkand and Sonadih in Chattisgarh.
22.	<b>World's largest bicycle manufacturer Hero Cycles</b>	Acquired majority stake in UK-based Avocet Sports
23.	<b>YouTube announces partnership with Whistling Woods</b>	To set up "YouTube Space" in Mumbai.
24.	<b>Uber Cabs</b>	Tied-up with Bharti Airtel to set up WiFi hotspots in each of its cabs
25.	<b>Airtel</b>	It acquires Augere to strengthen 4G footprint.
26.	<b>Mahindra Defence tied-up with Airbus Helicopters to form a Joint Venture</b>	The Joint Venture will act as the prime contractor for India's military helicopter tenders
27.	<b>MobiKwik tied up with stationary retailer WHSmith India</b>	With this tie-up, WHSmith India stores will also serve as MobiKwik Nodes where users can load money on their MobiKwik wallet.
28.	<b>Hyundai</b>	CCI imposed a penalty of 420 crore rupees on Hyundai
29.	<b>Bharti Realty tied-up with Eros Group</b>	To develop housing project
30.	<b>Rajesh Exports acquired Switzerland-based world's largest gold refinery Valcambi</b>	It acquired European Gold Refineries, the 100 per cent holding company of Valcambi.
31.	<b>Reliance Group, Augur Overseas Operation signed MoU</b>	To manufacture Aerostats and Airships
32.	<b>Lupin acquired US generics company</b>	Named GAVIS Pharmaceuticals LLC
33.	<b>Union I&amp;B Ministry approved ENIL proposal</b>	To purchase TV Today Network's Oye FM
34.	<b>Infosys signed Multi-Million Euro Deal with Deutsche Bank</b>	Infosys will provide services like application maintenance, package implementation and testing services across the Deutsche Bank Group

### AGREEMENTS (INDIA/WORLD)

S. no	Related to	Agreement signed between?	Other Points
1.	Bilateral Defence Partnership	a) India and Australia signed. b) By setting up of a joint working group on defence research and material cooperation.	First-ever bilateral Maritime exercise AUSINDEX between both countries is scheduled to be held in September 2015.
2.	Pact to cooperate on criminal matters	India and Indonesia	-
3.	Bilateral cooperation in Tourism, Mekong Ganga Project	India and Cambodia	Cambodian Prime Minister Hun Sen
4.	Two key Memoranda of Understanding (MoUs) on Air services and Quick Impact Projects under the Mekong-Ganga	India and Laos	President of Laos Choummaly Sayasone

	Cooperation (MGC) programme		
5.	Loan agreement with Asian Development Bank (ADB)	India Signed, to upgrade tourism infrastructure and services in Punjab, Uttarakhand and Himachal Pradesh.	The loan will be used for development and conservation of the places of tourist attractions.
6.	Patratu Power Plant	National Thermal Power Corporation (NTPC) Limited with Jharkhand Bijli Vitran Nigam Limited (JBVNL)	-
7.	To boost ties in New and Renewable Energy sector	India, Mozambique ink MoU	Filipe Nyusi, President of Mozambique
8.	To boost MSME productivity	ILO, FICCI ink MoU	The International Labour Organization (ILO) and Federation of Indian Chambers of Commerce and Industry (FICCI) have done to impart training to Micro, Small & Medium Enterprises (MSMEs) to make them competitive and boost productivity.
9.	Establishment of a Centre for World Natural Heritage Management and Training for Asia-Pacific region.	Union Cabinet with UNESCO	This centre will be established as a category-2 centre (C2C) of the UN body at the Wildlife Institute of India (WII) in Dehradun, Uttarakhand.
10.	Social Security Pact comes into force	Between India and Canada	According to the pact the employees posted by Indian entities in Canada are not required to contribute towards Canada's social security schemes for period of 60 months and similarly the Canadian employees posted in India would enjoy the same benefit.
11.	Financing Agreement	India s with World Bank for NCRMP Projects (National Cyclone Risk Mitigation Project) ii. The two separate financing agreements were signed for	a) NCRMP- I & II for \$ 104.00 Million and \$ 308.40 Million b) NCRMP-I covers States of Andhra Pradesh and Odisha. c) NCRMP-II covers States of Gujarat, Maharashtra, Goa, Karnataka, Kerala, and West Bengal.
12.	Union Cabinet approves MoU for Construction of petroleum pipeline	Between India & Nepal	Pipeline is from Raxaul (Bihar) in India to Amlekhgunj in Nepal.
13.	The Union Cabinet approved the Memorandum of Understanding (MoU) to establish the PACEsetter Fund.	Between American and India	The PACEsetter Fund is a fund that supports the Promoting Energy Access through Clean Energy (PEACE) an initiative between US and India through Partnership to Advance Clean Energy (PACE).
14.	Memorandum of Understanding (MoUs) for skill development training in eastern states and Bihar.	National Thermal Power Corporation (NTPC) with National Skill Development Fund (NSDF) and National Skill Development Corporation (NSDC) signed.	-
15.	Memorandum of understanding (MoU) for full cooperation to tackle the menace of fake Indian currency notes (FICN) smuggling.	India and Bangladesh	-
16.	With an intention of curbing black money generation the government approved signing and ratification of the Tax Information Exchange Agreements	Between India and Seychelles	-
17.	MoU on Cooperation in the Fields of Education, Training and Research.	India & Australia	It was signed after the 3rd meeting of the Australia-India Education Council (AIEC) which was held in New Delhi.
18.	Mou for setting up an electronic platform to facilitate trading in different asset classes for	Multi Commodity Exchange with Gift Special Economic Zone, a wholly-owned subsidiary of Gujarat International	 CAREER POWER™ AN IIT/IIM ALUMNI COMPANY Launches an exclusive

	international investors.	Finance Tec-City(Gift)	
19.	Russian Investment Fund to set up joint mechanism for financing infrastructure in BRICS countries	The framework agreement was signed between RDIF, India's IDFC group, Brazil's BTG Pactual, China's Silk Road Fund, and the Development Bank of Southern Africa at the BRICS summit in Ufa.	
20.	Agreement to operationalise Contingent Reserve Arrangement	Signed by BRICS Central Banks	
21.	Agreements to enhance bilateral cooperation in the field of tourism	India & Uzbekistan	Three
22.	Agreements related to a contract for supply of uranium	India, Kazakhstan	Five Agreements
23.	Agreement to enhance maritime cooperation	India and Singapore	-
24.	Joint statement on bilateral cooperation	India, Myanmar	Signed after the first meeting of the India-Myanmar Joint Consultative Commission (JCC) in New Delhi
25.	Financing Agreement for Andhra Pradesh Disaster Recovery Project	India and World Bank signed	-
26.	MoU for cooperation in field of Election Management	India and Georgia	-
27.	MoU to increase employability of ex-servicemen	MoD and MSDE signed	It will boost employability and acceptability of Ex-servicemen (ESM)
28.	Agreements to strengthen bilateral relations	India, Tajikistan	2 Agreements. The two nations agreed to promote International North South transport corridor.
29.	Agreements on Defence Cooperation, Cooperation in Culture, Cooperation in the field of Elections and Cooperation in the sphere of Standards.	India, Kyrgyzstan	4 agreements
30.	Agreements to increase regional cooperation & connectivity	India, Turkmenistan	8 agreements
31.	MoU on cooperation to establish PACE Setter Fund	India, USA signed	It is aimed at accelerating commercialization of off-grid clean energy products, systems and business models.
32.	Inter-Governmental Agreement to implement FATCA	India, US signed	-
33.	Joint Statement to intensify security cooperation, exchanges	India, Uzbekistan	-

## INTERNATIONAL ORGANIZATIONS IN NEWS

S.no	Organization	News	Other Points
1.	G20, OECD	To safeguard minority shareholders' interests and promote capital market as a key platform to raise funds, G20 and OECD announced new corporate governance principles for listed companies and regulators in all member countries, including India.	G20 Summit 2015- Turkey
2.	G-20	Group of Twenty (G-20), a forum of world's 20 largest economies, including India launched W20, an engagement grouping of women leaders in order to push for gender inclusive global economic growth.	It was launched in the on-going G-20 Summit of Finance Ministers and Central Bank Governors in Ankara under the Turkish Presidency.
3.	UNGA (Nations General Assembly)	Adopted Transforming Our World: the 2030 Agenda for Sustainable Development	The 2030 Agenda for Sustainable Development is an agenda for people to

			end poverty in all its forms. It is composed of 17 goals and 169 targets to wipe out poverty, fight inequality and tackle climate change over the next 15 years.
4.	G4	Issued a Joint Statement on United Nations Security Council Reforms (UNSC).	a) G-4 countries viz Brazil, Germany, India and Japan b) G-4 meeting held in New York, US which was called by Indian Prime Minister Narendra Modi and was Brazilian President Dilma Rousseff, Chancellor of Germany Angela Merkel and Prime Minister of Japan Shinzo Abe.
5.	UN	Anupam Kher named an advocate for the United Nations' campaign on gender equality	Anupam Kher as an advocate for the "HeForShe" Champion
6.	United Nations Framework Convention on Climate Change (UNFCCC)	UNFCCC and the Chennai-based MS Swaminathan Research Foundation (MSSRF) agreed to work together for the conservation of coastal resources in Andhra Pradesh.	UNFCCC HQ- Bonn, Germany
7.	UNICEF	Novak Djokovic became a new goodwill ambassador for the UN Fund for Children	UNICEF HQ- New York, USA
8.	UNESCO and UNITAR signed agreement	To protect cultural heritage with geo-spatial technologies	UNESCO- Paris UNITAR- Geneva
9.	WTO	General Council approved Kazakhstan's membership as its 162nd member	WTO- World Trade Organization
10.	European Union	86 billion euro bailout package to Greece	-
11.	Non-NATO Ally	USA designated Tunisia as 16th Major	<b>NATO</b> -North Atlantic Treaty Organization
12.	SCO	India to be part of Shanghai Cooperation Organisation (SCO) along with Pakistan by 2016	SCO HQ- Beijing

### Mix News

S.no	NEWS
1.	State run insurer, Life Insurance Corporation of India (LIC) has launched its maiden unit linked insurance plan (ULIP) product across the country. The ULIP which is also called as 'New Endowment Plus' offers investment-cum-insurance provision during the term policy providing dual benefit for the policy holder.
2.	Taj Mahal becomes first monument in world to have Twitter account.
3.	ICICI Lombard General Insurance has tied up with Catholic Syrian Bank (CSB) for sale of its products through 431 branches of the bank.
4.	AB de Villiers broke Sourav Ganguly's record of fastest 8000 ODI runs
5.	Girish Sahni assumed charge as Director General of CSIR
6.	Australia-India Education Council (AIEC) meeting concluded in New Delhi
7.	Sri Lankan cricketer Kumar Sangakkara retired from International Cricket
8.	Roger Federer won Cincinnati Masters Men's Singles tennis title for record seventh time
9.	Serena Williams won Cincinnati Masters Women's Singles title for second time
10.	Himachal Pradesh Government launched RISHTA project
11.	Globalisation, Democratization and Distributive Justice: Professor Mool Chand Sharma
12.	InSPA, global alliance of 107 sunshine countries to be launched in New Delhi. <b>Note:</b> InSPA: International Agency for Solar Policy & Application
13.	Marvan Atapattu resigned as Head Coach of Sri Lanka Cricket team
14.	NASA and ISRO jointly working on NISAR mission <b>Note:</b> NISAR mission: NASA-ISRO Synthetic Aperture Radar mission
15.	Hungry Bengal: War, Famine, Riots and the End of Empire authored by Janam Mukherjee
16.	Stuti Narain Kacker appointed Chairperson of National Commission for Protection of Child Rights
17.	Michel Kafando reinstated as president of Burkina Faso
18.	9th Regional Pravasi Bharatiya Diwas (RPBD) to be held in Los Angeles
19.	Union Cabinet approved signing of Joint Declaration of Intent between India and Germany
20.	Cisco's Executive Chairman John T Chambers elected Chairman of USIndia Business Council
21.	Zayn Khan elected as President of Federation of Motor Sports Clubs of India

22.	Indian Coast Guard commissioned indigenously built vessels Apoorva & C-421
23.	Sherif Ismail sworn in as Prime Minister of Egypt
24.	India, Cambodia signed two MoUs on Tourism & Mekong Ganga Cooperation Initiative
25.	Bangladesh PM Sheikh Hasina won the United Nations Champions of the Earth Award 2015
26.	Union Government formed Mihir Shah Committee on restructuring water agencies
27.	The largest volcano of Japan Mount Aso Volcano erupted on 14 September 2015.
28.	INS Vajrakosh commissioned by Defence Ministry at Karwar
29.	First Telangana Language Day (Telangana Bhasha Dinosthavam) was observed on 9 September 2015.
30.	To the Brink and Back: India's 1991 Story by Jairam Ramesh
31.	Shane Watson retired from Test cricket
32.	Bala Tripura Sundari Devi Temple renovated under India-Nepal Economic programme inaugurated.
33.	The Multi Commodity Exchange of India Ltd (MCX) and Integrated Association of Micro, Small & Medium Enterprises of India (IamSMEofIndia) signed a Memorandum of Understanding (MoU) aimed at creating awareness among Micro, Small and Medium enterprises (MSMEs) on the benefits of commodity price risk management.
34.	Tamil Nadu Government launched Amma baby care Kit Scheme
35.	Anupam Kher conferred with Honoured Guest of Texas award
36.	World Suicide Prevention Day (WSPD) was observed on 10 September
37.	UAE to host 2019 Asian Cup
38.	India to host 2015 World Bridge Championship
39.	The Ministry for Water Resources on September 11, 2015 constituted a seven-member committee led by former Planning Commission member Mihir Shah to restructure the water agencies the Central Water Commission (CWC) and the Central Ground Water Board (CGWB) to encourage the Central Ground Water Board (CGWB) to encourage optimal development of water of water resources in the country.
40.	The Government on September 3, 2015 decided to wind up 115-year-old natural Indian People's Natural Calamity Trust (IPNCT)
41.	The government will create an integrated National Disaster Response (NDRF) academy at Nagpur
42.	A bill providing for filing of cheque bounce cases at the place where a cheque is presented for clearance and not the place of issue, was approved by the Lok Sabha in New Delhi on August 6, 2015.
43.	Agriculture Minister Radha Mohan Singh on August 21, 2015 laid the foundation stone for constructing the National Reasarch Centre on Integrated Farming (NRCIF) in East Champaran district, Bihar.
44.	In a first, the NALSAR Law University in Hyderabad on June 21, 2015 issued a gender-neutral graduation certificate to a student who old not wish to be identified with honorific Mr or Ms but with "Mx".
45.	Himachal Pradesh Chief minister Virbhadra Singh on August 17, 2015 announced that Sanskrit will be introduced as a mandatory subject in all government schools in the state.
46.	Haryana notifies 'Aapki Beti Hamari Beti' scheme
47.	Haryana first to have disaster management plans for all districts
48.	<p><b>States in News</b></p> <ul style="list-style-type: none"> <li>➤ UP Technical University renamed after Kalam.</li> <li>➤ Rajasthan becomes No. 1 in country in solar power.</li> <li>➤ The Nitish kumar-led Bihar Government of July 28, 2015 decided to rename the Kishanganj Agriculture University after former president Dr. APJ Abdul Kalam.</li> <li>➤ Maharashtra's first IIIT to be set up in Nagpur.</li> <li>➤ Meghalaya first in northeast to have smart classroom.</li> </ul>
49.	The Ministry of Statistics & Programme Implementation on January 30, 2015 released the new series of national accounts, revising the base year from 2004-05 to 2011-12.
50.	<p><b>RBI in News</b></p> <ul style="list-style-type: none"> <li>➤ RBI on September 1, 2015 proposed a formula to calculate the base rate for lending. RBI suggested bank to consider marginal cost of funds to calculate individual lending rates RBI said that it would implement these proposals with effect from April 1, 2016.</li> <li>➤ The Reserve Bank on August 27, 2015 decided to discontinue 25% compensation to banks for detection of counterfeit notes.</li> <li>➤ Bandhan Bank on August 23, 2015 began operations as a full-fledged bank with 501 branches and 1.43 crore accounts across the country</li> <li>➤ Banks to remain closed on 2<sup>nd</sup> and 4<sup>th</sup> Saturdays</li> <li>➤ The Reserve Bank on August 13, 2015 asked all banks to provide interest concession of 2 per cent on short term crop loans of up to Rs. 3 lakh to farmers.</li> <li>➤ To boost fund raising from markets, the Securities and Exchange Board of India (SEBI), on August 11, 2015 notified new norms, which will provide all listed companies a 'fast-track' route for share sales.</li> <li>➤ The RBI on July 31, 2015 said banks can carry out the business of factoring departmentally, without obtaining its prior approval, subject to conditions.</li> </ul>




	<ul style="list-style-type: none"> <li>➤ The Reserve Bank of India (RBI) on July 16, 2015 constituted a committee with the objective of working out a medium-term (five-year) measurable action plan for financial inclusion. Deepak Mohanty, RBI executive director, will chair the committee.</li> <li>➤ The govt on September 9, 2015 gave its ex-post-facto approval to 800 crore capital intusion made in the Export Import Bank of India (EXIM Bank)</li> <li>➤ To enable seamless travel by different metros and other transport systems besides retail shopping and purchases, the Centre launched a Smart National Common Mobility Card (NCMC) model on September 1, 2015.</li> <li>➤ Foreign portfolio investors (EPIs) and foreign institutional investors (Flls) were on Sep 1, 2015 exempted from paying minimum alternate tax prior to April 1, 2015.</li> <li>➤ The Narendra Modi-government on July 31, 2015 unveiled a four-year, Rs. 1,80,000 crore programme to recapitalize public sector banks (PSBs) that will require the government to provide Rs. 70,000 crore with the remaining Rs. 1,10,000 crore expected to be raised from the capital markets.</li> </ul>
51.	<p><b>Other Important News</b></p> <ul style="list-style-type: none"> <li>➤ British sports administrator Louise Martin was elected the Commonwealth Games Federation's first female President.</li> <li>➤ Smita Purushottam, presently Ambassador of India to the Switzerland.</li> <li>➤ Noted scientist S A V Satya Murty on September 1, 2015 took charges as Director of Indira Gandhi Centre for Atomic Research (IGCAR), Kalpakkam.</li> <li>➤ Abhilash Bhardwaj on September 1, 2015 took charges as the new Chairman of Atomic Energy Regulatory Board (AERB).</li> <li>➤ The prestigious 24<sup>th</sup> Vyaas Samman for 2014 was conferred on eminent Hindi writer Dr Kamal Kishore Goenka for his work 'Premchand ki Kahaniyon ka kaal kramanusaar Adhyayan' on September 22, 2015.</li> <li>➤ ICICI bank CEO Chanda Kochhar was on September 18, 2015 chosen for the Asia Game Changer award.</li> <li>➤ The BCCI and Cricket South Africa announced on August 31, 2015 that they will title all future bilateral series between the two countries as 'The Mahatma Gandhi-Nelson Mandela series'.</li> <li>➤ Cow becomes national animal of Nepal</li> <li>➤ Military-run National University of Modern Languages (NUML) in Islamabad on August 31, 2015 became the first Pakistani university to award an MPhil degree in Hindi.</li> <li>➤ China, Australia and the US on August 27 to September 14, 2015 held a trilateral military exercise in Australia.</li> <li>➤ Indonesia is reactivating its membership of the Organization of the petroleum Exporting Countries in December, OPEC said on September 8, 2015.</li> <li>➤ Massachusetts Institute of Technology (MIT) and Harvard were on September 15, 2015 ranked at the too two positions in the Quacquarelli Symonds' (QS) World University Rankings for 2015-16.</li> <li>➤ Global Age Watch Index 2015, a global ranking of world's best and worst places to grow old, released on September 9, 2015, ranking Switzerland number one while India 71st out of 96 countries.</li> <li>➤ India and the US on September 22, 2015 held their first strategic and commercial dialogue in Washington DC with an aim to ramp up economic exchange to \$500 billion and enhance regional security.</li> <li>➤ UAE Foreign Minister Sheikh Abdullah Bin Zayed Al Nahyan on September 3, 2015 visited India and held talks with External Affairs Minister Sushma Swaraj.</li> <li>➤ Afghanistan on August 27, 2015 renamed a key dam India helped rebuild. The almost complete Salma Dam in Afghanistan's eastern Herat province will now be called the Afghan-India Friendship Dam.</li> <li>➤ Visiting Vice-President Hamid Ansari on September 16, 2015 signed two Memorandums of Understanding on tourism, and on the Mekong-Ganga Co-operation Initiative _ with Cambodian Prime Minister Hun Sen following a session of delegation-level talks in capital Phnom Penh. The Mekong-Ganga MoU related to five 'quick impact projects', one of which was a \$50,000-grant to Cambodia for the upgradation of an Entrepreneurship Development Centre.</li> <li>➤ The treaties panel of the Australian parliament on September 8, 2015 approved uranium sale to India in its report tabled in the house.</li> <li>➤ Australian defence minister Kevin Andrews on September 3, 2015 visited India and held talks with Defence Minister Manohar Parrikar.</li> <li>➤ The central government on September 16, 2015 banned Naga rebel group National Socialist Council of Nagaland (Khaplant) for five years. The organisation has Nagaland (Khaplant) for five years. The organisation has been banned under the Unlawful Activities (Prevention) Act.</li> <li>➤ Jammu and Kashmir government on September 7, 2015 approved a state-sponsored social assistance scheme for girl child 'Ladi Beti' The 'Ladi Beti'.</li> <li>➤ Andhra Pradesh Chief Minister N. Chandrababu naidu onn September 16, 2015 formally interlinked the waters of the Rivers Godavari and Krishna at the Ibrahimpatnam Ferry village, which is located about 20-kilometers from Vijayawada.</li> <li>➤ The Odisha government on September 4, 2015 renamed the Wheeler Island in Bhadrak district as Abdul Kalam Island.</li> <li>➤ The fiscal deficit in the first four months of current financial year stood at Rs. 3.85 lakh crore, or 69.3 per cent of Bduget estimates for 2015-16, as government stepped up its plan expenditure.</li> <li>➤ Axis Bank on September 11, 2015 launched LIME, a mobile phone application offering wallet, shopping, payments</li> </ul>

- and banking facilities.
- The Indian Navy (IN) and Britain's Royal Navy (RN) held KONKAN series of exercises from September 5 to September 11, 2015 to promote synergy and inter-operability between the two Navies.

## YATRAS/MELAS IN NEWS

S.No.	Yatra/Mela	Place
1.	Jagannath Rath Yatra	in Puri, Odisha
2.	Nashik-Trimbakeshwar Simhastha Kumbh Mela	in Maharsashtra

## SCHEMES BY UNION GOVERNMENT

S.no	Scheme & Launched by	Features	Other Points
1.	<b>Union Government has given its nod to implement One Rank One Pension (OROP) scheme for ex-servicemen.</b>	OROP will provide ex-servicemen of same rank and same length of service uniform pension regardless of date of retirement. The benefit will be given with effect from 1st of July 2014 and it will benefit all three services-Army, Navy and Air Force.	iii. Pension will be re-fixed every five years and future enhancements in rates of pension would be automatically passed to the past pensioners.
2.	<b>Gold Monetization Schemes</b>	Under this initiative, revamped Gold Deposit Scheme (GDS) and the Gold Metal Loan (GML) Scheme will be implemented. These revamped schemes are in addition to the Sovereign Gold Bond Scheme as approved by the Cabinet.	
3.	<b>Sovereign Gold Bonds Scheme</b>	To reduce dependence on physical gold.	The purpose of the scheme is to reduce the demand for physical gold and to shift part of the estimated 300 tons of physical bars and coins purchased every year for investment into Demat (Dematerialised) gold bonds.
4.	<b>National Offshore Wind Energy Policy</b>	To generate electricity from offshore windmills located in areas within Exclusive Economic Zone (EEZ) of the country.	National Institute of Wind Energy (NIWE) will be nodal agency for allocation of offshore Wind Energy blocks.
5.	<b>National web portal for apprenticeship training</b>	The scheme provides opportunities for practical training, is for graduates, diploma holders and 10+2 pass vocational certificate holders.	A logo and a slogan "Sashakt Yuva, Samarth Bharat" was also released for the portal.
6.	<b>MGNREGA</b>	The Union Cabinet chaired by the Prime Minister Narendra Modi, has given its ex-post facto approval to provide an additional 50 days of unskilled manual work in the financial year over and above the 100 days assured to job card holders, in such rural areas where drought or natural calamities have been notified.	
7.	<b>Shyama Prasad Mukherjee Rurban mission</b>	In this regard, Union Government has earmarked over 5,000 crore rupees for the mission to develop 300 clusters over next three years across the country.	
8.	<b>Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY)</b>	For the welfare of people affected by mining related operations.	
9.	<b>Headend In The Sky (HITS) digital platform initiative,</b>	The platform will provide viewers access to over 500 television	-

	<b>under the brand name NXT DIGITAL</b>	channels of their choice be it international, national, regional and local; besides a host of other services like e-applications and TV everywhere.	
10.	<b>Integrated Power Development Scheme (IPDS)</b>	a) To ensure 24x7 power supply to every house. b) Launched in Varanasi, Uttar Pradesh	IDPS is to strengthen the transmission and distribution (T&D) networks, 100 per cent metering urban areas and smarten it with information technology.
11.	<b>NOC Online Application Portal and Processing System for the National Monument Authority launched</b>	An initiative of the National Monument Authority, NOAPS will make the approval procedure more efficient for construction related activities in regulated/restricted areas in the vicinity of Archaeological Survey of India (ASI) protected monuments in different cities of India.	NOAPS is designed by National Informatics Centre (NIC).
12.	<b>Union Government has launched Green Highways (Plantation, Transplantation, Beautification &amp; Maintenance) Policy-2015</b>	To promote greening of National Highway corridors across the country. The objective of the policy is to reduce the impact of air pollution and dust by planting trees and shrubs along the National Highways.	It will also help in providing employment to 5 lakh people of the rural areas.
13.	<b>Minister of Railways Suresh Prabhakar Prabhakar launched Indian Railway Knowledge Portal</b>	For dissemination of detailed information on Indian Railways.	- It is an initiative of the National Academy of Indian Railways (NAIR) which allows the user to access most of the available knowledge about Indian Railways at one location due to linkage of websites, documents and much more.
14.	<b>Ministry of Rural Development launches 'SAMANVAY' portal</b>	A web portal to monitor progress and implementation of the Sansad Adarsh Gram Yojana (SAGY) for development of Gram Panchayats.	SAMANVAY web portal consist a compilation of all Government schemes of both Central and State governments for Gram Panchayats.
15.	<b>Union Government launched School Nursery Yojana to bring students closer to nature</b>	The Yojana seeks to engage class VI to IX in raising of saplings in nurseries created in schools.	The Yojana was launched by Union Environment Minister Prakash Javadekar in New Delhi.
16.	<b>Union Government launched Suraksha Bandhan drive</b>	launched to facilitate enrolment under Social Security Schemes.	The drive will be supported through the Jeevan Suraksha Gift Cheques, which will be available for purchase for 351 rupees in Bank branches by persons wishing to gift them to facilitate one year payment of premium for Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana by the recipient.
17.	<b>" Start-up India; Stand up India"</b>	An initiative to promote bank finance for Start-ups (an entrepreneurial venture).	As per the initiative PM urged 1.25 lakh bank branches to provide finance to at least one Dalit or Adivasi and at least one woman entrepreneur.
18.	<b>Union Government unveils Indradhanush Mission for PSBs</b>	Seven pronged plan to revamp functioning of public sector banks (PSBs).	The seven shades of Indradhanush mission include appointments, de-stressing PSBs, capitalisation, empowerment, framework of accountability and governance reforms.
19.	<b>Union Government to form Bank Board Bureau</b>	To monitor key performance indicators of two dozen public sector banks (PSBs)	-
20.	<b>Minority Ministry Launches Online Application Management System (OAMS) for "Nai Roshni"</b>	The system brings the scheme in to public domain and will facilitate transparency and quick delivery.	-

21.	<b>Government launched education Loan portal, www.vidyalakshmi.co.in</b>	For the students seeking educational loans.	-
22.	<b>The Government launched a health service called SEHAT (Social Endeavour for Health And Telemedicine) along with Apollo Hospitals</b>	Which will connect 60,000 Common Service Centres (CSCs) across the country to a common network.	-
23.	<b>Sendai framework for Disaster Risk Reduction 2015-2030 in letter and spirit.</b>	Its adaptation involves adopting integrated and inclusive institutional measures in order to work towards preventing vulnerability to disaster.	It was adopted during the third UN World Conference on Disaster Risk Reduction held in Sendai, Japan in March 2015.
24.	<b>Union Government launches E-Payment Module</b>	To make the payment of compensatory levies into the Compensatory Afforestation Management Planning Authority (CAMPA) Funds.	The e-payment module has a designated account for the payment purpose, depending on the States in which the forest land is proposed to be diverted.
25.	<b>'Housing For All'</b>	The housing ministry has identified 305 cities and towns across nine states to start building houses for the poor in urban areas.	The government has set the target to provide houses to two crore families belonging to the economically weaker section (EWS) in urban areas by 2022.
26.	<b>SAHAJ scheme for online release of new LPG connections for the consumers as parts of its consumer friendly initiative.</b>	Under the scheme, people can apply online for new LPG connection and they need not visit to the LPG distributors for it.	-

### SCHEMES BY STATE GOVERNMENT

S.no	State/UT	Scheme/Initiative Launched	Other Points
1.	Maharashtra	The Maharashtra Government decided to provide training to over 50,000 employees as part of its Key Result Area (KRA) programme to enhance their performance and bring them on par in competence with the corporate sector.	
2.	Andhra Pradesh	With Andhra Pradesh already topping the country in e-transactions, the State government is now rechristening the AP State Enterprise Architecture (APSEA) as 'e-Pragati'.	
3.	IFC's 'Suryoday'	IFC's Lighting India program that aims to provide safe, affordable, and quality solar lights to people with limited or no access to electricity, is increasing the availability of solar lighting products in rural parts of Rajasthan through a consumer awareness campaign, Suryoday.	
4.	Kissan Kendra, agri super markets in Kerala	The Kochi based South Indian Fertilisers, an organic fertiliser manufacturing company, has plans to set up Kissan Kendra's and agri super markets across Kerala.	It will provide all information on agriculture and make available organic fertilisers, different varieties of seeds, organic pesticides, grow bags etc under one roof.
5.	Madhya Pradesh Government	Launched M-Shiksha-Mitra mobile app for teachers	To provide various services and teaching-related work to teacher in a simple and easy way
6.	Himachal Pradesh Government	a) Launched the Rajiv Gandhi Illuminating Scheme for Hill Town Advancement (RISHTA) project, an	b) The scheme is also known as Centralized Control and Monitoring System (CCMS) Smart Street Lighting Scheme for Urban Local

	<b>became the first state in North India to do so.</b>	efficient smart LED based street lighting project.	bodies which implements LED based street lighting project.
7.	<b>Puducherry</b>	Launched the much awaited Free Laptop Scheme.	The scheme envisages to provide free laptops to all students who have passed Plus Two from Government Higher Secondary Schools.
8.	<b>Rajasthan Government</b>	Launched the initiative "Annapurna Bhandar Yojna" which is a public private partnership (PPP) scheme.	Chief Minister Vasundhara Raje
9.	<b>Rajasthan Government</b>	Approved the launch of Arogya Rajasthan campaign. The campaign will be held from December 2015 to March 2016.	It will help in collection and compilation of health data of the rural population in the state.
10.	<b>Delhi</b>	CM Arvind Kejriwal inaugurated first 'Aam Aadmi Clinic' at Peeragarhi Relief Camp	-
11.	<b>Delhi</b>	Transit Oriented Development policy. It is a key policy initiative for low-carbon, high-density and compact living spaces.	-
12.	<b>Haryana</b>	Mhara Gaon- Jagmag Gaon Scheme	-
13.	<b>Punjab</b>	Punjab Chief Minister Parkash Singh Badal launched Punjab ePMS portal. The portal will fast track infrastructure investment stalled projects, both in the public and private sectors	-

## Narendra Modi 7 Days Visit

Modi is the best brand ambassador and country salesman India has ever had. He is able to connect not only with the diaspora but also with powerful Americans like no other Indian Prime Minister could - not Nehru, not Indira Gandhi not even erudite Manmohan Singh. America probably sees Modi as more representative of India than any other Indian leader in the past barring possibly Mahatma Gandhi.

In the first leg of his seven-day trip, Mr. Modi visited Ireland, marking first Prime Ministerial visit from India in almost 60 years. In Dublin, he held talks with Enda Kenny, the Taoiseach of Ireland. On September 23, he flew to New York, where he addressed a UN Sustainable Development Summit and participated in a Summit on peacekeeping hosted by US President Barack Obama.

The Prime Minister also met several world leaders and had interactions with leading investors and financial sector firms. There was a working dinner where major Fortune-500 companies were present to deliberate on investment opportunities in India. He also travelled to West Coast where he visited Facebook Headquarters for a Townhall Q&A with its CEO Mark Zuckerberg. He also visited Google campus and Tesla Motors. In San Jose, he interacted with the Indian community on September 27. On the last day of his visit, Modi met leaders of the three permanent members of the UN Security Council - US President Barack Obama, British Prime Minister David Cameron and French President Francois Hollande.

### Important Activities and MOUs

- The first MoU between Centre for Cellular and Molecular Platforms and the California Institute for Quantitative Biosciences is to develop Indo-US Life Science Sister Innovation Hub so as to enhance science-based

entrepreneurship, research, academia and businesses by leveraging each other's ecosystems.

- Department of Biotechnology and Prakash Lab, Stanford University signed another MoU on Foldscope -- a frugal science innovation that has emerged from a lab of an Indian with majority of Indians working in this laboratory. This lab will work with DBT to further develop and deploy the products from this lab.
- National Association of Software and Service Companies (NASSCOM) and the Indus Entrepreneurs signed a MoU to collaborate in a mutually satisfactory form and manner in order to support the creation of a vibrant ecosystem to foster technology entrepreneurship in India and Silicon Valley.
- IIM Ahmedabad's Centre for Innovation and Entrepreneurship (CIIE) and Lester Centre for Entrepreneurship of the Haas Business School of the University of California, signed a MoU to collaborate on mutual incubation, and support each other's activities of mutual interest.
- CIIE also signed a MoU with Los Angeles Cleantech Incubator to extend NGIN Membership benefits to CIIE. The CIIE /LACI NGIN Landing Pad Programme is a reciprocal initiative that enables entrepreneurs and innovators in the cleantech space to gain access to the California and Indian markets.
- IIM Ahmedabad's CIIE signed a MoU with Tata Trust for founding partner for the Bharat Fund, which will provide seed funding to Indian entrepreneurs.
- CIIE also signed a MoU with Google to support technology and impact entrepreneurs through strategic support.

India inked the \$3.1 billion contracts for 22 Apache and 15 Chinook helicopters, taking the total worth of defence deals inked with the US well past \$13 billion just since 2007. The deliveries of the helicopters will begin in three years, said officials. The contract for the Apache attack helicopters was a

"hybrid" case, with the defence ministry inking one part of it with Boeing for the choppers and the other with the US

government for its weapons, radars and electronic warfare suites.

### VISITS OF PM MODI

S.no	Name of Country visited by PM Modi	Capital	Country	Agreements Signed
1.	<b>Uzbekistan</b> PM: Shavkat Mirziyoyev President: Islam Karimov	Tashkent	Uzbekistani Som	Signed 3 Agreements Mainly To Boost Cooperation Between Their Foreign Offices And In The Field Of Culture And Tourism.
2.	<b>KAZAKHSTAN</b> PM: Karim Massimov President: Nursultan Nazarbayev	Astana	Kazakhstani Tenge	Both The Countries Signed 5 Agreements Which Include Defence, Railways And Uranium Supply, Cooperation In The Framework Of The International North South Transport Corridor And To Improve Surface Connectivity.
3.	<b>RUSSIA</b> PM: Dmitry Medvedev President: Vladimir Putin	Moscow	Russian Ruble	He Went To Attend 7th BRICS Summit And Shanghai Cooperation Organisation (SCO) Summit.
4.	<b>TURKMENISTAN</b> President: Gurbanguly Berdimuhamedow	Ashgabat	Turkmen New Manat	Both The Countries Signed 7 Agreements In The Fields Of Defence, Supply Of Chemical Products, Foreign Affairs, Sports, Science And Technology, Medicine And Tourism.
5.	<b>KYRGYZSTAN</b> PM: Temir Sariyev President: Almazbek Atambayev	Bishkek	Kyrgyzstani Som	The Countries Signed 4 Agreements On Cooperation In Defence, Culture, Election Commissions And In The Sphere Of Standards.
6.	<b>TAJIKISTAN</b> PM: Kokhir Rasulzoda President: Emomali Rahmon	Dushanbe	Tajikistani Somoni	The Countries Signed 2 Agreements In The Field Of Culture And Human Resource Development. India Is To Set Up Computer Labs In 37 Schools In Tajikistan.
7.	<b>UNITED ARAB EMIRATES</b> PM: Mohammed bin Rashid Al Maktoum President: Khalifa bin Zayed Al Nahyan	Abu Dhabi	United Arab Emirates Dirham	Both The Countries Decided To Set Up A Multi-Billion Dollar Fund To Raise \$75 Billion To Support Investment In India's Investment Sector. PM Narendra Modi Offered \$1 Trillion Investment Opportunity To UAE.
8.	<b>CHINA</b> PM: Li Keqiang President: Xi Jinping	Beijing	Yuan	India And China Signed 24 Agreements Worth Over 10 Billion Dollars. Some Of The Agreements Between Include Development Of Railway Between The Two Countries, Education Exchange Agreement, Agreement In Mining Sector And Agreement In Broadcasting Sector Between Doordarshan And CCTV, Etc.
9.	<b>MONGOLIA</b> PM: Chimed Saikhanbileg	Ulan Bator	Yuan	Both The Countries Signed 14 Agreements On Air Services Agreement, Cyber Security, Cooperation In The Field Of Animal Health And Dairy And Traditional Systems Or Medicine And Homeopathy, Etc.
10.	<b>SOUTH KOREA</b> PM: Lee Wan-koo President: Park Geun-hye	Seoul	South Korean Won	Both The Countries Inked 7 Agreements On Avoidance Of Double Taxation And Formalising Consultations Between National Security Councils Of The Two Nations, And Cooperation In Audio-Visual Co-Production, Etc.

## CURRENT AFFAIRS INJECTIONS of OCTOBER 2015

- India to Chair G20 in 2016. This decision was taken by G20 forum earlier in September 2015 which was chaired by Turkey.
- V Shanmuganathan sworn-in as 17th Governor of Manipur.
- Palestinian flag hoisted at UN headquarters for the first time.
- The International Day of Older Persons (IDOP) was on 1 October 2015 observed across the world.
- China launched 20th satellite for its BeiDou Navigation System.
- CSIR announced Shanti Swarup Bhatnagar (SSB) Prize for Science and Technology 2015 for eleven scientists in recognition of their work.
- Union Government released commemorative postal stamp on Dr BR Ambedkar.
- India's ace shooter Heena Sidhu has clinched a Gold medal in the 10-metre air pistol event of the Asian Air Gun Championships in New Delhi.
- Google Inc has morphed into Alphabet Inc.
- Gold zoom Rs 660, biggest one day gain this year.
- ICICI Bank has become the first institution worldwide to launch m-Visa, a card-less and device-less solution to make the payments.
- India's foreign exchange (FOREX) reserves declined by \$2.04 billion to \$349.97 billion in the week ended September 25, official data showed on 2nd October.
- Sania Mirza-Martina Hingis win Wuhan Open title.
- Venus Williams won her second title of the season at the Wuhan Open in central China after Garbine Muguruza retired in the second set.
- Jordan Spieth voted PGA Tour Player of the Year.
- E-FIR system launched in Odisha.
- INS Sahyadri entered Da Nang port in Vietnam as part of its operational deployment in the South China Sea.
- Dr Anup K Pujari has been given additional charge of CMD of SAIL (Steel Authority of India Limited).
- India submitted its Intended Nationally Determined Contributions (INDCs). These INDCs are for the period between 2015 and 2030.
- October 2: International Day of Non-Violence
- Narendra Modi inaugurated country's first solar powered district court in Khunti, Jharkhand.
- Asian Development Bank (ADB) will help to finance the increased transmission capacity of electricity link between India and Bangladesh.
- Defence Research and Development Organisation (DRDO) established the world's highest terrestrial centre at 17,600 feet above sea level at Changla near Pengong lake in Ladakh.
- India and Germany sign 18 MoUs.
- Mahindra Intertrade appoints Sumit Issar as MD.
- 26th edition of the Coordinated Patrol (CORPAT) between India and Indonesia began on 3 October 2015 in the Andaman Sea.
- Flipkart appointed Sriram Venkataraman as Chief Financial Officer.
- Ashish Bahuguna given additional charge of Chief Executive Officer of FSSAI.
- Renowned Telugu Cinema producer Edida Nageswara Rao passes away.
- Shashank Manohar elected unopposed as BCCI president.
- Union Ministry of Health and Family Welfare launched the second phase of Mission Indradhanush to achieve full immunisation of children below two years.
- Jack Dorsey appointed as permanent CEO of Twitter.
- World Habitat Day observed on 5 October 2015. It is observed on first Monday of October every year.
- Amololi programme launched by Odisha government in naxal-affected Rayagada district to help patients and pregnant women from inaccessible areas to reach nearest hospital.
- Odisha launched Citizen Portal to launch police complaints.
- China on 3 October 2015 won the International Basketball Federation (FIBA) Asia Championship by defeating the Philippines by 78-67 in the final. The victory has won the nation a direct qualification for the 2016 Olympics in Rio de Janeiro, Brazil.
- The Indian Navy commissioned the first indigenously-designed and built torpedo launch and recovery vessel INS Astradharani at the Naval Base in Visakhapatnam.
- Union Government has launched KISAN (Crop Insurance using Space Technology and Geoinformatics) Project to benefit farmers. This project will favour use of satellites, drones (unmanned aerial vehicles) and other geospatial technology to collect crop yield data and to assess damage from natural calamities.
- India, Germany signed 125 million Euros Loan Agreement to fund two projects under Green Energy Corridor
- IMF released World Economic Outlook October 2015 Update. The report projects global growth for 2015 at 3.1 percent, which is 0.3 percentage point lower than in 2014, and 0.2 percentage point below the forecasts in the July 2015 World Economic Outlook (WEO) Update. India's growth is expected to strengthen from 7.3 percent 2015 and last year to 7.5 percent in 2016.
- The Reserve Bank of India (RBI) on 6 October 2015 relaxed the norms of Foreign Portfolio Investors (FPIs) of government debt and also announced higher investment limits in rupee terms in government securities with a view to bring in an additional 1.2 lakh crore rupees by March 2018.
- Utkal starts 'Project Saksham' to empower rural women
- The Pravasi Bharatiya Divas (PBD) Conference 2016 will be held in New Delhi from 8 January to 10 January 2016.
- Sergey Karjakin of Russia has won 2015 World Cup Chess Championship held at Baku, Azerbaijan.
- Hoesung Lee of South Korea has been elected Chairman of Inter-governmental Panel for Climate Change (IPCC).
- SC refuses to allow voluntary use of Aadhaar card for welfare schemes
- The Union Cabinet on 7 October 2015 approved the Protocol between India and Israel and between India and Vietnam for avoidance of double taxation and for

- prevention of fiscal evasion with respect to taxes on income and on capital.
- The Union Cabinet chaired by the Prime Minister Narendra Modi on 7 October 2015 approved the setting up of three new All India Institutes of Medical Sciences (AIIMS) under Pradhan Mantri Swasthya Suraksha Yojna (PMSSY). These three new AIIMS will come up at Nagpur in Maharashtra, at Manglagiri in Andhra Pradesh and at Kalyani in West Bengal.
- The Cabinet Committee on Economic Affairs (CCEA) on 7 October 2015 approved implementation of the World Bank assisted National Watershed Management Project Neeranchal with a total outlay 2142.30 crore rupees.
- Union Cabinet approved construction of National War Memorial in Delhi
- Cyclist Deborah Herold became first-ever Indian to win five medals at Taiwan Cup
- ICICI Bank Launches mVisa Electronic Cardless Transactions for Pockets App
- China on 8 October 2015 launched the first phase of China International Payment System (CIPS), a milestone in bolstering Yuan's global usage and furthering cross-border clearing of its currency from the Chinese mainland instead of offshore centres abroad.

- India-China Joint Military Training Exercise HAND-IN-HAND 2015 will be conducted at Kunming Military Academy of Yunnan province in China from 12 to 23 October 2015.
- World Egg Day observed on 9 October 2015
- Music composer AR Rahman named as Cultural Ambassador of Seychelles
- Baba Ramdev's Patanjali Ayurved announced a tie-up with the Future Group under which its products will be available at the Big Bazaar, KB's and EasyDay outlets.
- India and Ecuador has signed a Protocol for the establishment of the India-Ecuador Joint Economic and Trade Committee (JETCO) to enhance bilateral trade and investment relations.
- Government of Andhra Pradesh on 9 October 2015 launched Andhra Pradesh State Enterprise Architecture (APSEA). It is alternatively called as e-Pragati project.
- Kerala Government launched Operation Valsalya to track missing children
- Veteran music director Ravindra Jain passed away
- Sekhar Basu appointed as chairman of Atomic Energy Commission



NOBLE PRIZE WINNERS 2015			
S.no	Noble Prize in	Won By	For?
1.	Literature	Svetlana Alexievich, a Belarussian journalist and prose writer	For her polyphonic writings, a monument to suffering and courage in our time.
2.	Chemistry	Tomas Lindahl(UK), Paul Modrich(USA) and Aziz Sancar(USA)	For having mapped how cells repair damaged DNA and safeguard the genetic information at a molecular level.
3.	Physics	Japan's Takaaki Kajita and Canada's Arthur B. McDonald	For their discovery that neutrinos have mass.
4.	Medicine/Biology	a) Ireland's William Campbell and Japan's Satoshi Omura	Who discovered a new drug to treat infections caused by roundworm parasites.
		b) China's Youyou Tu	Who used traditional herbal medicine to find a new kind of antimalarial agent.
5.	Peace	National Dialogue Quartet(Tunisia)	For its decisive contribution to the building of a pluralistic democracy in Tunisia in the wake of the Jasmine Revolution of 2011.
6.	Economic Science	Britain's Angus Deaton	For his analysis of consumption, poverty, and welfare.

## IMPORTANT DESIGNATIONS IN INDIA

Judicial Heads	
Designation	Person
Chief Justice, Supreme Court	HL Dattu
Attorney General	Mukul Rohtagi



<b>Solicitor General</b>	Ranjit Kumar
<b>Chairperson, National Green Tribunal</b>	Justice Swatantra Kumar
<b>Chairperson, Intellectual Property Appellate Tribunal</b>	KN Basha
<b>Chairperson, Armed Forces Tribunal</b>	Prakash Tatia
<b>Heads of Armed Forces</b>	
<b>Designation</b>	<b>Person</b>
<b>Air Force Chief</b>	Air Chief Marshal Arup Raha
<b>Navy Chief</b>	Admiral RK Dhowan
<b>Army Chief</b>	Lt. Gen. Dalbir Singh Suhag
<b>Heads of Intelligence Organisations</b>	
<b>Designation</b>	<b>Person</b>
<b>Director, Intelligence Bureau (IB)</b>	Dineshwar Sharma
<b>Director, Research &amp; Analysis Wing (RAW)</b>	Rajinder Khanna
<b>Director, National Technical Research Organisation (NTRO)</b>	Alok Joshi
<b>Chairperson, National Investigation</b>	Sharad Kumar
<b>Heads of Various Boards</b>	
<b>Designation</b>	<b>Person</b>
<b>Chairperson, Railway Board</b>	AK Mittal
<b>Chairperson, Atomic Energy Regulatory Board</b>	SS Bajaj
<b>Chairperson, CBDT</b>	Anita Kapur
<b>Chairperson, Company Law Board</b>	DR Deshmukh
<b>Chairperson, SEBI</b>	UK Sinha
<b>Chairperson, Central Board of Film Certification</b>	Pahlaj Nihalani
<b>Chairperson, Central Social Welfare Board</b>	Durgabai Deshmukh
<b>Chairperson, Petroleum &amp; Natural Gas Regulatory Board</b>	S. Krishnan
<b>Chairperson, Central Board of Secondary Education</b>	Satbir Bedi
<b>Constitutional Heads</b>	
<b>Designation</b>	<b>Person</b>
<b>Speaker, Lok Sabha</b>	Sumitra Mahajan
<b>Deputy Speaker, Lok Sabha</b>	M. Thambidurai
<b>Comptroller and Auditor General</b>	Shashikant Sharma
<b>Chairperson, 14<sup>th</sup> Finance Commission</b>	YV Reddy
<b>Chairperson, National Commission for Woman</b>	Lalitha Kumarmanglam
<b>Chairperson, National Commission for Scheduled Castes</b>	PL Poonia
<b>Chairperson, National Commission for Scheduled Tribes</b>	Rameshwar Oraon
<b>Chairperson, National Commission for Backward Classes</b>	Wangla Ishwaraiah
<b>Chairperson, National Human Rights Commission</b>	Cyriac Joseph
<b>Chairperson, Union Public Service Commission</b>	Deepak Gupta
<b>Heads of Financial Institutes/Organisations</b>	
<b>Designation</b>	<b>Person</b>
<b>Raghuram G. Rajan</b>	Governor, Reserve Bank of India
<b>Jyotsana Suri</b>	Chairperson, FICCI
<b>SB Mathur</b>	Chairperson, Unit Trust of India
<b>SK Roy</b>	Chairperson, Life Insurance Corporation of India
<b>Harsha Kumar Bhanwala</b>	Chairperson, NABARD
<b>NK Maini</b>	CMD, SIDBI
<b>Sriram Kalyanaraman</b>	Chairperson, National Housing Bank
<b>Rana Kapoor</b>	Chairperson, ASSOCHAM
<b>Rajan Bharati Mittal</b>	Chairperson, International Chamber of Commerce
<b>Satyanand Mishra</b>	Chairperson, Multi Commodities Exchange
<b>TM Bhasin</b>	Chairperson, Indian Banks Association
<b>M. Ramadoss</b>	CMD, Oriental Insurance Company
<b>Deepak Kumar</b>	Director Genral, Employee's State Insurance Corporation
<b>R. Sridharan</b>	Chairperson Institute of Company Secretary of

## 2011 religion-based census data released

The government on August 25, 2015 revealed the results of a 2011 religion-based census, a year it was ready for release. The census has distributed the total population amongst six religions namely Hindu, Muslim, Christians, Sikh, Buddhist and Jains besides 'Other Religions and Persuasions' and 'Religion not stated'.

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

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

### Religious population

Religion	Numbers (% of the population)
<b>Hindu</b>	96.63 crore (79.8%)
<b>Muslim</b>	17.22 crore (14.2%)
<b>Christian</b>	2.78 crore (2.3%)
<b>Sikh</b>	2.08 crore (1.7%)
<b>Buddhist</b>	0.84 crore (0.7%)
<b>Jain</b>	0.45 crore (0.4%)
<b>Other Religions &amp; Persuasions</b>	0.79 crore (0.7%)
<b>Religion Not Stated</b>	0.29 crore (0.2%)

The proportion of Muslims in the population increased by 0.8 per cent between 2001 and 2011. The growth rate of Muslims is the highest at 24.6 per cent, the census reveals. Hindus follow with a 16.8 per cent growth rate; Christians come next with 15.5 per cent. The growth rates of Sikhs, Buddhists and Jains are 8.4%, 6.1% and 5.4 respectively.

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## INDIA'S GDP PREDICTIONS

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

## INDIA'S RANKING IN DIFFERENT INDEXES

S.no	Different Indexes	Rank of India	Top Ranked by
1.	Global Competitiveness Index 2014	71	Switzerland
2.	Global Peace Index.	143 <sup>rd</sup>	Iceland
3.	Corruption Index	85 <sup>th</sup>	Denmark
4.	Environmental Democracy Index 2015	24	Lithuania
5.	World Happiness index 2015	117	Switzerland
4.	World Bank - Ease of Doing Business"	142 among the 189 countries	Singapore
5.	World Economic Forum's 2015 Gender gap index	114	Iceland
6.	Global Hunger Index Report 2014	55	Mauritius
7.	Human Development Index 2014	135	Norway
8.	Intellectual property (IP) environment 2015	29	US
9.	World Press Freedom Index 2015	136	Finland
10.	World's best countries for doing business 2014	142	<b>Singapore</b>
11.	Global Peace Index 2014	143	Iceland
12.	Global Innovation Index 2015	81	<b>Switzerland</b>

13.	2015 FM Global Resilience Index.	119	Norway
14.	<p>a) India is home to the highest number of hungry people in the world, at 194 million, surpassing China, according to United Nations annual hunger report.</p> <p>b) India has emerged as the second-most trusted country in the world in terms of faith reposed on its institutions. The list is topped by UAE with 84 per cent trust</p>		

## RBI MONETARY REVIEW on 29<sup>th</sup> September 2015

The Reserve Bank of India today cut its key repo rate by a bigger-than-expected 50 basis points (bps) to 6.75%, with inflation running at record lows and the economy in danger of slowing down. In the fourth bi-monthly Monetary Policy Statement for 2015-16, Governor Raghuram Rajan also announced a downward revision, the second this year, in the Reserve Bank's growth projection for the year—to 7.4 per cent from the earlier 7.6 per cent.

The Governor said that underlying economic activity remains weak on account of sustained decline in exports, rainfall deficiency and weaker-than-expected momentum in industrial production as well as investments. Surveys also show that business sentiment has been falling in recent quarters, he said. "In India, a tentative economic recovery is underway, but it is still far from robust."

The inflation target set in the Monetary Policy Agreement, between the Modi Government and the Reserve Bank, of 6 per cent for January 2016 will be achievable, Dr. Rajan said. Inflation would in fact be a shade lower at 5.8 per cent in January, he said.

### Monetary and Liquidity Measures

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

- Reduce the policy repo rate under the liquidity adjustment facility (LAF) by 50 basis points from 7.25 per cent to 6.75 per cent with immediate effect.
- Keep the cash reserve ratio (CRR) of scheduled banks unchanged at 4.0 per cent of net demand and time liability (NDTL)
- Continue to provide liquidity under overnight repos at 0.25 per cent of bank-wise NDTL at the LAF repo rate and liquidity under 14-day term repos as well as longer term repos of up to 0.75 per cent of NDTL of the banking system through auctions; and continue with daily variable rate repos and reverse repos to smooth liquidity.
- Consequently, the reverse repo rate under the LAF stands adjusted to 5.75 per cent, and the marginal standing facility (MSF) rate and the Bank Rate to 7.75 per cent.

## Books & Their Authors Part 2

- **Two Years, Eight Months And Twenty Eight Days** by Salman Rushdie
- **The Big Indian Wedding** by Sakshi Salve
- **The Country of First Boys and Other Essays** by Amartya Sen
- **Baat Niklegi Toh Phir** by Sathya Saran
- **Combating Hunger and Achieving Food Security** by MS Swaminathan
- **The House of Hidden Mothers** by Meera Syal
- **The Crown Prince, The Gladiator And the Hope-Battle For Change** by Ashutosh
- **The Blue Between Sky and Water** by Susan Abulhawa
- **Midnight's furies: The deadly legacy of India's partition** by Nisid Hazari
- **Transcendence: My Spiritual Experiences with Pramukh Swamiji** written by Abdul Kalam.
- **Locale, Everyday Islam and Modernity** authored by Shri M. Raisur Rahman.
- **Green Signals: Ecology, Growth, and Democracy in India** written by Jairam Ramesh.
- **R.D. Burman: The Prince of Music** written by Khagesh Dev Burman.
- **Dealing with China: An Insider Unmasks the New Economic Superpower** authored by Henry M. Paulson.
- **Beyond Doubt: A Dossier on Gandhi's Assassination** by Indian civil rights activist Teesta Setalvad
- **The book Benazir Bhutto: A Multidimensional Portrait** written by Dr Anna Suvorova of Russia.
- **Modi -Incredible emergence of a star** written in Chinese language by Tarun Vijay
- **Education of Muslims: An Islamic Perspective of Knowledge and Education - Indian Context** edited by Professor JS Rajput.
- **Sourav Ganguly: Cricket, Captaincy and Controversy** was written by Saptarshi Sarkar
- Amitav Ghosh new novel **Flood of fire.**
- **Modi's World: Expanding India's Sphere of Influence** by C Raja Mohan
- **The China Model** written by Daniel A Bell
- **Super Economies** by Raghav Bahl released
- **Ahmedabad: A City in the World** by Amrita Shah
- **The Pakistan Paradox** written by Christophe Jaffrelot
- **Two years, Eight Months and Twenty Eight Days** by Salman Rushdie
- **The Water Book** by Alok Jha
- **The Promoter** by Sanjay chakravorty
- **The Country of First Boys and other Essays** by Amartya Sen
- **The Silk Road: A New History of the World** by Peter Frankopen
- **Baat Niklegi Toh Phir** by Sathya Saram
- **Combating Hunger and Achieving Food Security** by MS Swaminathan
- **The house of Hidden Mothers** by Meera Syal
- **The crown Prince, The Gladiator And the Hope- Battle For Change** by Ashutosh
- **The Blue Between Sky and Water** by Susan Abulhawa
- **Midnight's furies: The deadly legacy of India's partition** by Nisid Hazari

- **Making India Awesome** by Chetan Bhagat
- **Mrs Funnybones** by Twinkle Khanna
- **ISIS : The state of Terror** by Jessica Stern and J M Berger
- **Panther** by Chhimi Tenduf-La
- **In search of Freedom: Journeys Through India and South-East Asia** by Sagari Chhabra
- **Chanakya In you** by Radhakrishnan Pillai
- **Rest in Peace** by KiranNagarkar
- **Language of War, Language of Peace: Palestine, Israel and the Search for Justice** by Raja Shehadeh
- **The Cosmopolitans** by Anjum Hasan
- **The Spinner's Tale** by Omar Shahid Hamid

## GRAND PRIXES & THEIR WINNER 2015

- **Australian Grand Prix**-Lewis Hamilton
- **Malaysian Grand Prix**-Sebastian Vettel
- **Chinese Grand Prix**-Lewis Hamilton
- **Bahrain Grand Prix**-Lewis Hamilton
- **Spanish Grand Prix**-Nico Rosberg
- **Monaco Grand Prix**-Nico Rosberg
- **Canadian Grand Prix**-Lewis Hamilton
- **Austrian Grand Prix**-Nico Rosberg
- **British Grand Prix**-Lewis Hamilton
- **Hungarian Grand Prix**-Sebastian Vettel
- **Belgian Grand Prix**-Lewis Hamilton
- **Italian Grand Prix** -Lewis Hamilton
- **Singapore Grand Prix** -Sebastian Vettel
- **Japanese Grand Prix** -Lewis Hamilton

## US Open 2015

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

## Wimbledon 2015

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

## French Open 2015

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

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

- 1) India ended their Commonwealth Youth Games campaign in style by winning two out of the four golds on offer on

the concluding day and finishing fifth in the overall medal tally on September 10, 2015.

- 2) With the two gold on last day, India ended at the fifth spot in the overall tally with 20 medals (9 gold, 5 silver, 6 bronze) behind Australia (24, 19, 19), South Africa (13, 7, 15), England (12, 16, 16) and Malaysia (11, 3, 3).
- 3) Twenty-five Indians had taken part in the five-day multi-sporting event hosted by this Pacific island nation of Samoa, competed by athletes aged 14-18 from 40 countries in 107 events across nine disciplines. All events took place in the capital city, Apia.
- 4) India opened their account with a gold medal through weightlifter Jamjang Deru who the boys 56kg category event on the opening day of competitions at the 5<sup>th</sup> Commonwealth Youth Games on September 7. The 17-year-old Deru lifted a total of 237kg with 102kg in snatch and 135kg in clean and jerk to bag the gold.

## Medal Table (TOP 5)

Rank	Country	Gold	Silver	Bronze	Total
1.	AUS	24	19	19	62
2.	RSA	13	7	15	35
3.	ENG	12	16	16	44
4.	MAS	11	3	3	17
5.	IND	9	5	6	20

## India's medals (9, 5, 6 = 20)

- ❖ **Archery**
  - Gold: Prachi Singh (Recurve Bow Individual – Women)
  - Gold: Prachi Singh and Thomas Pantelides (Team – Mixed)
  - Silver: Nishant Kumawat (Recurve Bow Individual – Men)
- ❖ **Athletics**
  - Gold: Tejaswin Shankar (High Jump – Men)
  - Gold: Mohd Hadeesh (Javelin Throw – Men)
  - Silver: Jisna Mathew (400m – Women)
  - Bronze: Chandan Bauri (400m – Men)
  - Bronze: Abitha Mary Manuel (800m – Women)
  - Bronze: Anamika Das (Shot Put – Women)
- ❖ **Boxing**
  - Silver: Gaurav Solanki (52kg – Men)
  - Bronze: Leichombam Bhimchand Singh (49kg – Men)
  - Bronze: Prayag Chauhan (64kg – Men)
- ❖ **Squash**
  - Silver: Velavan Senthilkumar and Harshit Kaur Jawanda (Mixed Doubles)
  - Bronze: Velavan Senthilkumar (Singles – Men)
- ❖ **Swimming**
  - Silver: Supriya Mondal (200m Butterfly – Men)
- ❖ **Tennis**
  - Gold: Sasikumar Mukund (Singles – Men)
  - Gold: Dhruthi Tatachar Venugopal (Singles – Women)
  - Gold: Sasikumar Mukund and Dhruthi Tatachar Venugopal (Mixed Doubles)
- ❖ **Weightlifting**
  - Gold: Jamjang Deru (56kg – Men)
  - Gold: Deepak Lather (62kg – Men)

## Venues for the upcoming Tournaments

- **Hockey World Cup 2018 Venue:**
  1. Men's Hockey World Cup – India
  2. Women's Hockey World Cup - England
- **ICC World Cup Cricket Venue:**  
ODI: (One day International):
  1. Australia & New Zealand: 2015.
  2. England - 2019
  3. India - 2023
- **T20 World Cup:**
  1. Bangladesh -2014. – Sri Lanka defeat India to win the maiden title.
  2. India -2016.
  3. Australia - 2020.
- **Test:**
  1. England– 2017 (for first time).
  2. India - 2021.
- **FIFA (Football) World Cup venue: - RQ**
  1. 2018 : Russia
  2. 2022: Qatar
- **Commonwealth Games venues:**
  1. 2014 – Glasgow (Scotland).
  2. 2018 – Gold Coast (Australia).
- **Olympics Games venues:**
  1. 2014 winter: Sochi (Russia) – Russia tops in the medal tally in 2014 winter Olympic games.
  2. 2016 Summer: Rio de Janeiro (Brazil)
  3. 2018 winter: Pyeongchang (South Korea)
  4. 2020 summer: Tokyo (Japan)
- **Asian Games host cities:**
  1. 2014: Incheon (South Korea) (Note: 2010 Asain Games held in Guangzhou, China).
  2. 2019: Hanoi (Vietnam)

## BANKING / FINANCIAL REALTED SCHEMES

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

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

#### Other announcements:

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

## Indradhanush Mission

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

### Facts about Indradhanush Mission

- The seven shades of Indradhanush mission include appointments, de-stressing PSBs, capitalisation, empowerment, framework of accountability and governance reforms.
- It seeks to achieve the objective of economic growth revival through improving credit and minimising the political interference in the functioning of PSBs.
- Appointments: Selection of non-executive chairman in remaining 6 state owned PSBs till November 2015. Appointing MD & CEO of two PSBs as early as possible.
- Bank Board Bureau (BBB): It will be a body of 'eminent' professionals to be selected within 6 months i.e. February 2015. It will become functional from Financial year 2016-17 i.e. form 1st April 2016.
- Capitalisation: Infuse 25,000 crore rupees of capital into debt-laden banks in this fiscal in phased manner. Out of this 20,000 crore rupees would be injected in August 2015. Rest 5,000 crore rupees will be performance based allocation to be allocated in the last quarter of 2016.
- De-stressing PSBs: To develop vibrant debt market for PSBs in order to reduce lending pressure on banks. Strengthen asset reconstruction of companies.
- Empowerment: Provide greater flexibility in hiring of manpower in PSBs.
- Framework of accountability: It will seek to streamline vigilance process for quick action in case major frauds and also include connivance of staff.
- Governance reforms in PSBs: Next Gyan Sangam (also known as the Banker's Retreat) will be held from 14 to 16 January 2016. Employee Stock Option Plan (ESOP) will be initiated for top management.

### Bank Board Bureau

- Bank Board Bureau (BBB) will start the functioning from next financial year i.e. from 1st April 2015 and the selection of its member will start in the next six months.
- It will replace existing system Appointments Board in which appointments for top level jobs at PSBs are made by an appointments committee led by the Reserve Bank of India (RBI) Governor.
- Composition: The BBB will be a body of 'eminent' professionals and shall consist of only one government official. It will be six members body with at least 3 former bankers, 2 professionals and secretary, department of financial services representing government.
- Functions: Give recommendations for appointment of full-time Directors as well as non-Executive Chairman of PSBs.
- Give advice to PSBs in developing differentiated strategies for raising funds through innovative financial methods and instruments and to deal with issues of stressed assets.
- Guide banks on mergers and consolidations

## Pradhan Mantri Jeevan Jyoti Bima Yojana

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

- **Eligibility:** Savings Bank (SB) Account holders between 18 years (completed) and 50 years.
- **Policy period:** The cover shall be for one year period starting from June 1, 2015 to May 31, 2016 for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by May 31, 2015, extendable up to August 31, 2015.
- **Premium:** Rs. 330 (per annum).
- **Payment Mode:** The premium will be directly auto-debited by the bank from the subscribers' savings bank account. This is the only mode available currently.
- **Risk Coverage:** Sum Assured of Rs. 2 Lakh on death of the Insured member for any reason is payable to the Nominee.
- **Termination of assurance:**
  - Account holder attains age of 55 years
  - Closure of account with the Bank or insufficiency of balance for debiting premium.
  - In case of multiple coverage under the scheme, the cover will be restricted to Rs.2 lakhs and other insurance covers are terminated and premium shall be forfeited.

## Pradhan Mantri Suraksha Bima Yojana

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

- **Eligibility:** The savings bank account holders of the participating Bank between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the modality, will be enrolled into the scheme.
- **Policy period:** The cover shall be for one year period starting from 1st June 2015 to 31st May 2016 for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31st May 2015 - extendable up to 31st August, 2015. **Premium:** Rs. 12/- + service tax (per annum).
- **Payment Mode:** The premium will be directly auto-debited by the bank from the subscribers account. This is the only mode available.
- **Risk Coverage:** Total coverage (sum-insured) under the scheme is Rs. 2 Lakh.

## ATAL PENSION YOJANA

- The GoI has announced a new scheme called Atal Pension Yojana (APY)1 in 2015-16 budget. The APY is focussed on all citizens in the unorganized sector.
- The scheme is administered by the Pension Fund Regulatory and Development Authority (PFRDA) through NPS architecture.
- Under the APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs. 1000 and Rs. 5000 per month.
- The benefit of minimum pension would be guaranteed by the GoI.
- GoI will also co-contribute 50% of the subscriber's contribution or Rs. 1000 per annum, whichever is lower.

Government co-contribution is available for those who are not covered by any Statutory Social Security Schemes and is not income tax payer.

- GoI will co-contribute to each eligible subscriber, for a period of 5 years who joins the scheme between the period 1st June, 2015 to 31st December, 2015. The benefit of five years of government Co-contribution under APY would not exceed 5 years for all subscribers including migrated Swavalamban beneficiaries.
- All bank account holders may join APY.

## Jan Dhan Yojana

- Aim - scheme to promote financial inclusion: Prime Minister Narendra Modi launched 'Pradhan Mantri Jan Dhan Yojana' to help the poor open bank accounts.
- The slogan for the Pradhan Mantri Jan Dhan mission is "Mera Khata – Bhagya Vidhaata". Benefits :
  - i. Every individual who opens a bank account will become eligible to receive an accident insurance cover of up-to Rs. 1 Lakh.
  - ii. HDFC Ergo General Insurance will provide the accident cover under the scheme.
  - iii. An additional Rs. 30,000 life insurance cover will be provided for those opening bank accounts before January 26,2015.
  - iv. LIC (Life Insurance Corporation) will provide the life insurance cover of Rs 30,000 under the scheme
  - v. Rs 5,000 overdraft facility for Aadhar-linked accounts, Ru Pay Debit Card with and minimum monthly remuneration of Rs 5,000 to business correspondents who will provide the last link between the account holders and the bank.

## Sukanya Samridhi Accounts

- Rate of interest 9.1% Per Annum(2014-15),calculated on yearly basis ,Yearly compounded.
- Minimum INR. 1000/-and Maximum INR. 1,50,000/- in a financial year. Subsequent deposit in multiple of INR 100/- Deposits can be made in lump-sum No limit on number of deposits either in a month or in a Financial year.
- Account can be opened up to age of 10 years only from the date of birth.
- If minimum Rs 1000/- is not deposited in a financial year, account will become discontinued and can be revived with a penalty of Rs 50/- per year with minimum amount required for deposit for that year.
- Partial withdrawal, maximum up to 50% of balance standing at the end of the preceding financial year can be taken after Account holder's attaining age of 18 years.
- Account can be closed after completion of 21 years.

## PAHAL Scheme

More than 60 per cent of LPG customers in the country have joined the ambitious PAHAL scheme for receiving cash subsidy so that they can buy cooking gas (LPG) at market price. Over 9 crore consumers, out of a total customer base of 15.33 crore, have joined the Direct Benefit Transfer for LPG (DBTL) scheme and Rs 2,262 crore in cash has been transferred to them.

## OTHER SCHEMES BY GOVERNMENT

- Telangana Government launched Grama Jyothi Scheme across the state. The scheme is aimed at comprehensive development of rural areas allowing planning and execution of works by villages themselves.
- Launching the Rashtriya Avishkar Abhiyan (RAA) on 9 July 2015, former President A P J Abdul Kalam said it can work if four qualities of uniqueness are preserved, namely, great aim, quest of knowledge, hard work and perseverance. The primary aim of RAA, developed by HRD ministry, is to inculcate a spirit of inquiry, creativity and love for science and mathematics in school children.
- Union Minister for Health and Family Welfare, J.P. Nadda launched a voice-based web portal for 24/7 toll-free health services. The NHP Voice Web is a 24/7 toll free helpline (1800-180-1104) wherein the caller can get authentic health information on various topics.
- The Digital India initiative, launched by PM Narendra Modi, could potentially translate into a business opportunity of \$3-4 billion annually for the Indian IT industry. In a show of support towards the government's Digital India push, members of India Inc announced a total investment of Rs 4.5 lakh crore towards various projects which their companies would be undertaking in the next few years. It is estimated that the various projects and initiatives unveiled by the government and the private sector companies would offer employment to over 18 lakh people in the next five to 10 years while driving digital inclusion throughout the country.
- Centre will give Rs 1 lakh per house for slum development and an interest support of 6.5% to ease the EMI burden of the urban housing scheme beneficiary. States will have the full flexibility in formulation, approval and execution of the public-private partnership projects under the schemes — Smart Cities, Atal Mission for Rejuvenation and Urban Transformation (Amrut) and Housing for All by 2022 in urban areas. The guidelines common to all the three missions include the objective criteria for selection of cities and allocation of funds.
- The Centre launched three new websites for farmers aimed at making organic farming certification, fertiliser quality checks and disbursal of soil health cards easier. The portals, developed by National Informatics Centre, are part of the existing schemes. These are:
  - a. The 'Participatory Guarantee System' portal.
  - b. The 'Soil Health Card' portal.
  - c. The 'Fertiliser Quality Control System' portal.

## A BRIEF on:

### Niti Ayog

India's Planning Commission will be renamed "Niti Ayog" (National Institution for Transforming India) as part of a plan to restructure the institution that the government believes has run its course. The name, replacing "Yojana (planning)" with "Niti (policy)" will be announced in an amended resolution for the new plan body. The Planning Commission had suggested to a group chaired by Prime Minister Narendra Modi that its replacement body should be structured to meet the need of

changing economic paradigm and comprise sectorial experts and states' representative.

### The NITI Aayog will comprise the following:

The full-time organizational framework will comprise of, in addition to the Prime Minister as the Chairperson:

- i. Vice-Chairperson: To be appointed by the Prime Minister
- ii. Members: Full-time
- iii. Part-time members: Maximum of 2 from leading universities research organizations and other relevant institutions in an ex-officio capacity. Part time members will be on a rotational basis.
- iv. Ex Officio members: Maximum of 4 members of the Union Council of Ministers to be nominated by the Prime Minister.
- v. Chief Executive Officer: To be appointed by the Prime Minister for a fixed tenure, in the rank of Secretary to the Government of India.
- vi. Secretariat as deemed necessary.

**Amrut Mahotsav** - The year 2022, 75th year of Independence Vision for "Team India" led by PM

- i. Basic facility of 24x7 power, clean drinking water, a toilet and road connectivity.
- ii. Housing for all - 2 crore houses in Urban areas and 4 crore houses in Rural areas.
- iii. At least one member has access to means for livelihood.
- iv. Substantial reduction in poverty.
- v. Electrification of the remaining 20,000 villages including off-grid Solar Power- by 2020.



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## UNION BUDGET

### Key Highlights

- Quoting PAN a must for all purchases above Rs 1,00,000
- Corporate tax reduced from 30% to 25% over next four years
- Defence allocation for this fiscal is Rs 2,46,727 crore.
- AIIMS to be set up in J&K, Punjab, Tamil Nadu, Himachal Pradesh and Assam.
- Govt to raise visa-on-arrival facilities to 150 countries from 43
- Govt to introduce Indian gold coin with Ashoka sign on it.
- Proposal of 5 ultra mega power projects for 4,000 MW each.
- Investment in infrastructure to go up by Rs 70,000 crores.
- GST to be put in place by April 1, 2016.
- All contributions to Sukanya Samridhi scheme to be tax free.
- Transport allowance, which is currently Rs 800 per month, has been increased to Rs 1600 per month.
- Additional deduction of Rs 50,000 for pension contributions.
- Govt increases limit of deduction of health insurance premium from Rs 15,000 to Rs 25,000.
- 100% deduction for contribution to Swachh Bharat and Clean Ganga schemes.
- Rs 150 core to create world class IT hub in India.
- Net gain from tax proposals seen at 150.68 billion rupees in 2015-16.
- Direct tax proposals will lead to loss of Rs 8,315 crore; indirect proposal will yield Rs 23,383 crore.
- Yoga included in the ambit of charitable purposes under the Income Tax Act.

### Questionnaire on Union Budget

1. In the Union Budget, rate of Service Tax was hiked from 12% to \_\_\_ - **14%**
2. In the Union Budget 2015-16, Fiscal deficit seen at how much per cent of GDP in 2015/16? - **3.9 %**
3. How much amount has been allocated to the Rural Infrastructure Development Bank in the Union Budget 2015-16? - **Rs. 25,000 crore**
4. According to the Union Budget, two new IIM will be opened in which of the following states? - **Jammu & Kashmir and Andhra Pradesh**
5. According to the Union Budget 2015-16, Non-Banking Financial Companies (NBFCs) registered with Reserve Bank of India (RBI) above \_\_\_\_\_ will be now considered as financial institutions? - **Rs. 5,000 crore**
6. How much amount has been allocated for Rural Employment Guarantee Scheme in the Union Budget 2015-16? - **346.99 billion rupees**
7. How much amount has been allocated to Defence sector in the Union Budget 2015-16? - **Rs. 2,46,726 crore**
8. According to the Union Budget, how much per cent of Revenue Deficit to be seen in 2015-16? - **2.8%**
9. According to the Union Budget 2015-16, how much per cent, rate of corporate tax will be reduced over next four years? - **25%**
10. According to the Union Budget 2015-16, now details of PAN has to mentioned compulsory for transactions for more than \_\_\_\_.- **Rs. 1 lakh**

11. In the Union Budget 2015-16, increase in the limit of health insurance premium from current Rs 15,000 to \_\_\_.**Rs. 25,000**
12. How much amount has been allocated for micro-irrigation watershed projects in the Union Budget 2015-16? - **Rs. 5,300 Crore**
13. How much amount has been allocated to Infrastructure sector in the Union Budget 2015-16? **Rs. 70,000 crore**
14. According to the Union Budget 2015-16, Visa on arrival for how many countries? - **150**
15. According to the Union Budget, Centre of film production, animation and gaming to come up in \_\_\_\_ . **AP**
16. On which date Union Budget 2015-16 was presented in Parliament? - **28 February 2015**
17. Name the Union Finance Minister who presented the Union Budget 2015-16 in Parliament? - **Arun Jaitley**
18. Personal Income Tax limit was not changed in Union Budget 2015-16. What is the present Personal I-T exemption limit? - **Rs 2.5 lakh**
19. Health Insurance Premium deduction hiked from Rs. 15,000 to? - **Rs. 25,000 (for senior citizens to Rs. 30,000)**
20. Transport allowance exemption hiked to Rs. 1,600, from \_\_\_ per month? - **Rs.800**
21. PAN card is must for all purchase above \_\_\_ rupees as proposed in Budget 2015-16? - **Rs. 1 lakh**
22. An additional \_\_\_% surcharge on people earning over Rs. 1 cr was put forth in the budget 2015-16? - **2%**
23. What change was made in the Wealth tax? - **Wealth tax abolished**
24. DTC was dropped in the Budget 2015-16. Expand DTC? - **Direct Taxes Code**
25. Corporate tax to be reduced from 30% to \_\_\_ over next four years? - **25%**
26. Mudra banks to be established with capital of Rs. \_\_\_ crore? - **20000**
27. Rs. \_\_\_ deduction for contribution to New Pension Scheme? - **Rs. 50,000**
28. GAAR implementation deferred by 2 years to? - **April 2017**
29. Service Tax rate hiked to \_\_\_% from 12.36%? - **14%**
30. Tax free bonds were proposed in budget for? - **Roads, railways, irrigation project**

## United Nations Headquarters

International Organizations	Headquarters
<b>UNO (United Nations Org)</b>	New York
<b>UNICEF</b>	New York
<b>UNCTAD (United Nations Conference on Trade &amp; Development)</b>	Geneva
<b>WHO (World Health Org)</b>	Geneva
<b>ILO (International Labour Org)</b>	Geneva
<b>WMO (World Meteorological Org)</b>	Geneva
<b>World Intellectual Property Org</b>	Geneva
<b>International Standards Org.</b>	Geneva
<b>IMF (International Monetary Fund)</b>	Washington DC
<b>World Bank</b>	Washington DC
<b>UNESCO (United Nations)</b>	Paris



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

### FDI Limits in different sectors:

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

### Credit Rating Agencies in India and World:

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

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



Dear Readers,

This is the banking section of the capsule where you all will be getting the basics and terminologies related to banking. It covers the maximum part of banking section and this will help you learn even the minute details of the section. If we compare it to the previous versions of capsule, we have tried to provide you the data in the concise form.

Presents

## BANKING AWARENESS CAPSULE

RBI Current Reserve Ratios and Policy Rates as on 9 <sup>th</sup> October 2015		
1	<b>Bank Rate</b>	7.75%
2	<b>Repo Rate</b>	6.75%
3	<b>Reverse Repo Rate</b>	5.75%
4	<b>CRR</b>	4%
5	<b>SLR</b>	21.5%
6	<b>MSF</b>	7.75%

### BANKS IN INDIA

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

#### Scheduled Banks in India

The eligibility criteria exist for scheduled banks:

- The first of which entails carrying on the business of banking in India.
- All scheduled banks must maintain a reserve capital of 5 lakhs rupees in the Reserve Bank of India.
- These are registered under the second schedule of RBI Act, 1934.

### RBI & ITS ROLE

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

#### Main Functions

- Monetary Authority:** Formulate, implements and monitors the monetary policy.
- Regulator and supervisor of the financial system:** Prescribes broad parameters of banking operations within which the country's banking and financial system functions.
- Manager of Foreign Exchange:** Manages the Foreign Exchange Management Act, 1999.
- Issuer of Currency:** Issues and exchanges or destroys currency and coins not fit for circulations.
- Development role:** Performs a wide range of promotional functions to support national objectives.
- Bankers to the Government:** performs merchant banking function for the central and the state governments; also acts as their banker.
- Bankers to banks:** maintains banking accounts of all scheduled banks.

#### IMPORTANT POINTS ON RBI

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



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## POLICY RATES

### Repo Rate

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

### Reverse Repo Rate

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

### CRR Rate

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

### SLR Rate

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

### Bank Rate

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

### MSF Rate

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

## CURRENCY IN INDIA

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

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

### b) What is a small coin depot?

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

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

- **"Soiled note"** means a note which, has become dirty due to usage and also includes a two piece note pasted together wherein both the pieces presented belong to the same note, and form the entire note.
- **Mutilated banknote** is a banknote, of which a portion is missing or which is composed of more than two pieces.
- **Imperfect banknote** means any banknote, which is wholly or partially, obliterated, shrunk, washed, altered or

indecipherable but does not include a mutilated banknote.

## NATIONALISATION OF BANKS

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

## FOREIGN EXCHANGE RESERVES

Item	As on October 2, 2015	
	₹Bn.	US\$ Mn.
	1	2
1 Total Reserves	22,916.2	350,805.9
1.1 Foreign Currency Assets	21,371.6	327,295.6
1.2 Gold	1,193.3	18,151.8
1.3 SDRs	265.3	4,047.3
1.4 Reserve Position in the IMF	86.0	1,311.2

### 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.

## 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 & for RD is 10 years.

**INTEREST RATE ON BANK ACCOUNTS**

**A) Some points related to Interest Rates on Bank Accounts**

- 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 ₹ 15 lakh and below should, necessarily, have premature withdrawal facility.
  - For all term deposits other than (i) above, banks can offer deposits without the option of premature withdrawal as well.
  - Banks should disclose in advance the schedule of interest rates payable on deposits i.e. all deposits mobilized by banks should be strictly in conformity with the published schedule.

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

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

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

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

Tenure of the deposit account	5 years, can be extended by 3 years.
Rate of interest	9.3 per cent per annum
Investment to be in multiples of	Rs. 1000/-
Maximum investment limit	Rs. 15 lakh
Minimum eligible age for investment	60 years (55 years for those who have retired on superannuation or under a voluntary or special voluntary scheme).

Premature closure/withdrawal facility	Permitted after one year of opening the account but with penalty.
Modes of holding	Accounts can be held both in single and joint holding modes. Joint holding is allowed only with spouse.

**NBFC**

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

**Difference between BANK & NBFC:**

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

- i. NBFC cannot accept demand deposits;
- ii. NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself;
- iii. 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:

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

**Deposits in NBFC:**

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

### Brief about RNBC

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

## ATM

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

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

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

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

### Q.3 What is Personal Identification Number (PIN)?

Ans. PIN is the numeric password which is separately mailed / handed over to the customer by the bank while issuing the card. Most banks require the customers to change the PIN on the first use. Customer should not disclose PIN to anybody, including to bank officials. Customers should change the PIN at regular intervals.

### Q.4. Is the customer charged for ATM transactions?

Ans. With effect from November 01, 2014, Savings bank account holders can do a **minimum of three transactions** (including both financial and non-financial transactions) free of charge in a month at other bank ATMs in case of ATMs located **in six metro locations**, viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad. At other locations, the savings bank account holders can transact a **minimum of five transactions** (including both financial and non-financial transactions) free of charge in a month at other bank ATMs. Similarly, **Basic Savings Bank Deposit Account** holders will continue to get five free transactions. Banks on their own can decide to offer more number of transactions free of cost to their customers. In case of charges to be levied on customers, the customer can be charged a maximum of Rs. 20/- per transaction (plus service tax, if any) by his/her bank.

### Q.5 What should a customer take in case of failed ATM transaction at other bank/white label ATMs, when his / her account is debited?

Ans. The customer should file a complaint with the **card issuing bank at the earliest**. This process is applicable even if the transaction was carried out at another bank's/non-bank's ATM. In case of WLAs, the contact

number/toll free numbers are also available for lodging complaints regarding failed transactions at their ATMs.

### Q.6. Is there any time limit for the card issuing banks for recrediting the customers account for a failed ATM/WLA transaction indicated under Q. No. 5?

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

### Q.7. 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.8 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.

## NPA-Non-Performing Asset & SARFAESI

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

### SARFAESI Act and Rules

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

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

- a) Takes possession of the secured assets of the borrower, including transfer by way of lease, assignment or sale, for realizing the secured assets
- b) Takeover of the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured assets,
- c) Appoint any person to manage the secured assets possession of which is taken by 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 is sufficient to pay the secured debt.

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

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

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

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

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

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

### 2. What does the DICGC insure?

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

- (i) Deposits of foreign Governments;
- (ii) Deposits of Central/State Governments;
- (iii) Inter-bank deposits;
- (iv) Deposits of the State Land Development Banks with the State co-operative bank;

- (v) Any amount due on account of any deposit received outside India
- (vi) Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India.

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

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

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

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

## NEFT AND RTGS

### NEFT:

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer.

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

### Limit using NEFT:

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

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

### RTGS:

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

### Limit using RTGS:

The RTGS system is primarily meant for large value transactions. The minimum amount to be remitted through RTGS is

Rs. 2 lakhs. There is no upper ceiling for RTGS transactions.

### RTGS vs NEFT

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

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

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

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

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

### b) EEFC A/c

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

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

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

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

## ACCOUNTS FOR NRI/PIO

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

➤ NRO accounts may be opened / maintained in the form of current, savings, recurring or fixed deposit accounts. Interest rates offered by banks on NRO deposits cannot be higher than those offered by them on comparable domestic rupee deposits.

➤ Account should be denominated in Indian Rupees.

➤ NRI/PIO may remit from the balances held in NRO account an amount not exceeding USD one million per financial year, subject to payment of applicable taxes.

➤ The limit of USD 1 million per financial year includes sale proceeds of immovable properties held by NRIs/PIOs.

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

➤ NRE account may be in the form of savings, current, recurring or fixed deposit accounts.

➤ Account will be maintained in Indian Rupees.

➤ Accrued interest income and balances held in NRE accounts are exempt from Income tax.

➤ Authorised dealers/authorised banks may at their discretion allow for a period of not more than two weeks, overdrawings in NRE savings bank accounts, up to a limit of Rs.50,000.

➤ Loans up to Rs.100 lakh can be extended against security of funds held in NRE Account either to the depositors or third parties.

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

➤ FCNR (B) accounts are only in the form of term deposits of 1 to 5 years

➤ Account can be in any freely convertible currency.

➤ Loans up to Rs.100 lakh can be extended against security of funds held in FCNR (B) deposit either to the depositors or third parties.

➤ The interest rates are stipulated by the Department of Banking Operations and Development, Reserve Bank of India.

## NEGOTIABLE INSTRUMENTS & Cheques

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

### Cheque

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

### Types of Cheque

#### 1. Bearer Cheque or open Cheque

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

#### 2. Order Cheque

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

#### 3. Crossed Cheque

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

#### 4. Ante-Dated Cheque

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

#### 5. Post-Dated Cheque



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

### 6. Stale Cheque

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

### 7. A self cheque

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

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

### Parties of a Cheque:

There are three parties to the cheque

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

## BANKING OMBUDSMAN SCHEME 2006

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

## FINANCIAL INCLUSION

Financial inclusion involves

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

### Some Important initiatives for Financial Inclusion

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

### Lead Bank Scheme

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

### No Frill Account

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

### BSBDA

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

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

### Business Correspondent

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

### Recently on Financial Inclusion

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

## TYPES OF MONEY

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

### Reserve Money (M<sub>0</sub>)

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

**M<sub>1</sub>**=Currency with the public + Demand deposits with the banking system + 'Other' deposits with the RBI

**M<sub>2</sub>**=M<sub>1</sub> + Savings deposits of office savings banks.

**M<sub>3</sub>**=M<sub>1</sub>+ Time deposits with the banking system  
= Net bank credit to the Government + Bank credit to the Commercial sector + Net foreign assets of the banking sector + Government's currency liabilities to the public - Net non-monetary liabilities of the banking sector.

**M<sub>4</sub>**=M<sub>3</sub> +All deposits with post office savings banks (excluding National Savings Certificates)

### Note:

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

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

## FINANCIAL MARKET

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

## MONEY MARKET

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

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

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

- a) Call Money Market
- b) Term Money Market
- c) Notice Money Market

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

Some of the Money Market instruments are:

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

### Commercial Papers-

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

### Certificates of Deposit

- a) CDs are negotiable money market instrument issued in demat form or as a Usance Promissory Notes.
- b) CDs issued by banks should not have the maturity less than seven days and not more than one year.

- c) Financial Institutions are allowed to issue CDs for a period between 1 year and up to 3 years.
- d) CDs are like bank term deposits but unlike traditional time deposits these are freely negotiable and are often referred to as Negotiable Certificates of Deposit.
- e) CDs normally give a higher return than Bank term deposit.
- f) All scheduled banks (except RRBs and Co-operative banks) are eligible to issue CDs.
- g) CDs are issued in denominations of Rs. 1 Lac and in the multiples of Rs. 1 Lac thereafter.
- h) Discount/Coupon rate of CD is determined by the issuing bank/FI.
- i) Loans cannot be granted against CDs and Banks/FIs cannot buy back their own CDs before maturity

**Treasury bills**

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

**Cash Management Bills (CMBs)**

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

**Capital Market-**

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

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

Capital Market consists of two main blocks, they are-

- **Primary Market**
- **Secondary Market**

**Primary Market (New Issue Market)-**

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

**Secondary Market-**

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

**Shares/Equities-**

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

**ACRONYMS CORNER-**

- SEBI-** Securities and Exchange Board of India
- IPO-** Initial Public Offerings

**PRIORITY SECTOR LENDING**

**Highlights of PSL**

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

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

**Targets under PSL**

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

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

**Categorization of MSME according to MSME ACT 2006**

**Manufacturing Sector (Goods)**

Enterprises	Investment in plant and machinery
<b>Micro Enterprises</b>	Does not exceed twenty five lakh rupees
<b>Small</b>	More than twenty five lakh rupees but does

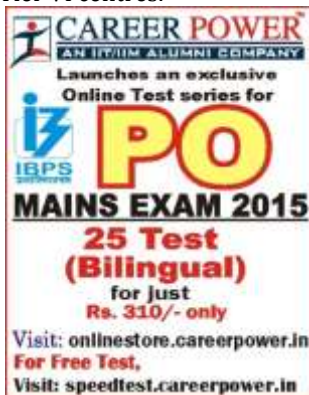
<b>Enterprises</b>	not exceed five crore rupees
<b>Medium Enterprises</b>	More than five crore rupees but does not exceed ten crore rupees

**Service Sector**

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

**Other Targets under PSL**

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



**Monitoring of Priority Sector Lending targets**

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

**Non-achievement of Priority Sector targets**

Scheduled Commercial Banks having any shortfall in lending to priority sector shall be allocated amounts for contribution to the Rural Infrastructure Development Fund (RIDF) established with NABARD and other Funds with NABARD/NHB/SIDBI, as decided by the Reserve Bank from time to time.

The interest rates on banks' contribution to RIDF or any other Funds, tenure of deposits, etc. shall be fixed by Reserve Bank of India from time to time.

**Common guidelines for priority sector loans**

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

**1. Rate of interest**

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

**2. Service charges**

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

**REVERSE MORTGAGE LOAN**

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

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

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

**BASEL-3 NORMS**

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

b) Basel III or Basel 3 released in December, 2010 is the third in the series of Basel Accords. These accords deal with risk management aspects for the banking sector.

c) According to Basel Committee on Banking Supervision "Basel III is a comprehensive set of reform measures, developed by the Basel Committee on Banking Supervision, to strengthen the regulation, supervision and risk management of the banking sector".

d) Basel 3 measures aim to:

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

### Three Pillars of Basel 3

- **Pillar 1: Minimum Regulatory Capital Requirements based on Risk Weighted Assets (RWAs):**  
Maintaining capital calculated through credit, market and operational risk areas (mainly that capital which can absorb risk.)
- **Pillar 2: Supervisory Review Process:**  
Regulating tools and frameworks for dealing with peripheral risks that bank face.
- **Pillar 3: Market Discipline:**  
Increasing the disclosures that banks must provide to increase the transparency of banks

### Important Facts related to BASEL 3

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

## BANKING ABBREVIATIONS

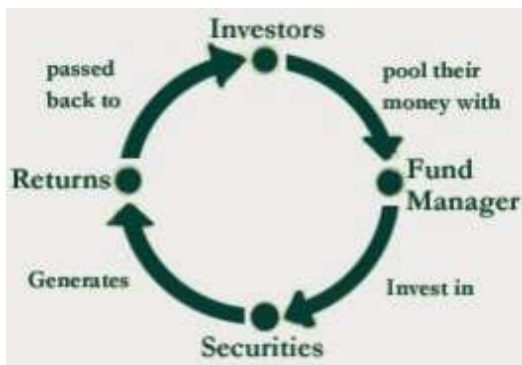
1. **PSBs:** PUBLIC SECTOR BANKS
2. **SNBCs:** SCHEDULE NON COMMERCIAL BANKS
3. **SENSEX:** SENSITIVE INDEX OF STOCK EXCHANGE
4. **GNP:** GROSS NATIONAL PRODUCT
5. **KYC:** KNOW YOUR CUSTOMER
6. **RTGS:** REAL TIME GROSS SETTLEMENT
7. **NEFT:** NATIONAL ELECTRONIC MONEY TRANSFER
8. **EFT:** ELECTRONIC FUND TRANSFER
9. **CBS:** CORE BANKING SOLUTIONS
10. **LIBOR:** LONDON INTERBANK OFFERED RATE
11. **MIBOR:** MUMBAI INTERBANK OFFERED RATE
12. **MIBID:** MUMBAI INTERBANK BID RATE
13. **SARFAESI:** SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST
14. **CAMELS:** CAPITAL ADEQUACY RATIO, ASSET QUALITY, MANAGEMENT OF EFFECTIVENESS, EARNING OF PROFITABILITY, LIQUIDITY, SYSTEM AND CONTROLS

15. **CAR:** CAPITAL ADEQUACY RATIO
16. **FIIs:** FOREIGN INSTITUTIONAL INVESTMENTS
17. **FDI:** FOREIGN DIRECT INVESTMENT
18. **IPO:** INITIAL PUBLIC OFFERING
19. **MICR:** MAGNETIC INK CHARACTER READER
20. **BIRD:** BANKERS INSTITUTE OF RURAL DEVELOPMENT
21. **IBA:** INDIAN BANK ASSOCIATION
22. **BPLR:** BENCHMARK PRIME LENDING RATE
23. **ICICI:** INDUSTRIAL CREDIT AND INVESTMENT CORPORATION OF INDIA
24. **HDFC:** HOUSING DEVELOPMENT FINANCE CORPORATION
25. **SWOT:** STRENGTH, WEAKNESSES, OPPORTUNITIES AND THREATS
26. **SWIFT:** SOCIETY FOR WORLDWIDE INTERBANK FINANCIAL TELECOMMUNICATION
27. **FERA:** FOREIGN EXCHANGE REGULATORY ACT
28. **FEMA:** FOREIGN EXCHANGE MANAGEMENT ACT
29. **CASA:** CURRENT AND SAVING ACCOUNT
30. **NDTL:** NET DEMAND AND TIME LIABILITIES
31. **NASDAQ:** NATIONAL ASSOCIATION FOR SECURITIES DEALERS AUTOMATED QUOTATIONS
32. **CRISIL:** CREDIT RATING AND INVESTMENT SERVICES INDIA LIMITED
33. **CIBIL:** CREDIT INFORMATION BUREAU OF INDIA LIMITED
34. **NAV:** NET ASSET VALUE
35. **ICRA:** INDIAN CREDIT RATING AGENCY
36. **CARE:** CREDIT ANALYSIS AND RESEARCH LIMITED
37. **WMAs:** WAYS AND MEANS ADVANCES
38. **ALM:** ASSET LIABILITY MANAGEMENT
39. **INFINET** INDIAN FINANCIAL NETWORK
40. **OLTAS -** On-line Tax Accounting System (OLTAS) for Direct Taxes
41. **TIN -** Tax Information Network (TIN)
42. **IMPS -** Interbank Mobile Payment Service (IMPS) or Immediate Payment Service
43. **CDR-** Corporate Debt Restructuring
44. **CAD-** Capital Account Deficit
45. **REITs:** Real Estate Investment Trusts
46. **InvITs:** Infrastructure Investment Trusts
47. **ALM-** Asset Liability Management
48. **ASBA:** Application Supported by Blocked Amount
49. **CBS:** Core Banking Solution
50. **PIN:** Personal Identification Number
51. **CCEA -** Cabinet Committee on Economic Affairs
52. **CECA -** Comprehensive Economic Cooperation Agreement
53. **CEPA -** Comprehensive Economic Partnership Agreement
54. **DTAA -** Double Taxation Avoidance Agreement
55. **ECBs -** External Commercial Borrowings
56. **EFSF -** European Financial Stability Facility
57. **FINO-** Financial Inclusion Network Operation
58. **FIPB -** Foreign Investment Promotion board
59. **FSLRC -** Financial Sector Legislative Reforms Commission
60. **CRAR:** Capital to Risk-weighted Assets Ratio
61. **LCR:** Liquidity Coverage Ratio
62. **TARC -** Tax Administration Reform Commission
63. **GIRO -** Government Internal Revenue Order
64. **FRBMA:** Fiscal Responsibility and Budget Management Act

65. **AMFI**- Association of Mutual Fund in India.
66. **TIEA** – Tax Information exchange Agreement
67. **GAAR** - General anti avoidance rule
68. **GSLV** - Geo-Synchronous Launch Vehicle
69. **PPP** – Public Private Partnership & Purchasing Power parity
70. **PSLV** – Polar Satellite Launch vehicle
71. **TAPI** - Turkmenistan-Afghanistan-Pakistan-India.
72. **QFI** -Qualified Foreign Investors
73. **AD**-Authorized Dealer.
74. **ASSOCHAM**-Associated Chambers of Commerce and Industry of India.
75. **BCSBI**-Banking Codes and Standards Board of India.
76. **BIS**-Bank for International Settlements.
77. **CDS**-Credit Default Swap.
78. **CEPA**-Comprehensive Economic Partnership Management.
79. **FIMMDA**-Fixed Income Money MARKETS and Derivatives Association.
80. **FPI**-Foreign Portfolio Investment.
81. **IBRD**-International Bank For Reconstruction And Development.
82. **UIDAI**-Unique Identification Authority of India.

## MUTUAL FUNDS:

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



## IMPORTANT BANKING TERMS

- **Base Rate**:-The Base Rate is the minimum interest rate of a Bank below which it cannot lend, except for DRI advances, loans to bank's own employees and loan to banks' depositors against their own deposits. (i.e. cases allowed by RBI).

- **Bridge Loan**:-A loan made by a bank for a short period to make up for a temporary shortage of cash. Bridge loan covers this period between the buying the new and disposing of the old one.
- **Credit Authorization Scheme**:-Credit Authorization Scheme was introduced in November, 1965 when P C Bhattacharya was the chairman of RBI. Under this instrument of credit regulation RBI as per the guideline authorizes the banks to advance loans to desired sectors
- **Open Market Operations**:-An open market operation is an instrument of monetary policy which involves buying or selling of government securities from or to the public and banks.
- **Moral Suasion**:-Moral Suasion is just as a request by the RBI to the commercial banks to take so and so action and measures in so and so trend of the economy. RBI may request commercial banks not to give loans for unproductive purpose which does not add to economic growth but increases inflation.
- **Special Drawing Rights (SDRs)**:-It is a reserve asset (known as 'Paper Gold') created within the framework of the International Monetary Fund in an attempt to increase international liquidity, and now forming a part of countries official forex reserves along with gold, reserve positions in the IMF and convertible foreign currencies.

- **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.
- **Endorsement**: When a Negotiable Instrument contains, on the back of the instrument an endorsement, signed by the holder or payee of an order instrument, transferring the title to the other person, it is called endorsement.
- **Merchant Banking** : When a bank provides to a customer various types of financial services like accepting bills arising out of trade, arranging and providing underwriting, new issues, providing advice, information or assistance on starting new business, acquisitions, mergers and foreign exchange.
- **Money Laundering** The process of creating the appearance that large amounts of money obtained from serious crimes, such as drug trafficking or terrorist activity, originated from a legitimate source.
- **Mortgage**: Transfer of an interest in specific immovable property for the purpose of offering a security for taking a loan or advance from another. It may be existing or future debt or performance of an agreement which may create monetary obligation for the transferor (mortgagor).
- **GAAR**: The full form of GAAR is : General Anti-Avoidance Rules. Tax Avoidance is an area of concern across the world. The rules are framed in different countries to minimize such avoidance of tax. It is a set of general rules enacted so as to check the tax avoidance.

- **BPLR:** In banking parlance, the BPLR means the Benchmark Prime Lending Rate. However, with the introduction of Base Rate (explained below), BPLR has now lost its importance and is made applicable normally only on the loans which have been sanctioned before the introduction of Base Rate (i.e. July 2010).
- **Prime Lending Rate (PLR):** The rate at which banks lend to their best (prime) customers. It is usually less than normal interest rate.
- **Wholesale Banking:** Wholesale banking is different from Retail Banking as its focus is on providing for financial needs of industry and institutional clients.
- **Capital Adequacy Ratio (CAR):-** Capital adequacy ratio measures the amount of a bank's capital expressed as a percentage of its credit exposure. Globally, the capital adequacy ratio has been developed to ensure banks can absorb a reasonable level of losses before becoming insolvent. Indian banks are expected to maintain a minimum capital adequacy ratio of 9 per cent (Rs 9 as capital for every Rs 100 in loan or asset)
- **Asset – Liability Mismatch:-** In finance, an assets liabilities asset–liability mismatch occurs when the financial terms of an institution's and do not correspond.

all of a country's international transactions: the balance of payments surplus.

#### 6) What is NOSTRO Account?

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

#### 7) What is VOSTRO Account?

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

#### 8) What is IMPS?

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

#### 9) What is BCBS?

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

#### 10) What is LIBOR?

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

#### 11) What is STRIPS?

Separate Trading for Registered Interest & Principal Securities.

#### 12) What is KYC?

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

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

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

CASA stands for Current Account Savings Account. The CASA ratio shows how much deposit a bank has in the form of current and saving account deposits in the total deposit. A higher CASA ratio means better operating efficiency of the bank because on current account there is no interest payable whereas on savings account a tiny 3.5% interest is payable by the bank. CASA ratio shows how much of the deposit of the bank comes from the current and savings deposit.

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

CBS stands for CORE banking solutions under which the branches of the banks are interconnected with each other

## IMPORTANT BANKING CONCEPTS

### 1) What is Asset Management Companies?

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

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

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

### 3) What is Bancassurance?

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

### 4) What is Balance of Trade?

The value of a country's exports minus the value of its imports. Unless specified as the balance of merchandise trade, it normally incorporates trade in services, including earnings (interest, dividends, etc.) on financial assets.

### 5) What is Balance of Payments?

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

through intra net with a central database server. Now, with this facility, a person having an account in a certain branch of the bank can operate from any other branch of the same bank. He need not visit the same branch to operate his account. The CORE word in CBS stands for Centralized Online Realtime Exchange.

**Q15) What is Inflation?**

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

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

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

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

Ans. Following are the effect of inflation:-

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

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

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

**Q19) What do you mean by narrow banking?**

It is the system of banking under which the bank accepts deposits from the public and places the funds accepted in 100 percent risk free assets with maturity matching for its liabilities. The bank takes no risk of lending at all.



**IMPORTANT CODES USED IN BANKING**

**[1] IFSC (Indian Financial System Code):**

Indian Financial System Code is an alpha-numeric code that uniquely identifies a bank-branch participating in the NEFT system. This is an 11 digit code with the first 4 alpha characters

representing the bank, The 5th character is 0 (zero).and the last 6 characters representing the bank branch.

For ex: PNB0014976 :

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

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

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

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

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

**[3] SWIFT Code :-**

Society for Worldwide Interbank financial tele-communication

India was 74th Nation to join SWIFT Network.

SWIFT Code is a standard format of bank Identifier code. This code is used particularly in International transfer of money between banks.

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

SWIFT Code consist 8 or 11 character when code is 8 digit, It is referred to primary office

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

**Headquarters of NATIONALIZED BANKS**

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

**Tagliness of Banks**

- 1. State Bank of India (Group) :-



Pure banking nothing else ; With you all the way; The Nation banks on us; A Bank to the common man; A banker to every Indian.

2. IDBI Bank:- Banking for All; Aao Sochein Bada.
3. Bank of Baroda:- India's international bank.
4. United Bank of India:- The Bank that begins with U.
5. Punjab National Bank :- A Name you can Bank Upon
6. Allahabad Bank :- A tradition of trust.
7. Yes Bank:- Experience our expertise.
8. Axis Bank :- Badhti ka nam zindagi.
9. Citi Bank :- Let's get it done.
10. Standard Chartered Bank - Your Right Partner.
11. Andhra Bank :- Where India Banks
12. Bank of India:- Relationships beyond banking.
13. Bank of Rajasthan:- Together we Prosper
14. Bank of Maharashtra:- One family one bank.
15. Canara Bank:- Together We Can ; It's easy to change for those who you love
16. Central Bank of India:- Build A Better Life Around Us; Central to you since 1911.
17. Corporation Bank:- Prosperity for All.
18. Dena Bank :- Trusted Family Bank.
19. Andhra Bank:- Much more to do; With You in focus.
20. Allahabad Bank :- A tradition of trust
21. DBS Bank :- Living, Breathing Asia
22. American Express Bank:- Do more
23. Indian Bank :- Your tech friendly bank.
24. HSBC Bank - The World's local bank.
25. HDFC Bank :- We Understand Your World.
26. Indian Bank :- Taking Banking Technology to Common Man; Your Tech-friendly bank.
27. Royal Bank of Scotland :- Make it happen.
28. JPMorgan Chase Bank :- The right relationship is everything
29. Indian Overseas Bank :- Good people to grow with.
30. ICICI Bank - Khayaal Apka; Hum hai na.
31. Federal Bank :- Your Perfect Banking Partner
32. Oriental Bank of Commerce (OBC) :- Where every individual is committed.
33. Syndicate Bank :- Your faithful & friendly financial partner
34. UCO Bank :- Honours Your Trust.
35. Bhartiya Mahila Bank :- Empowering Women.
36. BNP Paribas :- The bank for a changing world.
37. Barclays Bank :-Fluent in finance.
38. South Indian Bank :- Experience Next Generation Banking
39. Union Bank of India :- Good People to Bank with.
40. The Economic Times :- Knowledge is Power
41. Deutsche Bank - A passion to perform
42. Vijaya Bank :- A Friend You can Bank Upon.
43. J & K Bank :- Serving to Empower.
44. Karur Vysya Bank :- Smart way to Bank.
45. Punjab and Sindh Bank :- Where series is a way of life
46. Scotia Bank :- You're richer than you think.
47. Syndicate Bank :- Your Faithful And Friendly Financial Partner
48. Lakshmi Vilas Bank :- The Changing Face of Prosperity.
49. IndusInd Bank - We Care... Dil Se; We Make You Feel Richer.
50. State Bank of Mysore :- Working for a better tomorrow.
51. State Bank of Patiala :- Blending Modernity with Tradition.

52. State Bank of Travancore :- A Long Tradition of Trust.
53. State Bank of Hyderabad :- You can always bank on us.

## FINANCIAL REGULATORS

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

## TYPES OF BANKING

- **Para banking-** When Bank provides banking services except the general banking facility.
- **Narrow Banking-** When banks invest its money in government securities instead investing in market to avoid risk.
- **Offshore Banking-** Bank which accept currency of all countries.
- **Green banking-** Promoting environmental-friendly practices and reducing your carbon footprint from your banking activities.
- **Retail Banking-** Retail banking refers to the division of a bank that deals directly with retail customers. Also known as consumer banking or personal banking, retail banking is the visible face of banking to the general public.
- **Wholesale banking-** Wholesale banking is the provision of services by banks to organisations such as Mortgage Brokers, large corporate clients, mid-sized companies, real estate developers and investors, international trade finance businesses, institutional customers (such as pension funds and government entities/agencies), and services offered to other banks or other financial institutions.

## FINANCIAL INSTITUTIONS

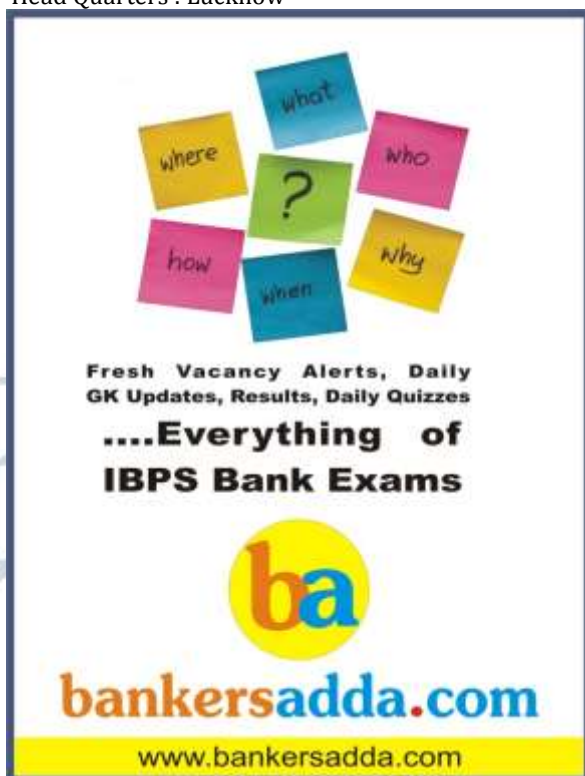
### National Bank for Agriculture and Rural Development (NABARD) :

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

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

#### Small Industries Development Bank of India (SIDBI)

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



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

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

#### REGIONAL RURAL BANK (RRB):

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

- Share Holder Contribution In %: Government Of India 50% Sponsor Bank 35% State Government 15% Total 100%.

#### EXIM BANK:

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

#### NATIONAL HOUSING BANK(NHB):

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

#### ECGC

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



Dear Readers,

This section of the capsule contains, what we call, The Static Part. In the very recent example RRB, we have seen that IBPS is slowly shifting towards static portion. So we have decided to provide you some static part (that may come in exam) that will help you gain some advantage. This is all about getting an edge in the exam. Everyone will be having the same capsule but only few will be reading the whole capsule.



Presents

## STATIC AWARENESS CAPSULE

### Agricultural Seasons in India:

#### 1. The Kharif Season:

- Crops are sown at the beginning of south-west monsoon and harvested at the end of the south-west monsoon.
- Sowing Season: May to July.
- Harvesting Season : September to October.
- Important Crops: Jowar, Bajra, Rice, Maize, Cotton, Groundnut, Jute, Hemp, Tobacco etc.

#### 2. The Rabi Season:

- Crops need cool climate during growth period but warm climate during the germination of seed and maturation.
- Sowing Season: October to December
- Harvesting Season: February to April Important
- Crops: Wheat, Barley, Gram, Linseed, Mustard, Masoor & Peas.

#### 3. The Zaid Season:

- The crops grown on irrigated lands which do not have to wait for monsoons, in the short duration between Rabi and Kharif crop season, mainly from March to June, are called **Zaid crops** (also written as **Zayad crops**).
- These crops are grown mainly in the summer season during a period called the "Zayad crop season." The main produce are seasonal fruits and vegetables.
- Crops: Cucumber, Musk melon, Watermelon, Bitter gourd etc.

- Evergreen Revolution - Overall development of Agriculture.

**National Film Awards:**

- **Best Actor** : Sanchari Vijay for Nanu Avanalla Avalu
- **Best Actress** : Kangna Ranaut for Queen
- **Best Director** : Srijit Mukherji
- **Best Feature Film** : Court (Directed by: Chaitanya Tamhane)
- **Best Feature Film in Hindi** : Queen (Directed by: Vikas Bahl)
- **Dada Saheb Phalke Award**: Shashi Kapoor
- **Best Popular Film Providing Wholesome Entertainment**: Mary Kom ( Directed by : Omung Kumar) Hindi

**Winners of Oscars 2015:**

- **Best Picture**: Birdman (Directed by:Alejandro González Iñárritu)
- **Best Actress in a Leading Role** :Julianne Moore (for Still Alice *directed by Richard Glatzer*)
- **Best Actor in a Leading Role** :Eddie Redmayne for The Theory of Everything (by James Marsh)
- **Best Director** :Alejandro Gonzalez Inarritu (for Birdman)
- **Best Foreign Film**:Ida (by Pawel Pawlikowski)

**International Terrorism Group:**

**1. BOKO HARAM**

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

**1. ISIS**

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

**2. TEHRIK-I-TALIBAN:**

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

**4. HEZBOLLAH:**

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

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

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

**Major Producers of the Crops in India**

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

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

- Black Revolution - Petroleum Production
- Blue Revolution - Fish Production
- Brown Revolution - Leather/non conventional (India)/Cocoa production
- Golden Fiber Revolution - Jute Production
- Golden Revolution - Fruits/Overall Horticulture development/Honey Production
- Green Revolution - Food grains
- Grey Revolution - Fertilizer
- Pink Revolution - Onion production/Pharmaceutical (India)/ Prawn production
- Red Revolution - Meat & Tomato Production
- Round Revolution - Potato
- Silver Fiber Revolution - Cotton
- Silver Revolution - Egg/Poultry Production
- White Revolution (In India: Operation Flood) - Milk/Dairy production
- Yellow Revolution - Oil Seeds production

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

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

10.	<b>Assam</b> CM: Tarun Gogoi 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>	<ul style="list-style-type: none"> <li>➤ Bongaigaon Thermal Power Plant</li> </ul>
11.	<b>Goa</b> CM: Laxmikant Parsekar Governor: Mridula Sinha Capital: Panaji	<ul style="list-style-type: none"> <li>➤ Bhagwan Mahavir (Mollem) National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Bondla WLS</li> <li>➤ Madei WLS</li> <li>➤ Bhagwan Mahavir (Mollem) WLS</li> <li>➤ Netravali WLS</li> </ul>	-
12.	<b>Gujarat</b> 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>➤ Kachchh Desert WLS</li> <li>➤ Mitiyala WLS</li> <li>➤ Porbandar Lake WLS</li> <li>➤ Rampara Vidi WLS</li> <li>➤ Ratanmahal WLS</li> <li>➤ Shoolpaneswar (Dhumkhal) WLS</li> <li>➤ Thol Lake WLS</li> <li>➤ Wild Ass WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Mundra Thermal Power Station</li> <li>➤ Ukai Thermal Power Station</li> <li>➤ Akrimota Thermal Power Station</li> </ul>
13.	<b>Karnataka</b> 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: Oommen Chandy 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>➤ Narsigharh 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>➤ Vindhychal 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>➤ Pench National Park</li> </ul>	<ul style="list-style-type: none"> <li>➤ Aner Dam WLS</li> <li>➤ Bhamragarh WLS</li> <li>➤ Bhimashankar WLS</li> <li>➤ Great Indian Bustard WLS</li> <li>➤ Jaikwadi WLS</li> <li>➤ Koyana WLS</li> <li>➤ Nagzira WLS</li> <li>➤ Painganga WLS</li> <li>➤ Radhanagari WLS</li> <li>➤ 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>➤ Nongkhylllem 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>	Dikhu Hydro Electric Power Plant
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>➤ 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>➤ Bandh Baratha WLS</li> <li>➤ Darrah WLS</li> <li>➤ Jawahar Sagar WLS</li> <li>➤ Kailadevi WLS</li> <li>➤ Mount Abu WLS</li> <li>➤ Ramsagar WLS</li> <li>➤ Sariska WLS</li> <li>➤ Sawai Man Singh WLS</li> <li>➤ Shergarh WLS</li> <li>➤ Sitamata WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Chhabra Thermal Power Station</li> <li>➤ Suratgarh Power Station</li> </ul>
23.	<b>Sikkim</b> 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</li> </ul>	<ul style="list-style-type: none"> <li>➤ Indira Gandhi (Annamalai) WLS</li> <li>➤ Kalakad WLS</li> <li>➤ Karaivetti WLS</li> </ul>	<ul style="list-style-type: none"> <li>➤ Kudankulam Nuclear Power Plant</li> <li>➤ Neyveli Thermal</li> <li>➤ Tuticorin Thermal Power</li> </ul>

		(Annamalai) National Park ➤ Guindy National Park ➤ Gulf of Mannar Marine National Park	➤ Karikili WLS ➤ Mudumalai WLS ➤ Pulicat Lake WLS ➤ Vaduvloor WLS ➤ Vedanthangal WLS ➤ Vettangudi WLS	Station
25.	<b>Tripura</b> CM: Manik Sarkar Governor: Tathagata Roy Capital: Agartala	➤ Bison( Rajbari ) National Park ➤ Clouded Leopard National Park	➤ Gumti WLS ➤ Rowa WLS ➤ Sepahijala WLS ➤ Trishna WLS	➤ Palatana Thermal Power Plant
26.	<b>UK</b> CM: Harish Rawat Governor: K.K. Paul Capital: Dehradun	➤ Gangotri National Park ➤ Jim Corbett National Park  ➤ Valley of Flowers National Park	➤ Askot Musk Deer WLS ➤ Binsar WLS ➤ Govind Pashu Vihar WLS ➤ Kedarnath WLS ➤ Sonanadi WLS	➤ Chibro Power Plant ➤ Khodri Power Plant ➤ Chilla Power Plant
27.	<b>WB</b> CM: Mamata Banerjee Governor: Keshari Nath Tripathi Capital: Kolkata	➤ Buxa National Park ➤ Neora Valley National Park ➤ Singalila National Park ➤ Sundarbans National Park	➤ Ballavpur WLS ➤ Chintamani Kar Bird Sanctuary ➤ Haliday Island WLS ➤ Lothian Island WLS ➤ Mahananda WLS	➤ Mejia Thermal Power Station ➤ Farakka Super Thermal Power Station ➤ Kolaghat Thermal Power Station ➤ Bakreshwar Thermal Power Station ➤ Durgapur Steel Thermal Power Station

#### Dams in India:

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

#### Folk dances in India

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

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

#### Classical dances in India

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

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

1. Durand Line: Pakistan and Afghanistan
2. Mc. Mohan Line: India(Arunachal Pradesh Region) and China
3. Radcliff Line: India and Pakistan
4. Line of Control :It divides Kashmir between India and Pakistan.
5. Hidden berg Line: Germany and Poland
6. Maginot Line: France and Germany
7. Older Neisse Line: Germany and Poland
8. Mannerheim Line :Russia and Finland border.
9. Siegfried Line : Germany and France.
10. 17th Parallel: North Vietnam and South Vietnam
11. 24th Parallel : India and Pakistan.
12. 26th Parallel : Australia & South Africa
13. 38th Parallel: North Korea and South Korea
14. 49th Parallel: Canada and USA

#### Stock Exchanges and their Index:



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

- Slogan - Our census, Our Future
- India's 1st Census - 1872
- 2011 Census is - 15th Census
- Total Population - 1,21,01,93,422
- India's Rank in population - 2nd with 17.5% (1st China with 19%)
- Most Populous State - Uttar Pradesh
- Least Populous State - Sikkim
- Most Literate State - Kerala (93.9%)
- Least Literate State - Bihar (63.82%)
- National Sex Ratio - Female : Male (940 : 1000)
- Highest Sex Ratio (State) - Kerala (1084 : 1000)
- Lowest Sex Ratio (State) - Haryana
- Highest Sex Ratio (UT) - Puducherry
- Least Sex Ratio (UT) - Damn & Dayyu (61 : 1000)
- Literacy of Male - 82.14%
- Literacy of Female - 65.46%
- Population Growth Rate - 17.64%
- Highest fertility Rate - Meghalaya
- Most literate union territory - Lakshadweep (92.2%)
- Least literate Union Territory - Dadra Nagar & Haweli
- Most Literate District - Serechhip (Mizoram)
- Least Literate District - Dadra Naga & Haveli
- Highest Density of Population - Bihar (1102 sq.km)
- Lowest Density of Population - Arunachal Pradesh (17)
- Total number of districts - 640
- Highest Populous District - Thane (Mumbai)
- 100% Literacy District - Palakkad (Kerala)
- 100% Banking State - Kerala
- 100% Banking District - Palakkad (Kerala)
- Density of Population in India - 382 sq. km
- Increase in population (during 2001-2011) - 181 million

#### Some Food Festivals Around the World

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

#### 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) Percentage 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**

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

- **M visa** Electronic Card-less Transactions For Pockets App- Launched By ICICI Bank
- **LIME**-Axis Bank Launches, India's First Mobile App Integrating Wallet, Shopping, Payments And Banking
- **Indpay** Mobile App -Launched By Indian Bank.
- First Home Grown INDEX "COMPOSITE INDEX" – SBI
- India's First" Transparent Credit Card "In Association With American Express – ICICI
- India's First Credit Card Exclusively For GOLF LOVERS – RBL Bank
- Instant Money Transfer – BOI
- Instant Money Transfer (IMT) – Bank Of India
- Kotak Mahindra Bank Launched Facebook-Based Funds Transfer Platform –"Kaypay"
- Kisan Card – AXIS BANK
- Maha Millionaire", "Maha Lakhpati" – Bank Of Maharashtra
- M-Pesa – ICICI+Vodafone
- M-Wallet – Canara Bank
- State Bank Freedom App – State Bank Of India
- Student Travel Card – ICICI Bank
- I-Mobile App For Windows Phone – ICICI
- Fedbook Selfie App (India's First Mobile App For Bank Account Opening) – Federal Bank
- Digital Banking "POCKET" – ICICI Bank
- Eforex – SBI Bank
- E-KYC – SBI Bank
- EMI ON DEBIT CARD – ICICI BANK
- E-Wallet – IRCTC
- Facebook-Based Funds Transfer Platform "Kaypay" – Kotak Mahindra Bank
- TAB BANKING FACILITY – SBI Bank

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

Awards	Related Fields
<b>Grammy</b>	Music
<b>Pulitzer</b>	Journalism and Literature
<b>Arjun</b>	Sports
<b>Bowelay</b>	Agriculture
<b>Kalinga</b>	Science
<b>Dhanwantri</b>	Medical Science
<b>Bhatnagar</b>	Science
<b>Nobel Prize</b>	Peace, Literature, Economics, Physics, Chemistry, Medical Science
<b>Abel</b>	Maths
<b>Merlin</b>	Magic
<b>Bharat Ratna</b>	Art, Science, Public Service, Sports
<b>Vyas Samman</b>	Literature
<b>Saraswati Samman</b>	Literature
<b>Man Booker</b>	Literature
<b>Vachspati Samman</b>	Sanskrit Literature
<b>Param Vir Chakra</b>	Military

<b>Ashok Chakra</b>	Civilians
<b>Juliet Curie Award</b>	Peace
<b>Dronacharya Award</b>	Sports Coaches
<b>Sahitya Akademi Award</b>	Literary

**IMPORTANT INDIAN TOWNS ON RIVERS**

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

**Nick Names of Important Indian Places**

Nick Names	City
<b>Golden City</b>	<b>Amritsar</b>
<b>Manchester Of India</b>	<b>Ahmedabad</b>
<b>City Of Seven Islands</b>	<b>Mumbai</b>
<b>Queen Of Arabian Sea</b>	<b>Cochin</b>
<b>Space City</b>	<b>Bangalore</b>
<b>Garden City Of India</b>	<b>Bangalore</b>
<b>Silicon Valley Of India</b>	<b>Bangalore</b>

Electronic City Of India	Bangalore
Pink City	Jaipur
Gateway Of India	Mumbai
Twin City:	Hyderabad, Secunderabad
City Of Festivals	Madurai
Deccan Queen	Pune
City Of Buildings	Kolkata
Dakshin Ganga	Godavari
Old Ganga	Godavari
Egg Bowls Of Asia	Andhra Pradesh
Soya Region	Madhya Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Sorrow Of Bengal	Damodar River
Sorrow Of Bihar	Kosi River
Blue Mountains	Nilgiri
Queen Of The Mountains	Mussoorie (Uttarakhand)
Sacred River	Ganga
Hollywood Of India	Mumbai
City Of Castles	Kolkata
State Of Five Rivers	Punjab
City Of Weavers	Panipat
City Of Lakes	Srinagar
Steel City Of India	Jamshedpur (Called Tatanagar)
City Of Temples	Varanasi
Manchester Of The North	Kanpur
City Of Rallies	New Delhi
Heaven Of India	Jammu & Kashmir
Boston Of India	Ahmedabad
Garden Of Spices Of India	Kerala
Switzerland Of India	Kashmir
Abode Of The God	Prayag(Allahabad)
Pittsburg Of India	Jamshedpur

## List of Cabinet Ministers

- Narendra Modi – Personnel, Public Grievances and Pensions, Department of Atomic Energy, Department of Space, All important policy issues and all other portfolios not allocated to any Minister
- Rajnath Singh – Home Affairs
- Sushma Swaraj – External Affairs, Overseas Indian Affairs
- Arun Jaitley – Finance, Corporate (Additional charge – Affairs Information and Broadcasting)
- Manohar Parrikar – Defence
- M Venkaiah Naidu – Urban Development, Housing, Urban Poverty Alleviation, Parliamentary Affairs
- Nitin Gadkari – Road Transport and Highways, Shipping
- Suresh Prabhu – Railways
- Uma Bharati – Water resources, River Development and Ganga Rejuvenation
- Dr Najma Heptulla – Minority Affairs
- Ramvilas Paswan – Consumer Affairs, Food and Public Distribution
- Kalraj Mishra – Micro, Small and Medium Enterprises
- Maneka Gandhi – Women and Child Development
- Ananthkumar – Chemicals and Fertilizers
- Ravi Shankar Prasad – Communications and Information Technology
- Ashok Gajapathi Raju – Civil Aviation
- Anant Geete – Heavy Industries and Public Enterprises
- Harsimrat Kaur Badal – Food Processing Industries
- Narendra Singh Tomar – Mines, Steel, Labour and Employment
- Jual Oram – Tribal Affairs
- Radha Mohan Singh – Agriculture
- Thaawar Chand Gehlot – Social Justice and Empowerment
- Smriti Irani – Human Resource Development
- JP Nadda – Health and Family Welfare
- Birender Singh – Rural Development, Panchayati Raj, Drinking Water and Sanitation
- DV Sadananda Gowda – Law and Justice
- Dr Harsh Vardhan – Science and Technology Earth Sciences

## Newly Appointed Governor

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

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**Important Organizations:**

1. **United Nation (UN)** – is an intergovernmental organization established on 24 October 1945 to promote international co-operation.  
Headquarter – New York , Head – Ban ki-moon Member - South Sudan new member country . Total– 193 members
2. **WTO (World Trade Org.)** –Kazakhstan new member.  
Headquarter – Geneva, Switzerland, Head - Roberto Azevêdo
3. **World Bank** - The World Bank is a United Nations international financial institution that provides loans to developing countries for capital programs.  
Headquarter - Washington D.C. (United States) President – Jim Yong Kim  
Member - South Sudan new member country. Total– 188 members
4. **IMF** - The International Monetary Fund (IMF) is an international organization that was initiated in 1944 at the Bretton Woods Conference and formally created in 1945 by 29 member countries.  
Headquarter – Washington DC . (United States) President – Christine Lagarde  
Member - South Sudan new member country. Total– 188 members
5. **European Union** – Croatia new member country. Total– 28 member countries.  
Headquarter – Brussels, Belgium  
President of the European Commission: Jean-Claude Juncker
6. **Eurozone** - The growth of the eurozone is an ongoing process within the European Union (EU). All Member states of the European Union, except for Denmark and the United Kingdom are obliged to adopt the euro as their sole currency once they meet the criteria.  
Member – The eurozone currently comprise 19 EU states.  
Note: i). Latvia becomes the 18th Member State to adopt the euro on 1 January 2014.

- ii. Lithuania has been approved for euro adoption on 1 January 2015.
7. **ASEAN** - Association of Southeast Asian Nations is a political and economic organisation of ten countries located in Southeast Asia, which was formed on 8 August 1967.  
Headquarter – Jakarta, Indonesia Member - 10 member countries (India is not the member of ASEAN)
8. **APEC** – Asia – Pacific Economic Cooperation –is a forum for 21 Pacific Rim member economies that seeks to promote free trade and economic cooperation throughout the Asia-Pacific region. It was established in 1989  
Headquarter – Singapore Member – 21
9. **OPEC (Organization of the Petroleum Exporting Countries)** is an international organization and economic cartel whose mission is to coordinate the policies of the oil-producing countries.  
Headquarter – Vienna, Austria , Member - 12 member countries.  
President - Diezani Alison-Madueke
10. **NATO (North Atlantic treaty Organization):** NATO's essential purpose is to safeguard the freedom and security of its members through political and military means.  
Headquarter – Brussels, Belgium Member – 28 Member Countries.
11. **SAARC (South Asian Association of Regional Co-Operation):** is an economic and geopolitical organization of eight countries that are primarily located in South Asia or the Indian subcontinent.  
Headquarter – Kathmandu, Nepal – 8 Member Countries.  
Secretary-General: Arjun Bahadur Thapa.
12. **ICJ (International Court of Justice):** is the primary judicial branch of the United Nations. It is based in the Peace Palace in The Hague, Netherlands. Its main functions are to settle legal disputes submitted to it by states and to provide advisory opinions on legal questions submitted to it by duly authorized international branches, agencies, and the UN General Assembly.  
Headquarter The Hague, Netherlands.

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

IMPORTANT DAYS		
July	August	September
➤ 4 July (first Saturday in July) International Day of Cooperatives	➤ 12 August International Youth Day	➤ 8 September International Literacy Day
➤ 11 July World Population Day	➤ 19 August World Humanitarian Day	➤ 14 September Hindi Divas
		➤ 15 September International Day of

<ul style="list-style-type: none"> <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>➤ 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>➤ 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>
<b>October</b>	<b>November</b>	<b>December</b>
<ul style="list-style-type: none"> <li>➤ 1 October National Voluntary Blood Donation Day</li> <li>➤ 2 October International Day of Non-Violence</li> <li>➤ 5 October World Teachers' Day</li> <li>➤ 5 October World Habitat Day</li> <li>➤ 8 October Air Force Day</li> <li>➤ 9 October World Post Day</li> <li>➤ 10 October World Mental Health Day</li> <li>➤ 10 October National Post Day</li> <li>➤ 16 October World Food Day</li> <li>➤ 17 October International Day for the Eradication of Poverty</li> <li>➤ 20 October World Statistics Day</li> <li>➤ 24 October United Nations Day</li> <li>➤ 31 October Anti-Terrorism Day</li> </ul>	<ul style="list-style-type: none"> <li>➤ 14 November World Diabetes Day</li> <li>➤ 16 November International Day for Tolerance</li> <li>➤ 19 November National Integration Day (Indira Gandhi's Birthday)</li> <li>➤ 19 November World Philosophy Day</li> <li>➤ 20 November Universal Children's Day</li> <li>➤ 20 November National Child Rights Day</li> <li>➤ 21 November World Television Day</li> <li>➤ 26 November Constitution Day</li> </ul>	<ul style="list-style-type: none"> <li>➤ 1 December World AIDS Day</li> <li>➤ 2 December National Pollution Control Day</li> <li>➤ 4 December Naval Day</li> <li>➤ 3 December National Conservation Day</li> <li>➤ 5 December World Soil Day</li> <li>➤ 7 December International Civil Aviation Day</li> <li>➤ 9 December International Anti-Corruption Day</li> <li>➤ 10 December Human Rights Day</li> <li>➤ 14 December National Energy Conservation Day</li> <li>➤ 18 December International Migrants Day</li> <li>➤ 20 December International Human Solidarity Day</li> <li>➤ 24 Dec- National Consumers Rights Day</li> </ul>

#### Other Important Days:

- 12th January- National Youth day (Birthday of Vivekananda).
- 15th January- Army day.
- 24th Jan- National Girl Child Day.
- 25th January- National tourism day/ Voters day
- 30th January- National Martyrs day & World anti Leprosy Day
- 4th Feb- World Cancer Day.
- 28th Feb- National science day
- 8th March- International women day
- 9th March- World Kidney day
- 15th March- World Consumer rights day ,
- 20th March- World Sparrow Day & International Happiness Day.
- 21st March- World Forestry day
- 22nd March- World water day
- 23rd March- World Meteorological day
- 24th March- World T.B. day
- 2 April- World Autism Awareness Day
- 7th April- World Health day
- 21st April- Civil service day
- 22nd April- World Earth day
- 24th April- Panchayat Divas
- 1st May- International Labour day

### Countries & currencies

#### African Countries

Name	Capital	Currency
<b>Algeria</b>	Algiers	Dinar
<b>Angola</b>	Luanda	Kwanza
<b>Cameroon</b>	Yaoundé	CFA franc
<b>Egypt</b>	Cairo	Egyptian pound
<b>Ethiopia</b>	Addis Ababa	Birr
<b>Gambia</b>	Banjul	Gambian dalasi
<b>Ghana</b>	Accra	Ghana cedi
<b>Kenya</b>	Nairobi	Kenyan shilling

<b>Liberia</b>	Monrovia	Liberian dollar
<b>Libya</b>	Tripoli	Dinar
<b>Madagascar</b>	Antananarivo	Malagasy ariary
<b>Mali</b>	Bamako	CFA franc
<b>Mauritius</b>	Port Louis	Mauritian rupee
<b>Morocco</b>	Rabat	Moroccan dirham
<b>Mozambique</b>	Maputo	Mozambican metical
<b>Namibia</b>	Windhoek	Namibian dollar

<b>Nigeria</b>	Abuja	Naira
<b>Rwanda</b>	Kigali	Rwandan franc
<b>Seychelles</b>	Victoria	Seychellois rupee
<b>Sierra Leone</b>	Freetown	Leone
<b>Somalia</b>	Mogadishu	Somali shilling
<b>South Africa</b>	Cape Town	South African rand
<b>South Sudan</b>	Juba	South Sudanese pound
<b>Sudan</b>	Khartoum	Sudanese pound
<b>Tanzania</b>	Dodoma (official)	Tanzanian shilling
<b>Tunisia</b>	Tunis	Tunisian dinar
<b>Uganda</b>	Kampala	Ugandan shilling
<b>Zambia</b>	Lusaka	Zambian kwacha
<b>Zimbabwe</b>	Harare	US dollar

<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

### 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

**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

