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CURRENT AFFAIRS



NATIONAL NEWS

✚ Cabinet clears Citizenship Amendment Bill, Govt gears up for crucial Parliament test

- The Union Cabinet cleared the contentious Citizenship Amendment Bill for Parliament to take over. The Bill is now likely to be tabled in the Lok Sabha for clearance. The Parliament is likely to take up the Citizenship Amendment Bill next week.
- The Citizenship Bill seeks to grant citizenship to all non-Muslim refugees from Pakistan, Bangladesh and Afghanistan if they faced religious persecution in these neighboring countries.

✚ Vice President launches 'Bharatiya Poshan Anthem'

- Vice President M Venkaiah Naidu launched the "Bharatiya Poshan Anthem" which aims at taking the message of making India malnutrition free to all corners of the country.

✚ India to have Defence Cyber Agency in May

- In order to boost its capabilities to tackle threats emanating from hackers India is going to have Defence Cyber Agency (DCA).
- It include a lot of existing capability from the armed forces that will help tackle threats in the cyber domain and will also have the elements of DRDO working in it.

✚ Vice president issued Postage Stamp to commemorate 750th Birth Anniversary of Sri Vedanta Desika

- The Vice President, Shri. M. Venkaiah Naidu released a postage stamp to commemorate the 750th birth anniversary of Sri Vedanta Desikan in New Delhi.
- Sri Vedanta Desikan is one of the most prominent preceptors in the Srivaishnava tradition and one of the most effulgent luminaries to have graced this land.

✚ Apurvi Chandela Becomes World Number One In 10m Air Rifle ISSF Rankings

- Shooter Apurvi Chandela became the world number one in women's 10m Air Rifle category with 1,926 rankings points, according to the latest rankings released by International Shooting Sport Federation (ISSF).
- The shooter, won the gold medal in 10m Air Rifle event in the New Delhi Shooting World Cup earlier this year.
- Anjum Moudgil, who was sixth in the eight-member final, occupies the second spot in world rankings.

✚ Former ISRO chief AS Kiran Kumar conferred France's highest civilian award

- The former chairperson of the Indian Space Research Organisation, was conferred France's highest civilian award – Chevalier of Order of the Legion of Honour – for his contribution to India-France space cooperation.
- The National Order of the Legion of Honour was set up in 1802, and is the highest civilian award given by the French government for outstanding service to the country, regardless of the nationality of the recipient.

✚ Green Number Plates Are Now Mandatory For All Electric Vehicles

- Indian government had earlier proposed a special green-coloured number plate for all electric vehicles in the country. The measures are aimed to attract buyers towards electric vehicles over the coming years
- The Central government has now asked the state transport departments to make it mandatory for all EVs to use the green number plates, irrespective of the year in which they were bought.

✚ **Bajrang Punia bags gold in Ali Aliyev wrestling tournament**

- World number one Bajrang Punia won the gold medal as he defeated Viktor Rassadin in the finals of men's 65kg freestyle in the Ali Aliyev wrestling tournament in Kaspiisk, Russia.
- Bajrang got the better of the local favourite 13-8 in his final bout after being down 0-5 at one stage. The 25-year-old Indian grappler had won a gold medal last week at the Asian Championships in Xi'an, China.

✚ **Serbian Dragan Mihailovic appointed new Indian men's team coach**

- The Volleyball Federation of India appointed Serbian Dragan Mihailovic as head coach of the men's national team in a move linked to the long term goal of Olympic Games qualification.
- The VFI also announced the appointment of Pryemyslaw Gaszyoski and Valadimir Radosevic as the team's physio trainer and physiotherapist respectively.

✚ **Visa appoints Sujatha V Kumar as Head of Marketing for India and South Asia**

- Visa announced the appointment of Sujatha V Kumar as Head of Marketing for India and South Asia. She will be driving overall marketing strategy and execution including consumer, retail and digital marketing initiatives for India and the emerging markets of Sri Lanka, Bangladesh, Nepal and the Maldives.
- Prior to this, Sujatha was with Google as Head - Brand & Reputation, Marketing and Strategy.

✚ **India bans Jamaat-ul-Mujahideen Bangladesh terror outfit**

- The Jamaat-ul-Mujahideen Bangladesh (JMB), which was blamed for the terror attack at a cafe in Dhaka in 2016 in which 22 people including 17 foreigners were killed, has been declared as a banned terrorist organisation by the government. In a notification, the home ministry said the outfit has committed and promoted acts of terrorism and has been engaged in radicalization and recruitment of youths for terrorist activities in India.

✚ **Saurabh Chaudhary wins 10m Air Pistol gold; beats own World record**

- In ISSF shooting World Cup, in Munich Germany, India's Saurabh Chaudhary has won 10m Air Pistol Gold beating his own World Record.
- The 17-year old Chaudhary scored 246.3 bettering his previous best of 245 points that was set in New Delhi World Cup Shooting in February this year.
- Chaudhary has already secured a berth for the Tokyo Olympics. This is India's second Gold in the championship.

✚ **"Amazon India" best place to work in the country:**

- Randstad rates Amazon India as country's most attractive employer brand. Microsoft India emerged as the runner-up.
- As per the study, salary and employee benefits continue to be the top driver, while choosing an employer for the Indian workforce, followed by work-life balance and job security.

✚ **Global Peace Index 2019: India Ranks 141st, Iceland Tops**

- India's rank has slipped five places to 141 among 163 countries on the Global Peace Index 2019, while Iceland remains the most peaceful country and Afghanistan the least peaceful nation, as per the report by Australian think tank Institute for Economics & Peace.
- In South Asia, Bhutan topped the index with 15th rank, followed by Sri Lanka 72, Nepal 76 and Bangladesh 101. The neighboring country Pakistan has been ranked 153rd on the index.

✚ **India will overtake China as world's most populous country: UN report:**

- According to the 26th edition of the United Nations population estimates and projection report, "World Population Prospects 2019" published by the UN's Department of Economic and Social Affairs states that India is going to surpass China as the world's most populous country by 2027.

✚ PM Modi to attend G-20 summit in Japan from June 27-29, says MEA

- Prime Minister Narendra Modi will attend the G-20 summit in Osaka in Japan from June 27 to 29, the Ministry of External Affairs (MEA) said.
- MEA spokesperson Raveesh Kumar announced that former Union minister Suresh Prabhu would be India's Sherpa at the meet.

✚ Centre launches song 'Hawa Aane De' on air pollution

- Song 'Hawa Aane De' launched to spread awareness about Air pollution Union Environment Ministry launched the song 'Hawa Aane De' to spread awareness about Air pollution. The song was launched by Secretary, Ministry of Environment C K Mishra ahead of the World Environment Day on 5th of June.
- This year the theme of Environment Day is Air Pollution.

✚ Indian woman crowned Miss Universe Australia

- India born Priya Serrao has won the Miss Universe Australia title for 2019. India born Priya Serrao, whose family migrated to Australia from Middle East, has won the Miss Universe Australia title for 2019. Serrao edged past 26 other women from across the country in Melbourne on Thursday night to win the title. The 26-year-old will now represent Australia in the Miss Universe competition later this year.

✚ Miss India 2019 winner: Suman Rao

- Suman Rao, Miss India Rajasthan was crowned the winner of Femina Miss India World 2019 during a star-studded grand finale of the beauty pageant, held on June 15, 2019 at the Sardar Vallabhbhai Patel Indoor Stadium in Mumbai.
- Miss India 2019 winner Rao was crowned Miss India World 2019 by her predecessor, Miss India 2018 Anukreethy Vas from Tamil Nadu.



✚ Meeting of Expert Working Group of Paris Pact Initiative to be held in New Delhi

- The Department of Revenue, Ministry of Finance is hosting a Meeting of Expert Working Group on Paris Pact Initiative in New Delhi.
- The meeting focuses on Illicit Financial Flows deriving from the trafficking of Opiates originating in Afghanistan.
- The Meeting is being organised with the support of United Nations Office on Drugs & Crimes. The Meeting will be.

✚ Nirmala Sitharaman Presented First Union Budget On 05th July

- The new Finance Minister Nirmala Sitharaman presented her first Union Budget (for FY20) on 5 July, the government decided on Friday.
- A day before the Union Budget, Sitharaman will table in Parliament the Economic Survey 2018-19 authored by chief economic adviser Krishnamurthy Subramaniam and his team.

✚ Man on a mission to turn Udhana railway station into India's first Green Railway Station

- Viral Sudhirbhai Desai, a young entrepreneur from surat launched an initiative to change Udhana railway station in Gujarat into India's first green and clean railway station like Mumbai's Chhatrapati Shivaji Terminus.
- In order to achieve the mission of 'Clean India-Green India', Desai installed oxygen bomber and over 1700 air purifying plants at the station and also painting has been made by him for environmental protection on the wall of the station.

✚ Binny, India's Only Orangutan Dies In Odisha Zoo

- A 41-year-old orangutan at Odisha's Nandankanan Zoological Park died following a prolonged illness. The great ape was under treatment for the last one year by experts from the College of Veterinary Science and Animal Husbandry OUAT who were under constant advice of the Orangutan experts from UK and Singapore.
- Orangutans are one of the world's three extant species of great apes and are native to Indonesia and Malaysia. Orangutans are currently found only in the rain forests of Borneo and Sumatra.

✚ **‘Swachh Survekshan League 2020’ launched**

- Union Housing and Urban Affairs Minister Hardeep Singh Puri launched the ‘Swachh Survekshan League 2020’ (SS 2020), saying parameters pertaining to wastewater treatment, reuse and fecal sludge management have been given special focus in the survey.

✚ **Rajya Sabha passed the Central Universities (Amendment) Bill, 2019**

- The Rajya Sabha passed the Central Universities (Amendment) Bill, 2019. The Bill aims the establishment of a Central University and Tribal University in Andhra Pradesh.
- The total outlay for the Central University project is Rs 902.07 crore and for Tribal University is Rs 836 crore.
- The Tribal University will offer research facilities in the fields of art, culture and technology to the tribal population.

✚ **Health Ministry to launch a "Jan Jagrukta Abhiyaan" in Delhi**

- Ministry of Health and Family Welfare will launch a Jan Jagrukta Abhiyaan in Delhi to accelerate measures for prevention and control of Vector Borne Diseases like Malaria, Dengue and Chikungunya.
- It will start from 17th to 19th July, 2019 in Delhi through active involvement of people's representatives, officers from Government of India, Government of NCT Delhi, all three Delhi Municipal Corporations, New Delhi Municipal Council, Railways and Cantonment board and other stakeholders to combat malaria, dengue and chikungunya.

✚ **Pakistan to allow 5,000 Sikh pilgrims per day to visit Gurudwara Kartarpur Sahib**

- After the second meeting of officials of India and Pakistan, the Foreign Office (FO) informed that Pakistan would allow 5,000 Sikh pilgrims per day throughout the year to visit Gurudwara Kartarpur Sahib situated in Kartarpur, Narowal District, Pakistan. It was established in 1522 by Sikh faith founder Guru Nanak Dev. The first meeting was held in Atari, India on March 14, 2019.

✚ **President appoints Governors for Chhattisgarh, Andhra Pradesh**

- President Ram Nath Kovind has appointed Anusuiya Uikey as Governor of Chhattisgarh. Biswa Bhusan Harichandan has been named as Governor of Andhra Pradesh.

✚ **12 beaches in India selected for Blue Flag certification**

- The Union Ministry of Environment, Forests and Climate Change (MoEFCC) has selected 12 beaches in India for ‘Blue Flag’ certification. 12 beaches in India selected for Blue Flag certification.
- The 12 beaches : It includes Bhogave (Maharashtra), Shivrajpur (Gujarat), Ghoghla (Diu), Miramar (Goa), Kappad (Kerala), Eden (Puducherry), Kasarkod and Padubidri (Karnataka), Mamallapuram (Tamil Nadu), Golden (Odisha), Rushikonda (Andhra Pradesh) and Radhanagar (Andaman & Nicobar Islands).

✚ **Lok Sabha passed the National Investigation Agency (Amendment) Bill, 2019**

- Lok Sabha passed the National Investigation Agency (Amendment) Bill, 2019. This bill aims to allow NIA to probe terrorist acts against Indians and Indian interests abroad. The Bill seeks to give more power to the National Investigation Agency (NIA).
- Aim: The Bill also aims to create Special Courts for trial of scheduled offences under Acts like Atomic Energy Act (AEA), 1962, and Unlawful Activities Prevention Act (UAPA), 1967.

✚ **Tamil Nadu to get two new districts**

- The total number of districts in the state will be raised to 35. Tenkasi District would be carved out of Tirunelveli and Chengalpet District would be established by splitting Kanchipuram district.
- Tirunelveli and Kanchipuram remain vast in area and splitting them would be beneficial for better administration. Revenue Minister R.B. Udayakumar created a few more districts by splitting bigger revenue units is being considered. A new district with Kumbakonam as its headquarters are announced.

✚ **HRD Ministry launches new UGC Scheme “Paramarsh” For Higher Education**

- Ramesh Pokhriyal ‘Nishank’, Union Minister for Human Resource Development (HRD) launched a Scheme called “Paramarsh” of University Grants Commission (UGC) in New Delhi.
- Aim: This scheme aims at mentoring National Accreditation and Assessment Council (NAAC) accreditation aspirant institutions to develop quality assurance in Higher Education.

✚ "Vivekadeepini" book released by the Vice President of India:

- The Vice President of India, Shri M. Venkaiah Naidu has released the book 'Vivekadeepini' in ten languages.
- It is a concise book of aphorisms that contains glimpses of India's wisdom. The book will be published by Vedanta Bharati. Uttarakhand was named among best performing states in 'Beti Bachao, Beti Padhao' scheme

✚ India's first elephant rehabilitation centre will be set up at Kerala's Kottor:

- India's first elephant rehabilitation centre will be set up by the Kerala State Government in its ecotourism village of Kottor. Rs.105 crore has been allotted to this project which was launched by Chief Minister of Kerala, Pinarayi Vijayan. Kerala's Kottor

✚ WCD implements a Scheme for Women in Difficult Circumstances called "Swadhar Greh"

- The Ministry of Women and Child Development(WCD), Government of India implementing the Swadhar Greh Scheme for the rehabilitation of women in difficult circumstances so that they could lead their life with dignity. Swadhar Greh.
- Support: It envisages providing shelter, food, clothing, and health as well as economic and social security for the women who are deserted and without any social and economic support, victims of domestic violence, family tension, and natural disaster.

✚ Jal Shakti Abhiyan

- Union Jal Shakti Minister has launched a water conservation campaign 'Jal Shakti Abhiyan', with an emphasis on 1592 stressed blocks in 256 districts.
- The campaign will run through citizen participation during the monsoon 1st July-15th September. An additional phase II will run from 1st October-30th November for states receiving the northeast retreating monsoons.

✚ India is the 46th highest risk country in the world: Water Stress Index

- According to the Water Stress Index, formulated by London-based risk analytics firm Verisk Maplecroft, India is the 46th highest risk country in the world. It measured the water consumption rates of households, industries and farm sectors and the available resources in rivers, lakes and streams and plotted the index with projected population growth trends to rank the cities facing the biggest threat to their water resources.

Chennai is the "tip of the iceberg" for India's water stressed cities.

✚ Rajya Sabha passed the IBC amendment Bill

- The Rajya Sabha approved the amendments to the Insolvency and Bankruptcy Code (IBC). Insolvency and Bankruptcy Code (Amendment) Bill, 2019 provides clarity about preference to secured lenders over operational creditors.

✚ Tarun Chaudhary Becomes First Pilot to Accomplish Wingsuit Skydive Jump

- Wing commander Tarun Chaudhary became the first pilot of Indian Armed Forces (IAF) to do a wingsuit jump.
- It was for the first time when wingsuit jump demonstration held before an organised gathering. The jump was a tribute to the heroes of the Kargil.

✚ Parliament passed Muslim Women (Protection of Rights on Marriage) Bill 2019

- On July 30, 2019, Parliament passed the Muslim Women (Protection of Rights on Marriage) Bill 2019. It was passed with 99 votes in favour and 84 opposed against it. The bill criminalizes instant triple talaq among Muslims and attracts a jail term of three years for the husband.

✚ "Pink coaches" introduced for women by the Northeast Frontier Railway zone

- As a new initiative that would enhance the security of women, the Northeast Frontier Railway (NRF) zone has introduced pink colored SLRcoach (second Class - cum- Luggage-cum Guard's Coach) for women. NRF Chief Public Relations Officer (CPRO) Pranav Jyoti announced that these pink coaches will help women passengers to identify their coach during rush hours.
- Railway Police Force (RPF) and ticket checking staff will be deployed by the railway authorities to stabilize the new.



✚ **Samjhauta Express not suspended**

- The Pakistan Railways Minister Sheikh Rashid Ahmed declared a decision that Samjhauta Express services will be permanently stopped on 8th August.
- He also said that the people who had already purchased their tickets can get their money reimbursed from Lahore DS office.

✚ **President signs National Medical Commission Bill into a law**

- President Ram Nath Kovind has signed National Medical Commission Bill which was passed by both houses of Parliament.
- The NMC bill aims at mega reforms in the medical education sector and will replace the nearly 63-year-old Indian Medical Council Act. The bill will ensure probity, quality education and bring down costs of medical education.

✚ **Doordarshan produced a patriotic song "Watan"**

- Union Information and Broadcasting Minister has released a patriotic song "Watan" to mark the occasion of Independence Day, 2019.
- The song is sung by singer Javed Ali, penned by lyricist Alok Shrivastav and musically composed by Dushyant. The patriotic song is produced by Doordarshan.

✚ **Rajya Sabha passes Consumer Protection Bill**

- The Rajya Sabha has passed the Consumer Protection Bill, 2019. The bill will lead to setting up of a Central Consumer Protection Authority to promote, protect and enforce the rights of consumers as a class.
- The Bill seeks to strengthen the rights of consumers and provides a mechanism for redressal of complaints regarding defects in goods and deficiency in services. The bill will replace the Consumer Protection Act, 1986.

✚ **'One Nation, One Ration Card' to be rolled out in India by June 1, 2020**

- "One Nation One Ration Card" scheme to be rolled out in India from June 1, 2020. To implement the scheme successfully, centre has kick started inter state portability of ration card pairing two states each.
- The pairs are made between Telangana-Andhra Pradesh as well as Maharashtra-Gujarat.

✚ **Rotavirus vaccination extended across all states and UTs by September 2019**

- Rotavirus A, the most common species, causes more than 90% Of rotavirus infections in humans. Rotavirus causes 8,72,000 hospitalizations, 32,70,000 outpatient visits and 78,000 deaths annually.
- Rotavirus vaccination: The rotavirus vaccine (RVV) was recommended by an expert committee, National Technical Advisory Group on Immunization (NTAGI), in the Universal Immunization Programme (UIP).

✚ **President Ram Nath Kovind approves J&K Reorganisation Act, 2019**

- Shri Ram Nath Kovind approved the Jammu and Kashmir (J&K) Reorganisation Act, 2019. The Ministry of Law and Justice issued the Gazette Notification.
- The Act seeks to make J&K a Union Territory (UT) with legislature and Ladakh, a UT without legislature. According to the notification by the Home Ministry the 2 new Union territories will come into existence on October 31, 2019.

✚ **PM announced the creation of CDS post**

- The Prime Minister Narendra Modi has announced the creation of post of Chief of Defence Staff (CDS) on 15 August. The rank of CDS will be a first among equals. It will be a fourth four-star officer who will be senior to the three other service chiefs. It is the most significant reform in the defence.
- Chief of Defence Staff (CDS) will act as the single-point advisor to the Government. The CDS officer will be advising the Army, Navy and Airforce on matters related to all the three services. The officer concerned will make the Country's armed forces integrated.

✚ **PV Sindhu and Saina Nehwal retained their top 10 place in the latest Women's singles rankings in badminton**

- In the recently released women's singles ranking by Badminton World Federation, India's star players PV Sindhu and Saina Nehwal have retained 5th spot and 8th spot respectively. The ranking is topped by Japan's Akane Yamaguchi.

✚ **Former SC judge AK Sikri appointed as Ombudsman officer of Indian Federation of Sports Gaming**

- India's first and only Sports Gaming self-regulatory industry body, Indian Federation of Sports Gaming (IFSG) has appointed former Supreme Court(SC) judge, Justice A. K. Sikri, as its ombudsman and Ethics Officer.

✚ **BCCI agreed to come under the jurisdiction of NADA**

- The Indian Sports Secretary, Radheshyam Jhulaniya stated that the Board of Control for Cricket in India(BCCI) has agreed to come under the jurisdiction of the anti-doping watchdog, National Anti Doping Agency (NADA) after years of resisting the move.

✚ **P.V. Sindhu among Forbes 2019 list of worlds highest-paid female athletes**

- India's badminton star P.V. Sindhu is the only athlete from the country to be named among the world's highest-paid female athletes by Forbes, a list topped by tennis great Serena Williams. Sindhu is tied for 13th place in The Highest-Paid Female Athletes 2019 list released by Forbes.

✚ **Amla retires from international cricket**

- South African batsman Hashim Amla has retired from all formats of international cricket. Amla played 124 Tests, 181 ODIs and 44 T20Is between his 15-year-long cricketing career. Scoring more than 18,000 runs, including 55 centuries and 88 other scores in excess of 50.

✚ **Ravi Shastri re-appointed as head coach of Indian men's cricket team**

- Cricket Advisory Committee (CAC) headed by Kapil Dev, former Indian cricketer, unanimously re-appointed Ravi Shastri as the head coach of the Indian men's cricket team for 2 years, ending with the 2021 T20 (Twenty 20) World Cup in India.

✚ **India clinched gold at Under- 12 Asian Tennis Team Championship 2019 in Kazakhstan**

- In the Under- 12 Asian Tennis Team Championship 2019 held in Kazakhstan, India defeated Chinese Taipei by 2-1 in the summit clash and clinched the gold medal.
- Manas Dhamme and Tamil Nadu's Pranav Rethin won their singles matches.

✚ **Aishwarya Pissay creates history by becoming the first indian woman to win FIM Bajas World Cup**

- 23 year old Indian motorsport rider, Aishwarya Pissay from Bengaluru became the first woman from India as well as the first Indian to win the FIM (Fédération Internationale de Motocyclisme) Bajas World cup with a tally of 65 points. The final round of the championship was held at Varpalota, Hungary.

✚ **Sanjay Kapoor awarded Most Inspiring Indian Bollywood Actor in UK**

- Sanjay Kapoor appointed for most of the inspiring Indian Bollywood Actor in UK. The actor has been a part of some of the best films in the past. The actor has been recognised for all the performances he has put together, and in fact, he is also relatively popular. The actor also received an award for his performance.

✚ **Annu Rani Becomes First Indian To Qualify For Women's Javelin Throw Final**

- Annu Rani became the first Indian to qualify for the women's javelin throw final in World Athletics Championships. She did her best attempt of 62.43m which is a National Record.

✚ **Kavitha Gopal becomes first girl student to win President of India Prize**

- Kavitha Gopal has become the first girl student of IIT Madras to be honoured with the President of India Prize. She received the honour and medal from Prime Minister Narendra Modi at the 56th convocation of Indian Institute of Technology Madras.

✚ **Delhi govt first in country to implement Street Vendors Act, says CM Kejriwal**

- Chief Minister Arvind Kejriwal said that Delhi government has become the first government in the country to implement the Street Vendors Act.

✚ **Delhi government gives nod to implement Pradhan Mantri Kisan Samman Nidhi scheme**

- Ahead of assembly polls, the AAP-ruled Delhi government has come on board to implement the ambitious central scheme Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) under which income support of 6,000 is provided to each eligible farmer.

✚ Union Minister of Home Affairs Shri Amit Shah to inaugurate SCO Joint Urban Earthquake Search & Rescue Exercise (SCOJTEX)-2019

- Union Minister of Home Affairs Shri Amit Shah will inaugurate the Shanghai Cooperation Organization Joint Exercise on Urban Earthquake Search & Rescue (SCOJTEX-2019) on 04th November, 2019 at Dr. Ambedkar International Center, New Delhi.
- Union Minister of State for Home Affairs, Shri Nityanand Rai will be the chief guest for closing ceremony scheduled for 07th November, 2019.

✚ PM Modi attended the 16th India-ASEAN summit held at Bangkok

- PM Modi on the sidelines of 353th ASEAN summit and 14th East Asia Summit, met the President of Indonesia H.E. Joko Widodo and the Thailand PM Prayut Chan-o-Cha.
- The leaders discussed the threat to extremism and terrorism and agreed to work closely. The meeting on terrorism is important for India's interests in the Indo-Pacific region. Also, they discussed on trade, investment and connectivity and Indo-Pacific

✚ Finance Minister launches IT initiatives ICEDASH, ATITHI for improved customs clearance

- Finance Minister unveiled two new IT Initiatives - ICEDASH and ATITHI for improved monitoring and pace of customs clearance of imported goods and facilitating arriving international passengers.
- ICEDASH is an Ease of Doing Business monitoring dashboard of the Indian Customs helping the public to see the daily Customs clearance times of import cargo at various ports and airports.

✚ Khadi gets separate unique HS code, export to get a boost

- Khadi has once again come out of its customary veil, marking its presence in the exclusive HS code bracket, issued by the central government on 4th Nov'19 to categorize its products in export.
- In a long-awaited move to make export of Khadi, exclusively categorized from the general league of textile products, the ministry of commerce and industries has allocated separate HS code for this signature fabric of India

✚ CBSE to observe Fitness Week in the second and third week of November as part of Fit India Movement

- In an attempt to promote fitness among school children, the Central Board of Secondary Education (CBSE) will be observing Fitness Week in the second and third week of November as a part of Fit India Movement.
- The prime objective of the initiative is to bring about a behavioural change in school children from spending "Passive Screen Time" to "Active Field Time". As many as 22,000 CBSE schools from all over the country will participate in this first-of-its-kind endeavour.

✚ PM Modi To Visit Brazil On November 13, 14 For BRICS Summit

- Prime Minister Narendra Modi will visit Brazil from November 13-14 to attend the BRICS Summit where deliberations are expected to focus on key areas such as trade, investment and counter-terrorism.
- During the visit, PM Modi will also hold a bilateral meeting with Brazilian President Jair Bolsonaro. The BRICS comprises Brazil, Russia, India, China and South Africa.

✚ Moody's revises India's economic outlook to "negative" from "Stable"

- The American financial service company Moody's has downgraded India's economic outlook to "Negative" from "Stable".
- This downgrade was due to slow growth in the economy. It also predicted that slow growth would be prolonged and would also have debt rises.

✚ Aiming at clean and beautiful beaches, Environment Ministry launches Swachh Nirmal Tat Abhiyaan

- The Ministry of Environment, Forest and Climate Change launched a mass cleanliness drive "Swachh – Nirmal Tat Abhiyaan" to make beaches clean and create awareness amongst the citizens.

✚ Prakash Javadekar gets charge of heavy industries ministry

- The President of India has assigned Union Minister Prakash Javadekar the heavy industries and public

enterprises portfolio after Arvind Sawant, the minister in charge, resigned.

- Javadekar is already in charge of the Ministry of Environment, Forest and Climate Change, and the Ministry of Information and Broadcasting.

✚ **CJI under RTI Act: A rare case where Supreme Court ruled against itself**

- The Supreme Court, in a historic ruling, directed that the office of Chief Justice will now come under the Right to Information Act.
- Earlier the CJI office was kept out of the purview of the RTI act.
- The Supreme Court stated that the CJI office was a public authority and that its secrecy will remain intact during RTI filing.

✚ **Lok Sabha passes Chit Funds (Amendment) Bill, 2019**

- A bill to raise the monetary limits for chit funds by three times and the commission for the person managing the fund to 7 per cent from the current 5 was approved by Lok Sabha.
- The Chit Funds (Amendment) Bill, 2019 also introduces words such as "fraternity fund", "rotating savings" and "credit institution" to make chit funds more respectable.

✚ **Virat Kohli named PETA India's 2019 Person of the Year**

- India captain Virat Kohli was named People for the Ethical Treatment of Animals (PETA) India's Person of the Year for 2019 for his animal advocacy efforts.

✚ **PM Modi unveils statue of Mahatma Gandhi at the CAG office premises in New Delhi**

- Prime Minister Narendra Modi unveiled a statue of Mahatma Gandhi at the Comptroller and Auditor General of India (CAG) office premises on November 21. He also addressed the conclave of Accountants General in Delhi.
- The Prime Minister said, the government wants to move to evidence-backed policy-making by 2022 and the CAG can play a role by becoming a think tank and focusing on big data analysis.

✚ **The National Investigation Agency will host the first "Counter Terrorism Exercise" for QUAD countries**

- The National Investigation Agency will host the first "Counter Terrorism Exercise" between November 21, 2019 and November 22, 2019.
- The CT-TTX, Counter Terrorism Table Top Exercise will exercise the Quad countries namely India, Japan, US and Australia.

✚ **India will host the Shanghai Cooperation Organisation (SCO) Forum of Young Scientists and Innovators in 2020.**

- India will host the Shanghai Cooperation Organisation (SCO) Forum of Young Scientists and Innovators in 2020, a proposal it had mooted in the grouping's meeting on cooperation in the field of science and technology this week.

CONGRATULATIONS TO ALL SBI PO/CLERK 2019 SELECTIONS



STATE NEWS

✚ Odisha Govt launches "MadhuApp" for school children

- Chief Minister of Odisha, Naveen Patnaik launched a smart learning phone application "MadhuApp" for school children. The app named after 'Utkal Gourab' Madhusudan Das, has been developed by the Ganjam district administration in accordance with the 5T initiative of the state government.

✚ Mumbai Central gets first 'Eat Right Station' certification from FSSAI

- The Mumbai Central station of Railways was conferred with the 'Eat Right Station' certification with four stars rating by the Food Safety and Standards Authority of India (FSSAI), as a part of 'Eat Right India' movement launched last year

✚ India's first maritime museum coming up at Lothal in Gujarat

- Underwater or marine archaeology in India is all set to get a boost with the government deciding to establish a National Maritime Heritage Museum at Lothal, a Harappan site on the Saurashtra coast in Gujarat.

✚ Hornbill Festival begins in Nagaland

- The Hornbill Festival was inaugurated on December 01 in Kohima, the capital of Nagaland.
- Nagaland got a state status on 01 December 1963. Nagaland was the 16th state of India. The festival will conclude on 10 December.

✚ Mumbai at topmost risk of cyber attack

- In India, the financial capital Mumbai faces the highest threat from cyberattacks, which makes Maharashtra top the list of Indian states vulnerable to risk.

✚ Naveen Patnaik set for the fifth term as Odisha CM

- Odisha's ruling Biju Janata Dal (BJD) headed by incumbent Chief Minister Naveen Patnaik is all set to form a government for a fifth consecutive term.
- The oath-taking ceremony will be a low key affair as the State is still recovering from the devastation caused by Cyclone Fani, which hit Odisha on May 3.

✚ Madhya Pradesh's Orchha makes it to tentative list of UNESCO World Heritage Sites

- The architectural heritage of Orchha town in Madhya Pradesh which depict peculiar style of the Bundela dynasty have been included in UNESCO's tentative list of world heritage sites following a proposal sent by the Archaeological Survey of India (ASI) to the U.N. body.

✚ Kharga Prahar exercise concluded in Punjab

- A week long exercise between Indian army and Indian Air Force (IAF) – Kharga Prahar concluded in Punjab.
- The exercise was under taken by various units and formation of kharga corps. The key aspects of this exercise is to validate operational aspects and brought out many lessons to the corps.

✚ Lucknow builds its first road from plastic waste:

- The Lucknow Development Authority (LDA) has started using plastic waste to construct roads as a pilot project. This environment-friendly road is being constructed as a trial from Gomti Nagar Police Station to Indian Institute of Management (IIM) Lucknow.

✚ India's first solar cruise vessel will debut in Kerala

- India's first solar-powered ferry in 2016, Kerala is gearing up for the launch of the country's premier solar-powered cruise boat.
- The initiative comes from the State Water Transport Department (SWTD), whose solar ferry Aditya in the Vaikom-Thavanakadavu route proved to be a success. It will be rolled out in Alappuzha in December.

✚ India successfully launched new Technology Demonstrator Missile in Odisha

- India successfully launched new Hypersonic Technology Demonstrator Vehicle (HSTDV) off the coast of Odisha. Defence Research and Development Organisation (DRDO) had carried out the trials from Dr Abdul Kalam Island in the Bay of Bengal. HSTDV will help DRDO to develop technologies for futuristic missions.

WHO award for Rajasthan Health Department.

- The World Health Organization has selected the Rajasthan government's Medical & Health Department for its award this year in recognition of its achievements in the field of tobacco control.
- The department's Additional Chief Secretary, Rohit Kumar Singh, will receive the award at a function to mark World No Tobacco Day in New Delhi.

Kerala tops health rankings: NITI Aayog report

- Kerala has topped in NITI Aayog's Health Index followed by Andhra Pradesh and Maharashtra. Also, Haryana, Rajasthan and Jharkhand showed the maximum improvement of health outcomes from base to reference year.
- The health index has been developed by NITI Aayog, with technical assistance from the World Bank, in consultation with the ministry of health and family welfare.

PS Golay was sworn in as Sikkim Chief Minister

- Sikkim Krantikari Morcha (SKM) president Prem Singh Tamang, popularly known as PS Golay took oath as the Chief Minister of Sikkim.

PepsiCo to build Rs 500 crore food plant in Uttar Pradesh

- PepsiCo India will invest nearly 500 crore to build a food manufacturing plant in Uttar Pradesh. It will invest \$2.1 bn in India by 2022, which is part of the \$5.5 bn it had promised in November 2013.

Mumbai in top 20 most expensive cities in Asia for expatriates

- Mercer has released 25th Annual Cost of Living Survey. The costliest city in the world for the second consecutive year is Hong Kong followed by Tokyo, Singapore and Seoul.
- Mumbai fell 12 spots and was ranked at the 67th position out of 209 cities surveyed. Eight out of the top ten of the world's most expensive cities for expatriates are Asian. The world's least expensive cities for expatriates are Tunis (209), Tashkent (208), and Karachi (207).

The Rahimatpur Police station in Satara tops SMART survey

- The Rahimatpur police station in Satara district in Maharashtra has emerged as the State topper in a survey based on the 'SMART' policing concept.
- 'SMART': Strict and sensitive, modern and mobile, alert and accountable, reliable and responsive, techno-savvy and trained.

Impressive' tortoise discovered in Arunachal Pradesh

- A tortoise considered beautiful enough to be named 'impressed' has been discovered in Arunachal Pradesh.
- This is the first record of the tortoise in India, taking the count to five and the non-marine chelonian count to 29. Chelonian is an order of reptile that includes turtles, terrapins and tortoises.

Maharaja Ranjit Singh honoured on his 180th death anniversary

- A statue of Maharaja Ranjit Singh, the legendary ruler of Punjab, was unveiled at the Lahore Fort on his 180th death anniversary. Around 500 people crossed the Wagah border to attend the unveiling event.

Noida police to issue 'red cards' to men found harassing women

- The Noida Police will issue "red cards" to offenders found harassing women in public places as a warning before initiating criminal proceedings against them if they are caught indulging in the act.
- "The 'red cards' will be handed out to offenders as a warning and if a person who has been previously issued this card is found indulging in such activities again, criminal proceedings will be initiated against that person," a police spokesperson said.

UP CM Yogi Adityanath unveils Lord Ram statue at Ayodhya Shodh Sansthan

- Uttar Pradesh Chief Minister Yogi Adityanath unveiled a 7-foot tall statue of Lord Rama at the Shodh Sansthan museum in Ayodhya. Adityanath will also inaugurate the event to celebrate Mahant Nritya Gopal Das.
- The statue depicts the stage of Ram's life when Sita was kidnapped by Ravan, the demon king. The statue shows Ram alone, without Sita and Laxman.

- ✚ **Punjab to ban online delivery of food without hygiene rating as per FSSAI guidelines**
 - Punjab State government plans to ban online delivery of food without hygiene rating as per the Food Safety and Standards Authority of India (FSSAI) guidelines.
 - The online food companies can take orders from consumers and deliver it after procuring the hygiene rating from the Food Business Operators associated with them.
- ✚ **Bancha, the only village in India to have first solar kitchen**
 - Bancha in Betul district is the first village in India to have zero wooden stoves and almost no use for LPG cylinders with all its 75 houses relying on solar-powered stoves to meet their cooking needs.
 - The project of installing solar power plates, batteries and stoves in all the 74 houses was started in September 2017 and got completed by December 2018
- ✚ **Himachal Pradesh Government makes GPS tracking devices mandatory for trekkers**
 - The Himachal Pradesh government makes mandatory for trekkers to carry a GPS device so that they can be provided all possible help in case of any emergency.
- ✚ **For the First time, India opens water clinic for Elephants in Mathura**
 - India has opened its first specialized hydrotherapy treatment centre for elephants suffering from arthritis, joint pain and foot ailments. It is situated in Mathura, Uttar Pradesh.
- ✚ **India's first Dinosaur Museum inaugurated in Gujarat:**
 - Gujarat Chief Minister Vijay Rupani inaugurated India's first dinosaur museum and fossil park at Raiyoli village near Balasinor town of Mahisagar district.
- ✚ **Mamta Banerjee Unveils Ishwar Chandra Vidyasagar statue:**
 - West Bengal Chief Minister Mamata Banerjee unveiled a bust of Ishwar Chandra Vidyasagar at the Hare School ground.
 - Vidyasagar was a 19th-century social reformer and his bust was vandalised in clashes between BJP and TMC workers at Vidyasagar College on May 14.
- ✚ **Rajasthan government has launched Student Police Cadet (SPC) scheme**
 - The Rajasthan government has launched Student Police Cadet (SPC) scheme, a Police training program, for class 8 and 9 students on July 18. The training aims to curb rising adolescent delinquency and strengthen teenagers mentally and physically. Also, it aims to make the students aware of basic laws and legal procedures.
 - All aspects of public and personal life have been developed for the SPC training.
- ✚ **Kerala Government to set up India's First-ever Elephant Rehabilitation at Rs 105 cr**
 - The Kerala government will set up India's first elephant rehabilitation centre named Kottoor Elephant Rehabilitation Centre at Kottoor, an ecotourism village situated nearly 35 km from Thiruvananthapuram, at an outlay of Rs 105 crore. The phase 1 of the project was inaugurated by the Chief Minister of Kerala Pinarayi Vijayan in June 2019.
- ✚ **First-ever Himalayan States Conclave to be hosted by Uttarakhand on July 28, 2019**
 - The first-ever Himalayan States Conclave will be hosted by Uttarakhand on July 28, 2019 with the main focus on sustainable development of the Indian Himalayan Region. It will be held at Mussoorie. The event will discuss the common issues pertaining to states located in the Himalayan Region like environmental protection, Himalayan culture and economic development. Himalayan States Conclave.
- ✚ **Ambikapur of Surguja district, Chhattisgarh gets India's first 'Garbage Cafe' for Ragpickers**
 - The municipal officials of Chhattisgarh have launched a unique garbage cafe scheme in Ambikapur of Surguja district which has become India's first 'Garbage Cafe' for Ragpickers. The ragpickers and the homeless will collect plastic waste, and in return, the municipal corporation will offer them food. The fund allocated for this scheme is Rs. 5.5 lakh.

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✚ Silicon Valley of India, Bengaluru tops “most digitised cities” list: Razorpay report 2019

- According to the 2nd edition of payments solution company Razorpay Software Pvt Ltd's digital transactions quarterly report, 'The Era of Rising Fintech', Bengaluru got the top position in the list of “most digitised cities” in the April-June 2019 quarter accounting for highest card payments.
- Cities list: Bengaluru is followed by Hyderabad, Mumbai, Pune, and Delhi.

✚ Madhya Pradesh will soon be able to produce its own seeds

- The Madhya Pradesh State Cooperative Seed Federation will produce its own seeds in addition with distribution and marketing of certified and high-quality seeds to farmers. The brand name of seeds to be 'Sah-Beej' produced from next Rabi season.
- Seed societies in the state linked with seed federation will help in the marketing of seeds.

✚ UP has highest number of senior citizens with more than one crore 54 lakh

- Rattan Lal Kataria ,the Minister of State for Social Justice and Empowerment stated that Uttar Pradesh(UP) has highest number of senior citizens with more than one crore 54 lakh followed by Maharashtra with one crore 11 lakh. Totally the country has over 10.38 crore senior citizens.

✚ Chandigarh best performing state in the field of education in the Performance Grading Index 2017-18

- Ministry of Human Resource Development (HRD) informed that in the Performance Grading Index 2017-18, Chandigarh was ranked best among States and Union territories (UTs) in the field of education.
- The Index ranked the states on the basis of 5 parameters including learning outcomes and quality, access, infrastructure and facilities, equity and governance process. 36 States/ UTs were ranked in the Index.

✚ Tamil Nadu to be the first state to manufacture electric cars: Minister

- M C Sampath, minister for industries stated that South Korean multinational automotive manufacturer Hyundai plans to launch its electric car for India and the global market from Chennai facility will help make Tamil Nadu the first state in India to manufacture electric cars. Tamil Nadu to be the first state to manufacture electric cars
- Defence: The state also aims to attract Rs 10,000 crore in the defence sector for five years.

✚ Meghalaya is the first state in India to ensure water conservation

- Meghalaya became the first state in India to ensure water conservation with its State Water Policy. The draft water policy was approved by the State Cabinet in a meeting chaired by Meghalaya Chief Minister Conrad K. Sangma. Meghalaya.
- It will be implemented through active participation of the community by constituting a Water Sanitation Village Council at the village level.

✚ Bonalu festival kicks off in Telangana:

- The annual Bonalu festival kicked off at the Jagadamba temple in historic Golconda Fort, Telangana.
- Bonalu is celebrated every year in the state during the first month of the monsoon season. Bonalu is the "state festival" of Telangana.

✚ Lucknow's iconic Hazratganj Chauraha renamed as Atal Chowk

- Famous 'Hazratganj Chauraha' of Lucknow, Uttar Pradesh has been renamed as 'Atal Chowk' in memory of former Prime Minister of India, Late Atal Bihari Vajpayee on the occasion of his first death anniversary, from August 16, 2019. He was a five-time Member of Parliament (MP) from Lucknow. A memorial named "Atal Smriti Upvan" will also be built on his name.

✚ UP Government to install 251-metre-tall statue of Lord Ram in Ayodhya

- The Uttar Pradesh (UP) government has decided to install a 251-metre-tall statue of Lord Ram at Ayodhya which will become the world's tallest statue surpassing the record held by Sardar Vallabhbhai Patel's Statue of Unity in Gujarat (182-metre).
- A separate unit of "Rajkiya Nirman Nigam" will be set up for the purpose of installation of the statue.

✚ J&K District Administration Udhampur launches helpline “Jeene Do”

- Jammu and Kashmir, District Administration Udhampur has launched a helpline, “Jeene Do”.
- The objective is to improve sex ratio and deal with defaulters of Pre-Conception and Pre-Natal Diagnostic Techniques PCPNDT Act under the Centrally sponsored Beti Bachao Beti Padhao scheme.

West Bengal Government launched awareness campaign 'Save Green, Stay Clean'

- The Chief Minister of West Bengal Mamata Banerjee launched an awareness campaign 'Save Green, Stay Clean' for preserving the greenery and keeping the environment clean in Kolkata, which will be celebrated every year.
- She participated in the Padayatra for this purpose. Save Green, Stay Clean. The percentage of tree plantation increased to 19% from 11% in the past 8 years.

Gujarat government launched Vhali Dikri Yojna

- Gujarat Chief Minister Vijay Rupani launched the 'Vhali Dikri Yojna' from his hometown Rajkot, Gujarat. The scheme is introduced for the welfare of the girl child.
- Vahali Dikri Yojana is launched to improve the sex ratio of girl child in the State. The successful implementation of this scheme State government allocated a budget of Rs 133 Crore.

Rajasthan becomes the first state in the country to implement biofuel policy

- Deputy Chief Minister of Rajasthan state Government, Sachin Pilot stated that Rajasthan is the 1st state in the country that released biofuel rules-2019 (after the notification of the Centre on April 30, 2019) with the vision to promote the use of biofuels. He introduced the biofuel rules-2019 at a state level function on the eve of the World Biofuel Day.

Udaipur to host India's Largest Education Brainstorm

- The 3rd edition of India's largest education brainstorming event, the ScooNews Global Educators Fest (SGEF) will held in the city of lakes, Udaipur. It will bring together over 500 educators to discuss the way towards establishing India as the next global education powerhouse.
- The theme for the fest is 'Education for Sustainability: Moving on from Conformity to Creativity'.

Odisha police station in top 10 in India

- Tarava police station in the Subarnapur district of Odisha has been adjudged as one of the 10 best police stations in India in the annual ranking for the year 2018.
- The certificate of excellence and a trophy awarded by the Union Home Ministry were handed over to Tarava police inspector Dulamani Bhoi by Odisha DGP R.P. Sharma.

Virasat-e-Khalsa Museum in Punjab sets record

- The Virasat-e-Khalsa Museum in Punjab's Anandpur Sahib town is all set to find a place in the Asia Book of Records for becoming the most visited museum in the Indian sub-continent in a single day.
- The museum had witnessed a record footfall of 20,569 visitors on a single day on March 20, becoming the most visited museum in the Indian sub-continent in a single day.

Manipur tops the Breastfeeding and Infant and Young Child Feeding Practices in the country

- Manipur has topped the rankings in Breastfeeding and Infant and Young Child Feeding Practices in the country. Health and Family Welfare Minister Dr. Harsh Vardhan released a report on Breastfeeding in New Delhi. Uttar Pradesh, Rajasthan and Bihar are at the bottom positions of the report card.

2019 'Aadi Mahotsav' -national tribal festival begins at Leh-Ladakh

- The 9 day long National tribal festival named "Aadi Mahotsav" commenced at the Polo Ground, Leh-Ladakh.
- The theme of this year's festival is "A celebration of the spirit of Tribal Craft, Culture and Commerce". This 9 day event from August 17-25, is inaugurated by the Governor of Jammu and Kashmir (J&K) Shri Satya Pal

Online revenue payment system launched by CM of Odisha

- Chief minister of Odisha Shri Naveen Patnaik, launched online revenue payment system providing people, an easier way to make their land revenue payments-online, on 73rd Independence Day on August 15, 2019 at Bhubaneswar.

Kajin Sara lake in Nepal is likely to set a new record of being the world's highest

- A newly discovered Kajin Sara lake in Manang district of Nepal is all set to record the world's highest lake. It will replace the Tilicho lake, which is the current world's highest lake situated at an altitude of 4,919 metres in Nepal (also in Manang) measures 4 km long, 1.2 km wide and around 200 metres deep.

- ✚ **‘Panchamirtham’ of Palani temple in Tamil Nadu gets GI tag**
 - Geographical Identity (GI) tag was given to the famous Panchamirtham, an offering of the Palani Dandayuthaswamy temple, in Tamil Nadu. It became the first temple offering – Prashad – from Tamil Nadu to be conferred this honour.
- ✚ **A 3-day Global Investors Summit 2019 will be held in Srinagar, J&K**
 - A 3-day Global Investors Summit 2019 starting from October 12, 2019, will be held in Srinagar, Jammu and Kashmir(J&K) which will provide the state an opportunity to showcase its strengths, strategies, and potential.
- ✚ **Smriti Irani launches sustainable fashion project, 'SU.RE' in Mumbai**
 - The Union Minister for Textiles Smriti Zubin Irani has inaugurated Project SU.RE(Sustainable Resolution), a joint project of CMAI(Clothing Manufacturers Association of India)& IMG Reliance(International Management Group, during Lakme Fashion Winter/Festive 2019 in Mumbai, Maharashtra.
 - The project was launched by Smriti Irani as well as the organizers of Lakme Fashion Week (CMAI, United Nations in India, and IMG Reliance).The aim of this initiative is to move towards sustainable fashion that contributes to a clean environment.
- ✚ **Manipur Govt launches School Fagadaba scheme**
 - Chief Minister (CM) of Manipur, N Biren Singh launched “School Fagadaba” (Make education better) scheme.The main aim of the scheme is to improve the infrastructure, quality education and overall improvement of government schools.The regular attendance of teachers, biometric devices would be installed in every Government school in the state.The teachers posted in these schools stay at the place of their posting for at least 3 years.
- ✚ **The Karnataka government notified Nicotine as "Class A poison".**
 - The Karnataka government has amended the Karnataka Poisons (Possession and Sale) Rules 2015 and notified Nicotine as "Class A poison". The step has been taken to strengthen enforcement of the ban on production and sale of electronic cigarettes.
 - The notification has also ordered the suspension of all kinds of promotion of e-cigarettes, including online promotion.
- ✚ **2nd Uday Express to run between Visakhapatnam, Vijayawada**
 - Indian Railway's 2nd double-decker Uday (Utkrisht Double-Decker Air Conditioned Yatri) Express will run between Visakhapatnam and Vijayawada. The train would consist of 9 double-decker coaches and 2 power cars.
 - The trains are primarily allocated to routes with heavy passenger traffic. They are equipped with WiFi facility, have striking interiors, cushioned seating, and display screens.
- ✚ **India's 1st plant to produce diesel from plastic waste opened in Mathura, Uttar Pradesh**
 - India's 1st plant to produce diesel from plastic waste in Mathura district of Uttar Pradesh has been launched by Mathura MP (Member of Parliament) Hema Malini with the aim to fulfill Prime Minister(PM) Narendra Modi's dream of a Swachh Bharat Mission.
- ✚ **Harmanpreet Kaur becomes first Indian to reach 100 T20 International matches**
 - Harmanpreet Kaur became the first Indian to play 100 T20 International matches. Harmanpreet, who captains India in the shortest format of the game, turned up for the team in their sixth T20I against South Africa in Surat to achieve the milestone.
- ✚ **Delhi government launched Farishte Dilli Ke scheme**
 - The Delhi government launched the Farishte Dilli Ke scheme on 8th October after the successful trial run of the good Samaritan scheme. The scheme was launched by the Chief Minister of Delhi Arvind Kejriwal.
 - The scheme aims to help accident victims, burn victims and acid attack victims and take them to hospitals.
- ✚ **Mumbai 12th richest city globally; total wealth at USD 950 billion**
 - India's financial capital Mumbai, with a total wealth of USD 950 billion, has been named among the top 15 wealthiest cities globally, while New York topped the list.
 - It is the only Indian city to feature in the top 20 list of wealthiest cities in the world. Delhi is on 22nd position and second Indian city after Mumbai on the wealth intelligence firm. Bangalore is on 26th spot while

- ✚ **Chief Minister of Andhra Pradesh launches 'YSR Vahana Mitra' Scheme**
 - Chief Minister of Andhra Pradesh Y.S. Jagan Mohan Reddy will launch the "YSR Vahana Mitra scheme" in Eluru, Andhra Pradesh
- ✚ **Punjab Govt to institute Sri Guru Nanak Dev Ji Award**
 - Punjab State Cabinet passed a unanimous resolution to institute Sri Guru Nanak Dev Ji Award for Promotion of Peace and Interfaith Understanding, in commemoration of the 550th Prakash Purb of Sri
 - Guru Nanak Dev Ji. The award would carry a citation and a cash prize of 11 lakh rupees.
- ✚ **Devendra Fadnavis Resigns as Maharashtra CM, Chances of President's Rule Likely**
 - After political drama that spanned 15 days, Bhartiya Janata Party leader Devendra Fadnavis finally resigned as the chief minister of Maharashtra.
 - The resignation was first handed over to state governor Bhagat Singh Koshyari and subsequently an announcement was made at a press conference in Mumbai.
- ✚ **Maharashtra tops list of states delivering justice, followed by Kerala: Report**
 - According to 'India Justice Report 2019', Maharashtra is the top state in delivering justice to its citizens followed by Kerala, Tamil Nadu, Punjab and Haryana in the first-ever ranking of states on their capacity to deliver justice to citizens.
- ✚ **Maharashtra under President's rule for 3rd time in 59-year history**
 - President's rule was imposed in Maharashtra on November 12, 2019 upon the recommendation of Maharashtra Governor Bhagat Singh Koshyar.
- ✚ **Karnataka: Supreme Court upholds disqualification of 17 rebel MLAs, can contest bypolls:**
 - The Supreme Court has upheld former Karnataka Speaker's decision to disqualify the 17 rebel MLAs of the Congress and JD(S) in Karnataka. The court has, however, allowed them to contest elections.
 - The MLAs were disqualified by the Legislative Assembly KR Ramesh Kumar ahead of the floor test of the HD Kumaraswamy government.
- ✚ **Aruna Bhoomi: First Hindi daily launched in Arunachal Pradesh**
 - Hindi language is the bond that unites the diverse ethnic tribes of the state who speak different dialects, the chief minister said at the launch programme of 'Aruna Bhoomi' the first Hindi daily in the north-eastern state.
 - The publisher cum chief editor of the daily Takam Sonia informed that 'Arun Bhoomi' would be flexible as far as grammar is concerned and patronise writings in Arunachalee Hindi.
- ✚ **Assam govt. to gift 10 grams of gold to every bride under its 'Arundhati Gold Scheme' from Jan 1, 2020**
 - The Assam government would give 'one tola' (10 gramme) of gold to every bride of the state from 2020 onward. BJP government in the state will roll out the 'Arundhati Gold Scheme' in the state from Jan 1, 2020.
- ✚ **Madhya Pradesh govt to give 5% reservation to sportspersons in Govt. jobs**
 - Sportspersons in Madhya Pradesh will now get a 5 per cent reservation in state government jobs. Madhya Pradesh Sports and Youth Welfare Minister Jitu Patwari announced while inaugurating the Regional Olympic Games in Gwalior.
 - Jitu Patwari said that sportspersons who have won medals on national and international levels often remain without jobs and providing the 5 per cent reservation will benefit these players.

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- ✚ **Guru Ghasidas National Park to become Chhattisgarh's 4th 'tiger reserve'**
 - Chhattisgarh is set to have Guru Ghasidas National Park in Kotiya district as its fourth 'tiger reserve', the state government announced.
 - The decision was taken in the 11th meeting of Chhattisgarh State Wildlife Board chaired by Chief Minister Bhupesh Baghel at his residence.
- ✚ **Maharashtra Governor Appoints BJP's Kolambkar As Assembly Pro-Tem Speaker**
 - BJP's Kalidas Kolambkar has been sworn in as the pro-tem Speaker of Maharashtra assembly. The oath-taking ceremony was conducted at the Raj Bhawan in Mumbai on November 26, 2019.
 - Maharashtra Governor Bhagat Singh Koshyari administered the oath to Kalidas Kolambkar. Immediately after his oath-taking ceremony, Protem Speaker Kalidas Kolambkar announced that the first session of the new Maharashtra assembly will begin on November 27, 2019.
- ✚ **Tamil Nadu (State category) and Peddapalli (District category) topped in Swachh Survekshan Grameen Awards 2019**
 - The Union Minister of the Ministry of Chemical and Fertilizers, conferred the Swachh Survekshan Grameen 2019 awards to top-ranked states, union territories, and districts in the various categories on the occasion of World Toilet Day at Pravasi Bhartiya Kendra, New Delhi. 4. Tamil Nadu (State category) and Peddapalli (District category) topped in Swachh Survekshan Grameen Awards 2019
- ✚ **Uttar Pradesh: Seven-year jail term for forced conversion in law panel draft**
 - Forced conversion in Uttar Pradesh may attract a jail term of up to seven years, while changing one's religion for the sake of marriage may be nullified if either party contests it as 'forced'.

INTERNATIONAL NEWS

- ✚ **Finland's PM resigns after losing trust of coalition partner**
 - Finnish Prime Minister Antti Rinne resigned after a member of the ruling coalition said it had lost confidence in him following a series of disruptive strikes.
- ✚ **Hollywood actor Joaquin Phoenix named 2019 PETA Person of the Year**
 - "Joker" star Joaquin Phoenix has been named 2019 Person of the Year by People for the Ethical Treatment of Animals (PETA).
 - According to The Hollywood Reporter, Phoenix is vegan since the age of three and has been a longtime supporter of the animal rights organisation.
- ✚ **Saudi Arabia recently became the first Arab Nation to assume the G20 Presidency.**
 - Saudi Arabia became the first Arab nation to take over the G20 presidency as it seeks to bounce back onto the world stage following global uproar over its human rights record. The G20 presidency, which Saudi Arabia takes over from Japan, will see it host world leaders for a global summit in its capital next November 21-22.
- ✚ **Israel's 21st parliament sworn-in, inaugurating Netanyahu's 5th term as prime minister**
 - Prime Minister Benjamin Netanyahu was sworn in following his victory in the April 9 elections and will seek to form a governing coalition in the days ahead.
 - He demanded that both the opposition and the ruling majority lay down their guards and unite in order to serve the Israeli public.
- ✚ **Sri Lankan cricketer Kumar Sangakkara named new MCC president**
 - Marylebone Cricket Club (MCC) is the greatest cricket club in the world, with its global reach and continued progress for cricket on and off the pitch.
 - The Sri Lankan legend is an active member of MCC's World Cricket committee since 2012, and also owns the Honorary Life Membership of the club. Sangakkara's one-year tenure will encompass two England Tests against West Indies and Pakistan, and the launch of The Hundred competition before winding up on 30 September 2020.

- ✚ **G7 Countries gathered in France to discuss climate crisis**
 - Environmental ministers from G7 countries gathered in the French city of Metz, to discuss concrete climate actions and adopt a charter on biodiversity.
 - The G7 countries of France, Canada, Germany, the United States, Japan, Italy, the UK, along with delegations from Mexico, Chili, Niger, Gabon, Egypt, India, Indonesia, Fiji, Norway and the European Union, are all attending the summit.
 - The aim of this is to combat inequalities, deforestation, drought, plastic garbage along with coral reef protection and adopt a charter on biodiversity.
- ✚ **China set to host Asian Cup 2023 after withdrawal from South Korea**
 - Recently, Korea Football Association (KFA) had withdraw their bid to host Asian Cup 2023 which leave the sole other bidders China with a free run to become hosts. The Asian Football Confederation (AFC) will confirm on June 4 about China's bid to hold Asian Cup 2023 in China.
- ✚ **Saray Khumalo First Black Woman To Climb Mount Everest Says It "Needed To Be Done"**
 - South African climber Saray Khumalo, 47, reached the peak of the 8,848-metre mountain after three previous failed bids to conquer the world's highest peak.
 - She has also climbed Mount Kilimanjaro in Tanzania, Aconcagua in Argentina and Mount Elbrus in Russia.
 - In 2003, South African park ranger Sibusiso Vilane became the first black person to summit Mount Everest.
- ✚ **US, Japan, South Korea, Australia Hold 1st Naval Drills In Western Pacific**
 - U.S. Navy ships conducted joint drills with warships from allies Japan, Australia and South Korea in their first combined exercise in the Western Pacific, the U.S. Navy.
 - The six-day exercise involves two Japanese destroyers, two Australian frigates and a destroyer from South Korea, with as many as 3,000 sailors participating.
- ✚ **WHO declares Algeria and Argentina as malaria-free countries**
 - World Health Organization officially declared Algeria and Argentina as malaria-free countries after recording no new cases for more than three years. Now, the numbers of malaria free countries increased to 38 from 36.
- ✚ **Russia launches new nuclear-powered icebreaker in bid to open up Arctic**
 - Russia launched a nuclear-powered icebreaker, part of an ambitious programme to renew and expand its fleet of the vessels in order to improve its ability to tap the Arctic's commercial potential.
 - The Ural is due to be handed over to Russia's state-owned nuclear energy corporation Rosatom in 2022 after the two other icebreakers in the same series, Arktika (Arctic) and Sibir (Siberia), enter service.
- ✚ **Bangladesh emerged as the fastest economy in Asia-Pacific: Asian Development Bank**
 - Asian Development Bank (ADB) in its Asian Development Outlook (ADO) stated that Bangladesh emerged as the fastest growing economy among the 45 countries of the Asia-Pacific region.
- ✚ **India's first iron ore mine discovered in Bangladesh**
 - Iron ore mine discovered at Isabpur village in Dinajpur. This announcement was made by the Geological Survey of Bangladesh. After the effect of extensive drilling over two months in the area.
 - It indicates the high quality of the ore. The other countries like Canada, China, Brazil, Sweden, and Australia have the percentage of iron ore is below the level of 50.
- ✚ **Japan gifts Manipur a Peace Museum built on World War-II memories**
 - Japan gifted Manipur, one of India's north eastern state a Museum of Peace built on the memories of Battle of Imphal, one of the fiercest battles of 2nd World War (WWII). The inauguration of Imphal Peace Museum marked 75th anniversary of Battle of Imphal
 - The Imphal Peace Museum was inaugurated at Red Hill which lies about 20 km southwest of Imphal (Manipur capital). The museum is funded by Nippon Foundation, a private, non-profit grant-making organization based in Japan.
- ✚ **Council of Europe restores Russia's voting rights**
 - The Parliamentary Assembly of the Council of Europe has voted in favor of restoring Russia's voting rights, five years after they were revoked over its illegal annexation of the Crimean Peninsula.
 - In a statement, the Council of Europe said the assembly affirmed its members' rights "to vote, to speak and to be represented in the assembly and its bodies." The assembly voted 118 in favor and 62 against, with 10 abstentions.

✚ 7th India and Brunei Darussalam Foreign Office Consultations held in New Delhi.

- The 7th Foreign Office Consultations between India and Brunei Darussalam was held in New Delhi. The Indian side was led by Vijay Thakur Singh, Secretary(East) and Brunei side was led by Hajah Siti Norishan Haji Abdul Ghafor, Permanent Secretary, Ministry of Foreign Affairs, Brunei Government.
- They reviewed bilateral relations between the 2 countries, including political, trade and investment, defence, cultural & people to people contact and exchanged views on regional and multilateral issues.

✚ Russia extends ban on EU Food Imports till December 31, 2020

- In 2014, Russia had imposed an official ban on a wide range of imports from the EU and other countries in retaliation for international sanctions over Moscow's role in the Ukraine crisis. This has affected Russian economy by pushing up food prices.

✚ World's Highest Weather Stations Installed At top of Mount Everest

- A team of Tribhuvan University and National Geographic Society scientists and researchers have installed world's highest, fully automated weather stations atop Mount Everest. Scientists announced that they successfully installed five automated stations, including the highest weather station in world, on Mount Everest's flank.
- Total five weather stations, including one at a record height of 27,657 feet, were installed on the Earth's highest mountain above sea level.

✚ Sri Lanka signs tripartite agreement with India and Japan

- Sri Lanka has signed a tripartite agreement with India and Japan for development of eastern terminal of Colombo port.
- The Memorandum of Cooperation (MoC) was signed in Colombo by Sri Lankan ports minister Sagala Ratnayake, Indian high commissioner to Sri Lanka Taranjit Singh Sandhu and a Japanese representative.

✚ Scott Morrison sworn in as Australia's

- Scott Morrison has been sworn in as Australia's Prime Minister, 11 days after retaining the position in the country's general election.
- Along with Deputy Prime Minister Michael McCormack, Morrison was sworn in by Queen Elizabeth's official representative in Australia, Governor-General Sir Peter Cosgrove, in the capital Canberra.

✚ James Marape elected new Papua New Guinea prime minister

- James Marape, a former finance minister and critic of a major global gas development deal, has been elected as prime minister of Papua New Guinea (PNG)
- He succeeds Peter O'Neill. Marape, the member for Tari-Pori in New Hela province was a key minister in O'Neill's Government. He was elected by MPs who voted 101 to 8, to make him the next leader.

✚ ICA issues first UAE Permanent Residency 'Golden Card' in Abu Dhabi

- UAE's Federal Authority for Identity and Citizenship (ICA) has issued the first Golden Residence Permit in Abu Dhabi, as part of the Investors Permanent Residence System aimed to attract investors, entrepreneurs and qualified individuals who meet its criteria.
- Brigadier Saeed Salem Al Shamsi, Executive Director of the General Directorate of Residency and Foreigners Affairs in Abu Dhabi, awarded the first permit to investor Yousuf Ali, Board Member of the Abu Dhabi Chamber of Commerce and Industry (ADCCI) and Chairman of the Lulu International Group.

✚ Russia launches first Arctic train service

- The first tourist train traveling through Russia's Arctic region and on to Norway set off from Saint Petersburg station Wednesday with 91 passengers aboard for the inaugural trial journey.
- The train, named "Zarengold" ("The Tsar's gold" in German) complete with two restaurant cars will travel from Saint Petersburg through Petrozavodsk, the historic town of Kem and Murmansk.

✚ Agreement between India and Marshall Islands for Exchange of Information notified

- The Agreement between the Government of India and the Government of the Marshall Islands for the Exchange of Information with respect to taxes was signed on 18th March, 2016 at Majuro, the Republic of the Marshall Islands. The Indian-Marshall Tax Information Exchange Agreement (TIEA) was notified to the gazette of India.
- The agreement provides framework for exchange of Information in tax matters which helps in tax evasion and tax avoidance.
- It provides information like banking and ownership between two countries for tax purposes.

India Ranks 95 Among 129 Countries in Global Gender Equality Index

- India ranked 95th out of 129 countries in a new index that measures global gender equality looking at aspects such as poverty, health, education, literacy, political representation and equality at the workplace.
- The Sustainable Development Goals Gender Index has been developed by UK-based Equal Measures 2030, a joint effort of regional and global Organisations including African Women's Development and Communication Network, Asian-Pacific Resource and Research Centre for Women, Bill and Melinda Gates Foundation, and International Women's Health Coalition

Gandhi peace rally held in Saudi Arabia

- To mark the 150th birth anniversary of Mahatma Gandhi, Indian Embassy organized the 'Gandhi Cycle Rally for Peace', in Saudi Arabia. The rally was organized in association with the Diplomatic Quarter Authority and Saudi Cycling Federation.
- The rally was flagged off by the Ambassador of India to the Kingdom of Saudi Arabia, Dr. Ausaf Sayeed. The Saudi nationals, diplomats, Indian Diaspora attended the rally.
- This was the first time this kind of rally held in Diplomatic Quarters in Riyadh, Saudi Arabia.

India, Myanmar conducted joint operation:

The first semi-open prison for women will be inaugurated on June 20, 2019 in Tihar, Delhi. The premises are a 4 minute drive from Jail where 375 women inmates are lodged.

WHO launched a new tool to handle AMR named "AWaRe"

- On June 18, 2019, The World Health Organization (WHO) launched a global campaign "AdoptAWaRe, Handle antibiotics with care" urging governments to adopt a tool named "AWaRe" (Access, Watch, and Reserve), to reduce the spread of antimicrobial resistance (AMR), adverse events and costs.

Ireland plans to ban sale of petrol and diesel cars from 2030

- In order to combat greenhouse gas emissions, Ireland Government decided to ban the sale of new petrol and diesel vehicles by 2030 as part of a major strategy to protect the environment. This is one of 180 measures the Irish government published in the 'Climate Action Plan'.

Bangladesh, South Korea state channels now telecasted on state-owned DD Free Dish

- India has signed agreements with Bangladesh and South Korea for DD India to be telecasted on the state platforms of the respective countries. As per the agreement, BTV World, a channel owned by Bangladesh TV and KBS

World, an English language of South Korea, will now be available on the state-owned DD Free Dish.

World's oldest known natural pearl discovered on Abu Dhabi Island

- The oldest known natural pearl in the world has been discovered by Abu Dhabi archaeologists working at a Neolithic site on Marawah Island, just off the coast of Abu Dhabi.
- Dubbed the 'Abu Dhabi Pearl', it was found in layers that have been radiocarbon dated to 5,800-5,600 BCE, during the Neolithic period.

International UN day is observed on 24 October

- 24th October has been celebrated as United Nations Day since 1948. UN Day marks the anniversary of the entry into force in 1945 of the UN Charter.

Most Powerful Passport 2019: Japan tops, India ranks 86th

- As per the Henley Passport Index 2019 Japan and Singapore have the world's most powerful passports. Both the countries secured top position out of 199 countries, thanks to passports which allow visa-free or visa-on-arrival travel to 189 places.
- South Korea now sits in second place on the index along with Finland and Germany, with citizens of all three countries having access to 187 destinations around the world without a prior visa.
- India stands at 86th position in this index with a mobility score of 58. India shares this 86th position with Mauritania and Sao Tome and Principe.

India, China to carry out major military exercise 'Hand in Hand'

- Continuing to expand military to military engagements, India and China will be carrying out a major military exercise called 'Hand-in-Hand' in Meghalaya this year.
- The exercise will take place at Umroi, Meghalaya. It is at the company level, meaning around 100-120 infantry troops from both sides will be participating.
- It will be based on counter-terrorism and humanitarian assistance and disaster relief operations.

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✚ **China gifts warship 'P625' to Sri Lanka**

- China has gifted warship 'P625' to Sri Lanka. As a new member of the Lankan Navy, the 'P625' frigate will be mainly used for offshore patrol, environment monitoring and anti-piracy combats.
- The Type 053 frigate was commissioned into China's People's Liberation Army Navy in 1994 as the Tongling.

✚ **India & Italy to establish fast-track mechanism to facilitate investment**

- In this regard, the documents were exchanged by the Secretary of the Department for Promotion of Industry and Internal Trade (DPIIT) Ramesh Abhishek and Ambassador of Italy to India, Lorenzo Angeloni.
- It is aimed to identify and solve problems faced by Italian companies and investors with their operations in India. It will be a platform for discussion of general suggestions from the point of view of Italian companies and investors with regard to ease of doing business in India.

✚ **WHO declares Ebola outbreak in Congo a global health emergency**

- The World Health Organization (WHO) declared Ebola outbreak in Congo a global health emergency and demanded that the world redouble its efforts to control it.
- This decision came after 2,512 cases of Ebola surfaced in Congo and 1,672 people died since August 1, 2018. The emergency committee also "expressed disappointment about delays in funding which have constrained the response".
- The July 17 declaration is the fifth such public health emergency since 2005 after H1N1 influenza virus pandemic (2009), resurgence of wild poliovirus (2014), west Africa Ebola virus outbreak (2014) and Zika virus outbreak (2018).

✚ **Palau Becomes 76th Country to Join ISA**

- Palau, an archipelago of over 500 islands in Oceania, became the 76th signatory country to join the International Solar Alliance.
- The International Solar Alliance is a group of 121 solar resource-rich countries with headquarters in Gurugram, India.
- The organisation aims to deploy over 1,000 gigawatts of solar energy and mobilise more than USD 1,000 billion into solar power by 2030, according to the United Nations Framework Convention on Climate Change (UNFCCC).

✚ **Joko Widodo Sworn in as Indonesia's President for Second Term**

- Joko Widodo was sworn in as the President for his second and final five-year term of service. The move comes amidst fresh challenges around security, corruption, and economic slowdown.

✚ **Li Na, Mary Pierce and Yevgeny Kafelnikov inducted into Tennis Hall of Fame**

- Chinese tennis great Li Na, France's Mary Pierce and Yevgeny Kafelnikov of Russia were inducted into Tennis Hall of Fame. They all are two-time Grand Slam singles champions.
- Li Na reached the world No. 2 ranking and was a champion at the French Open and the Australian Open. She is the first Asian to be inducted into Tennis Hall of Fame.
- Pierce is a former world No. 3 in singles and doubles, and a four-time major champion. She has won the singles title at the Australian Open, singles and doubles titles at Roland-Garros, and a mixed doubles title at Wimbledon.
- Kafelnikov is a former world No. 1, Olympic Gold Medalist, and the winner of four major doubles titles.

✚ **World's largest burn and plastic surgery institute inaugurated in Dhaka, Bangladesh**

- The world's largest burn and plastic surgery institute named Sheikh Hasina National Burn and Plastic Surgery Institute started its functioning in Dhaka, Bangladesh.
- The Outpatient Department (OPD) of the institute was inaugurated by the Health and Family Welfare Minister of Bangladesh Zahid Maleque. World's largest burn and plastic surgery institute.

✚ **Saudi Arabia adopts Digital India & 'equality of women' motto for Haj 2019**

- Indian Haj mission in Saudi Arabia adopts Digital India and 'equality of women' motto for the empowerment of Muslim women pilgrims & to reach out to a large number of pilgrims as part of the Government of India's initiative of Digital India.
- Indian Haj Information System Key points: App for Grievance redressal: An App called "**Indian Haj Information System**" has been introduced to receive grievances and feedback from Hajis to improve the service.
- It also connects the pilgrims with Qadimul Hajjaj (Haj service coordinators, who were deployed to assist pilgrims during the Haj), of their respective States.

✚ Sri Lanka inaugurates model village built with Indian assistance

- Sri Lanka has inaugurated first model village built with Indian assistance. The village is a part of housing project meant for war affected people.
- India has partnered with the ministry of housing and construction and cultural affairs of Sri Lanka to build 100 model villages with Indian grant of Rs 1,200 million.

✚ France to impose green tax on plane tickets from 2020

- France will impose green tax up to €18 on plane tickets from 2020. The move aims to fund less-polluting transportation projects.
- A similar tax was introduced in Sweden in April 2018, which imposed an added charge of up to €40 on every ticket in a bid to lessen the impact of air travel on the climate.

✚ Ukraine inaugurates world's largest Metal Dome

- Ukraine has inaugurated the world's largest movable metal dome encasing the destroyed reactor at the infamous Chernobyl plant.
- It is a 108-meter high dome which weighs 36,000 tonnes.

✚ USISPF second annual leadership summit held in Washington

- The US India Strategic and Partnership Forum 2nd annual leadership summit held in Washington. "US India Bilateral Trade Report" was released on the occasion.
- US India bilateral trade could reach USD 238 billion by 2025. Sectors such as defence trade, commercial aircrafts, oil and LNG, coal, machinery and electronics are areas of potential growth. The US-India trade balance has grown 3.8 per cent on an average in favour of India.

✚ France became the first country to pass GAFA tax on digital giants

- France became the first country to pass GAFA (Google, Apple, Facebook, Amazon) Tax on digital giants in defiance of a probe ordered by the United States (US) President Donald Trump. **Key Points:**
- It will levy a 3% tax on total annual revenues of the largest tech firms providing services to French consumers. It will help to plug taxation gaps.

✚ First Global Conference for Media Freedom held in London

- The First Global Conference for Media Freedom 2019, hosted by the United Kingdom (UK) and Canada, was in London, UK. It was co-hosted by Chrystia Freeland, Canadian Minister of Foreign Affairs, and Jeremy Hunt, the UK Foreign Secretary.

✚ Abu Dhabi is hosting the ISALEX19, the International Security Alliance (ISAs) first joint security exercise.

- Abu Dhabi is hosting the ISALEX19, the International Security Alliance (ISAs) first joint security exercise. The exercise will simulate a real-life security threat in a virtual context.
- It also aims to test the readiness of the different teams and to evaluate the tools, strategies and procedures developed jointly between member countries.
- ISALEX19 is based on the unexpected scenarios where the teams of the ISA countries will operate according to different security theories and strategies in order to test the readiness of the international teams in facing security threats. The realistic experience in the exercise is one of its kind in the world.

✚ New Zealand bans single-use plastic shopping bags

- New Zealand has officially banned single-use plastic shopping bags. Under the new rules, thin plastic single-use shopping bags can no longer be supplied, but reusable carriers are allowed.
- Companies that break the ban will face heavy penalties, including fines of up to 100,000 New Zealand dollars.

✚ China tested its latest submarine-launched ballistic missile (SLBM), JL-3.

- China has tested its latest submarine-launched ballistic missile (SLBM), JL-3. The JL-3 is expected to have a range of around 14,000 kilometers, with a capacity to carry 10 independent guided nuclear warheads.
- It is expected to reach targets farther away with higher accuracy and capable of carrying more warheads than China's current SLBMs. A submarine-launched ballistic missile (SLBM) is a ballistic missile capable of being launched from submarines.

- ✚ **The US House passed a Bill to remove 7% cap on issuing Green Card**
 - The United States (US) House of Representatives passed a Bill 'Fairness for High-Skilled Immigrants Act, 2019 or HR 1044' which removes the present 7% country-cap on issuing Green Cards. A Green Card allows a person to live and work permanently in the US.Green Card.
- ✚ **London named as World's Best Student City in QS Best Student Cities Ranking 2019**
 - In the QS Best Student Cities Ranking 2019 compiled by Quacquarelli Symonds (QS), a global education consultancy, London, the capital of United Kingdom (UK), was named as the world's best city for students for the second consecutive year. Tokyo and Melbourne were ranked second and third positions respectively.
 - The Ranking was based on each city's performance across 6 categories- the number of top-ranked universities; the proportion of a city's population made up of students; quality of life on offer; job opportunities available after graduation; affordability; and the feedback of the students themselves.
- ✚ **U.S. labels China a 'currency manipulator'**
 - The United States has officially labeled China a "currency manipulator". The US has accused China of using yuan to gain "unfair competitive advantage" in trade.
 - The US took the action as Beijing has allowed its yuan to fall below the politically sensitive level of "seven" to the U.S. dollar for the first time in 11 years.
- ✚ **Bangladesh signs uranium supply deal with Russia**
 - Bangladesh signed a deal with Russia for the supply of uranium for its 2400 MW Rooppur Nuclear Power Plant (RNPP).
 - The deal was signed in Dhaka between the Bangladesh Atomic Energy Commission and Russian Nuclear Fuel Supply Company (TVEL).Under this deal, Russia will supply the nuclear fuel needed for the plant during its entire life cycle
- ✚ **World Teachers' Day: 5 October**
 - The aim of World Teacher's Day is to acknowledge the significant role of educators across the world. It commemorates the anniversary of the adoption of UNESCO's 1966 recommendation concerning the status of teachers. This year's theme: 'Young Teachers: The future of the Profession'.
- ✚ **Pakistan's pacer Mohammad Hasnain becomes youngest player to take a T20I hat-trick**
 - Pakistani fast bowler Mohammad Hasnain became the youngest ever cricketer to take a hat-trick in T20I (Twenty 20 Internationals) cricket in the 2nd T20 match against Sri Lanka at the Gaddafi Stadium, Lahore, Pakistan during the Sri Lankan cricket team tour in Pakistan. He is 19 years and 183 days old.
- ✚ **Sri Lanka removed from FATF's Grey List**
 - FATF is an inter-governmental body established in 1989 to combat money laundering, terrorist financing and other related threats to the integrity of the international financial system
 - Sri Lanka has been removed from the "Grey List" of the international terror financing watchdog FATF.
- ✚ **Biennial Commonwealth Law Ministers' Conference begins in Colombo, Sri Lanka**
 - In Sri Lanka, the biennial Commonwealth Law Ministers' Conference began in Colombo under the theme Equal Access to Justice and the Rule of Law. Union Minister for Law and Justice Ravi Shankar Prasad will be representing India at the conference.

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- ✚ **US, India, Australia, Japan 'Quad' Holds Senior Officials Meeting in Bangkok**
 - Consultations between the “quadrilateral” are picking up in 2019. For the first time since their ministerial-level meeting in New York on the sidelines of the United Nations General Assembly, senior officials from the United States, India, Australia, and Japan met in Bangkok.
- ✚ **US notifies UN of withdrawal from Paris climate accord**
 - The US has formally notified the UN of its withdrawal from the 2015 Paris climate accord, a landmark global agreement which brought together 188 nations, including India, to combat global warming.
 - The Paris Agreement, in which Trump’s predecessor Barack Obama and Prime Minister Narendra Modi played instrumental roles, was adopted at the UN climate conference “COP 21” held in the French capital in 2015 with an aim to reduce the hazardous greenhouse gas.
- ✚ **19th IORA Council of Ministers Meeting on 7 November 2019 in Abu Dhabi, United Arab Emirates**
 - The United Arab Emirates (UAE), as the incoming IORA Chair, will host the 19th IORA Council of Ministers (COM) Meeting on 7 November 2019 in Abu Dhabi under the theme of “Promoting a Shared Destiny and Path to Prosperity in the Indian Ocean”.
- ✚ **2nd ‘No money for terror conference 2019’ held in Australia**
 - The 2nd ‘No Money for Terror’ 2019 conference going on in Melbourne, Australia. Union Minister of State for Home Affairs, G.Kishan Reddy is leading a five-member delegation to the ‘No Money for Terror’ Ministerial Conference taking place in Melbourne, Australia.
- ✚ **Iran has discovered an oil field with an estimated 53 billion barrels of crude**
 - Iran has claimed to have discovered a large oilfield. This oilfield, found in the southern province of Iran, is estimated to have about 53 million barrels of crude oil.
 - Iran’s oil reserves will increase by one-third after this discovery. Employees of Iran's oil industry have discovered this large oilfield.
- ✚ **Israel hit by rockets from Gaza after airstrike kills Islamic Jihad leader**
 - Nearly 200 rockets were fired from the Gaza Strip into Israel after an Israeli airstrike targeted and killed a senior Islamic Jihad commander in Gaza in the most serious escalation of violence in months.
- ✚ **Mauritius PM Pravind Jugnauth takes oath after election win:**
 - Mauritius's incumbent Prime Minister Pravind Jugnauth was sworn in for a five-year term on Tuesday after elections in which his coalition consolidated its grip on Parliament.
 - Jugnauth, 57, took over from his father in 2017 without going through a vote, and the decisive victory of his centre-right Morisian Alliance in the November 7 elections has strengthened his legitimacy.
- ✚ **Brazil’s Jair Bolsonaro to be the chief guest at Republic Day 2020**
 - Brazilian President Jair Bolsonaro has accepted Prime Minister Narendra Modi’s invitation to be the Chief Guest at India’s Republic Day celebrations in 2020. Prime Minister Modi met Bolsonaro on the sidelines of the 11th BRICS Summit, which is being held in Brasilia.
- ✚ **Oxford Dictionary names ‘Climate Emergency’ its 2019 Word of the Year**
 - Oxford Dictionaries has named “climate emergency” as its 2019 Word of the Year, choosing it from an all-environmental shortlist that also included “climate action,” “climate denial,” “eco-anxiety,” “extinction” and “flight shame.”
- ✚ **Iraqi Prime Minister Adel Abdul Mahdi resigns**
 - Iraqi Prime Minister Adel Abdul Mahdi has submitted his resignation to Parliament amid ongoing anti-government protests across the country.
- ✚ **Four Indian-origin lawmakers inducted in Canadian PM Trudeau’s new Cabinet**
 - Four Indian-origin MPs have been included in Canadian Cabinet as Prime Minister Justin Trudeau’s unveiled his “strong and skilled” team of 37 ministers.
 - The four Indian-origin MPs are Navdeep Bains (42), Bardish Chagger (39), Harjit Sajjan (49) and Anita Anand, who is the first ever Hindu minister in the Cabinet. Anita Anand is a former law professor at the University of Toronto.

BANKING NEWS

Masatsugu Asakawa elected ADB President

- The Asian Development Bank (ADB) board has unanimously elected Masatsugu Asakawa as its new President.
- He is currently a special advisor to Japan's Prime Minister and Minister of Finance, will assume office as ADB's 10th President on January 17, 2020. He will succeed Takehiko Nakao, who will leave office on January 16, 2020.

State Bank of India links interest rates to RBI's repo rate

- SBI had announced that it will link its interest rate on savings account with balance above 1 lakh and short-term loans like overdraft and cash credit facility to Reserve Bank of India's repo rate, effective 1 May 2019.
- The interest rates on large SBI savings account deposits and interest rate on some short-term loans will automatically change as and when RBI changes its repo rate.

SBI ties up with FMCG arm of The Art of Living

- The State Bank of India (SBI) has announced a strategic partnership with the FMCG arm of The Art of Living — Sri Tattva. Under this partnership, YONO users can avail a discount of 15% on the entire range of products offered by Sri Sri Tattva such as food, personal care, healthcare, homecare, BYOGI apparels and Shankara skincare products.

IOB launches 'Bank on Wheels' in 13 TN districts

- Indian Overseas Bank (IOB) on Monday launched 'Bank on Wheels' in all its 13 Lead Districts in Tamil Nadu, for enhancing customer service and bringing banking services on wheels to rural and semi urban areas of the State.
- The 'Bank on Wheels' has been launched in Kanyakumari, Karur, Nagapattinam, Perambalur, Pudukottai, Ramanathapuram, Sivaganga, Thanjavur, Tiruchirappalli, Tirunelveli, Tiruvarur, Virudhunagar and Chennai. It has been launched in Vijayawada, Kakinada and Thiruvananthapuram regions.
- The facility will enable the public, especially the senior citizens of the society, to conveniently get doorstep banking facility available at identified locations of the Lead Districts.

Walmart launches credit card in partnership with HDFC Bank

- Walmart India, in partnership with HDFC Bank, launched a co-branded credit card exclusively for members of its Best Price Modern Wholesale "B2B Cash & Carry" stores, offering "free credit up to 50 days."

RBI Deputy Governor Viral Acharya quits 6 months before his term ends

- RBI Deputy Governor Viral Acharya, who was in-charge of the monetary policy department, has resigned six months before the scheduled end of his term.
- This is the second high profile resignation in the past six months at the Reserve Bank of India (RBI).

UAE launches UN-developed anti money laundering platform 'goAML'

- The UAE has become the first country in the Gulf to launch 'goAML', a new anti money laundering reporting platform developed by the United Nations Office on Drugs and Crime to curb organised crimes.

Saudi Arabia became the first Arab country to get FATF membership

- Saudi Arabia became the first Arab country to get membership of the Financial Action Task Force (FATF). The number of permanent members of the Financial Action Task Force (FATF) is 39.
- Saudi Arabia received an invitation from FATF in 2015 and they joined as an "observer member".

RBI extends timings for RTGS from 4:30 pm to 6:00 pm

- RBI has extended timings for customer transactions in the Real Time Gross Settlement (RTGS) system to 6:00 pm from 4:30 pm. The new time window for RTGS will come into effect from 1st June 2019.
- The customer is charged a 'time-varying charge' on each outward transaction in addition to the flat processing charge. The fee for transfers between 8 am to 11 am is nil, from 11 am to 1 pm is Rs 2, and from 1 pm to 6 pm is Rs 5. The fee for transfers made after the initial cut off of 6 pm will be Rs.10

✚ **Corporation Bank launches loan scheme for MSME sector**

- State-owned Corporation Bank has launched 'SMESuvidha' scheme to provide loans to the GST-registered MSMEs at affordable interest rates.

✚ **L&T Finance launches 'Sabse Khaas Loan' for two-wheeler customers**

- L&T Finance, a subsidiary of L&T Finance Holdings, launched 'Sabse Khaas Loan' for two-wheeler customers. The scheme not only provides hassle-free and low-cost finance for two-wheelers but also eliminates the need for hypothecation of vehicle to the financier over the tenure of the loan, the company said in a statement.
- The borrowers can choose from 3 different EMI tenures 6, 12 and 18 months with interest rates between 7.99 per cent and 8.99 per cent.

✚ **ICICI Bank launches center in Bengaluru exclusive for MSME**

- ICICI bank launched a center in Bengaluru to provide hassle free services to small business owners and startups. Sandeep Batra, Executive Director, ICICI Bank along with Mr. Viral Rupani, Retail Business Head – South, ICICI Bank inaugurated the center.
- The center also provide legal and valuation desk to help customers in resolving challenges related to collateral for various loans.

✚ **RBI appoints Rabi Mishra as Executive Director -:**

- The Reserve Bank of India (RBI) has promoted Odisha-born Rabi N Mishra as the executive director (ED) after Rosemary Sebastian. Previously, Rabi N Mishra was the principal chief general manager of the bank's risk management department.

✚ **Canara Bank updates new rules for cash deposits of up to Rs 50,000**

- From July 1, Canara Bank customers can deposit cash of up to Rs 50,000 for free only thrice a month. From the fourth transaction or for cash deposits of over Rs 50,000, there will be a service charge of Rs 1 per thousand, with a minimum of Rs 50 and a maximum of Rs 5,000 plus GST.

✚ **Jammu and Kashmir Bank brought under RTI, CVC guidelines:**

- The Board of Directors (BoD) of Jammu & Kashmir Bank under the chairmanship of the bank's Interim Chairman and Managing Director (MD) R.S. Chhibber decided to bring the bank under Jammu and Kashmir (J&K) Right to Information (RTI) Act, 2009 and the Central Vigilance Commission (CVC) guidelines with effect from June 17, 2019.

✚ **CCI approves Indiabulls Housing Finance and Lakshmi Vilas Bank merger**

- Competition Commission of India (CCI) has approved the merger of the Indiabulls Housing Finance and Lakshmi Vilas Bank. Lakshmi Vilas Bank is going to merge with Indiabulls Housing Finance in a share swap deal with intent to create a combined entity with a larger capital base and wider geographical reach.

✚ **RBI panel on MSMEs suggested Rs 20 lakh collateral-free loan under Mudra Scheme**

- Reserve Bank of India (RBI) expert committee on Micro, Small and Medium Enterprises (MSMEs) headed by the former Securities and Exchange Board of India (SEBI) Chairman U K Sinha, has recommended doubling the capital on collateral-free loans from the current Rs 10 lakh to Rs 20 lakh, for borrowers falling under the Micro Units Development and Refinance Agency (MUDRA), self-help groups, and MSMEs.

✚ **A penalty of Rs.11.25 lakh imposed on Zip Cash, Yes Bank by RBI**

- A penalty of Rs.11.25 lakh imposed on ZipCash, Yes Bank by RBI. The Reserve Bank of India slapped a monetary penalty 11.25 lakh each on Private sector lender
- 'Yes Bank' and Online Wallet Service, 'ZipCash Card Services' for violating PPI norms pertaining to issuance and operation of PPIs.
- The fine imposed in exercise of powers vested under Section 30 of the Payment and Settlement Systems Act, 2007, for non-compliance of regulatory guidelines.

- ✚ **Andra Bank rolls-out AI chatbot “ABHi” in Telangana**
 - A medium-sized public sector bank in India, Andra Bank launched its AI(Artificial Intelligence) interactive assistant called “ABHi” at a function in Hyderabad, Telangana. AI chatbot “ABHi” Key points:
 - ABHi: It uses new-age technologies include to understand the customer query and fetch the relevant information from possible knowledge base in a matter of milliseconds.
- ✚ **SBI’s Anshula Kant appointed as MD and CFO of World Bank**
 - Anshula Kant, the managing director(MD) of the State Bank Of India(SBI) has been appointed as managing director (MD) and chief financial officer(CFO) of the World Bank(WB). Since September 2018 she has been a Managing Director and member of the World Bank Board.
- ✚ **Money in Swiss banks: India slips to 74th place**
 - India has moved down one place to 74th rank in terms of money parked by its citizens and enterprises with Swiss banks, while the UK has retained its top position, as per data released by the central banking authority of the Alpine nation. India was ranked 73rd last year, after jumping 15 places from its 88th position a year ago.
- ✚ **N S Vishwanathan gets extension by one year as RBI deputy governor**
 - The government and the RBI started looking for a replacement of Vishwanathan and a few internal candidates were identified.
 - The portfolios got reshuffled based on the availability and seniority of deputy governors for the past 15 years.
 - Acharya’s resignation complicated the matter because two deputy governors would be leaving the central bank in a month’s interval Acharya set to leave on July 23. The central bank refused for power sector loans The Supreme Court turned down the RBI’s objections.
- ✚ **India is the 7th largest economy in the world in 2018: World Bank**
 - The World Bank data for 2018 showed that India is the 7th largest economy in the world at \$2.73 trillion. India’s GDP rose from \$2.65 trillion in 2017 to \$2.73 trillion in 2018.
 - In 2017, India had emerged as the sixth largest economy. It still remains the fastest-growing major economy in the world. The growth is estimated to slow to 7% in the current fiscal year that ends in March 2020.
- ✚ **RBI to set up "Central Payment Fraud Registry"**
 - The Reserve Bank of India has decided to set up a "Central Payment Fraud Registry". The registry will track frauds in the payment systems. Under this registry, payment system participants will be provided access to it for near-real time fraud monitoring. The aggregated fraud data will be published to educate customers on emerging risks.
 - Currently, banks report all banking frauds to the Central Fraud Monitoring Cell of the Reserve Bank of India.
- ✚ **Walmart tops Euromonitor’s 2019 list of India’s top retailers**
 - As per the latest report “Top 100 Retailers in Asia 2019” by market research firm, Euromonitor International, Walmart Inc which acquired Flipkart in 2018(\$16 Bn deal) has topped the rankings in India for 2018 with Gross Merchandise Volume(GMV) of \$14. 49 Bn.
- ✚ **Reserve Bank tightens fit and proper guidelines for the position of elected directors on the board of PSBs**
 - To keep out political appointees, the Reserve Bank of India (RBI) has released a new master direction called ‘Fit and Proper’ Criteria for Elected Directors on the Boards of PSBs(Public Sector Banks)) Directions, 2019 to determine ‘fit and proper’ status of person to be eligible to be elected as a director . These Directions are applicable to all PSBs & separate norms for private banks and Non-Banking Financial Companies (NBFCs) will be issued soon.
- ✚ **RBI clarifies rules on ‘free ATM transactions’**
 - The Reserve Bank of India has clarified rules on ‘free ATM transactions’ provided by banks to its customers. Banks provide certain number of free transactions at ATMs to their customers and beyond that impose charges.
 - According to the Reserve Bank of India, the following transactions should not be counted as valid ATM transactions for the customer as the ‘free ATM transactions’: Transactions failed at ATMs due to technical reasons like hardware and software issues. Use of ATMs for non-cash withdrawal transactions such as balance enquiry, cheque book request, payment of taxes, funds transfer.

- ✚ **Axis Bank launches digital Fixed Deposit product called 'Express FD'**
 - Axis Bank, the third-largest of the private-sector banks in India has launched digital fixed-deposit (FD) product named 'Express FD', which can be opened in three minutes through the digital route without opening a savings account by investing a minimum Rs 5,000 up to Rs 90,000, for a tenure of 6 to 12 months.
- ✚ **SS Mallikarjuna Rao is appointed as the new MD and CEO of Punjab National Bank**
 - SS Mallikarjuna Rao is appointed as the Managing Director (MD) and Chief Executive of the Punjab National Bank(PNB). Currently serving as chief executive of the Allahabad Bank, Rao will replace Sunil Mehta of PNB and will head the Delhi based bank till September 18, 2021. S S Mallikarjuna Rao is appointed as the new MD and CEO of Punjab National Bank.
- ✚ **Bank of Baroda signs MoU with Indian Army for customised services**
 - Bank of Baroda (BoB) has signed a Memorandum of Understanding (MoU) with the Indian Army under which the bank would offer customised services along with a host of facilities to account holders.
- ✚ **RBI approves merger of district co-operative banks to form Kerala Bank**
 - All 13 district co-operative banks (DCBs) operating in Kerala would be amalgamated with Kerala State Co-operative Bank to form the Kerala Bank.
 - The Reserve Bank of India has given the final approval for the merger of district co-operative banks in Kerala. The combined entity will be called the 'Kerala Bank'.
- ✚ **Indian Banks Association elects Rajnish Kumar as chairman**
 - SBI's head Rajnish Kumar has been elected as the chairman of the banking industry lobby Indian Banks Association for fiscal 2019-20.
- ✚ **Vijaya Bank Museum inaugurated**
 - The Vijaya Bank Heritage Museum has been inaugurated at the headquarters of the erstwhile Vijaya Bank i.e. Bengaluru.
 - The museum has a rare collection of photos through which the growth of the bank is showcased.
- ✚ **Vijaya Bank and Dena Bank into the BoB**
 - The amalgamation of Vijaya Bank and Dena Bank into the BoB has come into effect and merged entity would also receive Rs 5,042 crore fund infusion from the government.
- ✚ **SBI Card announced the launch of 'SBI Card Pay'**
 - SBI Card announced the launch of 'SBI Card Pay', a feature which allows contactless payment using mobile phones at PoS terminals.
- ✚ **Reserve Bank of India to provide credit and other services to micro-enterprises**
 - Vreedhi Financial Services has secured a non-banking finance company licence from the Reserve Bank of India to provide credit and other services to micro-enterprises operating in tier II-III cities and small towns.
- ✚ **'Freedom Card' for small and medium enterprises**
 - Startup EnKash has launched the country's first corporate credit card called 'Freedom Card' for small and medium enterprises (SMEs)
- ✚ **Aadhaar enabled Payment System by National Payments Corporation of India**
 - National Payments Corporation of India has announced that Aadhaar enabled Payment System has crossed the milestone of over 200 million transactions during 2019.
- ✚ **Netherlands emerged as the third largest foreign direct investor in India**
 - Netherlands emerged as the third largest foreign direct investor in India during 2017-18, with investments pegged at about \$2.67 billion across sectors.
- ✚ **SEBI has reduced the minimum subscription requirement as well as defined trading lots for REITs**
 - Markets regulator SEBI has reduced the minimum subscription requirement as well as defined trading lots for Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InvITs). SEBI has also increased the leverage limit for InvITs from 49% to 70%. While making an initial public offer and follow-on offer, the minimum subscription shall not be less than Rs 1 lakh for InvITs and Rs 50,000 for REITs.

- ✚ **ICICI Bank launched a fixed deposit scheme called FD Health**
 - ICICI Bank has launched a fixed deposit scheme called FD Health, that comes with an in-built critical insurance policy. The FD Health – Critical illness Cover will be provided to only the primary holder of the FD account.
- ✚ **RBI issues new guidelines over private bank CEO remuneration**
 - The Reserve Bank of India has told private banks to raise the variable portion of remuneration to at least half of the total for their chief executives and whole-time directors so that top management rewards reflect the 'pay for performance' principles.
- ✚ **Forex reserves soar \$3.5 billion to new lifetime high of \$446.09 billion**
 - The country's foreign exchange reserves rose by USD 3.515 billion to touch a fresh lifetime high of USD 446.098 billion in the week to November 1, helped by increase in foreign currency assets. In the previous week, the reserves had increased by USD 1.832 billion to USD 442.583 billion.
 - The increase in reserves in the reporting week was mainly on account of a jump in foreign currency assets (FCA), a major component of the overall reserves.
- ✚ **Exim Bank grants \$30 million line of credit to Ghana**
 - The Export-Import (Exim) Bank has provided USD 30 million (about Rs 210 crore) line of credit to Ghana for a potable water project in the country.
- ✚ **India's first fixed income Exchange Traded Fund (ETF) of bluechip PSUs may be launched next month**
 - The government is expected to launch India's first fixed income Exchange Traded Fund (ETF) comprising debt securities of about a dozen state-owned companies by mid-December 2019.
 - The ETF is expected to have a size of Rs 15,000 crore to Rs 20,000 crore.
- ✚ **Insurance join hands with Spice Money for 'Insurance Khata' product.**
 - IndiaFirst Life Insurance, a leading life insurance company in India has partnered with Spice Money, a tech-led financial services provider, for distribution and marketing of 'insurance khata', a micro-insurance plan aims at the informal sector & agricultural labourers with seasonal incomes.
- ✚ **SBI card ties-up with Vistara for co-branded credit card**
 - State Bank of India card, a payment solutions provider in India has partnered with Vistara, an Indian full-service airline, to provide premium, co-branded credit card to its customers with the benefits like free cancellations, lounge access, and extra frequent flyer points.
- ✚ **Taxation Laws Bill, 2019, will amend the Income Tax Act 1961 and the Finance (No 2) Act 2019.**
 - The Centre in the Lok Sabha on moved the Taxation Laws Amendment Bill 2019 for its passage, seeking changes in the Income Tax law aimed at lowering tax rate options to domestic companies to promote growth and investment and attract fresh investment in the manufacturing sector.

SCIENCE & TECHNOLOGY AND HEALTH

- ✚ **India test-fires surface-to-surface nuclear-capable Prithvi-II missile of 350-km range off Odisha coast**
 - India conducted a night trial of its indigenously developed, nuclear-capable surface-to-surface Prithvi-II missile off Odisha coast.
 - The Strategic Forces Command conducted the night trial of short-range ballistic missile Prithvi-II from launch complex-3 of Integrated Test Range in Chandipur, said defence sources.
- ✚ **ISRO to launch second 'spy' satellite RISAT-2BR1 on December 11 to enhance India's surveillance capability**
 - Indian Space Research Organisation (ISRO) is preparing to launch earth observation satellite RISAT-2BR1 that would enhance the country's surveillance capabilities, The Times of India has reported, citing sources in the space agency.
 - According to the report, ISRO is looking to launch the satellite with the help of PSLV-C48 rocket from Sriharikota on December 11.

✚ China launches 2 satellites for 'scientific' pursuits

- China launched two **Tianhui II-01** satellites into orbit from the Taiyuan Satellite Launch Center. The satellites are meant to be used for scientific experiments, land resource survey, geographic survey, and mapping, as per state-run news agency Xinhua. India set to launch second mission to the moon Chandrayan-2 in July

✚ BSNL launches 'Bharat Fibre' broadband service in Kashmir Valley

- State-owned telecom firm BSNL has become the first operator to start optical fibre-based high-speed broadband service in Pulwama with the launch of 'Bharat Fibre'
- "This is the first such FTTH (fibre-to-the-home) service deployment in the (Kashmir) Valley under this unique revenue share model

✚ ISRO plans to launch radar imaging satellite in May

- India is planning to launch its radar imaging satellite RISAT 2BR1 sometime towards the end of May 2019 on one of the variants of its Polar Satellite Launch Vehicle (PSLV) rocket.
- The rocket that would carry RISAT 2BR1 is designated as PSLV-C46 as per ISRO's numbering system and will blast off from the first launch pad at the country's rocket port in Sriharikota. Its launch was earlier scheduled in 2020 after RISAT-2A but is now preponed.

✚ Japanese private firm sends first rocket into space

- An aerospace startup in Japan has successfully launched a rocket into space. It's the first privately developed Japanese spacecraft to reach orbit.
- The unmanned rocket named MOMO-3 took from a test site in Taiki on the northern Japanese island of Hokkaido. The successful flight lasted about 10 minutes, and came after two failed launches by the same company in 2017 and 2018.

✚ Google has barred the world's second biggest smartphone maker, Huawei.

- Huawei Technologies Co. Ltd. is a Chinese multinational telecommunications equipment and consumer electronics manufacturer. New designs of Huawei smartphones are set to lose access to some Google apps. Future Huawei devices may no longer have apps such as YouTube and Maps.

✚ ISRO launches 'cloud-proof' earth observation spy satellite RISAT-2B to keep an eye on Pakistan

- Indian space research organisation (ISRO) successfully launched an earth observation spy satellite RISAT-2B that can take high resolution images of the earth during day and night, and also under cloudy conditions to keep an eye also on terror camps across the border in Pakistan.

✚ ISRO chairman flags off shipment of India's largest liquid hydrogen storage tank

- ISRO Chairman K Sivan flagged off the shipment of India's largest liquid hydrogen storage tank at the VRV Asia Pacific's manufacturing plant at Sri City in Chittoor district of Andhra Pradesh.
- The storage capacity of the tank is 120 kilo liters. Liquid hydrogen is used as fuel for satellite launch vehicles

✚ IAF successfully test fires aerial version of BrahMos missile

- The Indian Air Force has successfully test fired the aerial version of the supersonic BrahMos cruise missile from a Su-30 MKI fighter aircraft.
- The BrahMos cruise missile travels at a speed of Mach 2.8, nearly three times that of sound.

✚ Microsoft stopped online sale of Huawei laptops after US ban on Chinese tech companies

- Huawei is set to face yet another major setback after President Trump's executive order called for a clampdown on Chinese technology companies. Less than a week after Google announced that it would revoke Huawei's Android licence; two leading tech giants are about to follow suit.

✚ DRDO successfully test fires new version of Akash air defence missile

- DRDO successfully test fired the new version of the Akash surface to air defence missile system with a new indigenously developed seeker.
- The medium range multi-target engagement capable missile was developed as part of the Integrated Guided-Missile Development Programme (IGMDP) other than Nag

✚ Facebook to launch Blockchain-based Libra cryptocurrency in 2020

- On June 8, 2019, Facebook confirmed that it will launch a blockchain-powered stable-coin 'Libra' in 2020 through the release of white paper. It will be a form of digital money backed by a reserve of assets. It will be governed by the independent Libra Association, headquartered in Geneva, Switzerland.

✚ IIT Guwahati signs MoU with ISRO to set up space technology

- Indian Institute of Technology (IIT), Guwahati has signed an MoU with The Indian Space Research Organisation (ISRO) to set up an IITG-ISRO Space Technology Cell (STC) at the institute where Assam Governor Jagdish Mukhi inaugurated a new academic complex and research and development.
- IITG-ISRO STC would be first of its kind in the North-east region to augment research and capacity building processes in the field of space technology.

✚ BSES Yamuna Power Ltd launches behavioural energy saving app 'Susthome'.

- BSES Yamuna Power Ltd launches behavioural energy saving app 'Susthome'. The app was launched as part of its Demand Side Management programme.
- BSES partners with energy resources institute TERI, Panasonic India and the Council on Energy, Environment and Water to launch the app.

✚ NASA unveils schedule for 'Artemis' 2024 Moon mission

- NASA unveiled the calendar for the "Artemis" program that will return astronauts to the Moon for the first time in half a century, including eight scheduled launches and a mini-station in lunar orbit by 2024.
- The original lunar missions were named for Apollo – Artemis was his twin sister in Greek mythology, and the goddess of hunting, wilderness, and the Moon.

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✚ India successfully launched new Technology Demonstrator Missile in Odisha

- India successfully launched new Hypersonic Technology Demonstrator Vehicle (HSTDV) off the coast of Odisha. Defence Research and Development Organisation (DRDO) had carried out the trials from Dr Abdul Kalam Island in the Bay of Bengal. HSTDV will help DRDO to develop technologies for futuristic missions.

✚ Dell tops the list of most trusted brand in India, while Amazon is most trusted Internet Brand

- TRA Research 2019 Dell has emerged as India's most trusted brand in 2019, according to a research by Trust Research Advisory (TRA), a research firm that releases a Brand Trust Report annually.
- Dell, which was at the 6th position last year, has risen to the top, while Samsung, which was 2018's most trusted brand now ranks 6th. Interestingly, automobile brand Jeep has emerged the second most trusted brand, up a whopping 551 ranks from last year.

✚ India to have its own space station: ISRO

- Dr. K. Sivan, Chairman of the Indian Space Research Organisation (ISRO) announce that India plans to have its own space station, and modalities for it will be worked out after the first manned mission, Gaganyaan, scheduled for August 2022,
- The time frame for launch is 5-7 years after Gaganyaan, he added. The ISRO would also join the international space community for a manned mission to moon and beyond.

✚ 2nd Moon Mission Chandrayaan-2 : Two Scientists Ritu Kridhal And Vanitha

- For the first time, Indian Space Research Organisation (ISRO) has appointed two women scientists – Ritu Karidhal (as mission director) and Muthayya Vanitha (as project director) – to head the India's second Moon mission Chandrayaan-2.
- ISRO Chairman K Sivan announced that close to 30 percent of the ISRO team working on Chandrayaan 2 are women. Ritu Karidhal was referred as the 'Rocket Woman of India'. She became famous with the launch of the Mars Orbiter Mission where she was the deputy operations director.
- Muthayya Vanitha received the Best Woman Scientist award in 2006 by the Astronomical Society of India.

✚ NASA's First Astrobee Robot "Bumble" Starts Flying in Space

- A robot named Bumble became the first Astrobee robot to fly under its own power in space. Astrobee is a free-flying robot system that will help researchers test new technologies in zero gravity and perform routine work alongside astronauts aboard the International Space Station.

✚ ISRO calls off Chandrayaan 2 launch due to technical glitch

- India's ambitious moon mission, Chandrayaan-2 has been called off due to a technical snag in just 56 minutes and 24 seconds before its scheduled launch. Indian Space Research Organisation (ISRO) confirmed that the launch had been cancelled after a technical snag was detected in one of the launch systems of the GSLVMkIII-M1 (Geosynchronous Satellite Launch Vehicle Mark III).

✚ Russia launches space telescope Spektr-RG

- Russia launched a space telescope from the cosmodrome in Baikonur, Kazakhstan. It was a joint project with Germany. The Russian space agency, showed a Proton-M rocket carrying the Spektr-RG taking off from the launch pad.
- The Spektr-RG, is a space observatory intended to replace the Spektr-R, known as the "Russian Hubble", Spektr-R was launched in 2011 to observe black holes, neutron stars and magnetic fields. Its successor will take up similar duties.

✚ DRDO successfully tested Nag missiles in Pokhran

- DRDO successfully tested Nag missiles in Pokhran ranges. The system includes a third generation Anti-Tank Guided Missile, the NAG, along with the Missile Carrier Vehicle (NAMICA).
- The Nag Missile has top attack capabilities that can effectively engage and destroy all known enemy tanks.

✚ India successfully tests a new version of Brahmos missile

- India has successfully tested the vertical steep dive version of the Brahmos supersonic cruise missile.
- Made in India 'Brahmos Aerospace' is also ready with a longer 500 km range version of the Brahmos missile that can be fired from Sukhoi 30 fighter jets. BrahMos Aerospace is a joint venture company owned by the governments of India and Russia and its missiles are produced in India.

✚ Russia successfully launched its Soyuz-2.1a carrier rocket with 33 satellites

- On July 5, 2019, The Russian space agency Roscosmos has successfully launched its Soyuz-2.1a carrier rocket with a hydrometeorological satellite and 32 small satellites. It was launched from the Vostochny spaceport in the Far Eastern Amur Region aimed at solving problems of space weather research and monitoring the movement of civil aircraft.
- This was the 5th launch of a spacecraft for civilian purposes and to provide images of clouds, the surface of the Earth, ice and snow covers. It also obtains data on sea surface temperature, the state of the ozone layer as well as level of humidity, which will help to provide accurate meteorological forecasts.

✚ Kalyani JV gets missile kits order

- A joint venture of a Kalyani group firm and Israel's Rafael Advanced Systems has secured a \$100 million contract for manufacturing 1,000 Barak-8 MRSAM missile kits.
- Kalyani Rafael Advanced Systems will manufacture the kits at its production facility near Hyderabad and supply them to Bharat Dynamics for further integration.

✚ Russia Successfully Launched Spektr-RG, a powerful X-Ray Observatory, into Space

- The Russian space agency has successfully launched Proton-M rocket carrying the Spektr-RG (Spectrum Roentgen Gamma) space telescope from the Baikonur Cosmodrome in Kazakhstan.
- Joint Project: The Spektr-RG, developed together with Germany (German space agency, DLR) create a three-dimensional (3D) X-ray map of the universe and expected to detect 100,000 galaxy clusters, 3 million black holes, tens of thousands neutron stars, and magnetic fields.

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- ✚ **Flipkart launched 'Samarth' initiative to support weavers**
 - Anurag Thakur, Minister of State, Finance and Corporate Affairs and Kalyan Krishnamurthy, Chief Executive Officer (CEO) of Flipkart Group launched 'Samarth', an initiative of Flipkart, to support weavers, artisans and makers of handicrafts to its platform.
- ✚ **NITI Aayog partners with WhatsApp to promote women entrepreneurs**
 - NITI Aayog and Facebook-owned WhatsApp, under the aegis of its Women Entrepreneurship Platform (WEP), have announced a partnership to support the growth of a robust ecosystem to promote women entrepreneurs in India.
 - WhatsApp, in collaboration with NITI Aayog, will announce an annual calendar of events aimed at capacity building of women entrepreneurs and develop specific programmes aimed at addressing challenges faced by women entrepreneurs.
- ✚ **North Korea successfully test fired two short range ballistic missiles off its East coast**
 - North Korea successfully test fired two short range ballistic missiles off its east Coast. They were fired from mobile launch vehicles.
 - The first short-range missile, launched from Wonsan, a coastal town east of the capital, Pyongyang, flew 430 kilometers (267 miles), reaching a height of 50 kilometers (31 miles) before landing in waters between North Korea and Japan. The second missile flew 690 kilometers (430 miles).
- ✚ **Iran launched 3 new precision-guided missiles "Yasin", "Balaban" & "Ghaem"**
 - Iran unveiled three precision-guided missiles "Yasin", "Balaban" and a new series of "Ghaem" in Tehran. The air-to-air missiles were developed jointly by the Ministry of Defence of Iran and Sa Iran, also known as Iran Electronics Industries.
 - Yasin is a smart, guided missile with folding wings that can be fired from a range of 50 kilometres (30 miles) of its target from manned or unmanned aircraft.
- ✚ **NASA's TESS satellite discovers first nearby super Earth**
 - A super-Earth was discovered by an International team of astronomers led by Lisa Kaltenegger and is considered to be the first potentially habitable world outside our own solar system.
 - The super Earth is named as GJ 357 d and it was discovered in NASA's Transiting Exoplanets Survey Satellite
- ✚ **Researchers from the Max Planck Institute, Germany have found the largest black hole ever.**
 - It was named Holmberg 15A. The researchers are to further continue studying the massive blackhole and will conduct more complex and detailed modelling surrounding it.
 - The study will help them figure out how exactly these black holes are formed and how many such massive blackholes are yet to be discovered.
- ✚ **Army launches 'Mission Reach Out' in Jammu**
 - The Army has launched "Mission Reach Out" was chaired by White Knight Corps Commander Lt Gen Paramjit Singh in Jammu.
 - This Mission aims to ensure basic necessities and essential services are available in the region post the abrogation of the provisions of Article 370 and reorganisation of Jammu and Kashmir.
- ✚ **Cerebras Systems reveals "world's largest computer chip"**
 - Artificial intelligence(AI) company Cerebras Systems has unveiled the world's largest single silicon-based processor named Cerebras Wafer Scale Engine.
 - This chip has 1.2 trillion transistors, the basic on-off electronic switches that are the building blocks of silicon chips. The rectangular shape chip measures 21.5cm sq (8.5in sq), comes with 400,000 AI (Artificial Intelligence) cores and 18 gigabytes of on-chip memory.
- ✚ **NASA scientists fly over Greenland to track melting ice**
 - NASA scientists are crossing Greenland on a mission to track melting ice. Greenland melting faster in the last decade and this summer it has seen two of the biggest melts on record since 2012.
 - Global warming is the chief culprit of the melting ice issue. Both warmer air and warmer water are eating away at Greenland it causes to lose billions of tons of ice daily in the summer.

- ✚ **SERB's new scheme called "Supra" will fund cutting-edge research**
 - In a bid to promote research in cutting edge areas of science, the Science and Engineering Research Board (SERB) plans to launch a new scheme called "Supra" (Scientific and Useful Profound Research Advancement) to fund scientists.
 - The scheme has designed as a part of the Prime Minister Narendra Modi's 100-day transformative ideas. The aim of this scheme is to fund new scientific and engineering breakthroughs with global impact.
- ✚ **CAPF personnel to retire at 60 now**
 - The Ministry of Home Affairs (MHA) has fixed the retirement age for all Central Armed Police Force (CAPF) personnel at 60 years.
 - All personnel in the Central Industrial Security Force and the Assam Rifles retire at 60. However, in the other four forces—Central Reserve Police Force (CRPF), Border Security Force (BSF), Indo-Tibetan Border Police (ITBP) and Sashastra Seema Bal—those from the ranks of constable to commandant retire at 57 while those above them retire at 60.
- ✚ **DRDO delivered the new Mobile Metallic Ramp to Army**
 - Defence Research and Development Organisation (DRDO) delivered the design of the newly innovated Mobile Metallic Ramp (MMR) to the Indian Army at a ceremony held at DRDO Bhawan, New Delhi.
- ✚ **Land-attack version of BrahMos supersonic missile successfully test-fired**
 - India successfully test-fired a land-attack version of BrahMos supersonic missile from Chandipur coast in Odisha's Balasore district.
 - DRDO conducted the test-fire successfully. The missile, with a strike range of 290 km, can be fired from land as well as sea-based platforms. BrahMos is a joint venture between the DRDO and the NPOM of Russia.
- ✚ **World first satellite Sputnik I launch by Soviet led US to create NASA**
 - The Soviet Union launched the world's first artificial satellite Sputnik I on October 1957. The US-Soviet Cold War, Sputnik's launch directly led to the foundation of the National Aeronautics and Space Administration (NASA)
- ✚ **India is the 3rd Biggest Startup Hub in the World – NASSCOM**
 - The NASSCOM report on Indian Tech Start-Up Ecosystem said that India continues to be the third largest start-up ecosystem after China and US. India has added more than 1300 tech start-ups in 2019 according to the report.
- ✚ **Meet Maxwell X-57, Nasa's first electric plane powered by 14 motors**
 - NASA, most prominent for its many Florida-launched exploits into space, showcased an early version of its first all-electric experimental aircraft, the X-57 Maxwell in the aeronautics lab in the California desert.
 - Tecnam P2006T twin-engine propeller plane, the X-57 under development since 2015 and remains at least a year away from its first test flight in the skies over Edward Air Force Base.
- ✚ **NASA renames solar system object previously known as 'ULTIMA THULE' to 'ARROKOTH' after NAZI controversy:**
 - NASA has recently renamed farthest cosmic body, Ultima Thule - Arrokoth or Sky. Earlier, NASA was criticized over the previous name's Nazi connotations.
 - The new name reflects the wondering about the stars and looking at the sky. The name was given because of its natural position.
- ✚ **Microsoft launches 'K-12 Education Transformation Framework' to facilitate digital transformation of schools in India**
 - Microsoft has launched its "K-12 Education Transformation Framework" to facilitate comprehensive digital transformation of schools in India, a model which has been adopted in over 50 countries so far, the company said

SPORTS

- ✚ **Australia's Claire Polosak became the first female umpire**
 - Australia's Claire Polosak will become the first female umpire to officiate in a men's one-day international at the ICC World Cricket League Division Two match.
- ✚ **Rohit Sharma scored highest average in Test cricket on home soil**
 - Indian cricketer Rohit Sharma smashed the former Australia cricketer Don Bradman's record of highest average in Test cricket on home soil.
 - He broke the 71-year-old record that was previously held by Bradman by scoring an average of 99.84.
- ✚ **Fast bowler Jasprit Bumrah and batswoman Smriti Mandhana won the Cricketer of the Year award**
 - Indian Fast bowler Jasprit Bumrah and batswoman Smriti Mandhana has won the Wisden India Almanack Cricketer of the Year award. The book titled "Cricket Country: The Untold History of the First All India Team" by Prashant Kidambi was adjudged the Wisden India Book of the Year 2019 (Published by Penguin India).
- ✚ **Bangladesh Test and T20 Captain Shakib Al Hasan banned for 2 years from all forms of cricket**
 - The ICC has banned Bangladesh Test and T20 Captain Shakib Al Hasan for 2 years from all forms of cricket for not reporting to the ICC that he was approached by the bookies.
- ✚ **Graeme Smith and Former Australian off-spinner Tim May been elected as an Honorary Life Member of the Marylebone Cricket Club.**
 - Former South Africa skipper Graeme Smith and Former Australian off-spinner Tim May has been elected an Honorary Life Member of the Marylebone Cricket Club.
- ✚ **Amul announced as the principal sponsor of the Afghanistan cricket team for**
 - Amul announced as the principal sponsor of the Afghanistan cricket team for the upcoming World Cup, slated to be held in England and Wales.
- ✚ **Praful Patel become the first Indian to be elected as a member of FIFA Executive Council.**
 - Praful Patel, president of All India Football Federation (AIFF), has become the first Indian to be elected as a member of FIFA Executive Council.
- ✚ **Virat Kohli Forbes list of world's highest-paid athletes**
 - Virat Kohli, ranked 100th, remains the sole Indian in the Forbes list of world's highest-paid athletes. Virat Kohli also maintains number one spot in ICC Test Rankings.
- ✚ **Sana Mir becomes the most successful women's ODI spinner in history**
 - Pakistan off-spinner Sana Mir becomes the most successful women's ODI spinner in history after she took her 147th wicket.
- ✚ **Sunil Chhetri became the most capped Indian player.**
 - Sunil Chhetri became the most capped India player by surpassing Bhaichung Bhutia's 107 international matches.
- ✚ **US wins FIFA Women's World Cup 2019**
 - United States wins FIFA Women's World Cup 2019 held in Lyon, France.
- ✚ **Japan's Naomi Osaka won the China Open**
 - Japan's Naomi Osaka defeated world number one Ashleigh Barty with a score of 3-6, 6-3, 6-2 to win the China Open held in Beijing, China.
- ✚ **Prithvi Sekhar wins men's singles title in World Deaf Tennis Championships 2019**
 - Prithvi Sekhar beats Jaroslav Smedek to clinch the men's singles title in World Deaf Tennis Championships 2019 held in Antalya, Turkey.
- ✚ **Japan's Kosei Kawabe named as the Best Player and Oliver Payne of Great Britain was named GoalKeeper of the tournament**
 - Great Britain defeated India in the finals of the 9th edition of the Sultan of Johor Cup 2019, an international men's under-21 field hockey tournament, held at Johor Bahru, Malaysia. India's Shilanand Lakra emerged as a top scorer; Japan's Kosei Kawabe named as the Best Player and Oliver Payne of Great Britain was named GoalKeeper of the tournament.

- ✚ **Lakshya Sen won the Dutch Open men's singles**
 - Indian shuttler Lakshya Sen clinched his maiden BWF World Tour title by winning the Dutch Open men's singles at Almere in the Netherlands.
- ✚ **PV Sindhu won the World Championships title defeating Japan's Nozomi Okuhara**
 - Ace Indian shuttler PV Sindhu has won the World Championships title defeating Japan's Nozomi Okuhara in the final at Basel, Switzerland.
- ✚ **India bagged a Gold and two Silver medals at the Boxing World Cup**
 - India bagged a Gold and two Silver medals at the Boxing World Cup at Cologne in Germany. Meena Kumari Maisnam (from Manipur) claimed the Gold medal in the 54 kg category.
- ✚ **Bajrang Punia is to become the first wrestler from India to fight at the iconic Madison Square Garden in New York.**
 - Bajrang Punia is set to become the first wrestler from India to fight at the iconic Madison Square Garden in New York.
- ✚ **Rakhi Halder and Davinder Kaur won a gold medal in the senior women's section of weightlifting**
 - Rakhi Halder and Davinder Kaur has won a gold medal each in the senior women's section of weightlifting in the Commonwealth Championships.
- ✚ **Shiva Thapa became India's first gold-medallist in the President's Cup boxing tournament.**
 - Shiva Thapa became India's first gold-medallist in the newly-introduced Olympic category of 63kg at the President's Cup boxing tournament.
- ✚ **Saurav Ghosal became the first Indian male squash player to enter the top 10 latest PSA**
 - Saurav Ghosal became the first Indian male squash player to enter the top 10 latest Professional Squash Association (PSA) world rankings.
- ✚ **Praveen Kumar became the 1st Indian man to win a gold medal at the Wushu World Championships.**
 - Praveen Kumar defeated Philippines' Russel Diaz by 2-1 in the men's sanda event in the 48kg category and became the 1st Indian man to win a gold medal at the Wushu World Championships.
- ✚ **Poonam and Sanathoi Devi silver medals at the Wushu World Championships**
 - Poonam in women's 75kg category and Sanathoi Devi in women's 52kg category secured silver medals while Vikrant Baliyan bagged the bronze in the men's 60kg category at the Wushu World Championships.
- ✚ **Raunak Sadhwani India's 65th Grandmaster**
 - Raunak Sadhwani has becomes India's 65th Grandmaster. He defeated Russian GM Alexander Motylev to become the Grandmaster at the age of 13 years, 9 months and 28 days.
- ✚ **Indian cyclist Ronaldo Singh bagged a gold medal at the Asian Track Cycling Championships**
 - Indian cyclist Ronaldo Singh bagged a gold medal and James Singh clinched a bronze medal in the men's junior Keirin event at the Asian Track Cycling Championships being held at Incheon in South Korea.
- ✚ **India won gold in the ISSF World Cup in Beijing.**
 - India won gold each in 10 metres Air Rifle Mixed Team and 10 metres Air Pistol Mixed team events in the ISSF World Cup in Beijing.
- ✚ **Bhavani Devi wins the silver medal in women's sabre individual event**
 - Indian fencer Bhavani Devi wins the silver medal in women's sabre individual event at the Tournoi satellite competition in Belgium.
- ✚ **Maj Abdul Quadir Khan of the Corps of Signals has won the Silver medal at the 53rd Asian Body Building and Physique Sports Championship**
 - Maj Abdul Quadir Khan of the Corps of Signals has won the Silver medal at the 53rd Asian Body Building and Physique Sports Championship held at Indonesia.
- ✚ **Satendra Singh Lohia has become the first Asian swimmer**
 - Indian Para Swimmer Satendra Singh Lohia has become the first Asian swimmer to cross the Catalina Channel of America.
- ✚ **Indian claimed five gold medals on the final day of the Asian Airgun Championships**
 - Indian shooters continued their dominance claiming five gold medals on the final day of the Asian Airgun Championships to sign off with a total of 25 medals in Taoyuan, Taipei.

- ✚ **Saurav Ghosal, the first Indian male squash player to enter the top 10 Professional Squash Association**
 - Saurav Ghosal became the first Indian male squash player to enter the top 10 latest Professional Squash Association (PSA) world rankings.
- ✚ **The ICC Men's Cricket World Cup 2019 started on 30th May 2019**
 - The ICC Men's Cricket World Cup 2019 started on 30th May 2019. England opened the tournament at The Oval in London.
- ✚ **International Olympic Committee opened new headquarters in Switzerland**
 - The International Olympic Committee has formally opened new headquarters in Switzerland exactly 125 years.
- ✚ **Yashaswini Singh Deswal won gold at the ISSF World Cup in Rio de Janeiro in Brazil.**
 - Indian shooter Yashaswini Singh Deswal won gold in the women's 10meter Air Pistol event at the ISSF World Cup at Rio de Janeiro in Brazil.
- ✚ **Indian track and field legend P. T. Usha was presented the Veteran Pin by the world athletics governing body**
 - Indian track and field legend P. T. Usha was presented the Veteran Pin by the world athletics governing body. Rupa Gurunath was appointed as the first woman president of Tamil Nadu Cricket Association (TNCA) at the 87th Annual General Meeting of TNCA in Chennai, TamilNadu.
- ✚ **Lakshya Sen has won the Belgian International badminton title.**
 - Indian Badminton star, Lakshya Sen has won the Belgian International badminton title.
- ✚ **IOC lifted the sanctions on India to host international sporting events**
 - The International Olympic Committee (IOC) lifted the sanctions imposed on India to host international sporting events.
- ✚ **BFA launched two new formats of the game**
 - The world body governing Badminton, BFA launched two new formats of the game Air Badminton and Triples.
- ✚ **Nelly Korda -the Ladies European**
 - Nelly Korda has won the Ladies European Tour Title at Lacoste Ladies French Open.
 - Australia all-rounder Ellyse Perry became the first cricketer of either gender to reach the rare milestone of scoring 1000 runs and taking 100 wickets in the T20 format.
- ✚ **Ravichandran Ashwin has been named as Professional Player of the month of July**
 - Indian off-spinner Ravichandran Ashwin has been named as Professional Cricketers Association's Player of the month of July 2019.
- ✚ **Ravi Shashtri as the head coach of Indian cricket team**
 - Former all-rounder Ravi Shashtri has been appointed as the head coach of Indian cricket team for another two years.
- ✚ **Novak Djokovic Beats Denis Shapovalov to Win Paris Masters 2019 titles**
 - Novak Djokovic won the Paris Masters 2019 title. He won the title for the fifth time. He sealed his 34th
 - Master's title and fifth overall ATP victory of the year 2019. He defeated Canada's Denis Shapovalov. He secured 6-3 6-4 to win the title
- ✚ **Sensational Lakshya Sen claims SaarLorlux Open title**
 - India's Lakshya Sen has won the Saar LorLux Open badminton tournament at Saar brücken in Germany.
 - He defeated Sen Weng Hong Yang of China. Lakshya, seeded eighth, needed 59 minutes to overcome Weng 17-21 21-18 21-16 in the summit clash for his third successive singles title of the season.
- ✚ **Rohit Sharma became the first Indian cricketer to play 100 T20 International cricket matches.**
 - Rohit Sharma has achieved another feat during India vs Bangladesh 2nd T20I match. He gave an important victory gift in his 100th T20 International match at Saurashtra Cricket Stadium in Rajkot. India defeated Bangladesh by eight wickets thanks to Rohit's 85 runs.
- ✚ **India to host men's Hockey World Cup in 2023**
 - India will host the Men's Hockey World Cup for the second consecutive time after the country was picked to host the game's showpiece event in 2023 by the International Hockey Federation (FIH) in Lausanne.

India wins T20 series against Bangladesh

- India defeated Bangladesh by 30 runs in the third and final T20 International match played at Vidarbha Cricket Association Stadium in Nagpur. India won the three-match T20 series by 2-1.
- Team India scored 174 runs in 20 overs and gave Bangladesh a target of 175 runs to win. In response, Bangladesh's team could only manage 144 runs for 10 wickets in 19.2 overs.

Nicholas Pooran suspended for four matches for ball tampering

- ICC has banned West Indies cricketer Nicholas Pooran for four international matches. He had tampered the ball in the third ODI against Afghanistan.
- West Indies team player Nicholas Pooran has broken Level 3 of the ICC Code of Conduct.

FIFA ban three officials including former Peru Football Federation Manuel Burga for life over involvement in corruption

- FIFA banned three former top South American football officials for life in connection with a corruption scandal that has shaken world football since 2015.
- Former Peru Football Federation Manuel Burga and Argentinian officials Eduardo Deluca and Jose Luis Meisner took secret payments while allocating marketing and media contracts for regional competitions.

Manu Bhaker, Elavenil Valarivan, Divyansh Panwar clinch golds in historic day at ISSF World Cup Finals

- India's young shooters touched another sensational high with Manu Bhaker, Elavenil Valarivan and Divyansh Panwar clinching gold medals in their respective events to give the country its best ever single-day show in the ISSF World Cup Finals at Putian in China.



DEFENCE

- ✚ **Indian Navy ships Kolkata, Shakti arrive in South Korea**
 - Indian Navy's 2 warships, INS Kolkata and INS Shakti had gone to Qingdao in China to participate in the International Fleet Review (IFR).
 - At Singapore, the ships will also participate in the International Maritime Defence Expo, IMDEX-19 and the Singapore-India Maritime Bilateral Exercise, SIMBEX-19.

- ✚ **France, India begin 'Varuna' naval exercise off Goa coast**
 - Navies of **India and France** began the first phase of a mega naval exercise off the coast of Goa which is aimed at developing inter-operability between the two forces in dealing with various security challenges. The bilateral naval exercise was initiated in 1983 and it was christened as 'Varuna' in 2001.
 - The exercise aims at developing interoperability between the two navies and fostering mutual cooperation by learning from each other's best practices to conduct joint operations.

- ✚ **Air Marshal Ghotia assumes charge as IAF's Training Command chief**
 - Indian Air Force (IAF) officer Air Marshal SK Ghotia took over as Air Officer Commanding-in-Chief of Training Command. He is an alumnus of the National Defence Academy (NDA) and was commissioned in the fighter stream of IAF in December, 1981.

- ✚ **For the first time India will host the 5th Army International Scout Masters Competition**
 - India for the first time will host and participate in a major army competition involving eight countries, including China and Russia, in Jaisalmer, defence ministry officials said. The event called the 'Army International Scout Masters Competition 2019' will be held in August this year.
 - The fifth Army International Scouts Masters Competition 2019 is being held in Jaisalmer. Russia, Kazakhstan, Uzbekistan, Zimbabwe, Armenia, Belarus and China besides India are participating.

- ✚ **Indian Army officer appointed the commander of UN Mission in South Sudan**
 - UN Secretary, General Antonio Guterres, has appointed Indian Army officer, Lieutenant General Shailesh Tinaikar, as the new Force Commander of the United Nations Mission in South Sudan.
 - The UN chief made the announcement that 57-year-old Lieutenant General Tinaikar will succeed Lieutenant General Frank Kamanzi of Rwanda who completes his assignment.

- ✚ **Communication gadgets to fishing vessels**
 - The Indian Space Research Organisation has distributed 250 NavIC Messaging Receivers to fishermen of Kerala on a trial basis.
 - The device will provide Emergency Warning Alerts like cyclone, high waves and Tsunami and also provides information on Potential Fishing Zone and International boundary crossing based on the position information from NavIC.

- ✚ **IAF chief's squadron to be first Rafale combat aircraft unit**
 - The first Rafale combat aircraft would be inducted into the Indian Air Force's 'Golden Arrows' 17 Squadron which was commanded by Air Chief Marshal BS Dhanoa during the Kargil war in 1999.

- ✚ **Indian Army commissioned air quality monitor at Fort William as a part of 'Go Green' initiative**
 - 'Go Green' initiative, a "Continuous Ambient Air Quality Monitoring System (CAAQMS)" at Fort William Military Station.
 - Lt Gen M M Naravane, General Officer Commanding-in-Chief, Eastern Command, commissioned the system, which monitors air pollution on a real time basis. The CAAQMS at the Eastern Command headquarters will measure air pollution including particulate matter throughout the year.

- ✚ **Kharga Prahar exercise concluded in Punjab**
 - A week long exercise between Indian army and Indian Air Force (IAF) – Kharga Prahar concluded in Punjab.
 - The exercise was undertaken by various units and formation of Kharga corps. The key aspects of this exercise is to validate operational aspects and brought out many lessons to the corps.

✚ Indian Navy successfully conducted 'live mating' of submarine rescue system DSRV

- The Deep Submergence Rescue Vehicle (DSRV) based at Visakhapatnam, successfully conducted the live mating exercise. It involved the transfer of personnel from the bottomed submarine, INS Sindhudhvaj. It was inducted into the Navy by the former Chief of the Naval Staff, Admiral Sunil Lanba in December.
- The live mating exercise is a historic achievement towards DSRV integration into the Indian Navy. It paved way for the Indian Navy to emerge as a Submarine Rescue Provider in the Indian Ocean Region (IOR).

✚ Union Government Restored 'ration in kind' to military officers in peace areas

- The of Defence. The decision is taken by the new Defence Minister Rajnath Singh. In 2017, The facility was withdrawn by the central government after the implementation of the seventh pay commission. All officers of the Armed Forces including those in peace stations will be getting ration now which was initially applicable only to junior officers. Instead of the ration, defense officers in peace areas were paid Rs 96 as 'ration money allowance'.

✚ Indian Navy executes Operation Sankalp in the Gulf of Oman to undertake maritime security

- India Navy launched "Operation Sankalp" in the Gulf of Oman. It is to recheck Indian flagged vessels operating through the Persian Gulf and Gulf of Oman following the maritime incidents in the region.
- The Operation was launched after the escalation of tension in Gulf of Oman, where two oil tankers were attacked and four tankers off the United Arab Emirates. The incident has since heightened tensions between Iran and the United States. The US (United States) blamed Iran which denied the allegations for the incident.

✚ "Operation Thirst" launched by RPF

- RPF launched "Operation Thirst" to crack down selling of unauthorised Packaged Drinking Water in the railway premises.
- During the operation, 1371 persons were arrested for selling of packaged drinking water of unauthorised brands.

✚ Operation 'Sudarshan' launched along the Pakistan border

- BSF has launched the operation 'Sudarshan' to fortify the 'anti-infiltration grid' along the Pakistan border in Punjab and Jammu.
- It was launched on July 1 and will cover the entire 1,000-kms length of the India-Pakistan International Border. The Border Security Force is the primary force guarding this frontier as the 'first line of defence'.

✚ Indian Naval Ship Tarkash arrives in Morocco

- Then Indian Naval Ship Tarkash arrived at Tangier, Morocco today for a three-day visit. The visit is part of an ongoing Overseas Deployment by the Indian Navy to the Mediterranean Sea, Africa and Europe. The visit seeks to strengthen the bonds of friendship between India and Morocco.
- INS Tarkash, commanded by Captain Sathish Vasudev, is a state-of-the-art stealth frigate of the Indian Navy, equipped with a versatile range of weapons and sensors capable of addressing threats in all three dimensions.

✚ Indo-French Joint Air Exercise Garuda-VI Begins

- The Indian and French Air Force has started Garuda VI exercise at Mont de Marsan in France.
- The exercise is scheduled to take place from 1 July to July 12, 2019, in France. The Indian Air Force (IAF) contingent comprises of 120 air-warriors and four Sukhoi 30 MKI along with an IL-78 flight refuelling aircraft.

✚ Air India is the first Indian Airline to fly over Zero Degree North Pole

- Celebrating probably its last Independence day as a national carrier, Air India hoisted its Boeing 777 aircraft over the North pole to become the first Indian airline to operate commercial flights overflying the polar region.
- Its Delhi-San Francisco flight, which usually overflies the Atlantic or the Pacific ocean, cut across latitudes instead on Thursday to fly over zero degree north in a feat that would probably be Air India's last hurrah before it is thrown into the throes of privatisation.

✚ China successfully launched a new rocket for commercial use named Smart Dragon-1

- A new rocket for commercial use named Smart Dragon-1 (SD-1) with 3 satellites, developed by the China Rocket Company affiliated to the China Academy of Launch Vehicle Technology (CALVT) was launched successfully from the Jiuquan Satellite Launch Centre in northwest China.

- ✚ **Indian Air Force and Armée de l'Air (French Air Force) participating in a bilateral air exercise Garuda VI at Mont de Marsan in France**
 - Indian Air Force (IAF) and Armée de l'Air (French Air Force) are participating in the Garuda VI bilateral exercise at Mont de Marsan in France. The exercise has been started on July 1 and will conclude on July 12. The objective of this exercise is to validate the latest defence strategies by enhancing the interoperability level of the French and Indian crews in air defence and ground attack missions.
- ✚ **Lt Gen Paramjit Singh to be new DGMO of Army**
 - Lt Gen Paramjit Singh, who has vast experience in counter-terror operations, will be the next Director General of Military Operations (DGMO) of the Indian Army.
 - Lt Gen Singh, currently serving as General Officer Commanding of the Army's Nagrota-based XVI Corps, will take over as the new DGMO on October, succeeding Lt Gen Anil Chauhan.
- ✚ **Defence Minister Rajnath Singh will receive first Rafale fighter aircraft by France**
 - Defence Minister Rajnath Singh is scheduled to participate in the handing over ceremony of the first Rafale fighter jet by France to India on October 8, 2019. The Defence Minister will also perform the Shastra pooja on the occasion and fly a sortie on the fighter aircraft.
- ✚ **India celebrated its 87th Air Force Day on 8th October 2019.**
 - The year 2019 is special because the Indian Air force received the first of 36 long-awaited Rafale fighter jets. The Air Force Day 2019 will be celebrated in the presence of IAF chief Birender Singh Dhanoa and senior officials of the three armed forces.
- ✚ **Indian Air Force to begin joint military exercise 'Shinyuu Maitri' with Japanese counterpart in West Bengal**
 - The Indian Air Force will be carrying out a joint military exercise 'Shinyuu Maitri' with Japanese Air Self Defence Force (JASDF) from 17 to 23 October.
 - The exercise will be held at Air Force Station, Arjan Singh in Panagarh town in West Bengal. "C-130 J aircraft of the Special Operations Squadron of IAF and C-130 H of Tactical Airlift Squadron of JASDF will participate in the exercise.
- ✚ **Bilateral Maritime Exercise Between Japan and India (JIMEX 18) to Commence at Visakhapatnam**
 - Bilateral maritime exercise JIMEX-18 between India and Japan commenced in Visakhapatnam, which was marked by Japanese Maritime Self Defence Force (JMSDF) ships Kaga, an Izumo-class helicopter destroyer, and Inazuma, a guided missile destroyer.
- ✚ **India, Myanmar hold naval exercise IMNEX at Visakhapatnam**
 - The India-Myanmar Naval Exercise called IMNEX-2019 is being organised in Visakhapatnam, Andhra Pradesh. The opening ceremony of the second edition of Indo-Myanmar joint naval exercise was conducted onboard INS Ranvijay.
- ✚ **Over 40,000 troops to participate in Indian Army's exercise 'Sindhu Sudarshan' in deserts of Rajasthan**
 - More than 40,000 troops will take part in the Indian Army's exercise code named 'Sindhu Sudarshan' in the deserts of Rajasthan, from November 29 to December 4.
 - The Indian Army will be carrying out this exercise using its integrated battle groups which are the new formations being raised by the force for warfighting in future.
- ✚ **Deepika Padukone, PV Sindhu flag-bearers of PM Modi's Bharat Ki Laxmi initiative**
 - Actor Deepika Padukone and shuttler PV Sindhu were named the ambassadors for Bharat Ki Laxmi, an initiative by Prime Minister Narendra Modi that aims at bringing commendable work done by women across the nation to light ahead of the Diwali festival.
 - "India's Nari Shakti epitomises talent and tenacity, determination and dedication. Our ethos has always taught us to strive for women empowerment.
- ✚ **1st-ever India-Uzbekistan joint military exercise - Dustlik-2019 begins**
 - The first-ever India-Uzbekistan joint military exercise - Dustlik-2019 will begin at Chirchiq Training Area near Tashkent today. Defence Minister Rajnath Singh and his Uzbekistan counterpart Major General Bakhodir Nizamovich Kurbanov presided over the Curtain Raiser of the military drill
- ✚ **Bangladesh-US navy joint exercise carat-2019 inaugurated**
 - A joint exercise titled 'Cooperation Afloat Readiness and Training (CARAT)- 2019' between Bangladesh Navy and the US Navy started at Bangladesh Navy's School of Maritime Warfare and Tactics.

India, Indonesia hold Joint Naval Exercise "Samudra Shakti" In Bay Of Bengal

- India is jointly exercising its anti-submarine warfare corvette INS Kamorta along with Indonesian warship KRI Usman Harun, a multi-role corvette, in the Bay of Bengal as part of an ongoing bilateral exercise "Samudra Shakti".

IAF launches multiplayer version of mobile game "Indian Air Force - A Cut Above"

- The Indian Air Force launched the multiplayer version of its interactive mobile game which lets users experience the thrill of flying a combat aircraft.
- The multiplayer version of the game named "Indian Air Force - A Cut Above" was launched by Vice Chief of Air Staff Air Marshal Harjit Singh Arora here.

Indo-Russian Joint Tri-Service Exercise INDRA 2019 to be held from December 10-19

- The first-ever joint tri-service exercise between India and Russia codenamed INDRA 2019 will be conducted from December 10-19.
- Company-sized mechanised contingents, fighter and transport aircraft as well as ships of respective Armies, Air Forces and Navies will participate in this 10-days exercise

India-U.S. tri-services exercise Tiger Triumph begins in Visakhapatnam

- India-U.S. tri-services amphibious exercise Tiger Triumph got off to a gala. Tiger Triumph will continue for nine days off the Visakhapatnam and Kakinada coasts.
- The training events will enhance U.S.-India military-to-military relations and hone individual and small-unit skills in humanitarian assistance and disaster response.

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Goa: Indian Coast Guard conducted ReSAREX-2019

- The Indian Coast Guard conducted the Regional level Search and Rescue Workshop and Exercise - 2019 (ReSAREX - 2019) here to check the preparedness and response measures for search and rescue at sea in a coordinated manner.

Navy selects Karabi Gogoi as assistant naval attache in India's Moscow Embassy

- The Navy has selected Lt. Commander Karabi Gogoi as assistant naval attache at the Moscow Embassy, sources said, making her the second woman defence personnel to be appointed for a diplomatic assignment.
- Currently posted as a naval engineer at the Karwar base of the Navy, the officer is also learning Russian and is expected to take up her new assignment in Moscow next month.

Lieutenant Shivangi, the First Woman Pilot Of Indian Navy To Join Operations On 2 December

- First woman pilot of Indian Navy will join Naval operations in Kochi on December 2, two days ahead of Navy Day on December 4.
- "Shivangi will graduate to become the First female Pilot of Indian Navy. She hails from Muzzafarpur, Bihar and completed her schooling from DAV Public school, Muzzafarpur.

India to host naval drill "Milan 2020" in March

- The Indian Navy will host military drill 'Milan 2020' in March which will witness the participation of several countries, Minister of State for Defence Shripad Naik.
- In a written response to a question in the Rajya Sabha, Naik said 41 nations from South Asia, Southeast Asia, Africa and Europe that share defence cooperation with India have been invited for the drill.

India, China to carry out major military exercise 'Hand in Hand'

- Continuing to expand military to military engagements, India and China will be carrying out a major military exercise called 'Hand-in-Hand' in Meghalaya this year.

Sub-lieutenant Shivangi becomes 1st woman of Indian Navy; to fly Dornier surveillance aircraft.

- Shivangi Swaroop has become the first woman pilot to fly Indian Navy fixed-wing Dornier surveillance planes. She has joined the Indian Navy as the first female pilot on December 2, 2019. She will be involved in Operation Duty in Kochi.

AGREEMENTS AND MOU

July- 2019

Signed Between	Date	Purpose of MOU	Venue
Delhi Police with SECI	3 rd July 2019	To set up Rooftop Solar Energy Systems in more than 200 of its buildings across the city.	New Delhi
Electronics and Information Technology with Digitisation of AYUSH	1 st July 2019	To advice and give technical support to the Ayush Ministry (MOA) for planning and development of AYUSH GRID Project.	New Delhi
ISRO with Russian Agency	3 rd July 2019	To help train Indian astronauts ahead of the upcoming manned mission to orbit, Gaganyaan	Bengaluru
NHAI and NIIF	8 th July 2019	To co-operation in formation of SPVs to execute the fund arrangement for large size road projects particularly green field projects to be executed by NHAI in future.	New Delhi
Vihaan Networks Ltd with Vietnam	9 th July 2019	To advancing rural connectivity by developing digital villages in Vietnam's underserved areas through solar-based cellular and broadband solution.	Karenda (Rajasthan)
Defence Ministry IPFC and NRDC	10 th July 2019	To provide a major fillip to the ongoing efforts of the Defence Ministry towards promoting a culture of Innovation and Intellectual Property Rights (IPR) in the Defence industry.	New Delhi
Bharat Chamber of Commerce and BRICS	9 th July 2019	To create an enabling support system especially for MSME segment of businesses and young entrepreneurs from across all geographies.	New Delhi
Fast Track Mechanism India and Italy	16 th July 2019	To facilitate Italian companies and investors in India and Indian companies and investors in Italy, it has been decided to establish fast-track system for companies and investors of both the countries.	New Delhi
Broadband Readiness Index for Indian States and Union Territories	16 th July 2019	To cross learn and jointly participate in achieving the overall objective of digital inclusion and development in India.	New Delhi
Indian Navy and Israel Aerospace	17 th July 2019	To provide complementary missile systems to the Indian navy and India's MDL Shipyard.	Jerusalem, Israel
Haryana Govt With NSE for Growth of MSMEs	17 th July 2019	To get better access to capital for expansion and growth, provides visibility to local companies at the national level and gives them high credibility.	Chandigarh
Union Health Ministry with Ministry of AYUSH	18 th July 2019	To develop linkages and integration of TB care services within the infrastructure and institutional network of AYUSH.	New Delhi
BSE with Haryana Govt to facilitate MSMEs Raise	18 th July 2019	To facilitate SMEs in raising funds through BSE's dedicated platform for SME's -- BSE SME -- where	Mumbai

Capital		small companies can list and raise productive capital, gain visibility and credibility vis-a-vis large corporates.	
Government eMarketplace and Steel Authority of India	18 th July 2019	To transform their business activities, processes, competencies and models to fully leverage the opportunities of an open market based procurement.	New Delhi
India and Sri Lanka	18 th July 2019	To upgrade tracks in a key railway segment connecting the north and south at a cost of \$ 91.26 million	Colombo
India and Benin	29 th July 2019	On Cooperation in the field of Export Credit and Investment Insurance.	Cotonou
India and Myanmar on Defence Co-operation	29 th July 2019	To steadily increase the defence co-operation with its eastern neighbours.	New Delhi
India and Mozambique	29 th July 2019	To prevent non-traditional threats like piracy, smuggling, poaching, etc. and overall cooperation in the maritime domain.	Maputo, Mozambican

August-2019

Signed Between	Date	Purpose of MOU	Venue
India and Guinea	1 st August 2019	For cooperation in the Field of e- Vidhyabharati - e- Aarogya Bharati e-VBAB Network Project, Traditional System of Medicine and Renewal Energy.	Guinea
Tripura and National Liberation Front of Tripura	10 th August 2019	To abjure the path of violence and join the mainstream.	New Delhi
Uttar Pradesh State government and the Netherlands	7 th August 2019	To strengthen the collaboration between the two parties on the basis of equivalence, mutual benefit and the practical needs	Lucknow
India and UNISA	7 th August 2019	To have a global framework	Singapore
Kerala government and Vikram Sarabhai Space Centre	8 th August 2019	To support Kerala's efforts in promoting Space Technology vertical in the State	Thiruvananthapuram
Naval Air Enclave, Kochi with Cochin International Airport Limited	13 th August 2019	For setting up the standard operating procedures for CIAL and the Indian Navy	Cochin
Indian Institute of Technology Guwahati with RD Grow Green India Pvt. Ltd.	22 nd August 2019	For safe Drinking water	Guwahati, Assam
Ministry of Textiles with 16 State governments	14 th August 2019	To offer skill training programmes under the Samarth scheme	New Delhi
India and Maldives	20 th August 2019	For Training and Capacity Building Programme for Maldivian civil services officers	Male, Maldives

Indian Army with Tata Realty & Housing	22 nd August 2019	For empowering the Indian Army personnel to take over, with immediate effect, dwelling units in 13 'Ready to Move in' projects of Tata Realty across India	New Delhi
Health Ministry with the Ministry of Social Justice & Empowerment	26 th August 2019	To enhance an outreach on HIV/AIDS prevention.	New Delhi
Indian Navy with India Meteorological Department	28 th August 2019	To handle the Cyclone Detection radar (CDR) building by IMD to the IN.	Kochi, Kerala.
Central TB Division of the Ministry of Health & Family Welfare with Wadhwani Institute for Artificial Intelligence, Mumbai	30 th August 2019	To explore the appliance of the newest computing technology in its fight against TB.	New Delhi
GeM, Department of Commerce, Ministry of Commerce and Trade with SIDBI	30 th August 2019	To benefit MSMEs, ladies entrepreneurs, SHGs, ladies Self facilitate teams and loan beneficiaries under MUDRA and Stand-up schemes.	New Delhi
ISRO and Bahrain's National Space Science Agency	24 th August 2019	To collaborate in the area of space technology, solar energy and culture exchange	Manama, Bahrain

September-2019

Signed Between	Date Signed	Purpose of MOU	Venue
India and Thailand	26 September	To create an online platform for SMEs (Small and Medium-sized Enterprises) from both countries.	Mumbai
Defence Research and Development Organisation (DRDO) and Central University of Jammu (CUJ)	26 September	To set up a processing center called "Kalam Center for Science and Technology (KCST)" at the university for research purposes.	New Delhi
PNB MetLife & Religare Health Insurance	26 September	To offer insurance products covering health, death and illness.	
Federal Bank and Pine Labs	23 September	To offer equated monthly installments (EMIs) on debit card-based offline transactions to all the bank's customers.	
Ayushman Bharat and Ola	19 September	To provide health insurance to 2 million driver partners of Ola.	New Delhi
Ministry of Railways and Government of Odisha	19 September	For joint Redevelopment of Bhubaneswar Station as a Multi-Modal Transport Hub.	New Delhi
Skill India and IBM	18 September	For nationwide Train-the-Trainer program in Artificial Intelligence.	New Delhi
India and Slovenia	17 September	7 MoUs signed for cooperation in the field of Investment, Sports, Culture, River rejuvenation (clean Ganga mission), Science, Technology, Standards.	Slovenia

ISRO, DRDO	17 September	For development of human centric systems for the Gaganyaan project.	New Delhi
Kerala and Maldives	16 September	To strengthen cancer care in the island nation.	Thiruvananthapuram
Wipro Infrastructure and BEML	16 September	To work in areas such as aerospace components through special economic zone (SEZ), industrial automation processing, 3-D printing, artificial intelligence and hydraulic system engineering.	Bengaluru
India and Switzerland	13 September	3 MOUs- Technical cooperation on climate change. Alliance in science and technology. Renewal of Hindi chair at the University of Lausanne.	Switzerland
Ministry of railways & Confederation of Indian Industries (CII)	13 September	For facilitation of green initiatives in Indian Railways.	New Delhi
India and Iceland	10 September	3 MOUs- Fisheries collaboration, Cultural cooperation, Visa waiver by Iceland to holders of diplomatic and official passport	Iceland
India & ADB	9 September	\$200 million loan to improve rural connectivity in Maharashtra	Maharashtra
UNESCO and the Rajasthan government	5 September	To promote music, art and craft forms, and other intangible cultural heritage of the state to spur socio-economic growth of several artist communities.	
Multi Commodity Exchange of India (MCX) and Zhengzhou Commodity Exchange (ZCE)	4 September	To facilitate cooperation between the two exchanges in areas such as knowledge sharing, education & training.	Kolkata
Gujarat and Delaware State of America	4 September	First sister state MoU for cooperation in the field of services and investment opportunities.	Gandhinagar, Gujarat
ESIC and SBI	3 September	To provide e-payment services directly to the bank accounts of all ESIC beneficiaries and payees without any manual intervention as an integrated and automated process.	New Delhi

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October-2019

Name of Agreement/ MoUs	Indian Signatory	Saudi Arabian Signatory
Strategic Partnership Council Agreement	Prime Minister of India	Crown Prince Mohammed bin Salman bin Abdulaziz Al Saud
MoU on Cooperation in the Field of Renewable Energy between Saudi Ministry of Energy and Ministry of New & Renewable Energy of India	Dr. Ausaf Sayeed, Ambassador of India to Saudi Arabia	HRH Prince Abdulaziz bin Salman Al Saud – Energy Minister
MoU on Security Cooperation	TS Tirumurti, Secretary, Economic Relations (ER), MEA	HRH Prince Abdulaziz bin Saud bin Naif Al Saud – Interior Minister
MoU for cooperation in combating illicit trafficking and smuggling of narcotic drugs, psychotropic substances and chemical precursors.	Dr. Ausaf Sayeed, Ambassador of India to Saudi Arabia	HRH Prince Abdulaziz bin Saud bin Naif Al Saud – Interior Minister
MoU between Saudi General Authority of Military Industries (GAMI) and Department of Defence Production, Ministry of Defence concerning collaboration in military acquisition, industries, research, development and technology	TS Tirumurti, Secretary, Economic Relations (ER), MEA	HE Ahmad Al-Ohali, Governor, General Authority of Military Industries.
MoU for cooperation in Civil Aviation	Dr. Ausaf Sayeed, Ambassador of India to Saudi Arabia	HE Abdulhadi Al-Mansouri, President, GACA
MoU between Central Drugs Standard Control Organization (CDSCO), Ministry of Health & Family Welfare and Saudi Food & Drug Authority (SFDA) for Cooperation in the field of medical products regulations	TS Tirumurti, Secretary, Economic Relations (ER), MEA	HE Dr Hisham Al Jadhey, CEO, SFDA
Letter of Intent between Small and Medium Enterprises General Authority (Monshaat) of the Kingdom of Saudi Arabia and Atal Innovation Mission (AIM), NITI Aayog, of the Republic of India	Dr. Ausaf Sayeed, Ambassador of India to Saudi Arabia	Engineer Saleh Al-Rasheed, Governor, Small and Medium Development Authorities.
Cooperation Programme between Foreign Service Institute, MEA and Prince Saud Al Faisal Institute of Diplomatic Studies (IDS) of Ministry of Foreign Affairs of Saudi Arabia	Dr. Ausaf Sayeed, Ambassador of India to Saudi Arabia	Dr Abdallah Bin Hamad Al Salamah, Director-General, Prince Saud Al Faisal Institute for Diplomatic Studies
MoU between Indian Strategic Petroleum Reserves Limited (ISPRL) and Saudi Aramco.	HPS Ahuja, CEO&MD, ISPRL	HE Ahmad Al-Subayae, Vice-President, ARAMCO

MoU for Cooperation between National Stock Exchange (NSE) and Saudi Stock Exchange (Tadawul)	Vikram Limaye, MD & CEO, National Stock Exchange	Engineer Khaled Al-Hassan, CEO, Saudi Stock Exchange(Tadawul)
MoU between National Payments Corporation of India (NPCI) and Saudi Payments	Arif Khan, Chief Digital Officer, National Payments Corporation of India	Ziyad Al Yusuf, MD, Saudi Payment

November-2019

Signed Between	Date Signed	Purpose	Venue
Indian Bank and Canara Bank	1 st November 2019	Both the banks will be able to offer an array of services including transfer of funds through GeM Pool Accounts (GPA), advising of Performance Bank Guarantees (e-PBG), Earnest Money Deposit (EMD) and Payment Gateway to the registered users on the portal.	New Delhi
Siemens signs MoUs with NTPC	2 nd November 2019	The collaboration is aimed at developing innovative technologies, solutions and techniques to reduce the dependence on Hydrocarbons in India.	New Delhi
GeM partners with Central Bank of India	7 th November 2019	To provide bill discounting and financing of working capital where the cost of capital is linked to the performance & rating of a seller on GeM.	New Delhi
Indian Bank, Muthoot Microfin	8 th November 2019	The memorandum of understanding, the bank and the non-banking finance company will jointly lend to the MSME borrowers.	Chennai
FICCI signed MoU with Singapore Fintech Association	11 th November 2019	To share information about fintech and collaborate on mutually beneficial initiatives that will further development of fintech industry in both the countries.	Singapore
CSIR-IMTECH and IIT Bombay	13 th November 2019	To collaborate with National Research Laboratories affiliated to CSIR and paving way for all IITs.	New Delhi
Health ministry signs pact with Gates Foundation	18 th November 2019	To provide technical, management and program design support through its grantees and other partners, with a special focus on innovation, best practices and enhancing performance	New Delhi

		management, while working closely with the government.	
IIM Indore inks MoU with Lal Bahadur Shastri Academy	18 th November 2019	Intends to strengthen technical cooperation between the two institutes through sharing experiences, best practices and knowledge in the area of capacity building of public officials and public private education.	Mussoorie
India-Uzbekistan sign pact on counter-terror cooperation	22 nd November 2019	To further increase cooperation between India and Uzbekistan in diverse fields including counter-terrorism, organized crime and human trafficking.	New Delhi

December-2019

- ✚ Ashok Leyland, Citicorp Finance ink MoU for commercial vehicles financing
- ✚ UAE and Oman sign MoU to enhance trade and economic cooperation
- ✚ Russia and Ukraine Sign Preliminary Gas Transit Deal
- ✚ ADB, India signed loan agreement for PPP to upgrade Madhya Pradesh roads
- ✚ Railway Ministry signed MoU with Birmingham University to establish Centre of Excellence
- ✚ GeM signs MoU with BoM, UCO Bank to provide a number of services
- ✚ CSIR and CNRS signed MoU to promote Scientific and Technological Research
- ✚ SBI, KfW sign agreement for energy-efficient housing programme in India
- ✚ India and Maldives exchange agreements for cooperation between the countries
- ✚ India, Indonesia resolve to strengthen cooperation in several areas
- ✚ DELL partners will UNESCO to adopt technology in classrooms
- ✚ ICAR signed MoU with NABARD for sustainable agriculture
- ✚ NSIC, Aramco Asia signs MoU for the development of Ministry of MSME
- ✚ IEPFA signed MoU with Bank of Baroda for Investor awareness.
- ✚ CSIR signed MoU with BHEL to push Make in India initiative
- ✚ ICAI MoU KAAA signed MoU to offer technical training programs
- ✚ ADB and India signed MoU to provide infrastructure in India
- ✚ India, Sweden signed MoU for Healthcare Innovation Centre
- ✚ India signed MoU with Qatar to set up University campus

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SCHEMES

- ✚ **A new committee of officers to suggest measures to augment GST revenue collections and administration.**
 - The Central Government has constituted a committee of officers to suggest measures to augment GST revenue collections and administration. The committee have to submit its 1st report within 15 days to the GST Council Secretariat.
- ✚ **‘CRPF Veer Parivar’ app by President Kovind launched**
 - President Kovind launched ‘CRPF Veer Parivar’ app, a mobile application for families of CRPF personnel killed in the line of duty.
- ✚ **Rythu Bandhu scheme for 2019-20 in Telangana**
 - Telangana Government has issued a notification to extend the Rythu Bandhu scheme for 2019-20 while enhancing the amount from Rs 4000 to Rs 5000.
- ✚ **Financial assistance under the ‘Aapki Beti’ increased**
 - Rajasthan government has increased the financial assistance given to school girls under the ‘Aapki Beti’ scheme.
- ✚ **Reserve Bank of India constituted a committee to review the ATM interchange fee structure**
 - The Reserve Bank of India constituted a six-member committee to review the ATM interchange fee structure with a “view to increase the ATM deployment in the unbanked areas”.
- ✚ **E-governance initiatives for ST Welfare schemes**
 - Arjun Munda, Union Minister for Tribal Affairs launched the “e-governance initiatives for ST Welfare schemes”.
- ✚ **Haryana Chief Minister announced an annual financial assistance of Rs 5 lakh to “loktantra senanis”**
 - Haryana Chief Minister Manohar Lal Khattar announced an annual financial assistance of Rs 5 lakh to “loktantra senanis” or their spouse.
- ✚ **One Nation One Ration Card’**
 - One Nation One Ration Card’ scheme will be available across the country from 1st July 2020. One Nation-One Ration Card scheme launched on a pilot basis in Telangana, Andhra Pradesh, Maharashtra and Gujarat.
- ✚ **Scheme for Trans-disciplinary Research for India’s Developing Economy**
 - University Grants Commission has approved a ‘Scheme for Trans-disciplinary Research for India’s Developing Economy’ (STRIDE) to boost research culture in India.
- ✚ **‘Vhali Dikri Yojna’ in Gujarat**
 - Gujarat Chief Minister has launched the ‘Vhali Dikri Yojna’ from his home town Rajkot, Gujarat. The scheme for the welfare of the girl child.
- ✚ **“Sarbat Sehat Bima Yojana” Punjab**
 - Chief Minister of Punjab has launched a universal health insurance scheme "Sarbat Sehat Bima Yojana " benefiting nearly 46 lakh families.
- ✚ **'QR Code Scheme' on the Himmat Plus app in Delhi**
 - Lieutenant Governor of Delhi Anil Baijal launched a 'QR Code Scheme' on the Himmat Plus app in Delhi.
- ✚ **Pradhan Mantri Laghu Vyapari Maan-dhan Yojana by Prime Minister Narendra Modi**
 - Prime Minister Narendra Modi will launch the Pradhan Mantri Laghu Vyapari Maan-dhan Yojana, the Centre’s pension scheme for traders.
- ✚ **Export Credit Insurance Scheme called NIRVIK Ministry of Commerce & Industry**
 - Ministry of Commerce & Industry through Export Credit Guarantee Corporation has introduced a new Export Credit Insurance Scheme called NIRVIK.
- ✚ **New committee constituted to formulate a design policy for building construction and infrastructure development.**
 - The Central Works Public Department (CPWD) has constituted an expert committee to formulate a design policy for building construction and infrastructure development.
- ✚ **WhatsApp launched feature to combat fake news and rumours**
 - WhatsApp launched an India-focused fact-checking feature to combat fake news and rumours starting with the run-up to the Lok Sabha elections.

✚ Delhi to extend free ride scheme to senior citizens and all students

- The scheme aims to help in women empowerment by bridging the gender gap that exists in society. This will help the girls and women who had to drop out of schools and colleges because of high transportation costs. They can now take buses to good schools and colleges which are away from their homes.

✚ Yogi Adityanath launched Mukhya Mantri Kanya Sumangala Yojana

- Mukhya Mantri Kanya Sumangala Yojana aims to empower the girl child. The scheme of state government will help in achieving the goals set by Prime Minister Narendra Modi.

✚ Centre launched Indradhanush 2 to cover low immunization pockets

- Under Mission Indradhanush 2.0, the Union Health Ministry will carry out a massive immunization program in the areas that are identified as low immunization pockets.

✚ BETI BACHAO, BETI PADHAO scheme to empower women launched in Rajouri

- Rajouri District administration is organizing women empowerment campaigns in far-flung hilly areas of the District under the BETI BACHAO BETI PADHAO scheme.

✚ Andhra Pradesh State government launched YSR Rythu Bharosa-PM Kisaan, the flagship farmer assistance scheme

- YSR Rythu Bharosa-PM Kisaan was named after former Chief Minister YS Rajasekhara Reddy. Under the scheme, 54 lakh farmers will get Rs.13,500 over three installments. The scheme has been renamed with the PM's name included to give credit to the Central govt. as the scheme is getting funds from the Centre

✚ Government launched the Surakshit Matritva Aashwasan (SUMAN) scheme

- The scheme aimed for zero preventable maternal and newborn deaths in India. The scheme will ensure to help in bringing down maternal and infant mortality rates in the country.

✚ Delhi government launched the Farishte Dilli Ke scheme

- The Delhi government launched the Farishte Dilli Ke scheme after the successful trial run of the good Samaritan scheme. The scheme was launched by the Chief Minister of Delhi Arvind Kejriwal.

✚ PM launched pension schemes in Jharkhand

- Prime Minister Narendra Modi launched the Pradhan Mantri Laghu Vyaparik Mandhan Yojana and Swarojgar pension schemes in Jharkhand during his visit. During his visit, he also laid the foundation for the new building of Jharkhand Secretariat.

✚ Prime Minister to Launch Kisan Man Dhan Yojana on the 12th of September

- Prime Minister Narendra Modi launched the Kisan Man Dhan Yojana at Ranchi, Jharkhand. The Scheme shall secure the lives of 5 Crore Small and Marginal Farmers by providing a minimum pension of Rs 3000 per month to attain 60 years of age.

✚ Rajasthan's free medicine scheme secures top rank

- Rajasthan's free medicine scheme secured the highest position with first ranking issued by the National Health Mission (NHM) among the sixteen states of the country. It aimed to supply free medication to patients coming back to public health facilities. The theme was launched on October 2011.

✚ Andhra Pradesh government launched the Navodayam scheme.

- Andhra Pradesh government launched the Navodayam scheme. The scheme is for thousands of ailing Micro, Small and Medium Enterprises (MSMEs) in the state.

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COMMITTEES IN NEWS

Committees	Headed By
Panel on Economic Capital Framework (ECF), formed by RBI has finalised its report on surplus RBI reserves	Bimal Jalan
The Supreme Court of India has constituted a high powered committee to urgently frame and implement an emergency response plan for the protection of two Indian birds- Great Indian Bustard and the Lesser Florican	The 3 member panel constitutes Dr Deepak Apte, Dr Asad R Rahmani and Dr Dhananjai Mohan
“Inter-Ministerial Committee” on legality of cryptocurrencies and blockchain	Secretary Subhash Chandra Garg
To review margins on derivatives the panel will submit its recommendations to the Secondary Market Advisory Committee	NSE Clearing Ltd
Beekeeping Development Committee	Bibek Debroy
Committee give recommendations for MSME sector	U.K. Sinha
RBI's to review the regulatory and supervisory framework for Core Investment Companies	Tapan Ray
National Clean Air Programme (NCAP), which aims to reduce particulate matter (PM) pollution by 20%-30% in at least 102 cities by 2024	Secretary, Union Environment Ministry

Constituted By	Committee Headed By	Other Details	Objective of the Committee
Union Ministry of Youth Affairs & Sports	Mukundakam Sharma	13-member expert committee	To review the Draft National Code for Good Governance in Sports.
Union Water Resources Ministry	Mihir Shah	It is a 10-member committee	To draft the new Water Policy
IRDAI	S Sadgopan	It is an 8-member committee	To evaluate applications filed under the Regulatory Sandbox approach to promote innovative ideas to foster growth in insurance sector.
Union Government	K Vijay Raghvan		To eliminate differences between NITI Ayog and MEITY over artificial intelligence mission.

NOBLE PRIZE WINNERS OF 2019

- ✚ Indian-American **Abhijit Banerjee, Esther Duflo and Michael Kremer** jointly won the 2019 Nobel Economics Prize "for their experimental approach to alleviating global poverty," the Royal Swedish Academy of Sciences
- ✚ Hailed as a visionary and reformer, Ethiopian Prime Minister **Abiy Ahmed** won the Nobel Peace Prize

for his efforts to resolve the long-running conflict with neighbouring foe Eritrea.

- ✚ **John B. Goodenough**. The 2019 Nobel Prize in Chemistry has been awarded to John B. Goodenough, M. Stanley Whittingham and Akira Yoshino for the development of lithium-ion batteries.

- ✚ **Akira Yoshino** is Winner of Nobel Prize in Chemistry. Yoshino is one of the three scientists who have won this year's Nobel Prize in Chemistry.
- ✚ **Stanley Whittingham**, won this year's Nobel Prize in **Chemistry** for their contributions to **lithium-ion batteries**, which have reshaped energy storage and transformed cars, mobile phones and many other devices in an increasingly portable and electronic world.
- ✚ Austrian author **Peter Handke** was awarded the 2019 **Nobel Prize in literature**.
- ✚ A screen displays the portraits of the laureates of the 2019 **Nobel Prize in Physics** **James Peebles**, **Michel Mayor**, and **Didier Queloz**, during a news conference at the Royal Swedish Academy of Sciences in Stockholm, Sweden.
- ✚ **James Peebles** is introduced as a **Nobel laureate in Physics** at a news conference at Princeton University in Princeton, New Jersey.
- ✚ Swiss scientist **Didier Queloz** wins the 2019 Nobel Prize for **Physics, in London, Britain**.
- ✚ Nobel Prize winners in Physics, **James Peebles** in Princeton, **N.J.**, **Didier Queloz** in London and **Michel Mayor** in Madrid.
- ✚ **Peter Ratcliffe** of Oxford University, one of three scientists that won the 2019 **Nobel Prize for Medicine**.
- ✚ **William G. Kaelin**, was awarded the Nobel Prize for **Physiology or Medicine in Boston**.
- ✚ **Gregg L. Semenz** was awarded the Nobel Prize for **Physiology or Medicine**.

INDIA's RANKING

Index	Index released by	India's Rank	1 st Rank
Climate Change Performance Index 2019	New Climate Institute, Germanwatch and CAN	9	Sweden
World Giving Index 2019	Charities Aid Foundation (CAF)	82nd	USA
QS India University Rankings 2020	Quacquarelli Symonds (QS)	--	Indian Institute of Technology Bombay (IITB)
Global Unicorn List 2019	Hurun Research Institute	3rd	China
World Talent Ranking 2019	IMD	59th	Switzerland
Global Prosperity Index 2019	Basque institutions	Bengaluru - 83rd, Delhi-101st and Mumbai - 107th	Zurich (Switzerland)
School Education Quality Index (SEQI)	NITI Aayog	--	Kerala
Global Health Security Index 2019	Nuclear Threat Initiative (NTI) and Economist Intelligence Unit (EIU)	57th	United States
Ease of doing business 2019	World bank	63rd	Newzealand
World Digital Competitiveness Rankings	IMD World Competitiveness Center	44th	USA

India Innovation Index 2019	NITI Aayog	-	Karnataka (Top state)
Global Hunger Index 2019	Irish aid agency Concern in partnership with Welthungerhilfe	102	
Global Competitiveness Index 2019	World Economic Forum (WEF)	68th	Singapore
The Travel & Tourism Competitiveness Index 2019	World Economic Forum	34th	Spain
Global Liveability Index 2019	The Economist Intelligence Unit(EIU)	Delhi 118th Rank and Mumbai 119th Rank	Austria's Capital Vienna
Child Well Being Index 2019	IFMR LEAD	--	Kerala
Safe Cities Index 2019	The Economist Intelligence Unit	Mumbai-45th New Delhi-52nd	Tokyo
Composite Water Management Index 2.0	NITI Aayog	--	Gujarat
Global Kids Right Index 2019	KidsRights Foundation	117th	Iceland
State RooftopSolar Attractiveness Index 2019	Ministry of New & Renewable Energy (MNRE)	--	Karnataka
Asia Power Index 2019	Lowy Institute	4th	United States
Index of Cancer Preparedness 2019	Economist Intelligence Unit (EIU)	19th	Australia
World Competitive Ranking 2019	International Institute for Management Development (IMD)	43rd	Singapore
World Inequality Index 2019	Oxfam	147th	Denmark
Inclusive Internet Index 2019	EIU (Economist Intelligence Unit)	47 th	Sweden
Global Talent competitiveness Index 2019	Adecco Group, INSEAD and Tata Communications	80	Switzerland
NITI Aayog AMFFRI Index 2019	National Institution for Transforming India i.e. NITI Aayog	--	Maharashtra
Global Innovation Index 2019	Cornell University, INSEAD, and the World Intellectual Property Organization	52	Switzerland
Global Multidimensional Poverty Index 2019	United Nations Development Programme (UNDP) and the	--	--

	Oxford Poverty and Human Development Initiative (OPHI)		
Health Index of India	NITI Aayog	--	Kerala
Henley Passport Index 2019	International Air Transport Association (IATA)	86th	Japan and Singapore
Climate Vulnerability Index 2019	IITs , IISc, Bengaluru and the Swiss Development Corporation (SDC)	---	Assam
QS World University Ranking 2020	Quacquarelli Symonds (QS)	152nd Position, IIT Bombay	Massachusetts Institute of Technology (MIT), United States
SDG Gender Equality Index 2019	Equal Measures 2030	95th	Denmark
Mercer Quality of Living Ranking 2019	Consulting Agency Mercer	Chennai	Autrian Capital, Vienna
Global Peace Index 2019	Institute for Economics and Peace (IEP)	141	Iceland
World Press Freedom Index 2019	Reporters Without Borders	140	Norway
StartupBlink Startup Ecosystem Ranking 2019	StartupBlink	17	USA
Global Energy Transition Index 2019	World Economic Forum	76	Sweden
EASE Reform Index	Indian Banking Association and Boston Consulting Group	--	Punjab National Bank
GDPR Readiness Index	CISCO	6th	--
Corruption Perception Index 2018	Transparency International	78	Denmark
Bloomberg Innovation Index	Bloomberg Business	54	South Korea
City Momentum Index	Joneslanglasalle (JLL)	--	Banglore
Global Findex 2017	World Bank	2nd	China
Human Developemnt Index 2018	United Nations Development Programme (UNDP)	130	Norway
Human Capital Index 2018	World Bank	115	Singapore
Global Hunger Index 2018	International Food Policy Research Institute (IFPRI)	103	Belarus
Ease of Doing Bussiness Index 2018	World Bank	77	New Zealand

Global Terrorism Index 2018	Institute for Economics & Peace (IEP) in collaboration with the National Consortium for the Study of Terrorism and Responses to Terrorism (START)	7	Iraq
The Human Freedom Index 2018	Cato and Fraser Institute	110	New Zealand
Global Climate Risk Index 2019	Annual Climate Summit	14	Puerto Rico
Global Gender Gap Index 2018	World Economic Forum (WEF)	108	Iceland
Sustainable Development Goals Index 2018	NITI Ayog	57	Himachal Pradesh
Forest and Tree Cover	Food and Agriculture Organizations	8th	
Global Phosphorous Pollution Index	Water Resources Research	2nd	China
World Migration Report	UN	1st	India
E-commerce Development Index 2018	UN	96th	Denmark
Global Competitiveness Index 2018	The World Economic Forum	58th	US
Human Capital Score	World Bank	158th	Finland
Commonwealth innovation index	WIPO and GII	10 th	UK
Global Economic Freedom Index	American think-tank	130 th	Hong Kong
Environmental Performance Index 2018	World Economic Forum	177 th	Switzerland
List of Wealthiest countries	New World Wealth	6 th	USA
Global Democracy Index	EIU (Economist Intelligence Unit)	41st	Norway
Corruption Perception Index	Transparency International	81 st	New Zealand
International Intellectual Property Index	US Chambers of Commerce	44 th	USA
MIWE (MasterCard Index of Women Entrepreneurs)	MasterCard	52 nd	New Zealand
World Happiness report	UN Sustainable Development Solutions Network	133 rd	Finland

Ease of Doing Business	World Bank	77 th	New Zealand
Global manufacturing Index	World Economic Forum	30 th	Japan
Inclusive Development Index	World Economic Forum	62 nd	Norway (Advanced) Lithuania (Emerging)
Worst New-born Mortality Rate	UNICEF	12 th	Japan
Hurun Global Rich List 2018 – Highest Number of Billionaires	Hurun Research Institute	3 rd	China
Global Climate Risk Index	German watch	6 th	Haiti
Global Hunger Index (GHI)	IFPRI (International Food Policy Research Institute)	103 rd	Belarus
Countries facing web-borne threats	Kaspersky Lab	33 rd	
Global Gaming Installs	Unity Technologies	3 rd	
Vacation Deprivation Report 2017	Expedia	5 th	South Korea
Most targeted for Web Applications attack	Akamai Technologies	7 th	
Climate change performance index	German watch	14 th	Sweden
Largest Overseas holder of US Government Securities	US Treasury Department	12 th	China
Index of cheapest countries to live or retire	GoBankingRates	2 nd	South Africa
2017 Military strength ranking	Global Firepower	4 th	USA
Most Attractive Market for Investments – surveys of CEOs	PwC	5 th	USA
Best countries for Business	Forbes	62 nd	UK
Global Tuberculosis Report 2017	WHO	1 st	
International Business Report – Business optimism index	Grant Thornton	7 th	Indonesia
Nations Brand 2017 – Most Valuable	Brand Finance	8 th	USA
Government at a Glance Report 2017	OECD (Organization for Economic Cooperation and Development)	3 rd	Switzerland

Countries with highest NPAs	CARE ratings	5 th	Greece
Highest public binge watching	Netflix	2 nd	Mexico
Passport Index	Arton Capital	75 th	Singapore
Global Pharmaceuticals and Biotechnology Workforce	LinkedIn	2 nd	
Melbourne Mercer Global Pension Index 2017	Australian Centre for Financial Studies (ACFS)	28 th	Denmark
Pollution and Health – Pollution related deaths	The Lancet	1 st	
CS Family 1000 – Number of Family owned businesses	Credit Suisse Research Institute	3 rd	China
IMD Competitiveness Rankings	International Institute for Management Development (IMD)	44 th	US
Global Wealth Migration Review 2018	AfrAsia Bank Global Wealth Migration	6 th	United States
India Solar Market Leaderboard 2018	Mercom Communications	3 rd	China
Asia Pacific on Power Index	Lowy Institute and Australian think tank	4 th	US
FDI Confidence Index 2018	Global consultant AT Kearney	11 th	United States
Worldwide military spending	Stockholm International Peace Research Institute (SIPRI)	5 th	US
Global Urban Air Pollution database	World Health Organisation (WHO)	14 Indian cities	India
Family-Owned Businesses	Credit Suisse Research Institutes (CSRI)	3	China
Most valuable nation brand	Brand Finances	8	United States
Tuberculosis (TB) cases	Global Health Observatory	1	India
Migrants living abroad	UN DESA	1	India
Largest Importer of LPG		2	China
The vulnerable country in the world facing extreme weather events	Germanwatch	6	Haiti
Business optimism index	Grant Thornton's International Business	7	Indonesia

Pollution-related deaths	The Lancet Commission	1	India
Global manufacturing Index.	World Economic Forum	30	Japan
Global connectivity index	Huaweis Global Connectivity	43	US, Singapore and Sweden
World press freedom index	Reporters Without Borders	136	Norway, Sweden and Finland
Travel and Tourism competitiveness index	World Economic Forum (WEF)	40	Spain, France and Germany
Quality Nationality Index	Henley & Partners – Kochenov	101	Germany
Renewable energy attractiveness index		4	China
Global milk production Index		1	India
Healthcare index	Lancet	154	Switzerland
Consumer confidence index	University of Michigan	1	India
Composite District Infrastructure Index	Ministry of DoNER		
Global retail development index	A.T. Kearneys Global Retail Development	1	India
Network readiness index	World Economic Forum's	91	Singapore

Summit and Conference

Name of organization/ grouping	Aim/ Theme of summit 2019	Summit held at
Association of Southeast Asian Nation	“Advancing Partnership for sustainability.”	35th ASEAN Summit 2019 – Thailand, Bangkok.
BRICS	Economic Growth for an Innovative Future’.	11th BRICS Summit 2019- Brasilia
G-20	8 themes of G 20 Summit – “Global Economy”, “Trade and Investment”, “Innovation”, “Environment and Energy”, “Employment”, “Women’s empowerment”, “Development” and “Health”.	14th G 20 Summit 2019 – Osaka, Japan
G-7	“fighting income and gender inequality and protecting biodiversity”	45th G7 Summit 2019 – Biarritz, France
South Asian Association for Regional Cooperation	–	19th SAARC Summit 2019 – canceled. 20th SAARC Summit 2020 to be host in Islamabad
Indian Science Congress	“Future India: Science and Technology”	106th Indian Science Congress – Lovely Professional University, Phagwara, Punjab.

Shanghai Cooperation Organisation	—	19th SCO summit 2019- Kyrgyzstan capital, Bishkek
East Asia Summit	—	14th East Asia Summit 2019 – Thailand, Bangkok
Asia Pacific Economic Cooperation	“Connecting People, Building the Future”	APEC Summit 2019 – Santiago, Chile
BIMSTEC	–	5th BIMSTEC Summit 2019 – Srilanka (to be held)
Nuclear Security Summit	“Towards New National Cyber Security Strategy”	12th NSS 2019 – New Delhi
OPEC	‘Petroleum – cooperation for a sustainable future’	7th OPEC International Seminar – Vienna, Austria
NATO	–	NATO Summit 2019 – United kingdom, London. (to be held in December 2019)
Earth Hour	“Reduce, Reuse, Change the Way We Live”	Global earth hour 2019- Australia
NAM Summit 2019	“Upholding the Bandung Principles to ensure concerted and adequate response to the challenges of the contemporary world”.	18th NAM summit 2019 was held in Caracas, Venezuela.
CHOGM Summit	Delivering A Common Future: Connecting, Innovating, Transforming’	CHOGM 2019 Meeting – Rwanda
Indo-Africa Summit	“India and Africa: Deepening the Security Engagement”	4th Indo-Africa Forum Summit 2018 – New Delhi. This Summit is held in every 3 years
COP (UNFCCC)	–	COP 25th 2019- Madrid, Spain (to be held in December)
World Government Summit	‘Shaping Future Governments,’	7th World Government Summit- Dubai
Maritime Summit	Regional maritime safety	Regional Maritime Safety Conference 2019 – Mumbai
HEMCE- High Energy Materials Society of India	“Exploring the innate inclusive potentials of high energy materials”	12th High Energy Materials Conference 2019 – IIT Madras, Chennai, India.
3rd Asian Ministerial Conference on Tiger Conservation	Tiger conservation	New Delhi

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AWARDS AND PRIZES

June 2019

Award	Awardee
Danny Kaye Humanitarian Award	Priyanka Chopra
'Distinguished Alumni Award'	Nirmala Sitharaman and Dr. S. Jaishankar
'Nishan Izzuddin'- Maldives' Award	Prime Minister Narendra Modi
Global Leadership Award 2019	Sunder Pichai and Adena Friedman
"Orden Mexicana del Aguila Azteca" Award	Ms. Pratibha Patil

July 2019

Award	Awardee
NALCO	President's award for excellent CSR in social development
Sir Mark Tully (Veteran British journalist)	Lifetime Achievement Award in London for his contributions to the UK-India relationship
Thich Nhat Hanh (Zen Master)	First Gandhi Mandela Peace Medal
'Nagarkirtan' (Bengali) by Kaushik Ganguly	won four awards (Best Director', 'Best Actor' and 'Best Original Score') including 'Best Feature Film' at the 9th edition of the SAARC film fest
Shah Rukh Khan	Honorary Doctorate from La Trobe University, Melbourne
"Find the Incredible You" campaign of the Tourism Ministry	Pacific Asia Travel Association (PATA) Gold Award, 2019
Kapil Dev	Bharat Gaurav award
S. Sowmya (Carnatic vocalist)	Sangita Kalanidhi Award 2019
Priya Priyadarshini Jain	'Indian Woman of Influence' award at the House of Lords, the United Kingdom Parliament
Vidisha Baliyan (Uttar Pradesh)	Miss Deaf World 2019 (held in Mbombela, South Africa.)
Tiruchy airport terminal	Leading European Architecture Forum (LEAF) awards under the category of 'Best Future Building Under-construction Project.

August 2019

Award	Awardee
Ravish Kumar	Ramon Magsaysay Award 2019 (for 'ethical journalism')
Bhasha Mukherjee(India-born doctor)	Miss England 2019
Ram Nath Kovind	Order of Merit (highest award of Republic of Guinea)
Naaz Joshi (India)	Beauty pageant Miss World Diversity Title(3rd Consecutive time)
Pranab Mukherjee,Shri Bhupen Hazarika, Shri Nanaji Deshmukh	Bharat Ratna Award
Lionel Messi	UEFA's Goal of the Season prize
Shahrukh Khan	Conferred with an honorary degree, Doctor of Letters by the La Trobe University of Melbourne, Australia
K Sivan (ISRO chief)	APJ Abdul Kalam Award by Tamil Nadu Government

Actor Steve Coogan	Charlie Chaplin Britannia Award for Excellence in Comedy by the British Academy's Los Angeles branch
'100 years of Chrysostom,' by filmmaker Blessy	Guinness world book of records as longest documentary with its duration of 48 hours and 8 minutes
Narendra Modi	'The King Hamad Order of the Renaissance' by Bahrain
PM Narendra Modi	UAE's highest civilian award 'Order of Zayed'
Eric Cantona	2019 UEFA President's Award
Virgil van Dijk	2018/19 UEFA Men's Player of the Year award
Lucy Bronze (England)	2018/19 UEFA women's player of the year award

September 2019

Award	Awardee
PM Modi	'Global Goalkeeper Award' by the Bill and Melinda Gates Foundation for Swachh Bharat Abhiyaan
LataMangeshkar	Daughter of the Nation title (on her 90th birthday)
Geoffrey Boycott & Andrew Strauss (England cricketer)	Knighthood Award by Theresa May
Navdeep Singh Suri (outgoing Indian Ambassador to the UAE)	Order of Zayed II
UshaKhanna	"LataMangeshkar Award" for 2019-2020 by Maharashtra government
Chhaya Sharma (IPS officer)	2019 Asia Society Game Changers Award
Anand Kumar (Super 30 founder and mathematician)	Education Excellence Award 2019 by Foundation For Excellence
Ravish Kumar	First GauriLankesh Memorial Award
Amitabh Bachchan	Dada Sahab Phalke award
Pooja Desai (from Vadodara)	Mrs. India – Pride of Nation 2019 and Mrs. India – Most Beautiful HairEvent organized by Glamour Gurgaon
PayalJangid (17-year-old girl from Rajasthan)	Changemaker Award
Dr. G.B. Deglurkar (Archeologist)	Punyabhushan Award

October 2019

Award	Awardee
JCB Prize for Literature	Madhuri Vijay
Icon of Golden Jubilee of IFFI award	Shri S Rajinikanth
Fin-tech Award 2018-2019	BharatPe
Udyog Rattan Award-2019	Shri. Thakur Anup Singh,
Lifetime Achievement Award	Homen Borgohain
Sashaktikaran Puraskar for 2019	Nedumangad
Mission Digital Payments Award 2018-19	YES Bank

Vogue award for Sportsperson of the Year 2019.	Dutee Chand
Most Eminent Senior Citizen Award	Shri K. Parasaran
Best Airline award	GoAir
Booker Prize 2019	Margaret Atwood and Bernardine Evaristo
Muslim Man of the Year	Imran Khan
Asia Environmental Enforcement Award	Ramesh Pandey
51 Squadron of the IAF	Abhinandan Varthaman
Players Player of the Year	Ben Stokes
Most Inspiring Indian Bollywood Actor in UK	Sanjay Kapoor

November 2019

Awardee	Award
Isabelle Huppert	Lifetime Achievement Award at IFFI 2019
S Rajinikanth	'Icon of Golden Jubilee of IFFI' Award
Nawazuddin Siddiqui	Golden Dragon Award at 2019 CIFF
Pepsico India	US Award for Saving Water
Neeraj Sharma	'Early career Researchers of the Year 2019' Award
Madhuri Vijay's	'The Far Field' wins 2019 JCB prize for Literature
Serbia's Sara Damjanovic	'Miss Asia Global 2019'
Gulab Kothari	Raja Ram Mohan Roy Award
Writer Abhishek Sarkar	Young Literature Award
Ravi Prakash	BRICS-Young Innovator Prize 2019
Robert De Niro	SAG-AFTRA's highest tribute: the SAG Life Achievement Award
Bhonsle	Asian Film Festival Barcelona
Avneet Sidhu	Guru Nanak Dev Ji Achievers Award
Bajrang Punia	Indian Personality of the Year Award (Sports)
Sir David Attenborough	Indira Gandhi Prize for Peace, Disarmament and Development for 2019
Virat Kohli	People for the Ethical Treatment of Animals (PETA) India's 'Person of the Year for 2019'
Greta Thunberg	International Children's Peace Prize
Eliud Kipchoge, Dalilah Muhammad	World Athlete of the Year Award
Floating school project of Bangladesh	Aga Khan Architecture Award
Suresh Krishna	'Quality Ratna' Award
'Particles'	Golden Peacock Award at IFFI 2019
Akkitham Namboodiri	55 th Jnanpith Award
Bodybuilder Chitharesh Natesan	Mr. Universe 2019
Sudarsan Pattnaik	Italian Golden Sand Art Award 2019

December 2019

Award	Awardee
Miss Universe for the year 2019	Zozibini Tunzi
Nobel Peace Prize 2019	Ethiopia's Prime Minister Abiy Ahmed
FICCI India Sports Awards 2019	Railway Sports Promotion Board
British PM Boris Johnson	General Election in UK
Moortidevi Award	Dr Vishwanath Prasad Tiwari.
Lifetime Achievement Award” by the Consumer Electronics and Appliances Manufacturers Association	Gulu Mirchandani.
Time Magazine's youngest ever Person of the Year	Greta Thunberg.
World Habitat Award	Odisha
Ambassador of PUMA	Sunil Chhetri.
Brand ambassador for its flagship Pepsi	Salman Khan.
National Anti-Doping Agency	Suniel Shetty.
Masters award	Zuri app.
34th by Forbes in ‘The World’s 100 Most Powerful Women’	Nirmala Sitharaman.
Brand Ambassador of La Liga	Rohit Sharma.
Economic Times (ET) Lifetime Achievement Award	Arun Jaitley.
Danny Kaye Humanitarian Award	Priyanka Chopra.
‘Personal Growth’	Shilpa Shetty App.
first living person to have a coin minted in his honour	Roger Federer.
first in the best police station	Aberdeen Police station.
50th Fit India Plogging Run	Ripu Daman Bevli.

APPOINTMENTS & PERSON IN NEWS**May 2019**

Name	Designation
Air Marshal Rakesh Kumar Singh Bhadauria	Vice Chief of Indian Air Force
Cyril Ramaphosa	President of South Africa
Dilip Kumar	Officer On Special Duty In Office Of Lokpal
Dinesh Pangtey	CEO of LIC Mutual Fund
Dr.Krishnamurthy Subramanian	Member of the Advisory Council of the 15th Finance Commission
Dragan Mihailovic	Coach , Volleyball Federation
G.S. Lakshmi	First woman Referee to be appointed on the ICC International Panel of Match Referees

June 2019

Name	Designation
Ajit Doval	National Security Adviser (NSA)
Amitabh Kant	NITI Aayog CEO
PB Acharya	Manipur Governor
Prayuth Chan-ocha	Prime minister of Thailand
Rishad Premji	Executive Chairman of Wipro
K S Dhatwalia	Director General of IIMC

July 2019

Name	Designation
Acharya Devvrat	Governor, Gujarat
Anshula Kant	MD and CFO, World Bank
Anusuiya Uikay	Governor, Chhattisgarh
Arun Kumar	Chief, Directorate General of Civil Aviation
Biswa Bhusan Harichandan	Governor, Andhra Pradesh
Boris Johnson	Prime Minister, UK

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August 2019

Name	Designation
Aditya Pande	CFO, InterGlobe Aviation Ltd. (IndiGo)
Ajay Kumar	Secretary, Defence – India
Ajay Kumar Bhalla	Home Secretary, India
Amit Nayyar	President of Financial Services, Paytm
Arif Mohammed Khan	Governor of Kerala
Bandaru Dattatraya	Governor of Himachal Pradesh
Bhagat Singh Koshiyari	Governor of Maharashtra
Chandrima Shaha	First Woman President of the Indian National Science Academy (INSA)
Debashis Chatterjee	MD & CEO, Mind Tree Ltd

September 2019

Name	Designation
Tamilisai Soundararajan	Governor of Telangana
Arif Mohammed Khan	Governor of Kerala
Kalraj Mishra	Governor of Rajasthan
Bandaru Dattatreya	Governor of Himachal Pradesh
Bhagat Singh Koshiyari	Governor of Maharashtra
Vivek Kumar Johri	Director General (DG) of Border Security Force (BSF)
Lt Gen Manoj Mukund Naravane	Vice Chief of Army Staff (VCAS)
Justice Vikram Nath	Chief Justice of Gujarat High Court
Ranveer Singh	global brand ambassador of JBL
Dr Pramod Kumar Mishra	Principal Secretary to the Prime Minister of India
Hima Das	Brand ambassador for Gatorade(Sports drink of PepsiCo)
Kapil Dev	Chancellor of Haryana Sports University
RKS Bhaduria	Next Air Force Chief
Army Chief Gen Bipin Rawat	New Chairman, Chiefs of Staff Committee

October 2019

SS Mallikarjuna Rao	Managing Director(MD) and Chief Executive of the Punjab National Bank(PNB)
Former Indian Captain Kapil Dev	Chairman of Cricket Advisory Committee (CAC)
Amur S Lakshminarayanan	Managing Director and Group Chief Executive Officer
Vijay Patil and Sanjay Naik	President of Mumbai Cricket Association (MCA)
Justice Vinod Kumar Sharma	New Punjab lokpal
Kishan Dan Dewal	Next Ambassador of India to Georgia
J. P. S. Chawla	New Controller General of Accounts (CGA)
Anoop Kumar Mendiratta	New Law Secretary
Braj Raj Sharma	Chairman of the Staff Selection Commission (SSC)
Arvind Singh	Chairman of the Airports Authority of India (AAI)
Air Marshal Harjit Singh Arora	Vice Chief of the Air Staff
Girish Chandra Murmu	Lt. Governor of Jammu-Kashmir
R K Mathur	Lt. Governor of Ladakh
Sanjeev Nandan Sahai	Secretary of Power Ministry
Datta Padsalgikar	Deputy National Security Advisor (NSA)
Rafael Mariano Grossi	New Director-General of the International Atomic Energy Agency

November 2019

Name of the Person	Designation
P.S Sreedharan Pillai	Governor of Mizoram
Justice Sanjay Karol	Chief Justice of Patna High Court
Pravind Jugnauth	Mauritius Prime Minister
Sanjeev Nandan Sahai	Secretary, Ministry of Power
Sumant Kathpalia	New MD & CEO of IndusInd Bank
Aditya Mishra	Chairman of Land Ports Authority of India
Arvind Singh	Chairman of the Airports Authority of India (AAI)
Sanjay Gupta	Country Manager at Google India
Justice AP Sahi	Chief Justice of Madras High Court
Prakash Javadekar	Union Minister of Heavy Industries and Public Enterprises
Veteran coach Arsene Wenger	FIFA's Chief of Global Football Development
Justice Dr Ravi Ranjan	Chief Justice of Jharkhand High Court
Air Marshal Amit Dev	Air Officer in Charge Personnel
Shafqat Mehmood	President of UNESCO's Education Commission
Justice Sharad Arvind Bobde	47th Chief Justice of India
Sudhir Mital and Shantikumar Singh	President and General Secretary of Gymnastics Federation of India (GFI)
Mahinda Rajapaksa	New Prime Minister of Sri Lanka
Shiv Sena President Uddhav Thackeray	Next Chief Minister of Maharashtra
General Bipin Rawat	Chief of Defence Staff
Lt General Sahir Shamshad Mirza	New Chief of Joint Staff of Pakistan Army

December 2019

Name of the Person	Designation
Soma Roy Burman	Controller General of Accounts (CGA)
Ursula von der Leyen	President of the European Commission
K Vijay Kumar	Senior Security Advisor in the Union Home Ministry
Girish Chandra Chaturvedi	National Stock Exchange Chairman
Sanna Marin	Prime Minister of Finland
Ravi Mittal	New Information and Broadcasting Secretary
Arnab Goswami.	President of News Broadcasters Federation
C. Sugandh Rajaram.	High Commissioner of India to the Republic of Ghana
Shrikant Madhav Vaidya.	chairman of the country's Indian Oil Corporation
H R Khan.	first chairman of the steering committee of the Code for Responsible Lending
Nana Patole.	Speaker of Maharashtra Legislative Assembly
Ursula von der Leyen.	first female President of the European Commission
Masatsugu Asakawa.	President of Asian Development Bank
Shivangi.	India's Sub Lieutenant
Shri Hari Mohan.	Director-General of Ordnance Factories
Sundar Pichai.	Alphabet Inc. CEO

BOOKS AND AUTHORS

Authors Name	Book Name
Baba Ramdev	'My Life, My Mission'
Meenakshi Lekhi	'The New Delhi Conspiracy'
Anupam Kher	"Lessons Life Taught Me Unknowingly".
Ashis Ray	"Cricket World Cup: The Indian Challenge"
Dr. A.P.J. Abdul Kalam	My Journey
Dr. Bibek Debroy	Making of New India
Dr. Krishna Saksena	"Whispers of Time"
Dr. Y.V. Reddy	Indian Fiscal Federalism
M Venkaiah Naidu	Quality, Accreditation, and Ranking – A Silent Revolution in the Offing in Indian Higher Education
Malala Yousafzai	We are Displaced
Manoshi Sinha Rawal	'Saffron Swords'

Meenakshi Lekhi	“The New Delhi Conspiracy”
Mool Chand Sharma	‘Law, Justice and Judicial Power- Justice P N Bhagwati’s Approach’
Mr. Suri	‘Khooni Vaisakhi’
Navin Chawla	‘Every Vote Counts- The story of India’s Elections’
Neeraj Jha, Vidhanshu Kumar	‘Virat: The making of a Champion’
Shri Harivansh and Shri Ravi Dutt Bajpai.	"Chandra Shekhar - The Last Icon of Ideological Politics";
Sonia Singh	‘Defining India: Through Their Eyes’
Vinit Goenka	'Function of Data Sovereignty - The Pursuit of Supremacy'
Valay Singh	‘Ayodhya: City of Faith, City of Discord’
"Kargil: Untold stories from the War"	Rachna Bisht Rawat.
AIFF Golden Baby Leagues Handbook	Kiren Rijiju
‘The RSS: Roadmaps for the 21st Century	Sunil Ambekar
“India and the Netherlands – Past, Present and Future”	Venu Rajamony
‘150 Years of Celebrating the Mahatma - the South African Legacy’	Fakir Hassen
Exam Warriors	Prime Minister Shri Narendra Modi.
Mind Master.	Susan Ninan and Viswanathan Anand
Hemant Karkare: A Daughter’s Memoir	Jui Karkare.
"Courts of India"	Ranjan Gogoi
"The Vault of Vishnu"	Ashwin Sanghi
Half The Night Is Gone	Amitabha Bagchi
Mind Master.	Viswanathan Anand
Exam Warriors	PM Modi.
'Courts of India: Past to Present'	CJI Ranjan Gogoi

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OBITUARIES

- ✚ **Name the inventor of bar code who passed away at his home in Wendell, North Carolina in the US**
 - George J. Laurer.
- ✚ **Former Odisha Minister passed away at his residence in Bhubaneswar**
 - Bhagabat Prasad Mohanty.
- ✚ **The Chairman of Indian Council of Social Science Research (ICSSR) passed away**
 - Braj Bihari Kumar.
- ✚ **The former chairman of the US Federal Reserve passed away in New York**
 - Paul Volcker.
- ✚ **Former Hollywood actress passed away at Cedars-Sinai Medical Center in Los Angeles**
 - Shelley Morrison.
- ✚ **Former England fast bowler passed away after a short illness**
 - Bob Willis.
- ✚ **Veteran actor Shriram Lagoo passed away on 17 December. Lagoo died of cardiac arrest in**
 - Pune.
- ✚ **The former Union minister and veteran BJP leader passed away on 15 December.**
 - Ishwar Dayal Swami
- ✚ **Tara Sinha, the founder of ad agencies Clarion and Tara Sinha Associates, passed away on**
 - 11 December 2019
- ✚ **The first female writer for 'Star Trek' passed away**
 - C Fontana.
- ✚ **George Laurer, the US engineer who helped develop the barcode, has passed away at the age of**
 - 94.
- ✚ **American rock climber Brad Gobright passed away after falling off a mountain in**
 - Mexico.
- ✚ **Former Japanese Prime Minister passed away. He was 101 years old.**
 - Yasuhiro Nakasone
- ✚ **Former Navy Chief Admiral Sushil Kumar passed away at a military hospital in**
 - New Delhi
- ✚ **Kannada writer and critic passed away. His first work was Idu Jeevana, an anthology of short stories was released in**
 - L.S. Sheshagiri Rao
- ✚ **Father of Indian Modern Legal Education Dr. NR Madhava Menon Passes Away**
 - Father of modern legal education in India, Dr.NR Madhava Menon has passed away.He is known for changing the face of Indian legal education by pioneering the establishment of National Law Schools.
 - He was the founder Director of the National Law School of India University (NLSIU) and the National Judicial Academy, Bhopal and the founder Vice Chancellor of the West Bengal National University of Juridical Sciences (NUJS).
- ✚ **Goa freedom fighter Mohan Ranade passes away**
 - Veteran freedom fighter from Goa and Padma Shri winner Mohan Ranade passes away after a prolonged illness.
 - Mohan Ranade was a member of the Azad Gomantak Dal, a group of revolutionaries who believed in the doctrine of armed attacks against the Portuguese colonial rule and participated in ambushes on several Portuguese installations in Goa.
- ✚ **Eminent Gandhian Jharna Dhara Chowdhury Passes Away**
 - Jharna Dhara Chowdhury, an Eminent Social Activist and secretary of the Gandhi Ashram Trust in Jayag, Noakhali, Bangladesh passes away in Dhaka.
 - She devoted her whole life to promoting peace, communal harmony and social justice. In recognition of her work, she was honored with Padma Shri in 2013.She was awarded Jannalal Bajaj award in 1998.
- ✚ **Muzaffarpur (Bihar): Death toll Rises to 66 in Due to Encephalitis**
 - Muzaffarpur district of Bihar reported death of 69 children due to Acute Encephalitis Syndrome (AES).
 - 130 children have been hospitalised in the district Till now.

✚ Veteran industrialist BM Khaitan passes away at 92

- Also known as the “evergreen tea man of India” globally, he had made the tea industry “Indian-owned” in the twilight era of independence.
- Veteran industrialist and patriarch of the Williamson Magor Group, Brij Mohan Khaitan, passed away at his residence in Kolkata on Saturday . He was 92.

✚ Madhubani painting and Sujni artist Karpuri Devi passed away in the Madhubani district of Bihar

- Madhubani painting and Sujni artist Karpuri Devi, aged 94, passed away at the Heart Hospital at Mangarauni village in Madhubani district of Bihar where she was undergoing treatment. She hailed from Ranti village of Bihar and belonged to the first generation of Mithila painting artists.Karpuri Devii. The National Award recipient contributed towards setting up of the Mithila Museum which is located in Tokamachi hills in Japan’s Niigata region.

✚ Indian coffee tycoon, V. G. Siddhartha Hegde found Dead

- Indian billionaire and a founder of the largest coffee chain in India, Cafe Coffee Day(CCD), V. G. Siddhartha Hegde has been found dead on the banks of the Netravati river near Mangaluru.V. G. Siddhartha Hegdei. Siddhartha was the son-in-law of former Karnataka chief minister SM Krishna.

✚ Gujarat’s former MP and farmer leader Vitthal Radadiya dead

- Former Member of Parliament (MP) from Porbandar, Gujarat Died at his residence in Ahmedabad, after a prolonged illness.Vitthal radadiya also served as director of Indian farmers Fertilizer Cooperative ltd (IFFCO)

✚ Former Gujarat MP Vitthal Radadiya passes away

- Former Gujarat MP Vitthal Radadiya passed away. He was one of the Saurashtra’s most prominent politicians and was former Member of Parliament from Porbandar in Gujarat.Vitthal Radadiya also served as a director of IFFCO and was the chairman of the Rajkot District Co-operative Bank.

✚ Former T.N. Minister Jennifer Chandran passes away

- Former Fisheries Minister S. Jennifer Chandran passed away. She won from the Tiruchendur Assembly constituency in 1996 and served as a Minister in the DMK government from 1996-2001.

✚ The 'supermom' of India, former external affairs minister Sushma Swaraj, passed away

- The 'supermom' of India, former external affairs minister Sushma Swaraj, passed away after late Tuesday night on 6th of August after a massive cardiac arrest.

✚ Former Padma Shri award winner Rajalakshmi Parthasarathy passes away

- Former Padma Shri award winner and educationist Rajalakshmi Parthasarathy passed away. She received the Padma Shri award in 2010 for her contribution to the field of education. She was the founder of the Padma Seshadri Bala Bhavan (PSBB) Group of Schools.

✚ Veteran Gujarati journalist Kanti Bhatt passed away in Mumbai

- On August 4, 2019, Veteran Gujarati journalist, author and columnist Kanti Bhatt, aged 88, passed away in Mumbai, Maharashtra after a long illness.Kanti Bhatti. Born on July 15, 1931 in Sachra village in erstwhile Bhavnagar state of Gujarat, he had joined journalism in 1966 in Mumbai.

✚ Veteran cricket commentator of All India Radio, Anant Setalvad passed away

- Long term member in Cricket Club of India and veteran cricket commentator, Anant Setalvad from Mumbai, passed away at the age of 84 due to old age ailments. He is survived by his two sons.

✚ Neelam Sharma- Former DD news anchor passed away

- Neelam Sharma, one among the founding anchors of Doordarshan News (Former anchor) for more than 2 decades, passed away after battling with cancer on August 17,2019.

✚ Roger Rabbit creator, Richard Williams passed away in Bristol, UK

- Triple Oscar-winning and triple BAFTA-winning animator who was best known for creating Roger Rabbit, Richard Williams, aged 86, passed away in Bristol, United Kingdom (UK). He was born in Toronto, Canada on March 19, 1933.

✚ Veteran actor Vidya Sinha passes away

- Veteran Bollywood actress Vidya Sinha passed away. She was renowned for her role in Basu Chatterjee's film "Rajnigandha".

✚ Music star DJ Arafat passes away

- Ivory Coast music star DJ Arafat passed away. He issued 11 albums, mainly of "coupe-decale", a dance music form combining rapid percussion, choppy rhythms with hip hop-style vocals.

✚ Former finance minister Arun Jaitley passes away

- Former Union finance minister and senior BJP leader Arun Jaitley passed away.
- He was a lawyer by profession. He held the portfolios of Finance Ministry, Corporate Affairs Ministry, Defence Ministry, and Minister of Information and Broadcasting.

✚ Former Bihar CM Jagannath Mishra passes away at 82

- Jagannath Mishra, former Bihar chief minister and JD(U) i.e., Janata Dal (United) leader passed away after battling cancer on August 19, 2019. He was undergoing treatment in New Delhi and breathed his last there.

✚ Veteran Odisha based journalist and columnist Ranjit Guru passed away

- Senior journalist & editor of Odia daily Sambad, Ranjit Guru passed away following a brief illness in Bhubaneswar, Odisha. He was 61.

✚ NS Tasneem- Sahitya Akademi winner passed away at 91

- Eminent Punjabi writer and Sahitya Akademi (1999) award winner Professor Niranjan Singh Tasneem passed away at his residence in Ludhiana, Punjab due to old age ailments on August 17, 2019. He is survived by wife, two daughters and a son.

✚ Former Madhya Pradesh CM Babulal Gaur passes away

- Former Chief Minister of Madhya Pradesh, Babulal Gaur passed away. He served as the Chief Minister of Madhya Pradesh from August 2004 to November 2005 and represented Govindpura Assembly seat for 10 times.

✚ Legendary singer Jose Jose passes away

- Legendary Mexican singer Jose Jose who was often called 'El Principe de la Cancion' or 'The Prince of Song', passes away. In a career of more than four-decade, the singer sold millions of albums and picked by 6 Grammy nominations.

✚ Hollywood tycoon Eric Pleskow passed away at the age of 95

- On October 1, 2019 American-Austrian film producer Eric Pleskow, the Hollywood tycoon, passed away at the age of 95 in United States(US) due to old age ailments. He was the president of the film company United Artists from 1973 to 1978 and then as co-founder of Orion Pictures where many films under these film companies won Oscar awards.

✚ Noted Nephrologist and Padma Shri Awardee H L Trivedi passed away at the age of 87

- Noted Nephrologist (specialist in the study of kidney functions) and Padma Shri Awardee Dr Hargovind Laxmishanker Trivedi passed away at the age of 87 due to age-related illness. He was awarded Padma Shri, the fourth highest civilian award, in 2015 for his contribution as a nephrologist to the society.

✚ Farook Khan, a prominent Indian-origin journalist dies in South Africa

- Farook Khan, an Indian-origin journalist in South Africa passed away. He hailed from Maharashtra.
- He had started the Miss India South Africa Pageant as part of the Miss India Worldwide Pageant.

✚ Grammy awardee, Drummer Ginger Baker passed away at the age of 80

- English drummer Peter Edward Ginger Baker is familiarly known as Ginger Baker and co-founder of the rock band "Cream" passed away at the age of 80 in England due to old age ailments.

✚ Oracle Co-CEO Mark Hurd passes away

- Former Co-Chief executive Officer(CEO) of Oracle Mark Hurd, passed away. He was previously served as chairman, CEO, and president of Hewlett-Packard (HP). He was also in the Board of Directors of Globality and a member of the Technology CEO Council and board of directors of New Corporation.

✚ Justice N Venkatachala passed away

- Former judge of the Supreme Court (SC), Justice N Venkatachala, has passed away at the age of 89. Justice N Venkatachala: Venkatachala was born in July 1930.

✚ Japanese academic Sadako Ogata passed away

- Japanese academic and diplomat Sadako Ogata died at the age of 92. She was the first female to be appointed UN High Commissioner for Refugees (UNHCR).
- Prime Minister Shri Narendra Modi condoled the passing away of veteran Carnatic musician Shri Kadri Gopalnath. He excelled with exceptional diligence and talent, he made a valuable contribution to Carnatic music.

✚ Padma Shri awardee HL Trivedi passed away

- Padma Shri awardee and renowned kidney transplant surgeon Dr. Hargovind Laxmishanker Trivedi passed away on 2 October. He was 87-years old.

✚ Sahitya Akademi awardee Nabaneeta Dev Sen passes away

- A poet, novelist and short-story writer, Dev Sen won the Sahitya Akademi award in 1999 for her book 'Naba-Nita'. She was also the recipient of the Padma Shri in 2000.

✚ T N Seshan, former chief election commissioner, passes away

- TN Seshan passed away on November 10, 2019. He was famous for strictly enforcing electoral rules in India when he was Chief Election Commissioner of the country.
- He was 86. Seshan had played an important role in electoral reforms in the country in the 1990s.

✚ Shelley Morrison, 'Will and Grace' actor, dies aged 83.


- Shelley Morrison, best known for her role as maid Rosario Salazar in the US comedy Will and Grace, has died at the age of 83 from heart failure following a short illness.

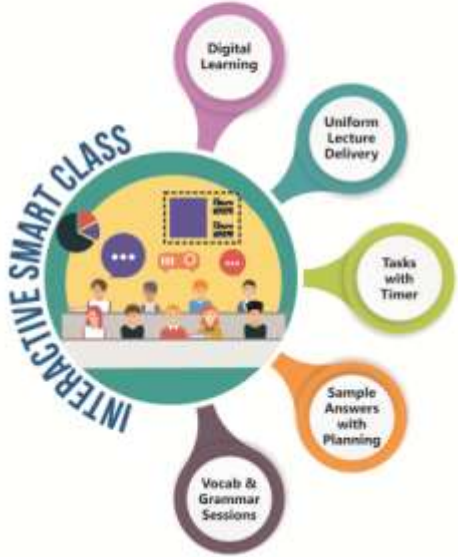
✚ Veteran journalist Bhaskar Menon passes away

- Bhaskar Menon, Veteran Journalist in the Press Trust of India passes away.
- He was the Regional Manager in the south division of the PTI.

First time in India IBT has launched Smart Classes in all branches

- A digitalised version of traditional classrooms.
- Best use of modern technology.
- Standardised uniform learning content across the world.
- Uniform lecture delivery via smart classes.
- Making interactive learning for better understanding of concepts and questions.





The diagram features a central circle with the text 'INTERACTIVE SMART CLASS' and an illustration of students in a classroom. Surrounding this central circle are six colored circles, each containing a feature:

- Digital Learning
- Uniform Lecture Delivery
- Tasks with Timer
- Sample Answers with Planning
- Vocab & Grammar Sessions

STATIC G.K.**COUNTRIES | CAPITAL | CURRENCY**

Countries	Capital	Currency
Japan	Tokyo	Japanese Yen
Sweden	Stokholm	Swedish Krona
Sri Lanka	Colombo	Sri Lankan Rupee
Bangladesh	Dhaka	Taka
Somalia	Mogadishu	Shilling
Iran	Tehran	Iranian Rial
Norway	Oslo	Norwegian Krone
South Korea	Seoul	South Korean Won
Germany	Berlin	Euro
Russia	Moscow	Ruble
China	Beijing	Renminbi
Vietnam	Hanoi	Vietnamese dong
Indonesia	Jakarta	Indonesian Rupiah

Countries	Capital	Currency
New Zealand	Wellington	NZ Dollar
Pakistan	Islamabad	Pakistani Rupee
Myanmar	Naypyidaw	Burmese kyat
Saudi Arabia	Riyadh	Saudi Riyal
Kenya	Nairobi	Kenyan shilling
Kazakhstan	Astana	Kazakhstani tenge
Uzbekistan	Tashkent	Uzbekistani so'm
Australia	Canberra	Australian Dollar
Peru	Lima	Sol
Iceland	Reykjavik	Icelandic króna
Philippines	Manila	Philippine peso
Belarus	Minsk	Belarusian ruble
Iraq	Baghdad	Iraqi dinar

IMPORTANT DAYS

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

Important Days of June	
4th June	International Day of Innocent Children Victims of Aggression
5th June	World Environment Day
8 June	World Ocean Day
12 June	Anti-Child Labor Day

14th June	World Blood Donor Day
15th June	World Wind Day
20th June	World Refugee Day
21st June	International day of yoga
26th June	International Day against Drug Abuse

Important Days of July	
11th July	World Population Day
15th July	World Youth Skills Day
28th July	World Hepatitis Day
29th July	International Tiger Day
30th July	World Day against Trafficking in Persons

Important Days of August	
7th Aug	National Handloom Day
10th Aug	International Biodiesel Day
12th Aug	International Youth Day

19th Aug	World Humanitarian Day
29th Aug	National Sports Day

Important Days of September

02 September	World Coconut Day
05 September	National Teachers Day
05 September	International Day of Charity
08 September	International Literacy Day
10 September	World Suicide Prevention Day
12 September	United Nations Day for South-South Cooperation
14 September	Hindi Day
15 September	International Day of Democracy
15 September	Engineers Day
16 September	International Day for the Preservation of the Ozone Layer
21 September	International Day of Peace
23 September	International Day of Sign Languages
25 September	Antyodaya Diwas
26 September	International Day for the Total Elimination of Nuclear Weapons
26 September	World Contraception Day
27 September	World Tourism Day
27 September	World Maritime Day
28 September	World Rabies Day
28 September	International Day for Universal Access to Information
29 September	World Heart Day
30 September	International Translation Day

Important Days of October

October 1	International Coffee Day/World Vegetarian Day
October 2	Gandhi Jayanti/International Day of Non-Violence
October 3	German Unity Day
October 4	World Animal Welfare Day
October 5	World Teachers' Day
October 6	Durgashtami/German-American Day
October 7	World Habitat Day
October 8	Dussehra or Vijaya Dashami/Indian Air Force Day
October 9	World Postal Day or World Post Office Day
October 10	World Mental Health Day
October 11	International Girl Child Day
October 14	World Standards Day
October 15	Pregnancy and Infant Loss

	Remembrance Day/Global Handwashing Day/World White Cane Day/World Students' Day
October 16	World Food Day
October 23	Mole Day
October 24	United Nations Day/World Development Information Day
October 25	Dhanteras
October 27	Deepavali
October 28	Govardhan Puja
October 29	Bhai Duj
October 30	World Thrift Day
October 31	Rashtriya Ekta Diwas or National Unity Day

Important Days of November

November 1	World Vegan Day
November 6	International Day for Preventing the Exploitation of the Environment in War and Armed Conflict
November 7	Infant Protection Day, World Cancer Awareness Day
November 8	World Radiology Day
November 9	World Legal Service Day
November 10	World Science day for Peace and Development, Public Transport Day
November 11	National Education Day
November 12	World Pneumonia Day, Public Service Broadcasting Day
November 13	World Kindness Day
November 14	Children's Day(India), World Diabetes Day
November 16	International Day for Endurance or Tolerance
November 17	International Students Day, Gurunanak Dev's Birth Anniversary, National epilepsy day
November 19	World Toilet Day, International Men's Day, National Integration Day
November 20	Universal Children's Day
3rd Sunday of November	World Day of Remembrance for Road Traffic Victims
3rd Thursday of November	World Philosophy Day
November 21	World Fisheries Day, World Hello Day, World Television Day
November 25	International Day for the Elimination of Violence Against Women, World Non-Veg day
November 26	National Law Day or National

	constitution Day
November 30	National Flag Day

Important Days of December	
December 1	World AIDS Day
December 2	World Computer Literacy Day, International Day for the Abolition of Slavery
December 3	International Day of People with Disability or World Disability Day
December 4	Indian Navy Day
December 5	International Volunteer Day for Economic and Social Development
December 7	International Civil Aviation Day, Indian Armed Force Flag Day
December 9	The International Anti-Corruption

	Day
December 10	World Human Rights Day, International Children's Day of Broadcasting
December 11	International Mountain Day, UNICEF Day
December 14	National Energy Conservation Day (India)
December 16	Vijay Diwas
December 18	International Migrants Day, National Minority Rights Day
December 19	Goa's Liberation Day
December 20	International Human Solidarity Day
December 23	National Farmer's Day or Kisan Diwas
December 25	Christmas Day

IMPORTANT NATIONAL PARKS & POWER PLANTS IN INDIA

State	National Parks	Power Plants
Assam	Rajiv Gandhi Orange National Park Dibru-Saikhowa National Park Kaziranga National Park Manas National Park Nameri National Park	Bongaigaon Thermal Power Station
Arunachal Pradesh	Moulung National Park Namdapha National Park	-
Andhra Pradesh	Sri venkateshwar National Park	Sri Damodram Sanjeevaian Thermal Power Station Simhadri Solar Power Plant Station
Bihar	Valmiki National Park	Kahalgaon Super Thermal Power Station Barauni Thermal Power Station
Chattisgarh	Guru Ghasi Das National Park Indravati National Park Kanger Valley National Park	Sipat Thermal Power Plant Hasdeo Thermal Power Station Bhilai Expansion Power Plan
Gujarat	Bansda National Park Blackbuck National Park Gir Forest National Park Marine National Park	Akrimota Thermal Power Station Mundra Thermal Power Station Ukai Thermal Power Station
Goa	Bhagwan Mahavir National Park	-
Himachal Pradesh	Pin Valley National Park Great Himalayan National Park Inderkilla National Park Khirganga National Park Simbalbara National Park	Girinagar Hydrel Project Binwa Hydrel Project Rangtong Hydrel Project Baner & Neugal Project
Haryana	Sultanpur National Park Kalesar National Park	Rajiv Gandhi Thermal Power Station Deenbandhu Chhotu Ram Thermal Power Station Gorakhpur Atomic Power Station

Jammu & Kashmir	Hemis National Park Kishtwar National Park Salim Ali National Park Dachigam National Park	-
Jharkhand	Betta National Park	Chandrapura Thermal Power Station Koderma Thermal Power Station Bokaro Thermal Power Station
Karnataka	Anshi National Park Bandipur National Park Bannerghatta National Park Kudremukh National Park Nagarhole National Park	Kakrapar Nuclear Power Plant Raichur Thermal Power Station Udupi Thermal Power Plant Bellary Thermal Power Station
Kerala	Eravikulam National Park Anamudi Shola National Park Mathikettan National Park Pampaclum National Park Periyar National Park Silent Valley National Park	Brahmapuram Power Station Kayamkulam Power Station
Meghalaya	Balphakram National Park Nokrek National Park	-
Maharashtra	Chandoli National Park Navegaon National Park Tadoba National Park Gugamal national park	Tarapur Atomic Power Station Tirora Thermal Power Station Amravati Thermal Power Plant
Madhya Pradesh	Kanha National Park Madhav National Park Mandla Plant Fossils National Park Panna National Park Pench National Park	Soran Ultra Mega Power project Amarkantak Thermal Power Station Vindhyachal Super Thermal Power Station Sant Singaji Thermal Power Plant Satpura Thermal Power Station
Mizoram	Mountain National Park Murlen National Park Phawngpui Blue National Park	-
Manipur	Keibul Lamjao National Park	
Nagaland	Intanki National Park	Dikhu Hydro Electric Power Plant
Odisha	Bhitarkanika National Park Simlipal National Park	Talcher Thermal Power Station
Punjab	-	Guru Gobind Singh Super Thermal Power Plant
Rajasthan	Sariska National Park Ranthambore National Park Darrah National Park Desert National Park Keoladeo National Park	Chhabra Thermal Power Station Suratgarh Power Station
Sikkim	Khangchendzonga National Park	Ranjit Hydro electric Power Project

Tamil Nadu	Guindy National Park Indira Gandhi National Park Mukurthi National Park Mudumalai National Park Gulf of Mannar Marine National Park	Kundakulam Nuclear Power Plant Neyveli Thermal Plant Tuticorin Thermal Plant
Telangana	Mrugavani National Park	-
Tripura	Bison (Rajbari) National Park Clouded Leopard National Park	Palatane Thermal Power Plant
Uttar Pradesh	Dudhwa National Park	Narora Atomic Power Station Rihand Thermal Power Station Anpara Thermal Power Station
Uttarakhand	Gangotri National Park Jim Corbett National Park Valley of Flowers National Park	Chibro Power Plant Khodri Power Plant Chilla Power Plant
West Bengal	Neora Valley National Park Singalila National Park Buxa National Park Sundarbans National Park	Mejia Thermal Power Station Farakka Super Thermal Power Station Kolaghat Thermal Power Station Bakreshwar Thermal Power Station Durgapur Steel Thermal Power Station

CLASSICAL DANCES IN INDIA

Bharatnatyam: Tamil Nadu & Karnataka	Mohiniattam: Kerala.	Sattriya: Assam
Kathak: North India	Odissi: Orissa state.	Ghoomar: Rajasthan
Kathakali: Kerala.	Gaudiya Nritya: West Bengal	Thang Ta: Manipur
Kuchipudi: Andhra Pradesh.		Manipuri: Manipur

FOLK DANCES IN INDIA

<u>North India</u> Dumhal: Rauf tribe of Jammu & Kashmir HurkaBaul: Uttarakhand Chholiya: Kumaon region, Uttarakhand Bhangra, Giddha: Punjab Dhamyal - 'Dhamyal' or 'Dhuph': Haryana Mayur Nritya: Uttar Pradesh Charkula: Braj region of Uttar Pradesh. Haryana: Swang, Naqqal, Dhamal Himachal Pradesh: Nati, Kariyala, Bhagat	<u>Central India</u> Gaur Dance: Chhattisgarh Muria Dance: Madhya Pradesh Saila Dance: Bastar district in the state of Chhattisgarh Kaksar Dance: Bastar district in the state of Chhattisgarh Jawara Dance: Madhya Pradesh Bhagoria Dance: Madhya Pradesh Suwa Dance: Chhattisgarh Grida Dance: Madhya Pradesh
<u>East India</u> Brita Dance: 'Brita' or 'Vrita' dance: West Bengal Dalkhai: Odisha. Gotipua: Odisha Bihar: Jadur, Kathaputli, Bhako, Jhijiya	<u>West India</u> Dandiya: Gujarat and Rajasthan Garba: Gujarat Padhar Dance: Gujarat Rajasthan: Khyal, Rasdhari, Rammat, Gauri, Ghoomar

South India**Padayani:** Kerala**Kolannalu:** Andhra Pradesh**Parai Attam:** Tamil Nadu**Karagattam:** Tamil Nadu**Paampu Attam:** Tamil Nadu.**Poikal Kudirai Attam:** Tamil Nadu**Theyyam:** Kerala**Andhra Pradesh:** Veethi Natakam, Burrakatha, Lambadi, Koya.**Telangana:** Bathukamma**Dollu Kunita:** Karnataka**Ghodemodni:** Goa**Lava Dance:** Lakshadweep**Veeragase:** Karnataka**Koli:** Maharashtra**North East India****Hojagiri:** Tripura**Nongkram Dance:** Meghalaya**Bagurumba:** Assam**Bhortal Dance:** Assam**Cheraw Dance:** Mizoram**Chang Lo:** Nagaland**Bardo Chham:** Arunachal Pradesh**Bihu:** Assam

IMPORTANT ORGANISATIONS & THEIR HEADQUARTERS

Organisations	Headquarters
UNO	New York
UNESCO	Paris
UNICEF	New York
ILO	Geneva
UNCTAD	Geneva
WHO	Geneva
IMF	Washington DC
WB	Washington DC
NATO	Brussels
SAARC	Kathmandu
ASEAN	Jakarta

Organisations	Headquarters
OECD	Paris
ICJ	Hague
APEC	Singapore
World Intellectual Property Organisation	Geneva
IAEA (International Atomic Energy Agency)	Vienna
Amnesty International	London
UNIDO (United Nations Industrial Dev. Org)	Vienna
International Maritime Organization	London
Transparency International	Berlin
Commonwealth of Nations	London
WMO (World Meteorological Org)	Geneva

IMPORTANT AIRPORTS IN INDIA

Airport	City	State
Netaji Subhash Chandra Bose International Airport	Kolkata	West Bengal
Indira Gandhi International Airport	New Delhi	New Delhi
Rajiv Gandhi International Airport	Hyderabad	Telangana
Swami Vivekananda Airport	Raipur	Chhattisgarh
Dr. Babasaheb Ambedkar International Airport	Nagpur	Maharashtra
Sardar Vallabhbhai Patel International Airport	Ahmedabad	Gujarat

Chaudhary Charan Singh International Airport	Lucknow	Uttar Pradesh
Biju Patnaik International Airport	Bhubaneswar	Odisha
Lokpriya Gopinath Bordoloi International Airport	Guwahati	Assam
Kempegowda International Airport	Bangalore	Karnataka
Devi Ahilyabai Holkar Airport	Indore	Madhya Pradesh
Raja Bhoj International Airport	Bhopal	Madhya Pradesh
Maharana Pratap Airport	Udaipur	Rajasthan
Sri Guru Ram Dass Jee International Airport	Amritsar	Punjab
Lok Nayak Jayaprakash Airport	Patna	Bihar
Birsa Munda Airport	Ranchi	Jharkhand
Bagdogra Airport	Bagdogra	West Bengal
Rajahmundry Airport	rajahmundry	Andhra Pradesh
Kandla Airport	Kandla	Gujarat
Tezu Airport	Tezu	Arunachal Pradesh
Lengpui Airport	Aizwal	Mizoram
Veer Savarkar International Airport	Port Blair	Andaman & Nicobar
Silchar Airport	Silchar	Assam
Zaruki International Airport	Shillong	Meghalaya
Sonari Airport	Jamshedpur	Jharkhand
Agatti Aerodrome	Agatti	Lakshadweep

NICK NAMES OF IMPORTANT INDIAN PLACES

Nick Name	City Name
City Of Seven Islands	Mumbai
Pink City	Jaipur
Space City	Bangalore
Golden City	Amritsar
Manchester Of India	Ahmedabad
Silicon Valley Of India	Bangalore
Gateway Of India	Mumbai
City Of Festivals	Madurai
Queen Of Arabian Sea	Cochin
Garden City Of India	Bangalore
Electronic City Of India	Bangalore
Deccan Queen	Pune
City Of Buildings	Kolkata
Egg Bowls Of Asia	Andhra Pradesh
Manchester Of The South	Coimbatore
City Of Nawabs	Lucknow
Venice Of The East	Cochin
Queen Of The Mountains	Mussoorie
Hollywood Of India	Mumbai
City Of Weavers	Panipat

Nick Name	City Name
Switzerland Of India	Kashmir
Pittsburg Of India	Jamshedpur
Abode Of The God	Allahabad
Garden Of Spices Of India	Kerala
Heaven Of India	J&K
City Of Lakes	Srinagar
State Of Five Rivers	Punjab
City Of Castles	Kolkata
Manchester Of The North	Kanpur
Dakshin Ganga	Godavari
Old Ganga	Godavari
Sorrow Of Bengal	Damodar
Sacred River	Ganga
Blue Mountains	Nilgiri
City Of Rallies	New Delhi
Soya Region	Madhya Pradesh
Sorrow Of Bihar	Kosi
Steel City Of India	Jamshedpur
City Of Temples	Varanasi
Boston Of India	Ahmedabad

CABINET MINISTERS

1.	Shri Faggansingh Kulaste	Minister of State in the Ministry of Steel
2.	Shri Ashwini Kumar Choubey	Minister of State in the Ministry of Health and Family Welfare
3.	Shri Arjun Ram Meghwal	Minister of State in the Ministry of Parliamentary Affairs; and Minister of State in the Ministry of Heavy Industries and Public Enterprises
4.	General (Retd.) V.K. Singh	Minister of State in the Ministry of Road Transport and Highways
5.	Shri Krishan Pal	Minister of State in the Ministry of Social Justice and Empowerment
6.	Shri Danve Raosaheb Dadarao	Minister of State in the Ministry of Consumer Affairs, Food and Public Distribution
7.	Shri G. Kishan Reddy	Minister of State in the Ministry of Home Affairs
8.	Shri Parshottam Rupala	Minister of State in the Ministry of Agriculture and Farmers Welfare
9.	Shri Ramdas Athawale	Minister of State in the Ministry of Social Justice and Empowerment
10.	Sadhvi Niranjan Jyoti	Minister of State in the Ministry of Rural Development
11.	Shri Babul Supriyo	Minister of State in the Ministry of Environment, Forest and Climate Change
12.	Shri Sanjeev Kumar Balyan	Minister of State in the Ministry of Fisheries, Animal Husbandry and Dairying
13.	Shri Dhotre Sanjay Shamrao	Minister of State in the Ministry of Human Resource Development; Minister of State in the Ministry of Communications; and Minister of State in the Ministry of Electronics and Information Technology
14.	Shri Anurag Singh Thakur	Minister of State in the Ministry of Finance; and Minister of State in the Ministry of Corporate Affairs
15.	Shri Angadi Suresh Channabasappa	Minister of State in the Ministry of Railways
16.	Shri Nityanand Rai	Minister of State in the Ministry of Home Affairs
17.	Shri Rattan Lal Kataria	Minister of State in the Ministry of Jal Shakti; and Minister of State in the Ministry of Social Justice and Empowerment
18.	Shri V. Muraleedharan	Minister of State in the Ministry of External Affairs; and Minister of State in the Ministry of Parliamentary Affairs
19.	Smt. Renuka Singh Saruta	Minister of State in the Ministry of Tribal Affairs
20.	Shri Som Parkash	Minister of State in the Ministry of Commerce and Industry
21.	Shri Rameswar Teli	Minister of State in the Ministry of Food Processing Industries
22.	Shri Pratap Chandra Sarangi	Minister of State in the Ministry of Micro, Small and Medium

		Enterprises; and Minister of State in the Ministry of Fisheries, Animal Husbandry and Dairying
23.	Shri Kailash Choudhary	Minister of State in the Ministry of Agriculture and Farmers Welfare
24.	Sushri Debasree Chaudhuri	Minister of State in the Ministry of Women and Child Development

TEMPLES IN INDIA

Temple	Place
Badrinath Temple	Chamoli district, Uttarakhand
Golden Temple	Amritsar
The Konark Sun Temple	Puri district of Odisha
Gangotri Temple	Uttarkashi district of Uttarakhand
Brihadeeswara Temple	Thanjavur city of Tamil Nadu
Siddhivinayak Temple	Prabha Devi, Mumbai
Somnath Temple	Saurashtra (Gujarat)
Vaishno Devi Mandir	J&K, near Katra
Kedarnath Temple	Garhwal area (Uttarakhand)
Sanchi Stupa	Raisen district of Madhya Pradesh

Temple	Place
Kashi Vishwanath Temple	Varanasi (Uttar Pradesh)
Meenakshi Temple	Madurai (Tamil Nadu)
Lingaraja Temple	Orissa
Lord Jagannath Temple	Puri (Orissa)
Yamunotri Temple	Uttarkashi district of Uttarakhand
Tirupati Balaji	Tirumala (Andhra Pradesh)
Khajuraho Temple	Madhya Pradesh
Akshardham Temple	Delhi
Dwarkadhish Temple	Dwarka city (Gujarat)
Shirdi Sai Baba Temple	Shirdi town of Maharashtra

SPORTS AND TROPHIES

Cricket	Football	Hockey	Table Tennis	Lawn Tennis	Badminton	Golf
Ashes Cup	Rovers Cup	Sultan Azlan Shah Cup	Travancore Cup (women)	Davis Cup	Amrit Diwan Cup	Canada Cup
Asia Cup	Merdeka Cup	Aga Khan Cup	Swathling Cup (men)	Australian Open	Asia Cup	Rydet Cup
C.K. Naidu Trophy	Confederation cup	Maharaja Ranjit Singh Gold Cup	Bama Belleck Cup	French Open	Chaddha Cup	Walker Cup
Deodhar Trophy	DCM Trophy	Dhyanchand Trophy	–	Wimbledon	European Cup	Eisenhower Cup
Duleep Trophy	Durand Cup	Sindhia Gold cup	–	US Open	Harilela Cup	–

Gavaskar Border Trophy	B.C. Raj Trophy (National Championship)	Murugappa Gold Cup	–	Heineken Cup	Ibrahim Rahimatillah Challenger Cup	–
G.D. Birla Trophy	Bandodkar Trophy	Wellington Cup	–	–	Konica Cup	–
Gillette Cup	FIFA World Cup	Stanley Cup	–	–	Sophia Cup	–
ICC World Cup	Jules Rimet Trophy	–	–	–	Kitiakara Cup	–
Irani Trophy	Kalinga Cup	–	–	–	Malaysian Open	–
Jawaharlal Nehru Cup	Santosh Trophy	–	–	–	Thomas Cup (men)	–
Rani Jhansi Trophy	IFA Shield	–	–	–	Uber Cup (women)	–
Ranji Trophy	Scissor Cup	–	–	–	–	–
Rohinton, Barcia Trophy	Subroto Cup	–	–	–	–	–
Rothmans Cup	Sir Ashutosh Mukherjee Trophy	–	–	–	–	–
Sahara Cup	Todd Memorial Trophy	–	–	–	–	–
Sharjah Cup	Vittal Trophy	–	–	–	–	–
Singer Cup	UEFA Champions League	–	–	–	–	–
Titan Cup	–	–	–	–	–	–
Vijay Hazare Trophy	–	–	–	–	–	–
Vijay Merchant Trophy	–	–	–	–	–	–
Wisden Trophy	–	–	–	–	–	–
Wills Trophy	–	–	–	–	–	–

IMPORTANT REVOLUTIONS IN INDIA

Revolution	Field
Green Revolution	Food grains
Blue Revolution	Fish Production
Black Revolution	Petroleum Production
Golden Revolution	Fruits/Overall Horticulture development/Honey Production
Grey Revolution	Fertilizer
Golden Fiber Revolution	Jute Production
Yellow Revolution	Oil Seeds production
Pink Revolution	Onion production/Pharmaceutical (India)/ Prawn production
White Revolution	Milk/Dairy production
Red Revolution	Meat & Tomato Production
Silver Revolution	Egg/Poultry Production
Silver Fiber Revolution	Cotton
Evergreen Revolution	Overall development of Agriculture.

STADIUMS IN INDIA

Stadium	Location
Jawaharlal Nehru Stadium	New Delhi
Feroz Shah Kotla	New Delhi
Dhyan Chand National Stadium	New Delhi
Brabourne Stadium	Mumbai
Eden Gardens	Kolkata
Green Park	Kanpur
M.Chinnaswamy Stadium	Bangalore
Barabati Stadium	Cuttack
MA Chidambaram Stadium	Chennai
Madhavrao Scindia Cricket Ground	Rajkot
Rajiv Gandhi Port Silver Jubilee Stadium	Visakhapatnam

Stadium	Location
Greenfield International Stadium	Thiruvananthapuram
Barkatullah Khan Stadium	Jodhpur
Barsapara Cricket Stadium	Guwahati
Sardar Vallabhai Patel Motera	Ahmedabad
Wankhede Stadium	Mumbai
Moin-ul-Haq Stadium	Patna
Dr. Bhupen Hazarika Cricket Stadium	Guwahati
Vidarbha CA Ground	Nagpur
Sawai Mansingh Stadium	Jaipur
Indira Gandhi Stadium	Vijayawada
Lal Bahadur Shastri Stadium	Hyderabad

Port	State
Paradip	Orissa
Vishakhapatnam	Andhra Pradesh
Kolkata	West Bengal
Mumbai	Maharashtra
Kandla	Gujarat
Jawahar Lal Nehru	Maharashtra

Port	State
Cochin	Kerala
New Mangalore	Karnataka
Ennore	Tamil Nadu
Murmugao	Goa
Tuticorin	Tamil Nadu
Chennai	Tamil Nadu

STATE | CHIEF MINISTER | GOVERNOR

State	Capital	Governor	Chief Minister
Andhra Pradesh	Amaravati	Biswabhusan Harichandan	Y. S. Jagan Mohan Reddy
Arunachal Pradesh	Itanagar	Brigadier B.D Mishra (Retd)	Pema Khandu
Assam	Dispur	Jagdish Mukhi	Sarbananda Sonowal
Bihar	Patna	Phagu Chauhan	Nitish Kumar
Chhattisgarh	Naya raipur/bilaspur	Anusuiya Ukey	Bhupesh Bhagel
Delhi	National capital of India	Lt. Governor Anil Baijal	Arvind Kejriwal
Goa	Panaji	Mridula Sinha	Pramod Sawant
Gujarat	Gandhinagar	Acharya Dev Vrat	Vijay Rupani
Haryana	Chandigarh	Satyadev Narayan Arya	Manohar Lal Khattar
Himachal Pradesh	Shimla	Bandaru Dattatreya	Jai Ram Thakur
Jammu-Kashmir	Srinagar	Girish Chandra Murmu	--
Jharkhand	Ranchi	Draupadi Marmu	Hemant Soren
Karnataka	Bengaluru	Vajubhai Rudabhai Vala	B. S. Yediyurappa
Kerala	Thiruvananthapuram	Arif Mohammed Khan	Pinarayi Vijayan
Ladakh	Leh	Radha Krishna Mathur	--
Madhya Pradesh	Bhopal	Lalji Tandon	Kamal Nath
Maharashtra	Mumbai	Bhagat Singh Koshyariwas	Uddhav Thackeray
Manipur	Imphal	Padmanabha Acharya	N . Biren Singh
Meghalaya	Shillong	Tathagata Roy	Conrad Kongkal Sangma
Mizoram	Aizwal	S. Sreedharan Pillai	Zoramthanga
Nagaland	Kohima	RN Ravi	Neiphiu Rio
Odisha	Bhubaneswar	Prof. Ganeshi Lal Mathur	Naveen Patnaik
Puducherry	Pondicherry	Kiran Bedi (Lt Governor)	V. Narayanasamy
Punjab	Chandigarh	VP Singh Badnore	Captain Amrinder Singh
Rajasthan	Jaipur	Kalraj Mishra	Ashok Gehlot
Sikkim	Gangtok	Ganga Prasad	Prem Singh Tamang
Tamil Nadu	Chennai	Banwarilal Purohit	Edappadi K. Palaniswami
Telangana	Hyderabad	Dr Tamilsai Soundararajan	K. Chandrashekhara Rao
Tripura	Agartala	Ramesh Bais	Biplab Kumar Deb
Uttar Pradesh	Lucknow	Anandiben Patel	Yogi Adityanath
Uttarakhand	Dehradun	Baby Rani Maurya	Trivendra Singh Rawat
West Bengal	Kolkata	Jagdeep Dhankar	Mamata Banerjee

IMPORTANT DAMS IN INDIA

Dam	River	State
Idukki Dam	Periyar	Kerala
Tehri Dam	Bhagirathi	Uttarakhand
Sardar Sarovar Dam	Narmada	Gujarat
Nagarjun Sagar Dam	Krishna	Telangana
Bhakra Dam	Satluj	Himachal Pradesh
Lakhwar Dam	Yamuna	Uttarakhand
Srisailem Dam	Krishna	Telangana
Pakal Dul Dam	Marusudar	J&K
Salal Dam	Chenab	J&K
Chakra Dam	Chakra	Karnataka
ukai Dam	Tapi Nadi	Gujarat

Dam	River	State
Madupetty Dam	Palar	Kerala
Indira Sagar Dam	Narmada	Madhya Pradesh
Rihand Dam	Rihand	Uttar Pradesh
Pong Dam	Beas	Himachal Pradesh
Ranjit Sagar Dam	Ravi	Punjab
Baglihar Dam	Chenab	J&K
Supa Dam	Kali Nadi	Karnataka
Koteswar Dam	Bhagi Rathi Nadi	Uttra Khand
Pillur Dam	Bhavani	Tamil Nadu
Parbati Dam	Parbati	himachal Pradesh

IMPORTANT INDIAN CITIES LOCATED ON RIVER BANKS

City	River	State
Agra	Yamuna	Uttar Pradesh
Ahmedabad	Sabarmati	Gujarat
Allahabad	At the confluence of Ganga, Yamuna and Saraswati	Uttar Pradesh
Ayodhya	Saryu	Uttar Pradesh
Badrinath	Alaknanda	Uttarakhand
Banki	Mahanadi	Odisha
Brahmapur	Rushikulya	Odisha
Chhatrapur	Rushikulya	Odisha
Bhagalpur	Ganges	Bihar
Kolkata	Hugli	West Bengal
Cuttack	Mahanadi	Odisha
New Delhi	Yamuna	Delhi
Dibrugarh	Brahmaputra	Assam
Ferozpur	Sutlej	Punjab
Guwahati	Brahmaputra	Assam
Haridwar	Ganges	Uttarakhand
Hyderabad	Musi	Telangana
Jabalpur	Narmada	Madhya Pradesh
Kanpur	Ganges	Uttar Pradesh
Kota	Chambal	Rajasthan
Kottayam	Meenachil	Kerala
Jaunpur	Gomti	Uttar Pradesh
Patna	Ganges	Bihar
Rajahmundry	Godavari	Andhra Pradesh
Srinagar	Jhelum	Jammu & Kashmir
Surat	Tapi	Gujarat

Tiruchirapalli	Kaveri	Tamil Nadu
Varanasi	Ganges	Uttar Pradesh
Vijayawada	Krishna	Andhra Pradesh
Vadodara	Vishwamitri	Gujarat
Mathura	Yamuna	Uttar Pradesh
Mirzapur	Ganga	Uttar Pradesh
Auraiya	Yamuna	Uttar Pradesh
Etawah	Yamuna	Uttar Pradesh
Bangalore	Vrishabhavathi	Karnataka
Farrukhabad	Ganges	Uttar Pradesh
Fatehgarh	Ganges	Uttar Pradesh
Kannauj	Ganges	Uttar Pradesh
Mangalore	Netravati, Gurupura	Karnataka
Shimoga	Tunga River	Karnataka
Bhadravathi	Bhadra	Karnataka
Hospet	Tungabhadra	Karnataka
Karwar	Kali	Karnataka
Bagalkot	Ghataprabha	Karnataka
Honnar	Sharavathi	Karnataka
Gwalior	Chambal	Madhya Pradesh
Gorakhpur	Rapti	Uttar Pradesh
Lucknow	Gomti	Uttar Pradesh
Kanpur Cantonment	Ganges	Uttar Pradesh
Shuklaganj	Ganges	Uttar Pradesh
Chakeri	Ganges	Uttar Pradesh
Malegaon	Girna River	Maharashtra
Sambalpur	Mahanadi	Odisha
Rourkela	Brahmani	Odisha

Pune	Mula, Mutha	Maharashtra
Daman	Daman Ganga River	Daman
Madurai	Vaigai	Tamil Nadu
Thiruchirappalli	Kaveri	Tamil Nadu
Chennai	Cooum, Adyar	Tamil Nadu
Coimbatore	Noyyal	Tamil Nadu
Erode	Kaveri	Tamil Nadu
Tirunelveli	Thamirabarani	Tamil Nadu
Bharuch	Narmada	Gujarat
Karjat	Ulhas	Maharashtra

Nashik	Godavari	Maharashtra
Mahad	Savitri	Maharashtra
Nanded	Godavari	Maharashtra
Kolhapur	Panchaganga	Maharashtra
Nellore	Pennar	Andhra Pradesh
Nizamabad	Godavari	Telangana
Sangli	Krishna	Maharashtra
Karad	Krishna, Koyna	Maharashtra
Hajipur	Ganges	Bihar
Ujjain	Shipra	Madhya Pradesh

SOME IMPORTANT FACTS RELATED TO CENSUS

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

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IMPORTANT WILDLIFE SANCTUARIES

State	Wildlife Sanctuary	State	Wildlife Sanctuary
Assam	Amchang WLS Chakrashila WLS Dihing Patkai WLS East Karbi Anglong WLS North Karbi Anglong WLS Nambor WLS	Madhya Pradesh	Bori WLS Gandhi Sagar WLS Ghatigaon WLS Ken Gharial WLS Narsighgarh WLS National Chambal WLS Orcha WLS Kuno WLS Sardarpur WLS Son Gharial WLS
Andhra Pradesh	Coringa WLS Kolleru WLS Nellapattu WLS Pulicat Lake WLS Rajiv Gandhi (Nagarjuna SagarSrisailem) WLS	Manipur	Yangoupokpi Lokchao WLS
Bihar	Gautam Budha WLS Kaimur WLS Pant (Rajgir) WLS Valmiki WLS	Mizoram	Dampa WLS (TR) Ngengpui WLS Pualreng WLS Tokalo WLS
Chattisgarh	Badalkhol WLS Bhairamgarh WLS Bhoramdev WLS Udanti Wild Buffalo WLS	Meghalaya	Baghmara Pitcher Plant WLS Nongkhylliem WLS Siju WLS
Gujarat	Jambugodha WLS Jessore WLS Kutch Desert WLS Mitiyala WLS Porbandar Lake WLS Rampara Vidi WLS Ratanmahal WLS Shoolpaneswar (Dhumkhal) WLS Thol Lake WLS Wild Ass WLS	Nagaland	Fakim WLS Puliebadze WLS Rangapahar WLS
Goa	Bondla WLS Madei WLS Bhagwan Mahavir (Mollem) WLS Netravali WLS	Odisha	Badrama WLS Baisipalli WLS Chilika (Nalaban) WLS Hadgarh WLS Khalasuni WLS Satkosia Gorge WLS
Himachal Pradesh	Bandli WLS Daranghati WLS Dalra WLS Dhauladhar WLS Nargu WLS Pong Dam Lake WLS Shilli WLS Talra WLS	Punjab	Abohar WLS Harike Lake WLS Jhajjar Bacholi WLS

Haryana	Bhindawas WLS Kalesar WLS Khaparwas WLS	Rajasthan	Bundh Baratha WLS Darrah WLS Jawahar Sagar WLS Kailadevi WLS Mount Abu WLS Ramsagar WLS Sariska WLS Sawai Man Singh WLS Shergarh WLS Sitamata WLS
J&K	Gulmarg WLS Limber WLS Nandini WL	Sikkim	Fambong Lho WLS Maenam WLS Pangolakha WLS
Jharkhand	Lawalong WLS Palkot WLS Parasnath WLS	Telangana	Kawal WLS
Karnataka	Arabithittu WLS Attiveri WLS Bhadra WLS Bhimgad WLS Brahmagiri WLS Cauvery WLS Nugu WLS Pushpagiri WLS Ranganathittu Bird WLS Sharavathi Valley WLS Someshwara WLS	Tamil Nadu	Karikili WLS Mudumalai WLS Pulicat Lake WLS Vaduvoor WLS Vedanthangal WLS Vettangudi WLS Indira Gandhi (Annamalai) WLS Kalakad WLS Karaivetti WLS
Kerala	Aralam WLS Chimmony WLS Idukki WLS Malabar WLS Mangalavanam Bird WLS Neyyar WLS Periyar WLS Thattekad Bird WLS	Tripura	Gumti WLS Rowa WLS Sepahijala WLS Trishna WLS
Maharashtra	Aner Dam WLS Bhamragarh WLS Bhimashankar WLS Great Indian Bustard WLS Jaikwadi WLS Koyana WLS Nagzira WLS Painganga WLS Radhanagari WLS Sagareswar WLS Tipeswar WLS Tungareswar WLS	Uttarakhand	Askot Musk Deer WLS Binsar WLS Govind Pashu Vihar WLS Kedarnath WLS Sonanadi WLS
UP	Hastinapur WLS Ranipur WLS Sohagibarwa WLS Sur Sarovar WLS Chandraprabha WLS National Chambal WLS	West Bengal	Ballavpur WLS Chintamani Kar Bird Sanctuary Haliday Island WLS Lothian Island WLS Mahananda WLS

IMPORTANT BOUNDARIES

Radcliffe Line : This boundary line is between India and Pakistan drawn by Sir Cyril Radcliffe in 1947.

Durand Line - It is between Pakistan and Afghanistan

McMahon Line - The boundary line between India and China to which China does not approve. It was demarcated by Sir Henry McMahon

24th Parallel - The line which Pakistan claims should be the Demarcation line between India and Pakistan, not accepted by India.

Hindenberg Line - Boundary line between Germany and Poland to which German retreated in 1917 during the First World War.

Oder-Neisse Line - The boundary line between Poland and East Germany.

Mannerheim Line - It is between Russia and Finland.

Maginot Line - The boundary line is between France and Germany.

Siegefrid Line - The boundary line is between France and Germany.

17th Parallel - The line which defines the boundary between North Vietnam and South Vietnam before the two were united.

38th Parallel - The boundary line between North Korea and South Korea.

49th Parallel - It is the boundary line between the United States of America and Canada

IMPORTANT AWARDS

1. Bharat Ratna – It is the highest civilian award of the India. The award was given for outstanding achievements in the arts, literature, science and public services but the government expanded the criteria to include “any field of human endeavour”. The number of annual awards is restricted to a maximum of three in a particular year.

2. Padma Awards – Padma Vibhushan, Padma Bhushan and Padma Shri awards are for exceptional and distinguished service in any field including service rendered by Government servants.

3. Gallantry Awards – Param Vir Chakra (PVC), Ashok Chakra, Shaurya Chakra are given for appreciating the brave and gallant.

4. Nobel Prize – The Nobel Prize is widely regarded as the most prestigious award available in the fields of literature, medicine, physics, chemistry, peace, and Economics.

5. Booker Prize – Literature It is an annual award for the best original novel, written in the English language, and published in the UK literary award.

6. Vyas Samman – Literature Vyas Samman is awarded annually by the K.K. Birla Foundation in recognition of the Hindi literary work published in past 10 years.

7. Moorti Devi Award – Literature The Moortidevi Award is an annual literary award in India presented by the Bharatiya Jnanpith organization for a work which emphasizes Indian philosophy and culture.

8. Saraswati Samman – Literature The award was instituted in 1991 by the K. K. Birla Foundation. It is an annual award given for outstanding prose or poetry literary works in any 22 Indian languages.

9. Jnanpith award – Literature The award was instituted in 196. It is presented by the Bharatiya Jnanpith, a trust founded by the Sahu Jain family, the publishers of the newspaper The Times of India. It is an annual award given for outstanding prose or poetry literary works in any 22 Indian languages.

10. Bihari Puraskar – Literature Bihari Puraskar is a literary award instituted by K. K. Birla Foundation. The award is named after the famous Hindi poet Bihari and is awarded to an outstanding work published in Hindi or Rajasthani by a Rajasthani writer.


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11. The Oscar/Academy Awards – Films This is an annual American awards ceremony honoring cinematic achievements in the film industry.

12. Dadasaheb Phalke Award – Cinema/Films The Dadasaheb Phalke Award is India's highest award in cinema. It is presented annually at the National Film Awards ceremony by the Directorate of Film Festivals, an organisation set up by the Ministry of Information and Broadcasting.

13. Arjuna Award – Outstanding performance from the sports persons in sports and games. The Government has modified the format of Arjuna Award very recently and as per the revised schematic guidelines a sports person must have very good consistent performances for the previous 3 years at the international level to be considered as eligible for the Award.

14. Dronacharya Award – Eminent coaches of any particular sport The award is named after the very famous archery coach, mentioned in the epic of India known as the Mahabharata. This award is not related with the sports persons who are still playing in the field; instead this is related to those eminent coaches of any particular sport.

15. Dhyan Chand Award – The award that is given to the veteran sports persons of India for their lifetime achievement in their respective field of sport is named as the Dhyan Chand Award for Life Time Achievement in Sports and Games.

16. Rajiv Gandhi Khel Ratna Award – The Rajiv Gandhi Khel Ratna is the highest honour bestowed to a sports person for his/her achievements in India.

17. Stirling Prize – Architecture The Royal Institute of British Architects Stirling Prize is a British prize for excellence in architecture.

18. Aga Khan Award – Architecture The Aga Khan Award for Architecture (AKAA) is an architectural prize established by Aga Khan IV in 1977. It aims to identify and reward architectural concepts that successfully address the needs and aspirations of Islamic societies in the fields of contemporary design, social housing, community development and improvement.

19. Pritzker Prize – Architecture The Pritzker Architecture Prize is awarded annually "to honor a living architect.

20. Shanti Swarup Bhatnagar Prize – Science & Technology The Shanti Swarup Bhatnagar Prize for Science

and Technology (SSB) is a science award in India given annually by the Council of Scientific and Industrial Research (CSIR) for notable and outstanding research, applied or fundamental, in biology, chemistry, environmental science, engineering, mathematics, medicine and Physics.

21. Kalinga Prize – Science The Kalinga Prize for the Popularization of Science is an award given by UNESCO for exceptional skill in presenting scientific ideas to lay people.

22. Grammy Award – Music A Grammy Award, or Grammy, is an accolade by the National Academy of Recording Arts and Sciences of the United States to recognize outstanding achievement in the music industry.

23. Abel Prize – Mathematics The Abel Prize is an international prize awarded annually by the Government of Norway to one or more outstanding mathematicians.

24. International Gandhi Peace Prize – This award is given to individuals and institutions for their contributions towards social, economic and political revolution through non-violence and Gandhian philosophy. The award carries Rs. 10 million in cash.

25. Lal Bahadur Shastri National Award – This is for Excellence in Public Administration, Academics and Management.

26. Green Star Awards – The Green Star Awards recognize those who have made extraordinary efforts to respond to environmental disasters around the world.

27. Magsaysay Award – Public Service, Leadership, Journalism, Literature, creative arts and international understanding.

28. Pulitzer Prize – The Pulitzer Prize is an award for achievements in newspaper and online journalism, literature, and musical composition in the United States.

29. Sahitya Akademi Award – Books in Indian Languages and English.

30. Manthan Award – It is an initiative in India to recognize the best practices in e-Content and Creativity.

31. FiFi Awards – The FiFi Awards honor the fragrance industry's creative achievements.

32. Sangeet-Natak Akademi Award – Music, dance and Drama.

33. BAFTA Awards – Television, Films, Video Games and Animation.

BANKING AND FINANCIAL AWARENESS



RESERVE BANK OF INDIA (RBI)

RBI is a central bank of India, the only independent apex body of India which regulates all the financial institutions of India and provides important functions such as issuing of currency notes, inflation control, and monetary policy report.

- It was established on April 1, 1935 under the Reserve Bank of India Act, 1935.
- It was nationalized in 1949

Structure of RBI:

The Central Board shall consist of following directors:

- A Governor and four Deputy Governors to be appointed by Central Government
- Four directors to be nominated by Central Government, one from each of the four Local Boards.
- Ten directors to be nominated by Central Government.
- Two Government Officials to be nominated by Central Government.

Functions of RBI:

- Bankers Bank
- Issue of bank notes
- Banker to Government
- Custodian of cash reserve of commercial banks
- Custodian of country's foreign reserve
- Central clearance and account settlement
- Formation of monetary policy for economic growth and to check inflation
- Controller of credit

Some Important Facts about RBI

- Headquarter :Mumbai(initially it was in Kolkata)
- First Governor :Sir Osborne Smith
- First Indian Governor: C.D. Deshmukh
- Present Governor:Shaktikanta Das

SCHEMES RELATED TO BANKING AND FINANCE

1) Kisan Vikas Patra

Kisan Vikas Patra is small saving instrument which was launched in 1988 but closed in 2011. It was re-launched in 2014 through post office and those banks that are authorized to operate PPF scheme. Kisan Vikas Patra (KVP) is regulated by KVP Rules 2014.

Features of Kisan Vikas Patra

- Denomination used in KVP: Rs 1000, Rs5000, Rs 10000 and Rs 50000
- Maturity period: 113 months
- Types of certificates: Category Single, Joint A-Type and Joint B-Type
- Minimum deposit : Rs 1000

- Maximum deposit: No limit
- Rate of interest:7.6%
- Certificate can be encashed after two and half years
- Facility of nomination is available
- Certificate can be transfer from one person to another and from one post office to another
- No tax benefit is available for this scheme

2) Gold Monetization Scheme

It is a scheme that facilitates the depositors of gold to earn interest on their metal accounts. Once the gold deposit in the account, it will start earning interest on it.

Tagline: Earn while you secure

Implemented by: All scheduled/commercial banks excluding RRBs

Deposit limit: Minimum-30 g - Maximum-No limit

Tenure: 1 to 3 years (short term)

5 to 7 years (medium term)

12-15 years (long term)

3) Sovereign Gold Bond Scheme

A sovereign Bond is a debt security issued by national government. It can be denominated in a foreign currency or government's own domestic company. It is tradable on stock market and available in physical and demat form.

Tagline: Invest Wisely, Earn Safely

Minimum limit: 2 gm of gold

Maximum limit: 500 gm

Issued by: RBI on behalf of Union Government

Tenure: Maximum 8 years but exit option is from 5th year

4) Indian Gold Coin Scheme

Under this scheme government sell gold from its own trading centre. Ashok Chakra engraved on one side and the face of Mahatma Gandhi on the other side. It is available at MMTC (Metals and Mineral Corporation)

Denomination: 5gm, 10gm and 20gm

5) Sukanya Samriddhi Yojana

Sukanya Samriddhi Yozna is a girl prosperity scheme. It was launched by PM Modi as a part of Beti Bachao Beti Parao Campaign.

Objective: To promote the welfare of girl child

Minimum Deposit: Rs1000

Maximum Deposit: Rs150000

Maturity: 14 years from the opening of the account

Interest: 8.6%

Tenure of deposit: 21 years of date of the opening account

Account can be opened at Indian Post Office and Commercial Banks

6) Jeevan Jyoti Bima Yojana

Jeevan Jyoti Bima Yozna was launched by PM Modi in 2015. It is an insurance scheme launched for the welfare of needy people.

Minimum age for entry in scheme: 18years

Maximum age for entry in scheme: 50 years

Maximum Maturity Age: 55 years

Sum assured: Rs 200,000

Annual Premium: Rs330

7) Prime Minister Jan Dhan Yojana

Pradhan Mantri Jan Dhan Yojana (PMJDY) is a national mission for the financial inclusion to access financial services. Under this scheme a customer can open with zero balance and if the customer wants to get cheque book, the customer has to fulfill minimum balance criteria.

Features of Prime Minister Jan Dhan Yojana

- There is interest on deposit
- Accidental insurance cover of Rs 1 lac
- It also provides a life cover of Rs 30000
- Overdraft facility up to Rs5000 which is available to only one account per household preferably

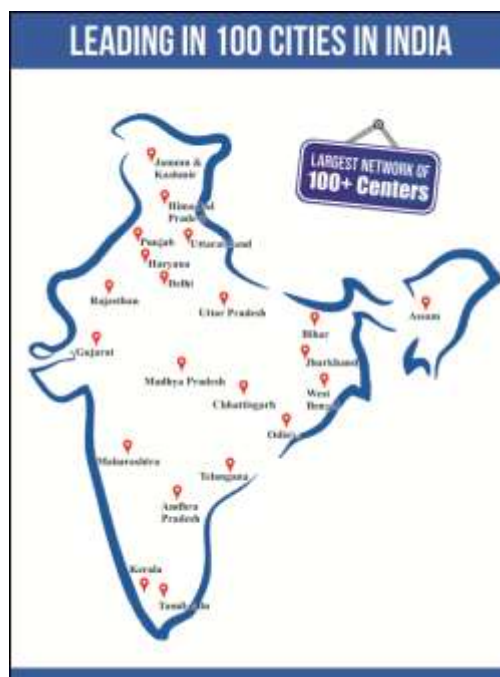
8) MUDRA (Micro Units Development and Refinance Company)

Micro Units Development and Refinance Company is a new institution set up by the government of India for the development of micro units and Refinance Company. It is a part of SIDBI (Small Industrial Development Bank of India). It was launched in 2015. Under the Pradhan Mantri MUDRA Yojana, MUDRA has created three products:

1. Shishu: covering up to Rs 50000
2. Kishore: covering up to Rs 50,000 to 500,000
3. Tarun: covering loans above Rs500,000 to 10,00,000

Features of MUDRA scheme

- Its main purpose is to provide funding to non corporate small business sector
- Under the scheme women, SC, ST and OBC are given preference while giving loans



9) Indradanush Scheme

Government has launched a plan Indradanush to boost functioning of Public Sector Banks. This plan basically focuses on the 7 areas that are as follow:

- Appointments- As per the scheme Bank Board Bureau had replaced the existing appointment board
- Distressing-With this focus will be on distressing the banks from Non Performing Assets.
- Capitalization- Under this scheme government planned to infuse Rs 70000 crore in banks for the next four years.

Allocation in four years is as follow:

1. 2015-16 Rs25000 Crore
 2. 2016-17 Rs25000 Crore
 3. 2017-18 Rs10000 Crore
 4. 2018-19 Rs10000 Crore
- Banking Empowerment-under this government is looking to introduce Employee Stock Ownership Plan (ESOPs) for the Public Sector Banks.

- Accountability-The government also provide new framework for the boost efficiency.
- Governance- A process of governance reforms start from Gyan Sangam- a conclave of PSBs and financial institutions
- Banking Reforms
- Objective: To improve credit system and minimizing the political interference

10) Indradanush 2.0

Indradanush 2.0 scheme was launched in 2017. It is a comprehensive plan for the recapitalization of public sector lenders with a view that they remain solvent and fully comply with global adequacy norms. It will be finalized after completion of AQR (Asset Quality Review) by RBI. Asset Quality Review: Every year RBI inspector check bank books as part of its annual financial inspection process (AFI). In 2015, a special inspection was conducted and named as Asset Quality Review (AQR).

MASALA BOND, GREEN BOND & JUNK BOND

A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest.

It is similar to debentures but the key difference is that it is issued by a government institute.

Following are the different types of the bonds

1) Corporate Bonds - A corporate bond is a debt security which is issued by a company and sold to the investors.

- Company's assets are may be used as collateral in some cases.
- The backing for the bond is usually depending upon the payment ability of the company.
- The corporate bonds have considered higher risk than governmental bonds.

2) Convertible Bonds- A convertible bond is a debt security that can be converted into predetermined amount of underlying company's equity. Convertible bonds are issue to avoid the negative impression of company's actions.

3) Callable Bonds- Callable Bonds are also known as "redeemable bonds" as the bonds are redeemed prior to the period of maturity.

4) Term Bonds- A term bonds are the bond which mature and come due on single date. A term bond possesses all the features of callable bonds.

5) Government Bonds- Government Bonds are those bonds which are issued by the government to support government spending. These bonds are more secure than corporate bonds.

Following are Some Other Important Bonds**1) Masala Bond**

Masala Bonds are the rupee denominated borrowings by Indian entities in overseas market. The word "Masala" is given by the IFC (International Finance Corporation) to represent Indian culture and cuisine. First Masala Bond was issued by the IFC (International Finance Corporation) when it raised Rs 1000 crore bond to fund infrastructure projects in India.

Issuers of Masala Bonds

- RBI has issued guidelines allowing following entities to issue rupee denominated bond overseas.
- Indian Companies (Blue Chip Companies)
- NBFCs (Non Banking Finance Companies)
- Infrastructure Investment Trust
- Real Investment Trust

Benefits to Investor

- By investing in Masala Bonds, the investor gets tax deduction on interest income.
- Capital gains from rupee appreciation are exempted from tax.

Benefits to Indian Companies

- If the issuer, issues bonds in rupees, then he gets rid of risk of currency fluctuation.
- The bonds bring new and diversified set of investors for Indian Companies.

Regulator of Masala Bonds

As the Masala bonds are Indian Rupee denominated bonds, it is regulated by the Reserve Bank of India.

2) Green Bonds

A Green Bond is a tax-exempt bond which is issued for the investment in the green projects or for the development of Brownfield sites.

Brownfield Sites are the sites which are underutilized, have abandoned buildings or underdeveloped.

Issuers of Green Bonds: Green Bonds are issued by following multilateral agencies:

- World Bank
- Corporation
- Government agencies
- Municipalities

Purpose

Green Bonds are issued to encourage sustainability and development of Brownfield sites. Specifically it finance projects aimed at energy efficiency, pollution prevention, sustainable water management etc.

Regulator of Green Bonds

In India Green Bonds are regulated by SEBI (Securities Exchange Board of India).

3) Junk Bonds

Junk Bonds refer to high yield or non-investment grade bonds. These are named as junk bonds as it involves high rate of risk in relation to investment bonds. It is fixed income instrument that carry a credit rating lower by Moody's investor services.

Investor demands high yield bonds as it yields high rate of return which in turn a compensation for their investment.

Regulator of Junk Bonds

In India Junk Bonds are regulated by SEBI (Securities Exchange Board of India).

LIST OF THREE BIG CREDIT RATING AGENCIES

Credit Rating Agencies- Credit Rating Agencies provides objective analysis and independent assessment of companies and countries that issue securities. This assessment helps the investors and institutions whether these securities meet their obligations. There are top 3 three credit rating agencies of the world named as Moody's, FITCH and Standard & Poor's

Fitch Inc.

- Fitch Inc. is the smallest of three Nationally Recognized Statistical Rating Organisation designated by the U.S. Securities and Exchange Commission.
- Fitch was founded by John Knowles in Newyork City as Fitch Publishing Company
- It published financial statistics for use in the investment industry
- In 1924, Fitch introduced AAA though D rating system throughout the industry
- Later it merged with London based IBCA in 1997
- Headquarter: It is headquartered in Newyork (U.S) and London(U.K)
- President & CEO: Paul Taylor

Moody's

- Moody's is founded by John Moody in 1909 to produce manual published basic statistic and general information about stocks and bonds.
- It provides international financial research on bonds issued by commercial and government entities
- It ranks the creditworthiness of borrowers using a standardized rating scale
- According to Moody's rating system, rates from Aaa to C are assigned. Aaa for highest quality and C s for lowest quality.
- Headquarter: Newyork (U.S)
- Head: Raymond W MC Daniel

Standard & Poor's

- Standard & Poor's is the world's leading Index provider and the foremost source of independent credit ratings. It provides financial market intelligence to decision makers.
- It is founded by Henry Varnum Poor in 1860
- It includes global ratings, global market intelligence, Dow Jones and global platts
- Headquarter: Newyork (U.S)
- CEO: John L Berisford

LIST OF IMPORTANT COMMITTEES

List of Important Committees		
S.no	Name of committees	Focus Area
1	Ajay Shankar Committee	To review functioning of PPP cell
2	H R Khan Committee	To evaluate unclaimed PPP and post office saving
3	Bimal Jalan	To head the Expenditure Management Commission
4	Justice M B Shah	On black money
5	Deepak Mohanty Committee	Data and information management in the RBI
6	Arvind Mayaram Committee	To clear the definition to the FDI and FII
7	Nachiket Mor Committee	To permit NBFCs to work as business correspondence
8	P J Nayak Committee	Governance of Boards of Bank in India
9	K.V.Kamath Panel	To examine the financial architecture for Micro, small and medium enterprises
10	Tandon Committee	Follow up for bank credit
11	M L Dhantwala Committee	Regional Rural Banks
12	SS Nadkarni Committee	Trading in public sector banks
13	Bhide Committee	Coordination between commercial banks and SFC's
14	AK Bhuchar Committee	Coordination between term lending institutions and commercial banks
15	R. Jilani	Inspection System in Banks
16	James Raj Committee	Functioning of public sector banks
17	Vipin Malik Committee	Consolidated Accounting by banks
18	A Ghosh Committee	Frauds & Malpractices in India
19	A K Khandelwal	HR issues of public sector banks
20	R.H. Khan Committee	Harmonization of role of financial institution in banks
21	Rakesh Mohan	Small Savings
22	N. K Singh Committee	To review the fiscal responsibility and budget management act
23	Amitabh Chaudhry	Analysis the existing framework of IRDA-linked and non-linked insurance product regulations
24	Inter- departmental Tax Force	To monitor and review the functioning of shell companies to prevent their misuse for money laundering and tax evasion
25	Dinesh Sharma Committee	To propose new regulation related to digital currencies or virtual currencies
26	Sudharshan Sen Committee	To study regulatory issues relating to financial technology and digital banking in India
27	Rattan P Watal Committee	To boost digital payment system in India

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MONETARY POLICY

Monetary Policy is a process by which central bank of the country manage the supply of money which in turn effects on interest rates, inflation and growth of economy.

- In India RBI act as Central Monetary Authority.
- It formulates monetary policy at annual basis.

TYPES OF MONETARY POLICY

- **EXPANSIONARY POLICY**- It emphasizes on increase the money supplies in economy and expands credit creation.
- **CONTRACTIONARY POLICY**- It emphasizes on decreasing or control the supply of money and credit.

OBJECTIVES

- **PRICE STABILITY**- It refers to increase in general level of prices in economy. It implies avoiding both prolonged inflation and deflation.
- **Economic Growth**- It is increase in capacity of an economy to produce goods and services produced by country over a period of time.

MEASURES AND TOOLS OF MONETARY POLICY

RBI use following two measures to regulate the monetary policy i.e. Quantitative and Qualitative Measures

QUANTITATIVE MEASURES

- **BANK RATE**-It is a rate of interest which a central bank charges on loans and advances to commercial banks without any collateral. It is a long term rate of interest. It implies penalty over banks not complying with RBI rules such as not maintaining CRR and SLR.
- **OPEN MARKET OPERATIONS**-It refers to buying and selling of government securities in open market in order to expand or contract the amount of money in banking system.

If securities purchased by RBI - By doing so supply of money will increase in market due to which demand will increase and ultimately there will be rise in prices.

If securities sold by RBI - By doing so supply of money will decrease in market due to which demand will decrease and ultimately prices will fall.

Cash Reserve Ratio (CRR) - It refers to certain percentage of total deposits the commercial banks are required to maintain in form of cash reserve with reserve bank in form of cash only.

If rate of CRR is increased - By increasing CRR the bank needs to deposit more money with RBI. As a result banks left

with less money so less money with people which leads to lower demand for goods and services and lower prices.

If rate of CRR is decreased - By decreasing CRR the bank can deposit less money with RBI. As a result bank left with more money so more money with people which lead to higher demand for goods and services and high prices.

Statutory Liquidity Ratio (SLR) - It refers to proportion of deposits the commercial bank is required to maintain with them in form of liquid assets such as gold or RBI approved securities.

If rate of SLR is increased - By doing so the bank needs to maintain more liquid assets with them. As a result bank left with less money so less money with people which lead to lower demand for goods and services and low prices.

If rate of SLR is decreased - By doing so the bank maintain less liquid asset with them. As a result bank left with more money so more money with people which lead to higher demand for goods and services and high prices.

Liquidity Adjustment Facility (LAF) - It allows banks to borrow money through repurchase agreements. LAF is used to aid banks in adjusting the day to day mismatches in liquidity.

- Bank cannot sell government securities that are under SLR quota.
- Bank can borrow any amount of money.
- Minimum bidding amount is 5cr.
- All clients of RBI are eligible to bid.

LAF (liquidity adjustment facility) can be classified into two:

1) Repo rate (Repurchase Obligation)- It is the rate at which RBI lend money to commercial banks against securities in case commercial bank fall short of funds. It is a short term lending rate which fixed at predetermined rate and time.

If Repo rate is increased - If Repo rate will rise, the interest rate of banks will increased which becomes costlier for people then demand of goods and services will reduce and ultimately prices will fall.

If Repo rate is decreased - If Repo rate will fall, the interest rate of banks will decreased which becomes cheaper for people then demand of goods and services will increase and ultimately prices will rise.

2). Reverse repo rate- It is the reverse of Repo rate i.e. rate RBI pays to bank to park excess funds to RBI

Marginal Standing Facility (MSF) - By these mechanism commercial banks can get loans from RBI for their emergency needs.

- Minimum bidding amount in MSF is 1cr.
- Only scheduled commercial banks can bid.
- Banks can sell government security from SLR quota to RBI.
- Bank can borrow up to 2% of NDTL(net demand and time liability)

QUALITATIVE MEASURES

These measures can affect money supply in a specific sector of economy

1). **MARGIN REQUIREMENT**- This refers to difference between the securities offered and amount borrowed by bank.

2). **RATIONING OF CREDIT**- with this tool RBI can controls the credit granted and allocated by commercial banks.

3). **MORAL SUASION**- By this Central Bank may prohibit or dissuade commercial banks to deal in speculative business.

4). **DIRECT ACTION**- The Central Bank may take direct action against commercial banks that violate the rules, orders or advice of central bank.

RBI RATES (as per sixth bi-monthly policy statement for the year on October, 2017)

Bank Rate	5.40%
Cash Reserve Ratio (CRR)	4%
Statutory Liquidity Ratio (SLR)	18.25%
Repo Rate (RR)	5.15%
Reverse Repo Rate (RRR)	4.90%
Marginal Standing Facility (MSF)	5.40%

BANK ACCOUNTS

The account which is maintained by a financial institution for the customer is known as bank account. In India there are only five kinds of accounts such as Saving Account, Current Account, Recurring Deposit Account, Fixed Deposit Account and BSBDA Account

1) **Saving Account**-Saving Accounts are the individual accounts for the personal purpose of saving. Most of the individuals save their investments with this account.

- The saving account is opened on the name of individuals only.
- On saving account individual earn some rate of interest; this rate of interest varies from bank to bank.
- When a person opens a saving account he is provided with a passbook, ATM, and cheque book.
- In saving account, there is no restriction on the number and amount of deposit but there is certain restriction on the withdrawal.
- Minimum balance has to be maintained by the customer as mentioned by the bank.

2) **Current Account**-Current Accounts are the accounts opened for the business transaction, on the name of firm or company. These are never used for the purpose of saving and investment.

- There is no limit on the number of transactions and amount in a day such as deposit and withdrawal.

- There is no interest paid on the amount held in the amount but there are some service charges on such accounts.

- These accounts have not any fixed maturity as these accounts are on regular basis.

- No passbook is issued for the current account holders.

- Minimum amount needed to open a current account varies from bank to bank.

- Many facilities are provided to current account holder such as overdraft facility, statement of account.

3) **Recurring Deposit Account**-This account is opened by those who want to save small amount of money for a certain period of time and earn higher rate of interest.

- Total amount is repaid along with interest after a fixed period of time.
- The maximum period of deposit is ten years and minimum period of deposit is six months.
- No withdrawals are allowed from Recurring Deposit Account.
- Bank may allow close of account before the maturity period.
- Interest rates may vary for different plans based on the amount deposit, period of time and also on banks.
- Accounts can be opened in single or joint account.

4) **Fixed Deposit Account**-In this account a fixed amount of money is paid for a specific period of time on which bank

pays high rate of interest. It is also known as Term Deposit.

- In this account deposit and withdrawal can be done only once.
- Bank pays the rate of interest on the amount according to the period of time.
- If withdrawal is done before the maturity period, bank can impose penalty on it.

5) **BSBDA Account**-The Basic Saving Deposit Account is an account in which customer can open an account with zero balance. This bank is also known as No Frill Account.

- No penalty is imposed on non-operating of these accounts.

BANKING ABBREVIATIONS

- | | |
|--|--|
| <ul style="list-style-type: none"> ➤ ADB- Asian Development Bank ➤ ADR- American Depositary Receipt ➤ AIFI- All India Financial Institutions ➤ AIIB- Asian Infrastructure Investment Bank ➤ AQR- Asset Quality Review ➤ ATM- Automatic Teller Machine ➤ BIRD- Bankers Institute of Rural Development ➤ BIS- Bank for International Settlement ➤ BPLR- Benchmark Prime Lending Rate ➤ BSBDA- Basic Savings Bank Deposit Account ➤ BSE- Bombay Stock Exchange ➤ CAD- Capital Account Deficit ➤ CAMELS- Capital Adequacy Assets Management Earning Liquidity Sensitivity ➤ CAR- Capital Adequacy Ratio ➤ CARE- Credit Analysis and Research Ltd. ➤ CASA- Current Account and Saving Account ➤ CBS- Core Banking Solution ➤ CCEA- Cabinet Committee on Economic Affairs ➤ CDR- Corporate Debt Restructuring ➤ CIBIL- Credit Information Bureau (India) Ltd. ➤ CRISIL-Credit Rating and Information Services of India ➤ ECS- Electronic Clearing Service ➤ EFT- Electronic Fund Transfer ➤ FEMA- Foreign Exchange Management Act ➤ FERA- Foreign Exchange Regulatory Act ➤ FIIs- Foreign Institutional Investors ➤ HDFC- Housing Development Finance Corporation ➤ IBA- Indian Bank Association ➤ IBRD- International Bank for Reconstruction and Development | <ul style="list-style-type: none"> ➤ ICICI- Industrial Credit and Investment Corporation of India ➤ ICRA- Investment Information and Credit Rating Agency ➤ ICSID- International Centre for Settlement of Investment Disputes ➤ IDA- International Development Association ➤ IFCI- Industrial Finance Corporation of India ➤ IFSC- Indian Financial System Code ➤ IMF- International Monetary Fund ➤ IMPS- Immediate Payment Service ➤ INVITS- Infrastructure Investment Trusts ➤ IPO- Initial Public Offerings ➤ IRDAI- Insurance Regulatory Development Authority of India ➤ KYC- Know Your Customer ➤ LAF- Liquidity Adjustment Facility ➤ LIBOR- London Interbank Offered Rate ➤ MIBID- Mumbai Interbank Bid Rate ➤ MIBOR- Mumbai Interbank Offered Rate ➤ MICR- Magnetic Ink Character Recognition ➤ MIGA- Multilateral Investment Guarantee Agency ➤ MUDRA- Micro Units Development and Refinance Agency ➤ NABARD- National Bank for Agriculture and Rural Development ➤ NASDAQ- National Association for Securities Dealers Automated Quotations ➤ NAV- Net Asset Value ➤ NBFCs- Non Banking Finance Companies ➤ NDB- New Development Bank ➤ NDTL- Net Demand and Time Liabilities ➤ NECS- National Electronic Clearing Service |
|--|--|

- **NEFT**- National Electronic Fund Transfer
 - **NHB**- National Housing Bank
 - **NPA**- Non Performing Assets
 - **NPCI**- National Payments Corporation of India
 - **NSE**- National Stock Exchange
 - **PIN**- Personal Identification Number
 - **POS**- Point of Sale
 - **PSBS**- Public Sector Banks
 - **REITS**- Real Estate Investment Trust
- **RTGS**- Real Time Gross Settlement
 - **SEBI**- Securities Exchange Board of India
 - **SENSEX**- Sensitive Index
 - **SWIFT**- Society for Worldwide Interbank Financial Telecommunication
 - **SWOT**- Strength, Weakness, Opportunities and Threats
 - **UPI**- Unified Payment Interface

FINANCIAL INSTRUMENTS

It is a claim against a person or an institution for payment of a sum of money or periodic payment in the form of interest or dividend at a specified future date. Financial Instruments can be classified in two types such as Capital Market Instruments and Money Market Instruments

A) CAPITAL MARKET INSTRUMENTS

Capital Market Instruments consist of long term instruments for the period of more than one year. It includes:

- 1) **Equity Shares**- Equity shares represent the owner's capital in the company. The holders are the real owners of the company.
 - They have a control over the working of the company.
 - Equity shareholders are paid dividend.
 - They provide permanent capital to the company and cannot redeem during life time of the company.
- 2) **Preference Shares** – Preference Shares are shares of company's stock with dividends that are paid out to shareholders before common stock dividends are issued. These shares have their certain preferences as compared to other types of share. These shares are given two preferences such as:
 - Whenever the company has distributable profits, the dividend is first paid on preference shares.
 - Repayment of the capital at the time of liquidation.
- 3) **Debentures**-A debenture is an acknowledgement of a debt. It is a document under company's seal which provide for the payment of principal sum and interest thereon.
 - A debenture holder is a creditor of a company and interest is paid to him.
 - Debentures are to be repaid after a definite period of time.

- 4) **Derivative** – A derivative is a security with a price that is dependent upon or derived from one or more underlying assets. Derivative is itself a contract between two parties based upon the asset or assets.

- The underlying assets include stocks, bonds, commodities, currencies.
- It can be traded over the counter or an exchange.

Derivative can be classified as follow:

- **Futures Contract**- Futures Contract is an agreement between two parties for the sale of assets at an agreed upon prices.
 - **Forward Contract**- Forward Contract is similar to futures contract but the only difference is this that it is not traded on exchange but only traded on over the counter.
 - **Swaps**- It is a contract between two parties agreeing to trade long terms.
 - **Options**- It is also similar to futures contract but the key difference is that with an option buyer and seller is not obliged to make transaction if he or she decides not to.
- 5) **Bonds**- A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest. It is similar to debentures but the key difference is that it is issued by a government institute.

B) MONEY MARKET INSTRUMENTS

Money Market Instruments consist of short term instruments for a period of up to one year. It includes:

- 1) **Call Money** - The Call Money Market deals in short term finance repayable on demand.
 - Funds are lent and borrowed without collateral.
 - Maturity period of call loans varies from one day to fortnight.

2) **Treasury Bills** - It is a short term debt instrument issued by government of India and is presently issued in three tenures i.e. 91 days, 182days and 364 days.

- Treasury bills are zero coupon securities and pay no interest.
- They are issued at discount and redeemed at face value at maturity.

3) **Certificate of Deposit** - Certificate Deposit are used by banks and issued to the depositors for a specified period less than one year- they are tradable and negotiable in the market.

4) **Commercial Papers** - It is used by corporate houses of India which should be a listed company. These companies need to obtain a specified credit rating from an agency approved by the RBI such as CRISIL

5) **Commercial Bills**

- Commercial Bills are issued by the All India Financial Institutions (AIFI), Non Banking Finance Companies (NBFCs), Scheduled Commercial Banks, Merchant Banks, Co-operative Banks and Mutual Funds.
- Maturity of these bills is 30 days, 60 days and 90 days.

Banking and Financial terms:

1. **American Deposit Receipt (ADR)** – It is a negotiable certificate issued by a U.S. bank representing a specified number of shares in a foreign stock traded on U.S exchange.ADRs are denominated in U.S. dollars.
2. **Anti Dated Cheque** - If date mentioned on the cheque is earlier than the date it is presented to bank; it is called anti dated cheque. Anti Dated Cheque is valid up to 3 months. Earlier it was 6 months but now it reduced to 3 months.
3. **Arbitrage** - Arbitrage is a process in which simultaneous purchase and sale of securities is done in order to earn profits with the difference in prices.
4. **Balance of Trade** - Balance of Trade is a difference between country's export and import for a given time period. It is the largest component of balance of payments.
5. **Balance of Payments** - A statement that summarizes an economy's transactions with the rest of world for a specified period of time is known as balance of payments.
6. **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.

7. **Bank Account** - The account which is maintained by a financial institution for the customer is known as bank account.
8. **Bank Drafts** - It is a negotiable instrument governed by the Negotiable Instrument Act 1881. It is a facility offered by the bank to its account holders only. A bank draft is a payment made by bank on the behalf of bank
9. **Bank Rate** -It is a rate of interest which a central bank charges on loans and advances to commercial banks without any collateral. It is a long term rate of interest. It implies penalty over banks not complying with RBI rules such as not maintaining CRR and SLR.
10. **Banking Ombudsman** -It is an authority to solve any complaints of the customer against the banks. If the customer is not satisfied with the complaint they can forward their complaint to governor of RBI.
11. **Basel Norms** - Basel Norms are the set of recommendations for regulating banking industry in world. Basel Committee on Banking Supervision issued Basel Accords
12. **Bearer Cheque** - A cheque which is payable to any person who present it for payment at the bank counter. Such cheques are risky as in case it lost, the finder may collect the payment from the bank.
13. **Bonds** - A bond is a debt investment in which an investor loans money to an entity which borrows a fund for a defined period of time at a variable or fixed rate interest.It is similar to debentures but the key difference is that it is issued by a government institute


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14. **Broker-** Broker is a registered member of a Stock Exchange who buys or sells securities on behalf of his client and charges a commission such brokers are also known as commission brokers.
15. **Bull Market -** Bull Market is a market situation where a buyer buys shares in a hope that prices will increase in near future and he will resale in order to earn profits.
16. **Call Money -** The Call Money Market deals in short term finance repayable on demand. In this funds are lent and borrowed without collateral and maturity period of call loans varies from one day to fortnight.
17. **Call Option -** It is an agreement that gives the right to investor to buy bonds or shares at a specified price and within a specified period.
18. **Capital Adequacy -** It refers to the amount of capital the financial institution has to hold as required by its financial regulator. This ensures the protection of depositors and investors and financial soundness of the bank.
19. **Capital Market -**The segment of financial market of an economy from long term capital is raised via instruments such as securities, shares, bonds, debentures, mutual funds is known as securities market or capital market.
20. **Capital Reserves-**Capital Reserves are undistributed reserves which is the part of company's profit which is not paid out as dividends to the shareholders.
21. **Cash Reserve Ratio -**It refers to certain percentage of total deposits the commercial banks are required to maintain in form of cash reserve with reserve bank in form of cash only.
22. **Cheque -** A cheque is a negotiable instrument that is used for payments and settlements in India. It is an agreement between two organizations to make payments
23. **Cheque Truncation -**Cheque Truncation is a system in which physical cheque is converted into electronic form in order to reduce physical movement of cheques.
24. **Certificate of Deposit -**Certificate Deposit are used by banks and issued to the depositors for a specified period less than one year.They are tradable and negotiable in the market
25. **Commercial Paper-** It is used by corporate houses of India which should be a listed company. These companies need to obtain a specified credit rating from an agency approved by the RBI such as CRISIL
26. **Commercial Bills -**Commercial Bills are issued by the All India Financial Institutions (AIFI), Non Banking Finance Companies (NBFCs), Scheduled Commercial Banks, Merchant Banks, Co-operative Banks and Mutual Funds. Maturity of these bills is 30 days, 60 days and 90 days.
27. **Commercial Banks-** It is a type of institution that provides services such as accepting deposits, making business loans and offering basic investment product.
28. **Core Banking Solutions-**Core Banking Solution is a system where banks and their branches interconnected for the fast communication.
29. **Credit Rating-** Credit rating is the process in which debtor is given a rate on the basis of paying back of debt in time. This service is basically provided to the large scale borrowers such as companies.
30. **Current Account-** Current Accounts are the accounts opened for the business transaction, on the name of firm or company. These are never used for the purpose of saving and investment.
31. **Debentures-** A debenture is an acknowledgement of a debt. It is a document under company's seal which provide for the payment of principal sum and interest thereon.
32. **Demat Account -** Dematerialized Account is an account where shares and other securities are held in electronic form rather than physical form.
33. **Derivative –** A derivative is a security with a price that is dependent upon or derived from one or more underlying assets. Derivative is itself a contract between two parties based upon the asset or assets.
34. **Dishonor of Cheque-** No payment of cheque by the paying banker with a return memo giving reasons for the nonpayment.
35. **Double Financial Repression-** It is the phenomenon when the bank faces financial repression on the both sides of the balance sheet. Repression on the asset side is a byproduct of SLR and on the liability side, continuing increase in inflation.

36. **Drawer-** the person who holds an account in a certain bank and draws a cheque to make payment.
37. **Drawee-** the person to whom the cheque has been drawn.
38. **Escheat-** When government acquires the property of a person having no nominee is termed as Escheat.
39. **Escrow Account -** Escrow Account is held by the third party on the behalf of the other two parties that are in the process of completing transaction.
40. **Equity Shares-** Equity shares represent the owner's capital in the company. The holders are the real owners of the company.
41. **Factoring-** A factor is a financial institution which offers services relating to management and financing of debts arising out of credit sales.
42. **Foreign Banks -**A foreign branch bank is type of that is obliged to follow the regulations of both the home and host countries.
43. **Fixed Deposit Account-** In this account a fixed amount of money is paid for a specific period of time on which bank pays high rate of interest. It is also known as Term Deposit.
44. **Green Bonds-** Green Bonds are the bonds which are exempted from the tax and issued by qualified organizations for the development of Brownfield sites. Brownfield sites are the areas which are underutilized or underdeveloped.
45. **Global Depository Receipt-** Global Depository Receipt is a certificate issued by more than one country for shares in a foreign country. The shares are held by the international branch of foreign bank.
46. **Hedge-** Hedge is an investment to reduce the risk of adverse price movement in an asset.
47. **Indigenous Bankers-** Indigenous Bankers are the individuals and partnership firms performing banking functions. They are local bankers. They can be distinguished as professional money lenders whose primary business is not banking but money lending.
48. **Interest Rate Swaps-** It is the transfer of contractually agreed between two counterparties of their respective interest rate obligation.
49. **Investment Institutions-** It includes the institutions which mobilize savings of public at large through various schemes and invest these into corporate and government securities.
50. **Internet Banking-** Internet banking is also known as online banking, Virtual Banking and web banking. Internet Banking allows its user to execute transactions with the help of internet.
51. **Junk Bonds-** Junk Bonds are kind of bonds which gives high yield at the very high rate of risk. These kinds of bonds are rated lower by credit rating agencies.
52. **Leverage-** it is a technique in which debt is used to finance firm's assets in order to increase profitability of the company. The firm which has more debts than equity is highly leveraged firm and vice versa.
53. **LIBOR (London Interbank Offered Rate) -** It is a benchmark rate which some of the international banks charge for the short term loans.
54. **Liquidity Adjustment Facility-** It allows banks to borrow money through repurchase agreements. LAF is used to aid banks in adjusting the day to day mismatches in liquidity.
55. **Masala Bonds-** Masala Bonds are rupee denominated bonds i.e. bonds can be borrowed in Indian currency not in any foreign currency. These bonds can be issued by the Indian entities from overseas market.
56. **Merchant Banking-** In this service bank provides consultancy services to its clients for financial, marketing, managerial and legal matters.
57. **MIBOR (Mumbai Interbank Offered Rate)-** It is the rate at which bank can borrow funds from the other banks in Indian Interbank market. It is calculated everyday by the National Stock exchange
58. **Monetary Policy-** Monetary Policy is a process by which central bank of the country manage the supply of money which in turn effects on interest rates, inflation and growth of economy.
59. **Money Lenders-** A money lender is a person or a group who typically offers personal loans at a high rate of interest.
60. **Money Market-** The short term money market is known as Money Market.
61. **Mobile Banking-** Mobile Banking is a system that allows customers to perform a number of financial transactions through a mobile device

62. **Multinational Banking-** Multinational banks are those banks that physically operated in more than one country. It is also known as international bank. Narrow Banking involves mobilizing the larger part of the deposits in risk free assets such as government securities. In India narrow banking is implemented partially.
63. **NPA (Non Performing Assets)-** Non Performing Assets refers to the classification of loans in the books of financial institutions that are in arrears. The debt is considered non- performing when it is not paid for the period of 90 days.
64. **Open Market Operations -** It refers to buying and selling of government securities in open market in order to expand or contract the amount of money in banking system.
65. **Open/ Uncrossed Cheque-** The cheque which is not crossed is known as Open Cheque or Uncrossed Cheque. The payment of such cheques can be obtained on the counter of the bank.
66. **Overdraft –** With this facility a customer can withdraws more money from the bank account that has been deposited.
67. **Preference Shares –** Preference Shares are shares of company's stock with dividends that are paid out to shareholders before common stock dividends are issued
68. **Post Dated Cheque-** If the cheque bears the any future date in the cheque that is known as Post Dated Cheque. Post dated cheque can be presented only on the future date which is written on the cheque.
69. **POS (Point of Sale)-** The place where sales are made. On a macro level, a point of sale may be a mall, market or city. On a micro level, retailers consider a point of sale to be area surrounding the counter where customers pay which is also known as "point of Purchase"
70. **Primary Market-** The market in which the instruments of security market are traded directly between the capital raiser and instrument purchaser is known as primary market.
71. **Put Option-** It is an agreement where investor has given a right to sell shares and bonds at a specified price and within a specified period.
72. **Regional Rural Banks-** Regional Rural Banks are local level banking organizations operating in different states of India. RRBs were established in 1975 on the recommendations of Narsimham Committee. It is followed by Regional Rural Banks Act 1976. RRBs are regulated by NABARD (National Bank for Agriculture and Rural Development) act 1981.
73. **Retail Banking-** Retail Banking refers to banking in which banking institutions execute transactions directly with consumers rather than corporate or other banks.
74. **Recurring Deposit Account-** This account is opened by those who want to save small amount of money for a certain period of time and earn higher rate of interest.
75. **Scheduled banks-** The banks which are included in Second Schedule of Reserve Bank of India Act 1934 are schedule banks. RBI includes only those banks under this schedule which fulfill the criteria laid down under section 42(6)(a) of RBI Act 1934.
76. **Saving Account-** Saving Accounts are the individual accounts for the personal purpose of saving. Most of the individuals save their investments with this account.
77. **Secondary Market-** The market where the instruments of security market are traded among the primary instrument holders is known as secondary market.
78. **Self Help Group-** It is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members of their meeting their productive and emergent credit needs at such rate of interest, period of loan and the other terms as the group may decide.
79. **Stock Broking-** Stock Broking is a function in which broker buys or sells securities on behalf of its client and charge commission on this transaction.
80. **Statutory Liquidity Ratio -** It refers to proportion of deposits the commercial bank is required to maintain with them in form of liquid assets such as gold or RBI approved securities.

81. **Stale Cheque-** If the cheque is presented after the 3 months of the date which is mentioned on the cheque is known as stale cheque. After the expiry of validity payment cannot be made.
82. **Stressed Assets-** Assets of banking company comprises of loans given and investments made by the bank. Quality of the assets indicates how much of the loans taken by the borrowers are repaid in the form of interest and principle. Hence stressed assets = NPA + Restructured Advances + Loan Write off
83. **SWIFT Code-** It is a standard format of the bank identifier code. This code is used particularly in international transfer of money between banks.
84. **Treasury Bills-** It is a short term debt instrument issued by government of India and is presently issued in three tenures i.e. 91 days, 182 days and 364 days. Universal Banking is a combination of commercial banking, investment banking, development banking, insurance and many other financial activities. It is a place where all products are available.
85. **Venture Capital -** The term venture capital represents financial investment in highly risky project with the objective of earning a high rate of return.
86. **Wholesale Banking-** Wholesale Banking refers to conducting banking business with industrial and business entities. This includes corporate, trading houses, multinational companies and domestic companies.
87. **Window Dressing-** It is a strategy used by the mutual fund and other portfolio manager near the year or quarter end to improve the appearance of funds performance before presenting to clients.

DIFFERENTIATED BANKS IN INDIA

Under the recommendations of Dr. Nachiket Mor committee new step for the financial inclusion has been taken in the country. As per the recommendations RBI set up the guidelines for the new categories of banks i.e. Payment Banks and Small Finance Banks.

Payments Banks in India

On the recommendations of Dr. Nachiket Mor committee RBI (Reserve Bank of India) grants license for commencement of banking business under section 22(1) of Banking Regulation Act 1949 and registered as a private company under Companies Act. It is a new model of banks which is conceptualized by the RBI (Reserve Bank of India)

The main objective of setting up of payment banks for the purpose of financial inclusion by providing:

- Small saving account
- Payment services

Features of payment banks

- Non finance company entities and existing non bank prepaid instruments issuer may apply for the payments bank
- Minimum capital required for the payment banks is Rs. 100 crore
- Foreign shareholding is allowed to these banks but as per the regulations of FDI (Foreign Direct Investment)

- Payment Banks cannot provide lending services but allowed to distribute financial product such as mutual funds and insurance products.
- The bank must use the term payment bank in its name to differentiate it from other banks.
- 25% of the bank branches of the payment banks must be in unbanked rural areas.

Services provided by the Payment Banks

- Acceptance of deposits (initially restricted to Rs 100,000)
- Payment Banks can provide services like ATM, net banking, debit cards and net banking
- Current and saving accounts can be operated through this bank.

In 2015, RBI (Reserve Bank of India) grants license to the 11 entities out of 41 entities who applied for the license

Following are the 11 entities which are granted license

1. Aditya Birla Nuvo
2. Airtel M Commerce Services
3. Cholamandalam Distribution Services
4. Department of Post
5. FINO Pay Tech
6. National Securities Depository
7. Reliance Industries
8. Sun Pharmaceuticals

9. Paytm
10. Tech Mahindra
11. Vodafone M Pesa

Out of above three have surrendered their licenses i.e. Cholamandalam Distribution Services, Sun Pharmaceuticals and Tech Mahindra. Airtel becomes the first to launched live payments banks in India

Small Finance Banks in India

Small Finance Banks are the banks which are globally known as niche bank. It is registered as a public limited company under the Companies Act 2013. Small Finance banks are licensed under section 22 of the Banking Regulations 1949. The main aim of setting up of these banks is to provide financial inclusion to those sections of economy not being served by the banks.

Features of Small Finance Banks in India

- Existing NBFCs (Non Banking Finance Companies), Micro-finance Companies and Local Area Banks may apply for the small finance banks in India
- Small Finance Banks are established as public limited company in private sector
- Minimum paid up capital for the small finance banks is Rs 100 crore
- Small Finance Banks are required to establish its 25% branches in unbanked areas

- These entities must add the term small finance bank with its name to differentiate it from other banks
- Foreign Shareholding is allowed as per the FDI (Foreign Direct Investment) policy

Services provided by Small Finance Banks

- Small Finance Banks can provide basic banking activities such as deposit and lending of funds (There is no such restriction on the amount of deposit)
- Small Finance Banks can also undertake non-risk sharing simple financial services such as distribution of mutual funds, insurance products and pension products
- In 2015 RBI grants license to 10 entities through which they have to convert into Small Finance Banks within one year.

Following are the entities

1. Ujjivan
2. Janakakshmi
3. Equita
4. AU Financiers
5. Capital LAB
6. Disha
7. ESAF
8. RGVN
9. Suryoday
10. Utkarsh

CHEQUES

A cheque is a negotiable instrument that is used for payments and settlements in India. It is an agreement between two organizations to make payments. Following are the types of the cheque:

- | | |
|--|--|
| <p>➤ Bearer Cheque -A cheque which is payable to any person who present it for payment at the bank counter. Such cheques are risky as in case it lost, the finder may collect the payment from the bank.</p> <p>➤ Open/ Uncrossed Cheque - The cheque which is not crossed is known as Open Cheque or Uncrossed Cheque. The payment of such cheques can be obtained on the counter of the bank.</p> <p>➤ Crossed Cheque - Crossing of cheque means drawing two parallel lines on the face of cheque. It cannot be encashed at the cash counter of the bank but it can only credited to payee's account.</p> | <p>➤ Anti Dated Cheque - If date mentioned on the cheque is earlier than the date it is presented to bank; it is called anti dated cheque. Anti Dated Cheque is valid up to 3 months. Earlier it was 6 months but now it reduced to 3 months.</p> <p>➤ Post Dated Cheque - If the cheque bears the any future date in the cheque that is known as Post Dated Cheque. Post dated cheque can be presented only on the future date which is written on the cheque.</p> <p>➤ Stale Cheque - If the cheque is presented after the 3 months of the date which is mentioned on the cheque is known as stale cheque. After the expiry of validity payment cannot be made.</p> |
|--|--|

BASEL NORMS

Basel Norms are the set of recommendations for regulating banking industry in world. Basel Committee on Banking Supervision issued Basel Accords.

Basel committee is named after the Basel city in Switzerland where Bank for International Settlements headquartered

- Recommendations framed by the Basel Committee but by the National law
- Basel committee consists of representatives of central bank and regulatory authority of ten member countries.

Basel Committee has given three Basel Norms named Basel I, Basel II and Basel III:

1. Basel I

Basel I is also known as 1998 Basel Accords. As in 1998 Basel Committee on Banking Supervision published a set of minimum capital requirement of banks with a goal of minimizing capital risk.

The banks which are operated internationally are required to maintain a minimum amount of 8% on risk weighted assets as per the recommendations of Basel Committee on Banking Supervision. Basel I basically focused on credit risk and appropriate risk weighting of assets.

India adopted Basel I recommendations in 1991

2. Basel II

It is the second international banking regulatory accord. Basel II is the expanded rules for minimum capital requirement established under Basel Committee on Banking Supervision.

Basel II accord based on the three pillars: Minimum capital requirement, supervisory review and market discipline.

- **Minimum Capital Requirement:** it is the first pillar of Basel I accord. Under this regulatory capital is maintained which is calculated for the major components of risk that a bank faces. The risk involved is credit risk, operational risk and market risk.
- **Supervisory View:** It is the second pillar of Basel II accord. It provides framework for national regulatory bodies to deal with various types of risk such as systematic risk, liquidity risk and legal risk.
- **Market Discipline:** It provides various disclosure requirement for the bank such as risk exposures, risk assessment process and capital adequacy.

In India Basel II norms are implemented by Reserve Bank of India on 31 March 2009.

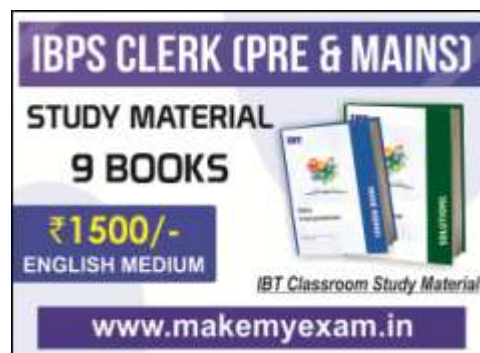
3. Basel III

In late 2009 the first version of Basel accord is published by Basel Committee on Banking Supervision. It aims to promote a more flexible banking system by focusing on four vital banking parameters viz. capital, leverage, funding and liquidity.

Purpose:

- To improve banking sector's ability to deal with financial stress
- To improve risk management
- To strengthen the bank's transparency

In India Reserve Bank of India has extended the timeline for full implementation of the Basel III capital regulations by the year to 31 March 2019



IMPORTANT FINANCIAL INSTITUTIONS OF INDIA

1) Credit Rating Agencies

Credit rating agency is a company which rates the companies and government on the basis of their ability to pay back the debt in timely manner. There are four credit rating agencies in India:

I. CRISIL (Credit Rating and Information Services of India Ltd.)

- India's first credit rating agency.
- Founded: 1987
- Headquarter: Mumbai

II. ICRA (Investment Information and Credit Rating Agency)

- It is an Indian independent and professional investment information agency.
- Founded: 1991
- Headquarter: Gurugram

III. CARE (Credit Analysis & Research Ltd.)

- It is second largest credit rating agency in India.
- Founded: 1993
- Headquarter: Mumbai

IV. Onicra Credit Information Company Ltd

- It is a private sector agency set up by Onida finance.
- Established : 1993
- Headquarter : Gurugram

2) CIBIL (Credit Information Bureau (India) Ltd.

- India's first credit information company.
- Founded : 2000
- Headquarter: Mumbai

3) SEBI (Securities Exchange Board of India)

- SEBI is a regulator of India's securities market.
- Established: 1992
- Headquarter: Mumbai

4) IRDAI (Insurance Regulatory and Development Authority of India)

It is an autonomous, statutory agency tasked with regulating and promoting the insurance and re-insurance industries in India.

- Founded : 1999
- Headquarter: Hyderabad

5) MUDRA Bank (Micro Units Development and Refinance Agency Bank)

It is financial institution which is setup under the Pradhan Mantri MUDRA Yojna. It is set up to provide loans at low interest rates to micro finance institutions.

- Headquarter: New Delhi
- Founded: 8 April 2015
- MUDRA can be classified into three types:
 - Shishu: under this loans up to Rs 50000 will be provided
 - Kishore: under this loans up to Rs 5 lakh will be provided
 - Tarun: under this loans up to Rs 10 lakh will be provided

6) NPCI (National Payments Corporation of India)

It is the umbrella organization for all retail payment systems in India, which aims to allow all Indian citizens to have unrestricted access to e-payment services.

- Founded: 2008
- Headquarter : Mumbai

7) NHB (National Housing Bank)

National Housing Bank is the apex bank in India. It is the wholly owned subsidiary of the Reserve Bank of India.

- Founded: 1988
- Headquarter : New Delhi

8) SIDBI (Small Industrial Development Bank of India)

It is the subsidiary of Industrial Development Bank of India. It was set up to promote finance and to develop micro and medium industries of India.

- Established: 1990
- Headquarter: Lucknow, Uttar Pradesh

BANKS WITH HEADQUARTERS & TAG LINES

Sr. No.	Bank(s)	Headquarter	Tag Line
1	Allahabad Bank	Kolkata	A Tradition of Trust
2	Andhra Bank	Hyderabad	Where India Banks
3	Bank of Baroda	Mumbai	India's International Bank
4	Bank of India	Mumbai	Relationship Beyond Banking
5	Bank of Maharashtra	Pune	One Family One Bank
6	Bharatiya Mahila Bank Ltd	New Delhi	Empowering Women Empowering India
7	Canara Bank	Bangalore	Together We Can
8	Central Bank of India	Mumbai	Central to you Since 1911
9	Corporation Bank	Mangalore	A Premier Public Sector Bank
10	Dena Bank	Mumbai	Trusted Family Bank
11	IDBI Bank	Mumbai	Banking For All, "Aao Sochein Bada"
12	Indian Bank	Chennai	Your Tech- Friendly Bank
13	Indian Overseas Bank	Chennai	Good People to Grow With
14	Oriental Bank of Commerce	New Delhi	Where Every Individual Is Committed
15	Punjab National Bank	New Delhi	The Name You Can Bank Upon
16	Punjab and Sind Bank	New Delhi	Where Service Is A Way Of Life
17	State Bank of India	Mumbai	Bade Bank ke Bade Faayde
18	Syndicate Bank	Karnataka	Faithful Friendly
19	UCO Bank	Kolkata	Honours Your Trust
20	Union Bank of India	Mumbai	Good People to Bank With
21	United Bank of India	Kolkata	The Bank That Begins With "U"
22	Vijaya Bank	Bangalore	A Friend You Can Bank On
23	Bandhan	Kolkata	Hope for The Poor
24	ECGC Bank	Mumbai	You Focus On Exports We Cover The Risks
25	HDFC	Mumbai	We Understand Your World Indeed
26	Axis Bank	Mumbai	Badhti Ka Naam Zindagi
27	ICICI Bank	Mumbai	Hum Hai Na, Khyal Apka
28	HSBC	London	The World's Local Bank
29	IDFC	Mumbai	-

For Course Enquiry Call :- 96 96 96 00 29

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