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# Inside Story

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# CURRENT AFFAIRS



## NATIONAL NEWS

### Now transgenders can register complaints

- Delhi High Court allowed that Section 354A of Indian Penal Code (IPC) can be used by transgenders to register complaints of sexual harassment.

### Foundation of Mandal Dam

- Prime Minister Narendra Modi visited Palamu in Jharkhand on January 5 and laid down the foundation stone for Mandal Dam.

### 1st Digitised Police Force

- Delhi Police has Become the 1st Police Force In India To Digitise All Malkhanas, rooms for keeping seized arms and ammunition, across every police station in the state.

### Achievement Under Saubhagya Scheme

- Under Saubhagya scheme the country has achieved yet another milestone in the power sector with completion of electrification in 100% households in 25 states at the end of the year.

### “My Stamp” scheme.

- Keonjhar Police Station in collaboration with India Post has issued 10 postage stamps, each featuring the Ashoka Chakra Awardees from Police Department (State Police and Central police) across the country, under the “My Stamp” scheme.

### Train 18 India’s Fastest train

- Vande Bharat Express, also known as Train 18, is an Indian semi-high speed intercity electric multiple unit. It was designed and built by Integral Coach Factory (ICF) Chennai. It will run from Delhi to Varanasi city.

### Integrated Check Post (ICP) at Moreh, inaugurated by PM Narendra Modi in Manipur

- Integrated Check Post (ICP) Moreh is located on NH-39 on the India-Myanmar border in the Tengnoupal

district at about 110 Km from Imphal, the State capital of Manipur. Tamu is the corresponding town in Myanmar opposite to Moreh.

- The Dolaithabi Barrage project was inaugurated by PM Narendra Modi in Manipur.

### Illegal coal mining in the Meghalaya

- The National Green Tribunal has imposed a fine of 100 crore rupees on Meghalaya government for its failure to curb illegal coal mining in the state.

### Five-year action plan

- The Government of India (GoI) has drafted five-year action plan to address drug abuse in the country 2018-2023.

### India will take over operations in Myanmar's Sittwe Port.

- The construction of Sittwe Port is part of the Kaladan multi-modal transit transport project and its objective is to create a multi-modal sea, river and road transport corridor for shipment of cargo from the eastern ports of India to Myanmar through Sittwe port.

### The first Hindu elected to US Congress

- Tulsi Gabbard is the first Hindu elected to US Congress who will run for President in 2020.

### Much-awaited national “Air Cargo Policy”

- The government has unveiled its much-awaited national air cargo policy, which seeks to make India among the top five air freight markets by the year 2025.

### SAKSHAM vans

- Govt has flagged off SAKSHAM vans to promote and create awareness among people about the need of oil and gas conservation for the future and the methods to do it.

**'Web-Wonder Women'.**

- ✚ The online campaign, 'Web Wonder Women' was organised by the WCD Ministry with an aim to celebrate the exceptional achievements of women who were selected after an extensive research process.

**“Segway” to Railway Protection Force (RPF) personnel.**

- ✚ Western Railway zone has provided the two-wheeled, self-balanced and battery powered electric vehicles – “Segway” to Railway Protection Force (RPF) personnel to Keep an eye on every nook and corner of the railway stations, especially on the long platforms.

**National Salt Satyagraha Memorial**

- ✚ Prime Minister Narendra Modi inaugurated the National Salt Satyagraha Memorial in Navsari district of Gujarat on the occasion of Mahatma Gandhi's 71st death anniversary.

**Suraksha Yatra – A motor car rally.**

- ✚ External Affairs Minister Sushma Swaraj and Shri Nitin Gadkari flagged off Suraksha Yatra - a motor car rally from Rajghat in New Delhi to commemorate the 150th Birth Anniversary of Mahatma Gandhi.

**Braille voter slips**

- ✚ Visually impaired and blind voters will be provided with braille voter slips in the Lok Sabha elections.

**Highest Revenue Generating monuments**

- ✚ Taj Mahal, Agra Fort, Qutub Minar, Red Fort, and Humayun's Tomb were the highest revenue generating monuments during 2015-2018. The monuments are protected by Archaeological Survey of India (ASI).

**GeM and CCI join Hands**

- ✚ GeM and CCI join hands for fair environment in e-market place to enable a fair and competitive environment in e-marketplace, the Government e-Marketplace (GeM) and the Competition Commission of India (CCI) has entered into a memorandum of understanding (MoU).

**India-Norway Marine Pollution Initiative'.**

- ✚ The Union Ministry of Environment, Forests and Climate Change signed a Letter of Intent (LoI) with the Norwegian Ministry of Foreign Affairs to launch the 'India-Norway Marine Pollution Initiative'.

**Invest India Grid launched in Saudi Arabia**

- ✚ Invest India Grid was launched in Saudi Arabia during the visit of NITI Aayog delegation with 40 opportunities of investment, trade and business also identified during the visit.

**Initiatives for women safety.**

- ✚ The Union Home Minister Shri Rajnath Singh will launch various initiatives for women safety.

**“Promoting Healthy Diets Through Local Food Systems”**

- ✚ With an aim to improve nutritional choices and enhance dietary diversity of India, the NITI Aayog, organised a National Workshop on “Promoting Healthy Diets Through Local Food Systems” in New Delhi.

**'Development of Eco Circuit'**

- ✚ Shri K.J. Alphons, Union Minister of Tourism will be inaugurating the project 'Development of Eco Circuit'.
- ✚ Swadesh Darshan scheme is one of the flagship schemes of Ministry of Tourism for development of thematic circuits in the country.

**Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**

- ✚ The Prime Minister, Shri Narendra Modi, launched the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) from Gorakhpur. The Prime Minister said that farmers can now avail credit upto Rs. 1.60 lakh, through Kisan Credit Cards.

- ✚ Union Home Minister Rajnath Singh inaugurated a new park which houses the replicas of seven wonders of the world at Sarai Kale Khan.

**National programme launched by Union Minister Ashwini Kumar Choubey**

- ✚ Union Minister Ashwini Kumar Choubey launched a national programme aimed at eliminating viral hepatitis, recognized as an important public health problem.

**'Titanwala Museum' in Bagru inaugurated**

- ✚ Union Textiles Minister Smriti Irani inaugurated the 'Titanwala Museum' in Bagru that showcases the Chhipa community's hand-block printing.

**A giant Bhagavad Gita unveiled by Prime Minister Narendra Modi.**

- A giant Bhagavad Gita, running into 670 pages and weighing about 800 kgs, was unveiled at Delhi's ISKCON temple by Prime Minister Narendra Modi.

**'Pradhan Mantri Jaiv Indhan- Vatavaran Anukool fasal awashesh Nivaran (JI-VAN) Yojana'-approved**

- The Cabinet Committee on Economic Affairs, chaired by Prime Minister Narendra Modi approved the 'Pradhan Mantri Jaiv Indhan- Vatavaran Anukool fasal awashesh Nivaran (JI-VAN) Yojana' for providing financial support to the Integrated Bioethanol Projects.

**One Nation, One Card**

- Prime Minister Narendra Modi launched One Nation, One Card for transport mobility at a function in Ahmedabad.

**'Azaadi Ke Diwane'**

- Union Minister Mahesh Sharma inaugurated 'Azaadi Ke Diwane' museum, dedicated to the unsung heroes of the country's freedom struggle, on the Red Fort premises.

**A Guinness World Record in Yoga**

- Over a thousand yoga enthusiasts attempted to do the Virabathrasan for three minutes at one place, setting a Guinness World Record in Yoga.

**Fastest Growing economies in the world**

- India and 10-member ASEAN are among the fastest growing economies in the world with even faster growth rates for e-commerce and digital trade sectors.

**New Chief Justice of Calcutta High Court.**

- Justice T B N Radhakrishnan was sworn-in as the new Chief Justice of Calcutta High Court.

**NVS LDC - CBT EXAM****VIDEO COURSE****Only ₹ 2499/-****99152-28862****♦ 336 Videos****'Amazon Wings'launched by Amazon**

- A new seller-funding programme named 'Amazon Wings'launched by Amazon India to help the small businesses and entrepreneurs to raise funds through the crowd funding platform.

**A five-year multi-million-dollar IT outsourcing deal with tech giant IBM.**

- India's largest telecom operator Vodafone Idea Ltd announced a five-year multi-million-dollar IT outsourcing deal with tech giant IBM.

**First Independent Woman Director Jayshree Vyas.**

- Bombay Stock Exchange appoints first independent woman Director Jayshree Vyas to board.

**India's largest Business Group**

- The Bill & Melinda Gates Foundation has hired a senior executive from Tata Group, India's largest business group, for its operations in the country.

**India-U.S. Bilateral Trade meeting in New Delhi.**

- India and the United States held the India-U.S. Bilateral Trade meeting in New Delhi.
- Both sides agreed to deepen economic cooperation and bilateral trade by ensuring greater cooperation amongst stakeholders, including Government, businesses and entrepreneurs.

**India and China top a list of nations where illegal sand mining has become a key environmental issue.**

- According to the recent report released by the United Nations Environment Programme (UNEP) titled 'Sand and Sustainability: finding new solutions for environmental governance of global sand resources' India and China top a list of nations where illegal sand mining has become a key environmental issue.

**Flipkart announced the launch of Adrenex.**

- Flipkart announced the launch of Adrenex, its in-house sports and fitness private label brand aimed at sports and fitness aspirants. The company said in a statement that the Adrenex will be designed to cater to lifestyle and fitness enthusiasts in India.

**'Hawa Aane De'**

- Centre launches song 'Hawa Aane De' on air pollution.

**‘Nishan Izzuddin’.**

✚ Shri Narendra Modi is conferred with Maldives highest award ‘Nishan Izzuddin’.

**India designated -the Guest of Honour**

✚ India designated as the Guest of Honour at the 33rd Feria Internacional del Libro de Guadalajara (Guadalajara International Book Fair) in Mexico, the National Book Trust.

**Virat Kohli is the only Indian in the Forbes list.**

✚ Indian cricketer Virat Kohli is the only Indian in the Forbes list of world’s highest-paid athletes.

**Suman Rao, Miss India Rajasthan was crowned the winner of Femina Miss India World 2019.**

✚ 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.

**First specialised hydrotherapy treatment for elephants**

✚ India has opened its first specialised hydrotherapy treatment for elephants suffering from arthritis, joint pain and foot ailments near the Wildlife SOS’ Elephant Conservation and Care Centre (ECCC), which currently houses 20 rescued elephants and is run in collaboration with the Uttar Pradesh Forest Department and the NGO Wildlife SOS

**Flow of raw sewage into the river Ganga will be completely stopped by 2022.**

✚ Union Minister for Jal Shakti, Shri Gajendra Singh Shekhawat asserted that flow of raw sewage into the river Ganga will be completely stopped by 2022 and the government is working on a Mission Mode to achieve this target.

**India's Largest Cryptocurrency**

✚ India's Largest cryptocurrency exchange, Koinex terminating its digital asset trading services and other crypto-related operations citing regulatory uncertainty and disruption.

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## STATE NEWS

### Ujjwala Sanitary Napkin initiative

- Union Petroleum Minister Dharmendra Pradhan has launched the Ujjwala Sanitary Napkin initiative in Bhubaneswar.

### Indian Science Congress-2019

- Prime Minister Narendra Modi inaugurated 106th edition of Indian Science Congress-2019 in Jalandhar, Punjab on the 3<sup>rd</sup> of January.

### Adhyatmik Vibhag in Madhya Pradesh

- Madhya Pradesh state government has announced that it will create an Adhyatmik Vibhag (spiritual department) by merging several existing department.

### Rastriya Krishi Vikas Yojna in UP

- Uttar Pradesh state will get the first goat fertility lab in the state under Rastriya Krishi Vikas Yojna at the cost of Rs.22 crore.

### TBN Radhakrishnan Chief Justice of Telangana High.

- TBN Radhakrishnan has sworn in as the first Chief Justice of Telangana High Court. Andhra High court– Chagri Praveen Kumar

### All India Council for Technical Education (AICTE)

- A government committee, headed by IIT-Hyderabad chairman B V R Mohan Reddy, has advised the All India Council for Technical Education (AICTE) to stop setting up of new Engineering colleges from 2020.

### Bodo Museum in town of Assam

- Home Minister Rajnath Singh has announced the establishment of a “Bodo Museum” in Kokrajhar town of Assam.

### Human 'wall' from Kasaragod To Thiruvananthapuram

- Women in Kerala have made up a human 'wall' from Kasaragod to Thiruvananthapuram as part of the state-sponsored initiative to uphold gender equality.

### Online Method for seeking transfers in Schools of Punjab.

- Punjab has approved the Online Transfer Policy-2019 of the School Education Department, thus ensuring equal opportunity for all employees using online method for seeking transfers.

### “Krishak Bandhu Scheme” launched by West Bengal

- West Bengal state has launched the “Krishak Bandhu Scheme” that supports the cause of farmers and landless labourers in the State. Entitled as the Krishak Bandhu Scheme, it seeks to provide assured income and insurance benefits to the said beneficiaries and their dependents.

### "Gau Kalyan"

- Uttar Pradesh government has introduced a "gau kalyan" (cow welfare) cess.

### Prana Raksha web application in Andhra Pradesh.

- CM N. Chandrababu Naidu launched the Prana Raksha web application developed by the Chittoor police at Kuppam, Andhra Pradesh. The app has been designed to save the lives of road accident victims and reach out to women in distress.

### International Buddhist university

- The International Buddhist Confederation is going to set-up Buddhist university in Tripura.

### “Kerala” Centre for Classical Language

- The Union Minister of Human Resource Development Ramesh Pokhriyal has approved the establishment of a Centre for Classical Language in Kerala.

### Central Board of Irrigation and Power (CBIP) award

- Andhra Pradesh has bagged the Central Board of Irrigation and Power (CBIP) award for speedy execution of Polavaram multipurpose project.

### “One Family, One Job”

- Sikkim has launched the “One Family, One Job” scheme. The scheme envisions employment to a member of every family which does not have a government job in the state.

### The first state to grant 10% quota for economically weaker Sections (EWS).

- Gujarat has become the first state to grant 10% quota in government jobs and education for economically weaker sections (EWS).

### Khelo India Youth Games

- Maharashtra has topped the medal tally with 37 golds at the Khelo India Youth Games in Pune.

**India's longest bridge**

- India's longest 300-meter single lane steel cable suspension bridge was inaugurated in Arunachal Pradesh.

**“The Economists -Democracy Index 2018”**

- 41 is the rank of India at “The Economists -Democracy Index 2018”

**Agreement for Renukaji dam multipurpose project.**

- Six states--Haryana, Himachal Pradesh, Uttarakhand, Delhi, Rajasthan and Uttar Pradesh signed an agreement for the construction of Renukaji Dam Multi-Purpose Project in the presence of Union Water Resources Minister Nitin Gadkari.
- Renukaji Dam project has been conceived as a storage project on the Giri river (tributary of the Yamuna) in Sirmour district of Himachal Pradesh. Madhya Pradesh doesn't signed the agreement.

**Union Cabinet has approved Scheduled Tribe (ST) status to six communities of Assam.**

- The Union Cabinet has approved Scheduled Tribe (ST) status to six communities of Assam namely Tai Ahom, Koch Rajbongshi, Chutia, Tea Tribes, Moran and Matak. The move came before the centre introduced the Citizenship Amendment Bill, 2019 in Lok Sabha.

**Hollongi airport in Itanagar.**

- The government of Arunachal Pradesh will construct the Hollongi airport in Itanagar. A step that will eventually give the region better air-connectivity that is certain to spur economic activities and to boost the tourism potential of the state.
- The Hollongi airport was a much-needed one given the fact that Arunachal Pradesh and its capital Itanagar badly require an airport with such capacity.

**Swadesh Darshan at the Zero Point in Sikkim.**

- K.J. Alphons, Union Minister for Tourism, has inaugurated the first project under the Swadesh Darshan Project of the Union Ministry of Tourism at the Zero Point in Sikkim.

**BANK & SSC ALL EXAMS****Video Course  
& Test Series****Only ₹ 4999/-****99152-28862**♦ **721 Videos**♦ **200 Tests****Microsoft signed a MoU with the Sikkim government.**

- To improve the education system in the state of Sikkim, Microsoft has signed a Memorandum of Understanding (MoU) with the Sikkim government.

**“Wetlands and Climate Change”**

- World Wetlands Day Observed on 2 February. This year's World Wetlands Day under the theme of “Wetlands and Climate Change” highlights the importance of healthy and intact wetlands to one of the most pressing challenges of our times.

**Assam occupied the top slot in Budget formulation**

- Assam occupied the top slot in the ranking of best practices followed by states in Budget formulation, followed by Andhra Pradesh and Odisha, says a survey by Transparency International.

**Dikkibandi stadium in Tura.**

- The Meghalaya Cabinet has decided to rename the Dikkibandi stadium in Tura town after former Lok Sabha Speaker Purno A Sangma.

**A three-year Asiatic Lion Conservation.**

- With the aim to protect and conserve the World's last ranging free population of Asiatic Lions, the Ministry of Environment launched a three-year Asiatic Lion Conservation Project in collaboration with the state of Gujarat.

**First Mega food park in Una.**

- Harsimrat Kaur inaugurates Himachal's first mega food park in Una. The mega food park has been set up at a cost of Rs 107.34 crore.

**Tripura's First Mega food park.**

- Tripura's first mega food park viz. Sikaria Mega Food Park Pvt Ltd was recently inaugurated at Village Tulakona in state capital Agartala.

**The first state in the country to get a second Coast Guard**

- Tamil Nadu became the first state in the country to get a second Coast Guard district headquarters - Thoothukudi.

**Rail Drishti Dashboard in New Delhi**

- Railway Minister Piyush Goyal launched Rail Drishti Dashboard in New Delhi. Mr Goyal said the Dashboard has been launched to keep people informed about the work going on in the Railways across the country.



**‘Mukhyamantri Yuva Swabhiman Yojana’**

- ✚ The Congress government in Madhya Pradesh rolled out its flagship ‘Mukhyamantri Yuva Swabhiman Yojana’ that guarantees 100 days of employment every year to urban youths from economically weaker sections (EWS).

**Laptops to 800 School Teachers**

- ✚ Tripura government has announced to distribute laptops to 800 school teachers under the Notun Disha (new direction) initiative.

**Delta Ranking Report**

- ✚ According to the Delta ranking report released by NITI Aayog, Assam’s Hailakandi has become the top aspirational district among the 112 aspirational districts of the country.

**New Scheme to encourage entrepreneurship among Youths**

- ✚ Chief minister Mamata Banerjee unveiled a new scheme to encourage entrepreneurship among youths. Youths who have passed out ITI or other polytechnic diploma will be eligible to get financial support from the micro, small and medium enterprises (MSME) department.

**Mukhyamantri Anchal Amrit Yojana**

- ✚ Uttarakhand Chief Minister Trivendra Singh Rawat launched the Mukhyamantri Anchal Amrit Yojana in Dehradun under which 2.5 lakh children at 20,000 Anganwadi kendras in the state will be given 100 ml milk twice a week for free.

**‘Gujarat Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2019’**

- ✚ The Gujarat state Assembly has passed a new Act ‘Gujarat Shops and Establishments (Regulation of Employment and Conditions of Service) Act, 2019’ that will allow shops and other businesses in the state to operate 24 hours.

**Lecanorchis taiwaniana , a type of orchid**

- ✚ Lecanorchis taiwaniana (The parasitic bloom), a type of orchid was accidentally discovered in Assam by Assam’s forest officer’s named Jatindra Sharma .

**DTC bus and the Metro rides free for women**

- ✚ Just months before the Delhi Assembly elections, Delhi Chief Minister Arvind Kejriwal's announcement of making DTC bus and the Metro rides free for women in the national capital has raised quite a storm on Twitter among the Twitterati's.

**Achievements in the field of tobacco control**

- ✚ 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.

**IMD’s red-code**

- ✚ IMD’s red-code warning denotes extreme weather situations. Heat wave conditions continued unabated in Delhi even as the MeT department issued a "red-colour" warning for the national capital.

**7-foot tall statue of Lord Rama at the Shodh Sansthan Museum.**

- ✚ 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.

**India’s first dinosaur Museum.**

- ✚ Gujarat Chief Minister Vijay Rupani inaugurated India’s first dinosaur museum and fossil park at Raiyoli village near Balasinor town of Mahisagar district.

**Lifting of the export ban by Saudi Arabia**

- ✚ Kerala’s fruits and vegetable exporters have heaved a sigh of relief following the lifting of the export ban by Saudi Arabia after the Nipah virus attack last year.

**Chalo app for Guwahati**

- ✚ Assam Transport Minister Chandra Mohan Patowary launched the State Transport Corporation’s Chalo app for Guwahati. It will help the travellers to know about the live arrival time of their bus.

**India’s first solar-powered ferry**

- ✚ India’s first solar-powered ferry in 2016, Kerala is gearing up for the launch of the country’s premier solar-powered cruise boat.

**Kerala has topped in NITI Aayog's Health Index**

- ✚ 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.

**International Seed Testing Association congress**

- ✚ Telangana hosts 32nd edition of the International Seed Testing Association congress. This is the first edition of ISTA congress to be held in Asia.

**The legendary ruler of Punjab**

- A statue of Maharaja Ranjit Singh, the legendary ruler of Punjab, was unveiled at the Lahore Fort on his 180th death anniversary.

**Issue "red cards" to offenders 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.

**Extension of President's rule**

- The Union Government gave its approval for the Extension of President's rule under article 356(4) of Indian Constitution in Jammu and Kashmir (J&K) for six more months.

**PRANAM Commission by launched Assam**

- Assam Chief Minister Sarbananda Sonowal had launched the PRANAM Commission, a panel set up to look after the issues concerning a Bill for protection of parents of state government employees.

**INTERNATIONAL NEWS****Australian Open Grand Slam**

- Australian Open Grand Slam tournaments, the heat stress scale will be used for the first time.

**Israel and USA quit UNESCO**

- Israel and USA two countries have officially quit the United Nations Educational, Scientific and Cultural Organization (UNESCO).

**Qatar to be a Member of the Organisation of the Petroleum Exporting.**

- Qatar country ceased to be a member of the Organisation of the Petroleum Exporting Countries from January 1, 2019.

**Jair Bolsonaro New President of Brazil**

- Jair Bolsonaro who took office on January 1, 2019 is the new President of Brazil.

**A New Digital 'GAFA Tax'**

- France is First to Introduce a new Digital 'GAFA Tax' (Google, Apple, Facebook and Amazon Tax).

**Non-permanent member of the UN Security Council**

- South Africa assumed the seat as a Non-permanent member of the UN Security Council.

**New Year's Day**

- According to the UNICEF, India welcomed as many as 69,944 babies on New Year's Day, the highest in the world.

**Usman hit Philippines country**

- The tropical storm, locally named Usman, has hit Philippines country causing many deaths.

**Switzerland wins Hopman Cup**

- Roger Federer wins record third Hopman Cup as Switzerland beats Germany in Perth. Roger Federer has won the Hopman Cup for a record third time after Switzerland beat Germany in a winner-takes-all point.

**Khyber Pakhtunkhwa government**

- The provincial Khyber Pakhtunkhwa government in northwest Pakistan has declared the ancient Hindu religious site of Panj Tirath in Peshawar as national heritage.

**Republic of Macedonia to Republic of North Macedonia**

- Parliamentarians of the Republic of Macedonia voted to change their country's name to Republic of North Macedonia.

**Nicolás Maduro second term country's President**

- Nicolás Maduro was sworn in for a second term as Venezuela country's President.

**Japan topped the Henley Passport Index 2019**

- Japan and Singapore have held onto their position as the world's most travel-friendly passports, with South Korea dropping into second place. That's the view of the Henley Passport Index, which periodically measures the access each country's travel document affords.

**All India Institute of Medical Sciences (AIIMS) in Jammu and Kashmir.**

- The Cabinet has approved the establishment of two more All India Institute of Medical Sciences (AIIMS) in Jammu and Kashmir.

**Su Tseng-chang Prime Minister of Taiwan**

- Su Tseng-chang has been appointed as the Prime Minister of Taiwan.

**USA Cricket 105th member of ICC**

- International Cricket Council (ICC) has announced USA Cricket as its 105th member.

**Third largest consumer market**

- India is poised to become the third-largest consumer market behind only the US and China and consumer spending in India is expected to grow from USD 1.5 trillion at present to nearly USD 6 trillion by 2030, a World Economic Forum report said.
- According to World Economic Forum, India will become world's third largest consumer market after US and China in 2030.

**World's busiest airport for international passengers**

- Dubai International Airport (DXB) has been named as the world's busiest airport for international passengers for the fifth consecutive year.

**Hindi as the third official language**

- Abu Dhabi has decided to include Hindi as the third official language used in its courts, alongside Arabic and English, as part of a move designed to improve access to justice.

**India and Sri Lanka signed MOU for business centre for incubators in Jaffna**

- India and Sri Lanka signed a Memorandum of Understanding (MoU) to establish a business centre for ICT incubators in Jaffna through grant of 25 crore Sri Lankan rupees from India.

**World's first Mammal Become extinct**

- A small brown rat which lived on a tiny island of Northern Australia is the world's first mammal known to have become extinct due to "human-induced climate change".

**Afghanistan new export route**

- Afghanistan opens new export route to India through Iran's Chabahar port to improve its economy.

**India's IT corridor in China**

- India has launched its third IT corridor in China that will facilitate partnerships between Indian and Chinese companies.

**Anti-corruption activist Zuzana Caputova as the fifth President of Slovakia**

- Anti-corruption activist Zuzana Caputova has been confirmed as the fifth President of Slovakia, making her the country's first female head of the State.

**Twitter announced premium content deals with Univision**

- Twitter has announced premium content deals with Univision, The Wall Street Journal, NFL, ESPN, and Viacom for live-streaming videos on its platform.

**The second edition of Belt and Road Forum (BRF) was held in Beijing**

- The second edition of Belt and Road Forum (BRF) was held in Beijing, China from April 25th to April 27th, 2019. The theme of this event was 'Belt and Road Cooperation: Shaping a Brighter Shared Future'.

**New species of crab found**

- Scientists have discovered a new species of crab that swam the sea 95 million years ago. The small, pocket-sized crab, named *Callichimaera perplexa*, was very different from its modern-day cousins.

**Srilankan banned two of the fundamentalist terror networks linked with attacks**

- Srilankan President has banned the National Thawheed Jamath (NTJ) and Jamatheil Milathu Ibrahim (JMI) two of the fundamentalist terror networks linked with attacks.

**'Chernobyl on ice' is ready to begin**

- A floating nuclear power plant that is also known as 'Chernobyl on ice' is ready to begin supplying the electricity in Russia.

**Zuzana Caputova has been confirmed as the fifth President of Slovakia**

- Anti-corruption activist Zuzana Caputova has been confirmed as the fifth President of Slovakia, making her the country's first female head of the State.

**The 75th anniversary of the Battle of Kohima**

- The 75th anniversary of the Battle of Kohima was observed by the Nagaland government with representatives from the UK and Japan speaking on the theme of 'Remembrance, Reconciliation and Rebirth'.

**Netanyahu's 5th term as prime minister**

- Israel's 21st parliament sworn-in, inaugurating Netanyahu's 5th term as prime minister.

**"Longest Dancing Marathon by an Individual"**

- A Nepali teenager danced continuously for 126 hours to set a Guinness World Records on "Longest Dancing Marathon by an Individual", a feat previously hold by an Indian.

**Dengvaxia for the prevention of dengue**

- ✚ The Food and Drug Administration (FDA), United States approved first vaccine named Dengvaxia for the prevention of dengue disease but with certain conditions that use dengue vaccine only in people who have a previous history of the disease.

**Sana Mir become the most successful women's ODI spinner**

- ✚ Pakistan off-spinner Sana Mir has become the most successful women's ODI spinner in history after she took her 147th wicket, highest ever by any spinner in One-day International (ODI) cricket.

**Jeffrey Rosen confirmed as the United States' latest deputy attorney general**

- ✚ Jeffrey Rosen was confirmed as the United States' latest deputy attorney general by the US Senate after his predecessor, Rod Rosenstein, left the department last week.

**Saudi government approved permanent residency**

- ✚ The Saudi government has approved for the first time a scheme that gives permanent residency to certain expatriates, allowing them to own real estate in the kingdom and reside with their families without a Saudi sponsor.

**US President Donald Trump rolled out a merit-based immigration system**

- ✚ US President Donald Trump has rolled out a merit-based immigration system from which foreigners, including hundreds and thousands of Indian professionals and skilled workers, waiting to get Green Cards or permanent legal residency stand to benefit.

**First in Asia to legalise same-sex marriage.**

- ✚ Taiwan's parliament has become the first in Asia to legalise same-sex marriage following a vote.

**Muhammadu Buhari second term as Nigeria's president**

- ✚ Muhammadu Buhari has been sworn in for a second term as Nigeria's president, following a campaign that focused on tackling security threats and rooting out corruption.

**Scott Morrison as Australia's Prime Minister**

- ✚ Scott Morrison was sworn in as Australia's Prime Minister after retaining the position in the country's general election.

**James Marape elected as the prime minister of Papua New Guinea**

- ✚ James Marape, a former finance minister and critic of a major global gas development deal, has been elected by parliament as the prime minister of Papua New Guinea (PNG).

**'World's Most Punctual Airline'**

- ✚ Sri Lankan Airlines named as the 'World's Most Punctual Airline' for the second consecutive time with over 90 percent of its flights in May. This status was achieved for the second time in less than 12 months. They achieved a punctuality rating of 91.37 percent reports Xinhua news agency. In a may month they achieved a punctuality rating of 90.75 percent.

**Japan gifted Manipur Museum of Peace**

- ✚ 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.

**Qu Dongyu elected as the new director general of the United Nation's Food and Agriculture Organization**

- ✚ China's agricultural deputy minister, Qu Dongyu elected as the new director general of the United Nation's Food and Agriculture Organization (FAO) at Rome, Italy for a period of 4 years . August 2019. He will succeed Brazil's Jose Graziano da Silva.

**'Jaipur Foot Korea'**

- ✚ South Korean Ambassador to India Bong-kil Shin launched a collaborative initiative between South Korea and Bhagwan Mahaveer Viklang Sahayata Samiti (BMVSS) named 'Jaipur Foot Korea'. An agreement was also signed by the Korean Ambassador with BMVSS to provide assistance in prosthetic limbs sector.

**Finance Minister Nirmala Sitharaman among the 100 most influential women.**

- ✚ Finance Minister Nirmala Sitharaman is among the 100 most influential women driving the UK-India relationship forward alongside one of Britain's senior-most Cabinet ministers Penny Mordaunt.

## BANKING NEWS

### ‘Growth Outlook for 2019’

- ✦ Confederation of Indian Industry (CII) in its report titled ‘Growth Outlook for 2019’, has projected India’s GDP growth to be 7.5 % in FY19.

### New MD and CEO of the Axis bank

- ✦ Amitabh Chaudhary has taken charge as the new MD and CEO of the Axis bank from 1st January 2019.

### Merger of Vijaya Bank and Dena Bank

- ✦ The Cabinet has approved the merger of Vijaya Bank and Dena Bank with Bank of Baroda.

### MD Hemant Bhargava given the additional charge of the chairman

- ✦ Life Insurance Corporation of India MD Hemant Bhargava has been given the additional charge of the chairman.

### IDFC Bank changed to IDFC First Bank

- ✦ Private sector lender IDFC Bank changed its name to IDFC First Bank, effective from January 12, 2019.

### India’ GDP is expected to grow at 7.3%

- ✦ World Bank has projected that India’ GDP is expected to grow at 7.3% in the fiscal year 2018-19.

### Ujjivan Bank Kisan Suvidha loan

- ✦ Ujjivan Small Finance Bank (SFB) announced the launch of Ujjivan Bank Kisan Suvidha loan to offer financial credit services to small and marginal farmers.
- ✦ It is the first bank in this category to offer collateral free loans for both agriculture and allied activities such as dairy purchase and maintenance.

### Economic growth to accelerate to 7.5 per cent from 7.2 per cent in 2019-20

- ✦ The finance ministry expects economic growth to accelerate to 7.5 per cent in 2019-20 from 7.2 per cent projected for the current fiscal.

### The Reserve Bank of India lowered the repo rate, or the interest rate

- ✦ The Reserve Bank of India lowered the repo rate, or the interest rate at which it lends to commercial banks, by 25 basis points to 6.25%. This is the first time in 17 months that the central bank has cut the rate.

### The Supreme Court has said linkage of PAN with Aadhaar

- ✦ The Supreme Court has said linkage of PAN with Aadhaar is mandatory for filing of Income Tax returns. A bench comprising Justices AK Sikri and S Abdul Nazeer said the top court has decided the matter and upheld the section 139AA of the Income Tax Act.

### The Union Cabinet approved a Bill to set up a unified authority for regulating all financial services

- ✦ The Union Cabinet approved a Bill to set up a unified authority for regulating all financial services in international financial services centres (IFSCs) in the country. The first IFSC in India was set up at GIFT City in Gandhinagar, Gujarat.

### The Reserve Bank of India raised the criteria for 'bulk deposits'

- ✦ The Reserve Bank of India (RBI) decided to raise the criteria for 'bulk deposits' for banks to Rs 2 crore from the current Rs 1 crore, to provide more operational freedom to lenders to raise fund.

### IFFCO Tokio General Insurance Company announced the launch of Bank Locker

- ✦ IFFCO Tokio General Insurance Company announced the launch of Bank Locker Protector Policy, which is the first policy in the industry to protect the contents of a bank locker such as jewellery and other valuables.

### India and Brunei signed an agreement

- ✦ India and Brunei signed an agreement for the exchange of information in tax matters which will help curb tax evasion and tax avoidance.

### National Rural Economic Transformation Project (NRETP)

- ✦ The World Bank and the Government of India signed a \$250 Million Agreement for the National Rural Economic Transformation Project (NRETP) which will help women in rural households shift to a new generation of economic initiatives.

### India’s premier Nationalized Banks signed a Bancassurance deal

- ✦ United Bank of India, one of India’s premier Nationalized Banks signed a Bancassurance deal with HDFC Life Insurance Company.

**Income Tax exemption limit on gratuity doubled to Rs 20 lakh**

- Income Tax exemption limit on gratuity has been doubled to Rs 20 lakh from the existing Rs 10 lakh, a move that will benefit employees who are not covered by the Payment of Gratuity Act, 1972.

**The Second largest state-owned lender**

- Bank of Baroda (BoB) became the second largest state-owned lender after merging Dena Bank and Vijaya Bank into itself as part of the first three-way amalgamation.

**Voice-based financial transactions**

- Customers of Reliance Mutual Fund can now carry out voice-based financial transactions, with Reliance Nippon Life Asset Management (RNAM) partnering with internet major- Google.

**An agreement with the National Bank for Agriculture and Rural Development**

- India on April 2, 2019 signed an agreement with the National Bank for Agriculture and Rural Development Consultancy Service (NABCONS) for setting up the India-Africa Institute of Agriculture and Rural Development (IAIARD) in Malawi, a landlocked country in southeastern Africa.

**Karnataka Bank entered into Memorandum of Understanding**

- Karnataka Bank entered into Memorandum of Understanding with Bharti AXA Life Insurance Company Ltd. for distribution of latter's life insurance products.

**Housing loan limits.**

- Reserve Bank of India (RBI) has directed banks to enhance the housing loan limits for eligibility under priority sector lending (PSL) to Rs 35 lakh in

metropolitan centres (with population of ten lakh and above) and Rs 25 lakh in other centres.

**Nitin Chugh next Managing Director and Chief Executive Officer**

- Ujjivan Small Finance Bank Limited has appointed Nitin Chugh as its next Managing Director and Chief Executive Officer (CEO) from December 1, 2019.

**India's top three Regional Rural Banks**

- Tripura Gramin Bank is among India's top three Regional Rural Banks (RRBs) in terms of profit, business and growth. Currently India has 46 Regional Rural Bank out of which Tripura Gramin Bank ranked 3rd in the country. Tripura Gramin Bank has posted a profit for 7 successive years to Rs 125.45 crore in the fiscal 2018-19.

**ICICI center in Bengaluru**

- ICICI bank launched a center in Bengaluru to provide hazel 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.

**Jammu and Kashmir (J&K) Bank Chairman Parvez Ahmad removed**

- Jammu and Kashmir government removed Jammu and Kashmir (J&K) Bank Chairman Parvez Ahmad. They decided to take long term measures to improve the functioning of the bank so that it becomes an example of a well managed government-owned bank.

**Odisha-born Rabi N Mishra as the executive director (ED) after Rosemary Sebastian**

- 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.

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## SCIENCE & TECHNOLOGY AND HEALTH

### “Chang ‘e-4”

- ✦ China country’s spacecraft Chang'e-4' has made the first-ever landing on the far side of the moon.

### Launch 32 many space missions in 2019

- ✦ ISRO is planning to launch 32 many space missions in 2019.

### ‘Parmanu Tech 2019’

- ✦ The Union Minister of State, Dr Jitendra Singh delivered the keynote address at the ‘Parmanu Tech 2019’ conference, organised by the Ministry of External Affairs and Department of Atomic Energy (DAE) at new Delhi.

### Mobile App ‘DigiCop’

- ✦ Actor Vijay Sethupathi launched the mobile App ‘DigiCop’ of city police department at the Commissioner’s office.

### The actor also released a DVD on CCTV awareness

- ✦ The actor also released a DVD on CCTV awareness and several other police campaigns to make the police department people friendly.

### Facebook acquired Grok Style

- ✦ Facebook has acquired US based virtual search start up, Grok Style, at an undisclosed amount.

### A SpaceX Falcon 9 rocket blasted off from Florida

- ✦ A SpaceX Falcon 9 rocket blasted off from Florida, carrying Israel’s first lunar lander on a mission that if successful, will make the Jewish state only the fourth nation to achieve a controlled touchdown on the moon’s surface.

### National e-commerce policy

- ✦ The government released the draft national e-commerce policy proposing setting up a legal and technological framework for restrictions on cross-border data flow.

### Surface-to-Air Missile

- ✦ India successfully test fired the short range Quick Reaction Surface-to-Air Missile (QRSAM) from a test range along the coast of Odisha.

### Manu Bhaker and Saurabh Chaudhary clinched a gold medal.

- ✦ India's pair of Manu Bhaker and Saurabh Chaudhary clinched a gold medal in the 10m Air Pistol mixed team event on the closing day of the ISSF World Cup at the Dr Karni Shooting Range in New Delhi.

### Yuva Vigyani Karyakram or Young Scientist Programme

- ✦ The Indian Space Research Organisation has launched a special programme for school children called Yuva Vigyani Karyakram or Young Scientist Programme.

### India’s Polar Satellite Launch Vehicle (PSLV-C45) successfully launched EMISAT.

- ✦ India’s Polar Satellite Launch Vehicle (PSLV-C45) successfully launched EMISAT and 28 international customer satellites from Satish Dhawan Space Centre (SDSC) SHAR in Sriharikota.

### Auto pay service

- ✦ Paytm has launched recurring payment (auto pay) service for merchants that are working on a digital subscription model.

### Tianhui II-01 satellites into orbit from the Taiyuan Satellite.

- ✦ China launched two Tianhui II-01 satellites into orbit from the Taiyuan Satellite Launch Center.

### PhonePe launched a special keyboard.

- ✦ Digital payments platform PhonePe launched a special keyboard that will allow users to transact conveniently and securely with just a click, anytime and anywhere while using their Android phone.

### India's second mission to the moon - Chandrayaan 2 is now all set to be launched in July.

- ✦ Japan has successfully launched a 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.

### Fifth launch of the year

- ✦ SpaceX has successfully launched a cargo mission for NASA to the International Space Station (ISS), its fifth launch of the year, after being delayed by a few days due to a couple of issues.

**'Yuvika 2019'**

- ✦ The Indian Space Research Organisation (ISRO) has launched the Young Scientist Programme 'Yuvika 2019'. ISRO Chairman Dr. K. Sivan inaugurated Yuvika (Yuva Vigyan Karyakram) 2019.
- ✦ It was launched by ISRO in tune with the Centre government's vision of Jai Vigyan, Jai Anusandhan.

**Citibankto launched 'Paytm First Card'**

- ✦ Paytm collaborated with Citibankto launch its 1st credit card called 'Paytm First Card' Dinesh Pangtey.

**'BSE StAR MF' app launched by BSE**

- ✦ Leading stock exchange BSE said it has launched 'BSE StAR MF' app to enable more participation and help mutual fund distributors process transactions faster.

**Air Missile (MRSAM)**

- ✦ Indian Navy test-fired a Medium Range Surface to Air Missile (MRSAM) to enhance its anti-air warfare capability.

**India's largest liquid hydrogen storage tank at the VRV**

- ✦ 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.

**Indian Institute of Technology (IIT), Guwahati has signed an MoU with The Indian Space Research Organisation (ISRO)**

- ✦ 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.

**Google's Chief Executive Officer (CEO) Sundar Pichai and Nasdaq President Adena Friedman picked for the coveted Global Leadership Awards 2019**

- ✦ Google's Chief Executive Officer (CEO) Sundar Pichai and Nasdaq President Adena Friedman have been picked for the coveted Global Leadership Awards 2019 by business advocacy group USIBC.

**Bancha in Betul district is the first village in India to have zero wooden stoves**

- ✦ 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.

**India plans to have its own space station**

- ✦ 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.

**Indian Space Research Organisation (ISRO) appointed two women**

- ✦ 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.

**Two highest weather stations in the world**

- ✦ Scientists from National Geographic Society and Tribhuvan University have installed two highest weather stations in the world in an expedition to Mount Everest that wrapped up in June 2019.

**Bumble became the first Astrobee robot**

- ✦ A robot named Bumble became the first Astrobee robot to fly under its own power in space.

**250 NavIC Messaging Receivers to fishermen of Kerala on a trial basis**

- ✦ The Indian Space Research Organisation has distributed 250 NavIC Messaging Receivers to fishermen of Kerala on a trial basis.

**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.

**Neonatal breathing device**

- ✦ An Indian engineer Nitesh Kumar Jangir created 'Saans' whose low-cost neonatal breathing device has saved the lives of new-born babies across small towns of India, has won the 2019 Commonwealth Secretary-General's Innovation for Sustainable Development Award in London.

**NASA announced a new mission called Dragonfly.**

- ✦ NASA announced a new mission to explore this fascinating world with a helicopter drone. The mission, called Dragonfly is the latest in NASA's New frontier program. NASA has earlier launched explorations of Pluto, Jupiter, the asteroid Bennu, and now, Titan.



## DEFENCE

### Two state-of-the-art missile defence systems to Air India.

- ✦ The US has agreed to sell two state-of-the-art missile defence systems to Air India One for an estimated cost of \$190 million, a move that will enhance the security of planes flying the prime minister and the president.

### INS Trikand, a front-line warship of the Indian Navy.

- ✦ INS Trikand, a front-line warship of the Indian Navy, participated in a multinational training exercise 'CUTLASS EXPRESS – 19' held from Jan 27 to Feb 06.

### Cobra Gold, one of world's largest multinational military exercises

- ✦ Cobra Gold, one of world's largest multinational military exercises, kicks off in Thailand. This year's exercise will focus on military field training, civic assistance to communities and humanitarian assistance and disaster relief.

### 'Exercise Topchi'

- ✦ Using ultra light Howitzers and indigenous Swathi weapon-locating radar, Indian Army demonstrated its artillery firepower at the annual 'Exercise Topchi'.

### 'Exercise Rahat' concluded in Jaipur, Rajasthan

- ✦ Joint Humanitarian Assistance and Disaster Relief Exercise 'Exercise Rahat' concluded in Jaipur, Rajasthan.

### 'Exercise Sampriti 2019'

- ✦ India and Bangladesh will be conducting a joint military exercise, 'Exercise Sampriti 2019' at Tangail, Bangladesh from March 2 to March 15, 2019.

### Exercise known as Dong Maeng announced

- ✦ The United States and South Korea, announced the inauguration of a new exercise known as Dong Maeng.

### Admiral Suraj Berry took over as the Command of Eastern Fleet

- ✦ Rear Admiral Suraj Berry, NM, VSM took over as the Command of Eastern Fleet, the Sword Arm of the Eastern Naval Command from Rear Admiral Dinesh K Tripathi

### 'AUSINDEX-19'

- ✦ The third edition of bilateral maritime exercise 'AUSINDEX-19' began on 2 April between India and Australia at Visakhapatnam.

### Multilateral exercise African Lion 2019 at Ben Guerir Air Base in Morocco

- ✦ Personnel from the US Air Force 31st Fighter Wing and Royal Moroccan Air Force have taken part in F-16 aviation training during multilateral exercise African Lion 2019 at Ben Guerir Air Base in Morocco.

### International Fleet Review (IFR)

- ✦ Indian Navy's warships, INS Kolkata and INS Shakti had gone to Qingdao in China to participate in the International Fleet Review (IFR).

### India and France began the first phase of a mega naval exercise.

- ✦ 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.

### Air Marshal SK Ghotia took Commanding-in-Chief of Training Command

- ✦ Indian Air Force (IAF) officer Air Marshal SK Ghotia took over as Air Officer Commanding-in-Chief of Training Command.

### Huge mysterious footprints measuring 32 inches by 15 inches

- ✦ Indian Army has claimed that its Mountaineering Expedition Team sited a series of huge mysterious footprints measuring 32 inches by 15 inches.

### Defence Cyber Agency (DCA)

- ✦ 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.

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**1st Apache Guardian attack helicopter AH-64E (I)**

- The Indian Air Force legally received its 1st Apache Guardian attack helicopter AH-64E (I) during a ceremony at the Boeing production facility in Mesa, Arizona, US (United States).

**The Flight test of 'Abhyas'**

- The Defence Research and Development Organisation (DRDO) successfully conducted the flight test of 'Abhyas', a high-speed expendable aerial target (HEAT), which offers a realistic threat scenario for practice of weapon systems. The test was tracked by RADAR and Electro Optic Systems.

**Joint exercise Bull Strike**

- All three services, Indian Army, Navy and Air Force hold joint exercise Bull Strike at Teressa Island in Andaman and Nicobar.

**Commandos of the National Security Guard, NSG, scaled the Mount Everest**

- Commandos of the National Security Guard, NSG, scaled the Mount Everest, the world's highest peak, in their maiden attempt.
- The NSG in a statement said in New Delhi today that a seven-member team led by Lt Col J P Kumar, successfully unfurled the Indian flag at the 8,848-metre tall peak at about 7 am. The team adopted the southeastern approach via South Col in Solukhumbu region of Nepal.

**Naval exercise IMDEX-19**

- After the completion of naval exercise IMDEX-19 recently, the Kolkata Class Destroyers Indian Naval ships namely INS Kolkata and INS Shakti are participating in SIMBEX-2019.

**The Indian Air Force test fired BrahMos cruise 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.

**Mutual defence cooperation agreement had come into force.**

- The United States and the United Arab Emirates have announced that mutual defence cooperation agreement

had come into force, amid increasing tensions between Washington and Tehran.

**Vice Admiral Karambir Singh to become the next Navy Chief.**

- The Armed Forces Tribunal cleared the way for Vice Admiral Karambir Singh to become the next Navy Chief, while it deferred for four weeks the matter of Vice Admiral Bimal Verma which seeks to quash Singh's appointment.

**The first Rafale combat aircraft**

- 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.

**Mohana Singh become the first woman fighter**

- Flight Lieutenant Mohana Singh has become the first woman fighter pilot to fly by day a Hawk advanced jet aircraft, a defence release has said. She achieved the feat at the Kalaikunda Air Force Station in West Bengal.

**Government of India appointed Lt Gen PJS Pannu as Deputy Chief of Integrated Defence staff**

- The Defence Ministry, Government of India appointed Lt Gen PJS Pannu as Deputy Chief of Integrated Defence staff (Doctrine organisation and training) after Air Marshal Rajeev Sachdeva with effect from June 1.

**Kharga Prahar concluded in Punjab.**

- A week long exercise between Indian army and Indian Air Force (IAF) – Kharga Prahar concluded in Punjab.

**BSF and BGB signed a Joint Record of Discussion**

- Border Security Force (BSF) of India and the Border Guard Bangladesh (BGB) signed a Joint Record of Discussion at the 48th Director General (DG)-level talks which concluded in Dhaka, Bangladesh.

**Operation Sankalp launched by Indian Navy**

- Indian Navy launched Operation Sankalp in the Persian Gulf and the Gulf of Oman to reassure Indian flagged vessels transiting through the area following the recent maritime incidents in the region.

## AWARDS AND PRIZES

### January 2019

Awardee	Award
Bhupen Hazarika,	Bharat Ratna Award 2019
Nanaji Deshmukh	Bharat Ratna Award 2019
Piyush Goyal	Carnot Prize 2018
PM Narendra Modi	Philip Kotler Presidential Award
Namita Gokhale	Sushila Devi Literature Award
Tamil Nadu	Best State Award in Swasth Bharat Yatra by FSSAI
Smriti Mandhana	ICC women's cricketer of the Year Award
Virat Kohli	ICC Men's Test Player of the Year
Virat Kohli	ICC ODI Player of the Year
Virat Kohli	Sir Garfield Sobers Trophy fo ICC Cricketer of the Year
Rishabh Pant	ICC Emerging Player of the Year
Yohei Sasakawa	Gandhi International Peace Award 2018
Tiger Woods	Comeback of the Year at Laureus World Sports Awards 2019
V.J. James	Kerala Sahitya Award for Best Novel "Nireeswaran"
Veerankutty	Kerala Sahitya Award for Poetry "Mindaprani"
Aymanam John	Kerala Sahitya Award for Best Short Story "Ethara Characharangalude Charitra Pusthakam"

### February 2019

Awardee	Award
Behrouz Boochani	Victorian prize for literature (Australia)
Azim Premji	Ernst & Young Lifetime Achievement Award
Sanjiv Chadha	Freedom of the City of London' Award
Sanjay Subrahmanyam (Indian Historian)	Dan David Prize of Israel 2019
Bradley Cooper	PETA's Oscat Award
Sunil Chhetri	Football Ratna" Award
Sushma Swaraj	Spain's Grand Cross of the Order of Civil Merit
Manpreet Singh	Asian Player Of The Year Award
Rail Connect mobile app	National e-Governance Award 2019
PM Narendra Modi	Seoul Peace Prize
Dr Divya Karnad	Prestigious Future for Nature 2019 Award by Future for Nature Foundation

Novak Djokovic	Sportsman of the Year at Laureus World Sports Awards 2019
Simone Biles	Sportswoman of the Year at Laureus World Sports Awards 2019
Tiger Woods	Comeback of the Year at Laureus World Sports Awards 2019
Roma	Best Film at BAFTA Film Awards 2019

### March 2019

Awardee	Award
President Ram Nath Kovind	Grand Order of the King of Tomislav by Croatia
Marcelo Gleiser (Brazilian physicist and astronomer)	Templeton Prize 2019
Peter Tabichi	Global Teacher Prize 2019
US Mathematician Karen Uhlenbeck	Abel Prize 2019
Raghu Karnad	Windham-Campbell Prize
Priyanka Dubey	Chameli Devi Jain Award
Raghuram Rajan	Yashwantrao Chavan National Award 2018
Japanese Architect Arata Isozaki	Pritzker Prize 2019
Odisha State Disaster Management Authority (OSDMA)	SKOCH Award, 2018
G Satheesh Reddy.	Missile Systems Award 2019
Indore	Saubhagya Award under Pradhanmantri Sahaj Bijli Har Ghar Yojana
Leeladhar Jagudi	Vyas Samman 2018
Hailakandi in Assam	Top Aspirational District by Delta Ranking Report by NITI Ayog
Thanga Darlong	First Atal Bihari Vajpayee Life Time Award
Swati Shingade	First prize of DD Mahila Kisan Award for 2018- 19
Indore	India's cleanest city by Swachh Survekshan Awards 2019
Ahmedabad	Cleanest big city with a population of more than ten lakh by Swachh Survekshan Awards 2019
Gauchar (Uttarakhand)	Best Ganga Town by Swachh Survekshan Awards 2019
Bhopal	Cleanest capital by Swachh Survekshan Awards 2019
eNAM (Electronic National Agriculture Market)	Digital Transformation by Businessline Changemaker Award 2019

### April 2019

Awardee	Award
Neeraj Chopra (Athletics)	ESPN Sports Person of the Year (Male)
P V Sindhu (Badminton)	ESPN Sports Person of the Year (Female)

Saina Nehwal (Badminton)	ESPN Comeback of the Year
Jaspal Rana (Shooting)	ESPN Coach of the Year
Saurabh Chaudhary (Shooting)	ESPN Emerging Sportsperson of the Year
Ekta Bhanu (Para-athletics)	ESPN Differently-abled athlete of the Year
Pradip Kumar Banerjee (Football)	ESPN Lifetime Achievement Award
Salim Khan	Master Deenanath Mangeshkar Lifetime Achievement Award
Deepa Malik	New Zealand Prime Minister's Sir Edmund Hillary Fellowship for 2019
PM Narendra Modi	Russian Award "Order of Saint Andrew The Apostle"
PM Narendra Modi	Zayed Medal of UAE
Utkarsh Bangla and Sabooj Sathi Schemes	World Summit on the Information Society (WSIS) awards
Rana Dasgupta	Rabindranath Tagore Literary Prize 2019
K Siva Reddy	Saraswati Samman 2018
Benny Antony	National Intellectual Property Award for 2019.
Dr Rajendra Joshi	Pravasi Bhartiya Samman Award
Bhayanakam (Malayalam film)	Best Cinematography Award at Beijing International Film Festival

**May 2019**

make  exam

Awardee	Award
Alfred Brownell	Goldman Environmental Prize
Apurvi Chandela	World Number One Spot in 10m Air Rifle
A.S. Kiran Kumar	'Knight of the Legion of Honour'
Nileena M. S.	Asian College of Journalism's Award
Dr. Devi Prasad Shetty	P.C. Chandra Puraskaar 2019
King Maha Vajiralongkorn	King of Thailand
Sri.Ravi Shankar	'Order of St. George' Award for the year 2019
G D 'Robert' Govender	V K Krishna Menon Award 2019
Tiger Woods	Presidential Medal of Freedom
Esha Singh and Akull Kumar	Silver in International Shooting
Chhaya Sharma	McCain Institute Award 2019
Aarohi Pandit	First Woman to Cross Atlantic Ocean
Anil Kapoor	Council of European Chambers of Commerce in India (CEUCC)
Kami Rita	World's Highest Peak Mount Everest for 23rd time
Pramod Kumar Mishra	Sasakawa Award 2019
Saray Khumalo	First Black African Woman to Scale Mt. Everest

Jokha Alharthi	"Man Booker International Prize"
Shyam Saran	'The Order of the Rising Sun, Gold and Silver Star' Award
Bhawana Kanth	First Woman Pilot to qualify for Combat Missions
Indra Nooyi	Presented with an Honorary Degree by Yale University
Dr. Hema Divakar	'Global Asian of the Year' Award
Dr. Ankur Patwardhan	'German Chemistry Prize'
Kalpana Dash	Odisha's First Woman Mountaineer
Mahesh Mangaonkar	Sekisui Open for the Second Time
Saurabh Chaudhary	Second Gold Medal in 10m Air Pistol Event in ISSF Gold Cup 2019
Lewis Hamilton	Monaco Grand Prix
Guy Gunaratne	International Dylan Thomas Prize 2019
Acharya Balkrishna	One of the "UNSDG Ten Most Influential People in Healthcare" Award
Professor N. Kumar	'Lifetime Recognition Award'
Chelsea	UEFA Europa League 2019
Annie Zaidi	Nine Dots Prize

## June 2019

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

## APPOINTMENTS & PERSON IN NEWS

### January 2019

Name	Designation
<b>Ajai Kumar</b>	Interim CEO, Yes Bank
<b>Amar Nagaram</b>	CEO, Myntra-Jabong
<b>Amitabh Choudhary</b>	MD and CEO of Axis Bank
<b>Asif Saeed Khosa</b>	Chief Justice of Pakistan
<b>B. Sriram and Rama Bijapurkar</b>	Independent Directors, ICICI Bank
<b>Bhagwant Mann</b>	Chief, AAP – Punjab
<b>Brahm Dutt</b>	Chairman, Yes Bank
<b>Brijendra Prasad Baishya</b>	Chef de Mission, Tokyo Olympics

**February 2019**

Name	Designation
Abdel-Fattah el-Sissi	Chairman of African Union
Ajai Kumar	Interim CEO of Yes Bank
Ajay Singh	President, AIBA Foundation
Analjit Singh	Chairman, Max Life, Max India
Anirban Mukherjee	CEO, PayU India
Ashwani Lohani	Air India Chairman & MD
Brij Bhushan Sharan Singh	President, Wrestling Federation of India
Chandramouli Ramanathan	Controller & ASG of DMSPC
Dr. G. C Anupama	First woman President of Astronomical Society of India
Govind Prasad Sharma	Chairman, National Book Trust (NBT)

**March 2019**

Name	Designation
Ajay Kapur	CEO, Aluminium and Power – Vedanta Limited
Ajit Kumar Mohanty	Director , Bhabha Atomic Research Centre (BARC)
Anil Kumble	Chairman, ICC Cricket Committee
Azali Assoumani	President of Comoros
Bhagwan Lal Sahni	Chairman of the National Commission for Backward Classes
Chacko Purackal Thomas	MD and CEO, Tata Coffee
<ul style="list-style-type: none"> <li>• Dilip Babasaheb Bhosale</li> <li>• Abhilasha Kumari</li> <li>• Ajay Kumar Tripathi</li> <li>• Pradip Kumar Mohanty</li> </ul>	Judicial Members, Lokpal
<ul style="list-style-type: none"> <li>• Dinesh Jain</li> <li>• Dr. Indrajeet Prasad Gautam</li> <li>• Archana Ramasundaram</li> <li>• Mahender Singh</li> </ul>	Non Judicial Members, Lokpal

**April 2019**

Names	Designation
Abdelkader Bensalah	President of Algeria
Ajay Kumar Dixit	Chief Executive Officer (CEO) of Cairn oil & Gas
Anwar Haleem	Ambassador of India to the Hashemite Kingdom of Jordan
Ayatollah Ali Khamenei	New Chief for Iran's Revolutionary Guards
Benjamin Netanyahu	Israel's Prime Minister (5th Term)

<b>Bibhu Kalyan Nayak</b>	First Indian to be appointed as the Chair of International Hockey Federation (FIH) Health and Safety Committee.
<b>CS Rajan</b>	MD, Infrastructure Leasing & Financial Services (IL&FS)
<b>D Choudhury AVSM VM VSM</b>	Senior Air Staff Officer, Western Air Command
<b>Dalbir Singh</b>	High Commissioner of India to the Republic of Seychelles
<b>David Malpass</b>	President of the World Bank Group

**May 2019**

Name	Designation
<b>Air Marshal Rakesh Kumar Singh Bhaduria</b>	Vice Chief of Indian Air Force
<b>Alapan Bandyopadhyay</b>	Home Secretary for West Bengal
<b>BMC Ajoy Mehta</b>	Chief Secretary of Maharashtra
<b>Cyril Ramaphosa</b>	President of South Africa
<b>Dilip Kumar</b>	Officer On Special Duty In Office Of Lokpal
<b>Dinesh Pangtey</b>	CEO of LIC Mutual Fund
<b>Dr.Krishnamurthy Subramanian</b>	Member of the Advisory Council of the 15th Finance Commission
<b>Dragan Mihailovic</b>	Coach , Volleyball Federation
<b>G.S. Lakshmi</b>	First woman Referee to be appointed on the ICC International Panel of Match Referees

**June 2019**

Name	Designation
<b>Ajit Doval</b>	National Security Adviser (NSA)
<b>Amitabh Kant</b>	NITI Aayog CEO
<b>PB Acharya</b>	Manipur Governor
<b>Prayuth Chan-ocha</b>	Prime minister of Thailand
<b>Rishad Premji</b>	Executive Chairman of Wipro
<b>K S Dhatwalia</b>	Director General of IIMC
<b>Parminder Singh Dhinds</b>	Cycling Federation of India (CFI)

**BOOKS AND AUTHORS**

'Defining India: Through Their Eyes'	Sonia Singh
"Whispers of Time"	Dr. Krishna Saksena
"Function of Data Sovereignty"	Vinit Goenka
'Darkness to light'	Lamar Odom
'Game Changer'	Shahid Afridi



'Khooni Vaisakhi'	Nanak Singh,
'Indian Fiscal Federalism'	Shaktikanta Das
'Quality, Accreditation, and Ranking – A Silent Revolution in the Offing in Indian Higher Education'	Dr. H Chaturvedis
'Undaunted: Saving the Idea of India'	P Chidambaram
'Law, Justice and Judicial Power – Justice P N Bhagwati's Approach'	Mool Chand Sharma
'A Rural Manifesto – Realising India's Future through her Villages'	Varun Gandhi
'Changing India'	Manmohan Singh's
'Runs and Ruins'	Sunil Gavaskar
'Dreams From My Father'	Barack Obama
'I Do What I Do'	Dr. Raghuram Rajan.
'Virat: The making of a Champion'	Neeraj Jha, Vidhanshu Kumar.

## OBITUARIES

- ✚ 3 January was celebrated as the 188th birth anniversary of Savitribai Phule. Savitribai Phule was an Indian social reformer, educationalist, and poet from Maharashtra. She is regarded as the first female teacher of India.
- ✚ Ramakant Achrekar, The celebrated cricket coach credited for discovering Sachin Tendulkar passed away recently.
- ✚ Banker-turned-politician Meera Sanyal passed away recently. She was associated with AAP party.
- ✚ Biju Janata Dal (BJD) MP from Aska Lok Sabha constituency in Odisha, Ladu Kishore Swain passed away at the age of 71.
- ✚ John Dingell, the longest serving congressman in US history, has died aged 92.
- ✚ American military veteran and novelist, William E. Butterworth III, better known as W.E.B. Griffin (his pen name), passed away at the age of 89.
- ✚ Zhores Alferov, a Russian scientist who won a Nobel prize in physics, has died.
- ✚ Goa Chief Minister Manohar Parrikar had passed away at the age of 63
- ✚ Padma Shri Dr. Viharidas Gopaldas Patel, fondly known as VG, a noted economist and hailed as the 'Father of Entrepreneurship Movement' in the country, passed away, at Ahmedabad after a brief illness.
- ✚ Veteran industrialist BM Khaitan passes away at 92.
- ✚ Actor and Padma Shri awardee (2019) Dinyar Contractor passed away aged 79 in Mumbai, Maharashtra due to old age-related illnesses. He was best known for his comic roles.
- ✚ Veteran freedom fighter from Goa and Padma Shri winner Mohan Ranade passes away after a prolonged illness.
- ✚ Eminent Gandhian Jharna Dhara Chowdhury Passes Away.
- ✚ Poet and lyricist Pazhavila Ramesan passed away at Thiruvananthapuram. He was 83.
- ✚ Veteran director, playwright and actor Girish Karnad passed away at the age of 81.
- ✚ Ex-UEFA chief Johansson, also known as the father of Champions League, passed away due to a short illness.
- ✚ Vijaya Mulay is best known for her 1974 film Ek Anek Aur Ekta, which won the National Film Award for Best Educational Film Passed away.
- ✚ I M Pei, a dominant figure in American architecture for more than three decades who designed the Louvre's crystal pyramid, has passed away.

- ✚ Australia's 23rd prime minister and Labor elder statesman Bob Hawke has died.
- ✚ Ieoh Ming Pei, who was the mastermind behind the bold Louvre pyramid in Paris, the landmark 72-story Bank of China tower in Hong Kong and Athens' Museum of Modern Art, has died at age of 102 years.
- ✚ Yogesh Chander Deveshwar, ITC's longest-serving chairman, passed away in Delhi.
- ✚ Former president of the Federal Democratic Republic of Ethiopia, Negasso Gidada passed away in Germany where he was undergoing medical treatment.
- ✚ Former Indian footballer Pungam Kannan passed away due to prolonged illness. He was 80 years old.
- ✚ Terry Rawlings, a British film and sound editor has passed away. He was an Oscar nominee for his work on Best Picture winner "Chariots of Fire."
- ✚ Former Afghan mujahideen commander Sibghatullah Mojaddedi, who fought the Soviets and rose to become the country's interim President after the collapse of the Afghan communist regime in 1992, has died at the age of 93. He passed away due to a long illness.
- ✚ Eminent Hindi author and essayist Krishna Sobti passed away in Delhi. She was 93. She was a recipient of many coveted awards like Sahitya Akademi, Jnanpith awards and was also offered Padma Bhushan, which she had declined.
- ✚ Nightingale of Assam singer Dipali Borthakur passed away at 77. She was a Padma Shri recipient in 1998 and was also known as "Asomiya Lata Mangeshkar." She was honored with The Axiom Srestho by The Telegraph, Silipi Bota (2010) and Aideu Handique Silpi Award (2012) among others.

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# 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

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**STATE | CAPITAL | CHIEF MINISTER | GOVERNOR**

State	Capital	Chief Minister	Governor
Andhra Pradesh	Hyderabad	Jagan Mohan Reddy	E.S.L. Narasimhan
Arunachal Pradesh	Itanagar	Pema Khandu	Brigadier BD Mishra (Retd)
Assam	Dispur	Sarabananda Sonowal	Jagdish Mukhi
Bihar	Patna	Nitish Kumar	Lalji Tandon
Chhattisgarh	Raipur	Bhupesh Baghel	Anandiben Patel (Additional Charge)
Goa	Panaji	Pramod Sawant	Mridula Sinha
Gujarat	Gandhinagar	Vijaybhai R. Rupani	Om Prakash Kohli
Haryana	Chandigarh	Manohar Lal Khattar	Satyadev Narayan Arya
Himachal Pradesh	Shimla, Dharamsala (Second Capital in Winter)	Jairam Thakur	Acharya Dev Vrat
Jammu and Kashmir	Srinagar(Summer) Jammu(Winter)	(State under Governor's Rule)	Satya Pal Malik
Jharkhand	Ranchi	Raghuvar Das	Draupadi Murmu
Karnataka	Bangalore	HD Kumaraswamy	Vajubhai Rudabhai Vala
Kerala	Thiruvananthapuram	Pinarayi Vijayan	P. Sathasivam
Madhya Pradesh	Bhopal	Kamal Nath	Anandiben Patel
Maharashtra	Mumbai	Devendra Fadnavis	Chennamaneni Vidyasagar Rao
Manipur	Imphal	N Biren Singh	Najma Heptulla
Meghalaya	Shillong	Conrad Kongkal Sangma	Tathagata Roy
Mizoram	Aizawl	Zoramthanga	Prof. Jagdish Mukhi
Nagaland	Kohima	Neiphiu Rio	Padmanabha Balakrishna Acharya
Odisha	Bhubaneswar	Naveen Patnaik	Professor Ganeshi Lal
Puducherry	-	V Narayanasamy	Kiran Bedi (Lt. Governor)
Punjab	Chandigarh	Amarinder Singh	VP Singh Badnore
Rajasthan	Jaipur	Ashok Gehlot	Kalyan Singh
Sikkim	Gangtok	Prem Singh Tamang (a.k.a.)	Ganga Prasad
Tamil Nadu	Chennai	Edappadi K. Palaniswami	Banwarilal Purohit
Telangana	Hyderabad	K. Chandrashekar Rao	E. S. L. Narasimhan (Additional Charge)
Tripura	Agartala	Biplab Kumar Deb	Kaptan Singh Solanki
Uttar Pradesh	Lucknow	Yogi Adityanath	Ram Naik
Uttarakhand	Dehradun	Trivendra Singh Rawat	Baby Rani Maurya
West Bengal	Kolkata	Mamata Banerjee	Keshari Nath Tripathi

## IMPORTANT DAYS

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

Important Days of May	
1 May	International Labour 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	World Day of Innocent Children Victims of Aggression
5th June	World Environment Day
8 June	World Oceans Day
12 June	World Day Against Child Labor
14th June	World Blood Donor Day
15th June	International Olympic Day
20th June	World Refugee Day
21st June	International Yoga Day
26th June	International Day against Drug

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

### ALL INDIA TOPPERS FROM IBT

<b>SUBHOJIT CHAKRABORTY</b> <b>SBI-PO - 2016</b> Roll No: 38407295966  	<b>VIPAN PRITMANI</b> <b>RBI ASSISTANT - 2016</b> Roll No: 2630701471  	<b>LOVE GUPTA</b> <b>SSC CGL - INSPECTOR</b> Roll No: 2201295176  	<b>AASTHA SIHAG</b> <b>SSC CGL - INSPECTOR</b> Roll No. 2630701471  	<b>VIKAS MEENA</b> <b>DMRC</b> Roll No. 1130709957  
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**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	Mouling 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	Kahalgaoon 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 Hydel Project Binwa Hydel Project Rangtong Hydel 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

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

## FOLK DANCES IN INDIA

<p><b><u>North India</u></b>  <b>Dumhal:</b> Rauf tribe of Jammu &amp; Kashmir  <b>HurkaBaul:</b> Uttarakhand  <b>Chholiya:</b> Kumaon region, Uttarakhand  <b>Bhangra, Giddha:</b> Punjab  <b>Dhamyal - 'Dhamyal' or 'Dhuph':</b> Haryana  <b>Mayur Nritya:</b> Uttar Pradesh  <b>Charkula:</b> Braj region of Uttar Pradesh.  <b>Haryana:</b> Swang, Naqqal, Dhamal  <b>Himachal Pradesh:</b> Nati, Kariyala, Bhagat</p>	<p><b><u>Central India</u></b>  <b>Gaur Dance:</b> Chhattisgarh  <b>Muria Dance:</b> Madhya Pradesh  <b>Saila Dance:</b> Bastar district in the state of Chhattisgarh  <b>Kaksar Dance:</b> Bastar district in the state of Chhattisgarh  <b>Jawara Dance:</b> Madhya Pradesh  <b>Bhagoria Dance:</b> Madhya Pradesh  <b>Suwa Dance:</b> Chhattisgarh  <b>Grida Dance:</b> Madhya Pradesh</p>
<p><b><u>East India</u></b>  <b>Brita Dance:</b> 'Brita' or 'Vrita' dance: West Bengal  <b>Dalkhai:</b> Odisha.  <b>Gotipua:</b> Odisha  <b>Bihar:</b> Jadur, Kathaputli, Bhako, Jhijiya</p>	<p><b><u>West India</u></b>  <b>Dandiya:</b> Gujarat and Rajasthan  <b>Garba:</b> Gujarat  <b>Padhar Dance:</b> Gujarat  <b>Rajasthan:</b> Khyal, Rasdhari, Rammat, Gauri, Ghoomar</p>
<p><b><u>South India</u></b>  <b>Padayani:</b> Kerala  <b>Kolannalu:</b> Andhra Pradesh  <b>Parai Attam:</b> Tamil Nadu  <b>Karagattam:</b> Tamil Nadu  <b>Paampu Attam:</b> Tamil Nadu.  <b>Poikal Kudirai Attam:</b> Tamil Nadu  <b>Theyyam:</b> Kerala  <b>Andhra Pradesh:</b> Veethi Natakam, Burrakatha, Lambadi, Koya.  <b>Telangana:</b> Bathukamma  <b>Dollu Kunitha:</b> Karnataka  <b>Ghodemodni:</b> Goa  <b>Lava Dance:</b> Lakshadweep  <b>Veeragase:</b> Karnataka  <b>Koli:</b> Maharashtra</p>	<p><b><u>North East India</u></b>  <b>Hojagiri:</b> Tripura  <b>Nongkram Dance:</b> Meghalaya  <b>Bagurumba:</b> Assam  <b>Bhortal Dance:</b> Assam  <b>Cheraw Dance:</b> Mizoram  <b>Chang Lo:</b> Nagaland  <b>Bardo Chham:</b> Arunachal Pradesh  <b>Bihu:</b> Assam</p>



## 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

## 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

## 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

## MAJOR PORTS OF INDIA

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

## 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
Srisaillam 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
Koteshwar Dam	Bhagi Rathi Nadi	Uttra Khand
Pillur Dam	Bhavani	Tamil Nadu
Parbati Dam	Parbati	himachal 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 & Haweli
- **Most Literate District** - Serechhip (Mizoram)
- **Least Literate District** - Dadra Naga & Haveli
- **Highest Density of Population** - Bihar (1102 sq.km)
- **Lowest Density of Population** - Arunachal Pradesh (17)
- **Total number of districts** - 640
- **Highest Populous District** - Thane (Mumbai)
- **100% Literacy District** - Palakkad (Kerala)
- **100% Banking State** - Kerala
- **100% Banking District** - Palakkad (Kerala)
- **Density of Population in India** - 382 sq. km
- **Increase in population (during 2001-2011)** - 181 million

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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 SagarSrisailam) WLS	Manipur	YangoupokpiLokchao WLS
Bihar	Gautam Budha WLS Kaimur WLS Pant (Rajgir) WLS Valmiki WLS	Mizoram	Dampa WLS (TR) Ngempui WLS Pualreng WLS Tokalo WLS
Chattisgarh	Badalkhol WLS Bhairamgarh WLS Bhoramdev WLS Udanti Wild Buffalo WLS	Meghalaya	Baghmara Pitcher Plant WLS Nongkhyllem 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 Vaduvor 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 Pariyar 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 Holiday 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.

**Siegfried 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

## INDIA'S RANKINGS IN DIFFERENT INDICES 2019

Index	Index released by	India's Rank	1 <sup>st</sup> Rank
Global Peace Index 2019	Institute for Economics and Peace (IEP)	Fifth in the South Asian region.	Iceland
World Press Freedom Index 2019	Reporters Without Borders	140	Norway
Health Index of India	NITI Aayog	--	Kerala
Human Development Index 2018	United Nations Development Programme (UNDP)	130	Norway
Global Hunger Index 2018	International Food Policy Research Institute (IFPRI)	103	Belarus
Ease of Doing Business 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
Climate Change Performance Index 2019	New Climate Institute, Germanwatch and CAN	11	Sweden
The Human Freedom Index 2018	Cato and Fraser Institute	110	New Zealand
Global Competitiveness Index 2018	The World Economic Forum	58 <sup>th</sup>	US
Global Innovation Index 2018	The World Intellectual Property Organisations (WIPO)	57 <sup>th</sup>	Switzerland
Index of Talent Competitiveness	Adecco, Insead, Tata Communications	81 <sup>st</sup>	Switzerland
List of Wealthiest countries	New World Wealth	6 <sup>th</sup>	USA
Global Democracy Index	EIU (Economist Intelligence Unit)	42 <sup>nd</sup>	Norway
Corruption Perception Index	Transparency International	81 <sup>st</sup>	New Zealand
Global manufacturing Index	World Economic Forum	30 <sup>th</sup>	Japan

World Talent Ranking	IMD	51 <sup>st</sup>	Switzerland
Best countries for Business	Forbes	62 <sup>nd</sup>	UK
Nations Brand 2017 – Most Valuable	Brand Finance	8 <sup>th</sup>	USA
Melbourne Mercer Global Pension Index 2017	Australian Centre for Financial Studies (ACFS)	28 <sup>th</sup>	Denmark
Worldwide Military Spending	Stockholm International Peace Research Institute (SIPRI)	5 <sup>th</sup>	US
Global Urban Air Pollution database	World Health Organisation (WHO)	14 Indian cities	India
Most valuable nation brand	Brand Finances	8	United States
Pollution-related deaths	The Lancet Commission	1	India
Inclusive Development Index	World Economic Forums	62	Lithuania
Global Talent Competitiveness index	World Economic Forum	81	Switzerland
Global Innovation Index	Cornell University, INSEAD, and the World Intellectual Property Organization	60	Switzerland, Netherland
Global milk production Index		1	India

## 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.
- 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: Urjit Patel

### 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 5<sup>th</sup> 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 opened with zero balance and if the customer want to get cheque book, the customer have 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 provide 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).

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## 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)

- 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.

**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.

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

Bank Rate	6.25%
Cash Reserve Ratio (CRR)	4%
Statutory Liquidity Ratio (SLR)	19.5%
Repo Rate (RR)	6.00%
Reverse Repo Rate (RRR)	5.75%
Marginal Standing Facility (MSF)	6.25%

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## 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.

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## BANKING ABBREVIATIONS

- **ADB-** Asian Development Bank
- **ADR-** American Depository 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
- **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
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. Ujjavan
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:

- **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.
- **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.
- **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.
- **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.
- **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.
- **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.

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## 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 1988 Basel Accords. As in 1988 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**

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## 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	-

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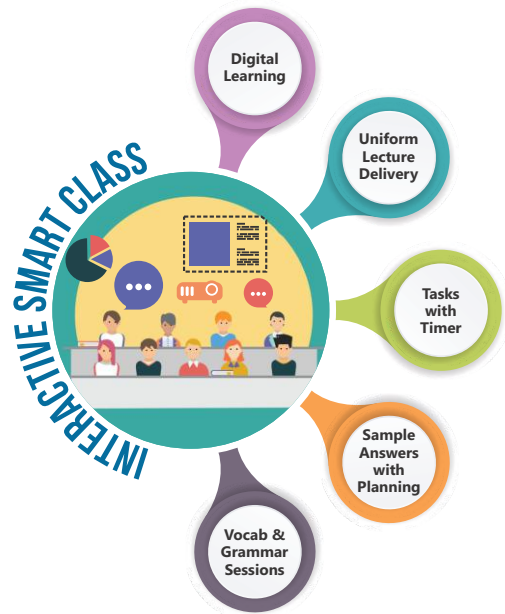
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